



CITY OF WASHINGTON, ILLINOIS

City Council Agenda Communication

Meeting Date: December 1, 2025

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Agenda Item: Workers Compensation Renewal – Consent Agenda

Explanation: The City is in receipt of the Workers Compensation Insurance renewal proposal from Illinois Public Risk Fund (IPRF) for 2026. IPRF has provided the insurance since 2018 and Staff has been very pleased with the safety program offered by IPRF and the support and resources available.

Another benefit provided by IPRF is a safety grant program. The City has been awarded grants exceeding \$47,000 for the past eight years, including \$4,782 for 2025. The 2026 grant that we have been awarded as part of the renewal is in the amount of \$10,016 which includes \$5,080 as a Preferred Loss Ratio Grant. These grants are for safety equipment which can be included in the FY26-27 budget. As an added bonus, because of our participation in the Lexipol program, we are also eligible to receive a 25% reimbursement of the cost of the program up to the maximum grant amount of \$10,016.

Fiscal Impact: The renewal proposal is for a total of **\$121,781 (including administrative fee)** compared to the 2025 total premium of \$117,859, for an increase of \$3,922 or 3.3%. This is a very good renewal based on favorable loss ratios from workers comp claims. The budget for Workers Compensation for FY25-26 is sufficient to cover the slight increased cost for the 4-month period in the current fiscal year. The remainder will be reflected in the FY26-27 budget.

Recommendation: Staff recommends approval of the renewal.

Action Requested: Approval of renewal with Illinois Public Risk Fund.