



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2023 and 2022



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2023 and 2022

Prepared by
Josh Peacock – IPBC Treasurer
& David Cook – IPBC Executive
Director

19482 W Grand Ave, Lake Villa, IL 60046

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
Annual Comprehensive Financial Report

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June 30, 2023 and 2022

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Introductory Section



Letter of Transmittal

December 20, 2023

Mr. Scott Anderson, Chairman
The Board of Directors
Intergovernmental Personnel Benefit Cooperative

The Annual Comprehensive Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2023, is submitted herewith. This report was prepared by the IPBC Treasurer and the IPBC Executive Director. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with IPBC's management. We believe the data, as presented, is accurate in all material respects; that it is presented in a manner designed to fairly set forth the financial position and results of operations of IPBC as measured by the financial activity of its various membership years; and that all disclosures necessary to enable the reader to gain the maximum understanding of IPBC's financial affairs have been included.

IPBC's accounting system is organized so that each membership year is accounted for and can be evaluated independently. The assets, liabilities, revenues, and expenses of each year are reported separately on a full accrual basis. This financial reporting practice is necessary because the composition of IPBC's membership may change from year-to-year.

In developing and evaluating IPBC's accounting system, consideration is given to the adequacy of internal accounting controls. Internal accounting controls are designed to provide reasonable assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit preparation of financial statements in accordance with generally accepted accounting principles (GAAP) in the United States of America. The concept of reasonable assurance recognizes that the cost of a control should not exceed the benefits likely to be derived, and that the evaluation of costs and benefits requires reasonable business judgment by management.

All internal control decisions occur within the above framework . We believe that IPBC's internal accounting controls adequately safeguard assets and provide reasonable assurance of proper recording of financial transactions.

The IPBC bylaws require an annual audit to be conducted of the financial statements of IPBC by a certified public accounting firm. Final selection of the financial auditor is made by the IPBC Board of Directors. IPBC's financial statements for the year ended June 30, 2023, were audited in accordance with generally accepted auditing standards in the United States of America by Sikich LLC. The goal of the independent audit is to provide reasonable assurance that the financial statements of IPBC for the fiscal year ended June 30, 2023, are free of material misstatement. The independent audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. The independent auditor's report is presented as the first component of the financial section of this report.

As required by GAAP, these financial statements present the Cooperative. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

This letter of transmittal is designed to complement Management's Discussion and Analysis (MD&A) and should be read in conjunction with it.

Profile of the IPBC

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental, vision and life insurance.

The IPBC acts as an intergovernmental entity risk pool to receive, process, and pay such claims as may come within the benefit programs of each participating member.

All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules, and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. The Board of Directors elects an Executive Board to help manage the operations of the IPBC which consists of the Chair, Vice Chair, Treasurer, Past Chair, Operations Committee Chair and five Directors elected based on membership size. All officers of the IPBC serve two-year terms.

The IPBC employs an Executive Director who is responsible for the management and supervision of the policies and procedures established by the IPBC By-Laws and the Board of Directors.

During the fiscal year ended June 30, 2023, there were 157 members participating in IPBC including 47 individual members, 96 sub-pool members and 14 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the six sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules.

Budgetary control is an administrative function of the Executive Director's Office. All disbursements are reported by the Treasurer to the Executive Board. The IPBC staff develops a line-item budget for the Administration and Wellness Funds that is consistent with municipal budgeting, which is reviewed and approved by the Executive Board and Board of Directors. Actual comparisons for the 2022-23 membership year are presented in the Other Supplementary Information section.

Major Initiatives & Accomplishments

The following are highlights for 2022-23 fiscal year:

Claims Performance of Major Accounts for the 2022-23 Plan Year:

- The PPO plan incurred a loss ratio of 98.8% and incurred an operating profit of \$3,259,910.
- The HMO plan incurred a loss ratio of 98.5% and incurred an operating profit of \$1,288,214.
- The Dental plan incurred a loss ratio of 88.8% and incurred an operating profit of \$1,535,686.
- The Wellness plan returned \$1,502,250 in incentives to members that participated in the program.

2023-24 Rate Renewal: At their March meeting, the Board of Directors approved the new rates for the 2023-24 fiscal year. The average rate changes for members were: 3.9% for the PPO plan, 6.9% for the HMO plan, -9.6% for the Dental ASO plan, 6.0% for the Dental Fully-Insured Plans, 0% for the Dental DHMO plan, 0% for the Vision plans and a decrease in coverage for the Life Insurance from 9.5 cents to 7.0 cents per thousand of coverage for basic life and AD&D coverage.

