



Highly Enhanced Loss Prevention Program Agreement


This Agreement is made this 8th day of May 2026, by and between the Illinois Public Risk Fund (“IPRF”) and the Lincolnwood School District #74..

Recitals

1. IPRF is an intergovernmental joint insurance pool providing for the defense and payment of all compensation and other benefits under the Illinois Workers’ Compensation Act and the Illinois Workers’ Occupational Diseases Act on behalf of its members.
2. Participant Member is a member in IPRF’s intergovernmental joint insurance pool.
3. IPRF has established a proprietary Highly Enhanced Loss Prevention (HELP) Program to provide enhanced services, expertise, and assistance for its members with a high loss ratio, with the goal of installing and continually applying safe practices in the Participant Member’s workplace.
4. The enhanced services provided, as well as the general terms, conditions, and provisions of the HELP Program are attached hereto as Exhibit A.
5. The Participant Member seeks to participate in IPRF’s HELP Program, and through this Agreement seeks to enroll in the HELP Program upon the terms and conditions stated herein.

NOW, THEREFORE, in consideration of the mutual promises made herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by each party, the parties agree as follows:

1. **Incorporation of Recitals.** The Recitals specified above are hereby incorporated into the body of this Agreement as though fully set forth again in this paragraph 1.
2. **Participant Member Enrollment.** The undersigned Participant Member, by affixing its signature below, does hereby agree to participate fully in IPRF’s HELP Program, to use its best efforts to satisfy the criteria contained in Exhibit A and, further, to cooperate with IPRF as it administers the HELP Program.
3. **IPRF Payment.** Should the Participant Member meet the Exhibit A criteria and use its best efforts to successfully complete the HELP Program, IPRF shall pay to the Participant Member at the end of the Participant Member’s policy year (regardless of the number and severity of claims incurred), an amount equal to ten percent (10%) of the Participant Member’s premium for such policy year.
4. **Term.** This Agreement, and the Participant Member’s participation in the HELP program, shall expire at the end of the Participant Member’s current policy year. The Participant Member’s enrollment in the HELP program shall not be renewed or extended, except upon the consent and agreement of IPRF, and upon the execution of a separate Program Agreement, governing the Participant Member’s enrollment in any subsequent year.

Illinois Public Risk Fund	Lincolnwood School District 74
Signature 	Signature
Printed Name: Bob Tutko	Printed Name: Peter D. Theodore
Date: May 8, 2026	Date: June 2, 2026