



2026-2027 WC Pricing Sheet

**Prairie State Insurance Cooperative (PSIC)
North Boone Community Unit School District #200
Member Cost Comparison**

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
Fixed Costs:				
Worker's Compensation Premium		\$11,065	\$10,965	
CRS Claims Administration Fee (WC)		\$5,857	\$6,308	
Administration/Brokerage Service Fee (WC)		\$7,850	\$8,164	
Local Agents' Fee (WC)		\$7,850	\$8,164	
Operating Expense Fee (WC)		N/A	N/A	
Loss Control Service Units (WC)		\$1,072	\$1,087	
Loss Control Service Unit Days		1 Day	1 Day	
Total Fixed Cost		\$33,693.67	\$34,688.25	3%

Variable Costs:				
Loss Fund - Workers' Compensation	Funded amount (100% for 2026) includes actuarial debit/credit in [] (1)	\$163,756 [25.0%]	\$207,972 [10.0%]	
Worker's Compensation Program Contribution		\$197,449.67	\$242,660.25	23%
Auditable Loss Fund (based on payrolls listed below)	This figure should be budgeted under your Tort Fund.	N/A	N/A	

Payroll Information				
Drivers		\$904,631	\$948,158	5%
Professional Employees		\$13,420,663	\$13,472,141	0%
Cafeteria		\$290,537	\$289,179	0%
All Other (Maintenance)		\$751,917	\$734,629	-2%
Total Payroll		\$15,367,748	\$15,444,107	0%
Experience Modification Factor (MOD)		1.03	1.01	
Modified Premium		\$114,656	\$119,654	
Worker's Compensation Program Contribution:		\$197,449.67	\$242,660.25	23%

(1) Please note, the actuarial debit/credit system for the 2026/2027 renewal is based on 2025/2026 individual member annual contribution. This system is based on 5 years of incurred losses by member as well as 2026/2027 exposures by member.