Cost Containment Items:

- At their September 2023 meeting, the Board of Directors approved a new agreement for Life Insurance coverage from Securian. The new agreement will save members 26.3% for Basic Life and AD&D coverage from the current rates.
- In the 2021-22 plan year, the Board of Directors approved a two-year extension with Express Scripts for prescription drugs effective July 1, 2022. As a result of the extension, the IPBC ended the 202-23 plan year with a prescription drug trend of -6.1%, primarily due to an increase in pharmacy rebates of over \$12.4 million.

Membership Recruitment and Retention: During the fiscal year, the IPBC continued its membership recruitment and retention efforts, including attendance and sponsorship at local government conferences. During the 2022-23 plan year, the IPBC added four new members including: Lake County, Oswego Township, the City of Pekin, and the Skokie Park District. The IPBC expects membership growth to continue as the Village of Lake in the Hills joined the IPBC on July 1, 2023, St. Charles Park District joined on August 1, 2023, and the City of Edwardsville, the City of Granite City and the Village of Round Lake Beach will be joining the IPBC on January 1, 2024. The IPBC also has interest from several other entities on future membership.

Cash and Investments: The Finance Committee continued to monitor the investment allocation and investment managers to achieve the maximum return within its risk tolerance. For the year, the IPBC had interest earnings of \$5,426,284 and unrealized interest gains of \$1,030,005 for a total net interest earnings of \$6,456,289.

Member Training: The IPBC's Membership Development Committee is responsible for planning and conducting quarterly training for the IPBC members on a wide range of topics. During the fiscal year, the IPBC provided training on the IPBC renewal process, the IPBC Wellness Program and IPBC Finances.

For the Future

At its March 2023 meeting, the IPBC Board of Directors approved a new Strategic Plan to guide the IPBC for the next three to five years. The Strategic Plan has six priorities including revamping the Governance structure, Enhanced Communications to the Members, Retention & Strategic Growth, Increasing the value of Benefit Consulting, Modernizing Plan Designs and Succession Planning. The IPBC

Membership and staff along with the IPBC Service Partners will all be involved in the Strategic Plan process. The new Strategic Plan will help ensure that IPBC remains a national leader of intergovernmental pooling and continues its partnership of excellence with its members.

Factors Affecting Financial Condition

The information presented in the financial statements is best understood when it is considered from the broader perspective of the specific environment within which IPBC operates. Medical costs continue to outpace inflation and to offset the increases, the IPBC continually explores methods to contain costs. In addition, there is also the threat of another pandemic in the future.

Economic condition: The majority of the Cooperative's members reside within the Greater Chicago Metropolitan area but in recent years the IPBC has seen significant growth throughout the state of Illinois. The IPBC member contributions have grown from \$172,082,170 for the fiscal year ended June 30, 2014, to \$391,195,520 for the fiscal year ended June 30, 2023, which is an increase of 127.3% over ten years and is primarily due to a significantly larger membership.

Based on current projections from the Chicago Metropolitan Agency for Planning, the year 2040 population for Suburban Cook, Lake, Kane, Will, McHenry and DuPage Counties will grow to 7,568,469. This continued projected growth would indicate that IPBC can expect its member contributions to also continue to grow.

IPBC Budgetary Highlights

Due to the year-to-year changing composition of IPBC's membership, the accounting system is organized so that each membership year can be evaluated independently. The IPBC budget relates only to revenues and expenses for the Administration and Wellness Funds is not on a basis consistent with GAAP. Accordingly, prior years' revenues and expenses are allocated to those individual years.

Budgetary highlights include the following:

- Administrative Fund revenues amounted to \$5,010,131 as compared to budget of \$5,224,442 and were \$214,311 (4.1%) under budget due primarily due to lower-than-expected IPBC fees.
- Administrative Fund expenses amounted to \$5,833,663 as compared to budget of \$5,227,682 and were \$566,828 (10.8%) over budget primarily due to higher-than-expected consultant expenses, EAP fees and personnel costs.
- Wellness Fund revenues amounted to \$2,152,256 as compared to budget of \$2,188,550 and were \$36,294 (1.7%) under budget.
- Wellness Fund expenses amounted to \$2,292,760 as compared to budget of \$2,134,000 and were \$158,929 (7.4%) over budget primarily due to higher-than-expected screening costs. Screening costs were \$130,150 (19.8%) over budget.

Cash and investment management policies and practices:

The IPBC Board of Directors has adopted a formal Cash and Investment Policy. The Cash and Investment Policy provides a sound balance between investment safety and maximization of investment returns. This policy has resulted in improved long-term investment returns with reasonable safeguards to guide the IPBC Staff and Treasurer. An annual investment strategy is established by the Finance Committee, which is implemented by the IPBC's investment managers and monitored by the Finance Committee.

