



2026-2027

Prairie State Insurance Cooperative (PSIC)
New Berlin Community Unit School District #16
 Member Cost Comparison

Coverage Description	Additional Description	2025-2026	2026-2027	% Change
Variable Cost (PC/WC Combined)				
			Total Variable Costs %	47%
Variable Cost % above is your districts contribution into the programs Loss Fund. Depending on program performance, those contributions can be returned in the form of Member Equity or Surplus in future years.				

Total PSIC Program Costs (*)				
Property/Casualty Costs		\$236,645.29	\$245,815.46	4%
Worker's Compensation Costs		\$47,625.15	\$49,799.08	5%
Total PSIC Cost 2026-2027		\$284,270.44	\$295,614.54	4%

(*) Subject to individual district property exposure, student exposure, auto exposure and payrolls, if applicable

Member Equity Summary

Total PSIC Net Position for Property Casualty is:
\$7,718,423
 The net position is also known as the 'member equity' or 'surplus' of the program.

Total PSIC Net Position for Workers Compensation is:
\$7,635,284
 The net position is also known as the 'member equity' or 'surplus' of the program.

The net positions displayed above for both PSIC programs show potential future equity that your district may be entitled to receive in the form of a loyalty return.