During the fiscal year, IPBC continued to utilize an investment strategy that diversifies the maturities and types of investments. IPBC uses investment managers to guide IPBC in its investment selection. To meet the various investment requirements, IPBC used the following investment products: fixed income equity funds invested in obligations backed by the full faith and credit of the federal government or its agencies and investment grade corporate bonds with an average duration of two years.

Total investment return for the fiscal year amounted to \$6,456,289 with a net increase in fair value of investments of \$10,783,187. Cash and investments held on June 30, 2023, totaled \$187,760,227. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2023, and 2022, IPBC's cash and investments were comprised of the following:

Deposit & Investment Type	2023	2022
Deposits with Financial Institutions	\$11,796,527	\$7,022,775
Negotiable Certificates of Deposit	\$21,883,846	\$22,259,730
IL Metropolitan Investment Fund - Convenience Fund	\$37,322,793	\$36,058,225
IL Metropolitan Investment Fund - 1-3 Year Series	\$7,460,501	\$7,412,013
Municipal Obligations	\$21,038,723	\$27,175,540
U.S. Treasury Notes	\$2,085,215	\$1,178,397
Corporate Notes	\$12,117,153	\$10,925,789
Fixed Annuity Contracts	\$19,542,089	\$16,000,000
U.S Agency Notes	\$33,128,198	\$31,056,437
Equities	\$21,385,182	\$17,888,134
Total	\$187,760,227	\$176,977,040

Awards and Acknowledgements

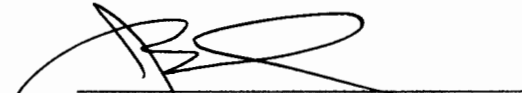
The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the IPBC for its annual comprehensive financial report for the fiscal year ended June 30, 2022. This was the fourth year that the IPBC has received this prestigious award. In order to be

awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized Annual Comprehensive Financial Report. This report satisfied both generally accepted accounting principles and applicable legal requirements.

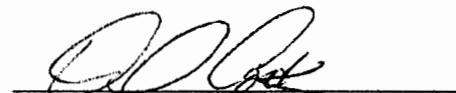
A Certificate of Achievement is valid for a period of one year only. We believe our current Annual Comprehensive Financial Report continues to meet the Certificate of Achievement Program's requirements, and the IPBC will be submitting the current Annual Comprehensive Financial Report to the GFOA's Certificate of Achievement for Excellence in Financial Reporting program for its eligibility for another certificate.

We would like to express our appreciation for the help and assistance provided by the members of the IPBC Finance Committee and to RPA, the IPBC's outside accountant. Our appreciation is also expressed to the Board of Directors, the Executive Board, all of our Committee members and all the employees of our members for their dedication to the principles of public risk management and governmental pooling.

Respectfully submitted,



Josh Peacock, Treasurer



David Cook, Executive Director



Government Finance Officers Association

Certificate of
Achievement
for Excellence
in Financial
Reporting

Presented to

**Intergovernmental Personnel Benefit Cooperative
Illinois**

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

June 30, 2022

Christopher P. Morill

Executive Director/CEO



INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

List of Principal Officials As of June 30, 2023

Executive Board

Chairperson – Scott Anderson, Village of Barrington
Vice Chairperson – Brad Wilson, City of Wood Dale
Past Chairperson – Ann Everhart, Village of Schaumburg
Treasurer – Tim Sexton, Village of Lombard
Operations Committee Chairperson – Rudy Espiritu, Village of Berkeley
1 to 50 Member Representative - Tom Durkin, Village of Channahon
51 to 100 Member Representative – Andy Dylak, McHenry County Conservation District
101 to 200 Member Representative - Traci Pleckham, Village of Plainfield
201 to 300 Member Representative - Julie Meyer, City of Crystal Lake
301 to 500 Member Representative – Pam Jackson, Village of Palatine
500+ Member Representative – Cheryl Chukwu – McHenry County

List of Principal Officials As of July 1, 2023

Executive Board

Chairperson – Scott Anderson, Village of Barrington
Vice Chairperson – Tim Sexton, Village of Lombard
Past Chairperson – Brad Wilson, City of Wood Dale
Treasurer – Josh Peacock, Village of Streamwood
Operations Committee Chairperson – Rudy Espiritu, Village of Berkeley
1 to 50 Member Representative - Tom Durkin, Village of Channahon
51 to 100 Member Representative – Andy Dylak, McHenry County Conservation District
101 to 200 Member Representative - Traci Pleckham, Village of Plainfield
201 to 300 Member Representative - Julie Meyer, City of Crystal Lake
301 to 500 Member Representative – Pam Jackson, Village of Palatine
500+ Member Representative – Cheryl Chukwu – McHenry County

IPBC Staff

Executive Director - David Cook
Operations Manager – Kaitie Tiede
Member Services Manager – Sandy Mikel



**BOARD OF DIRECTORS
As of June 30, 2023**

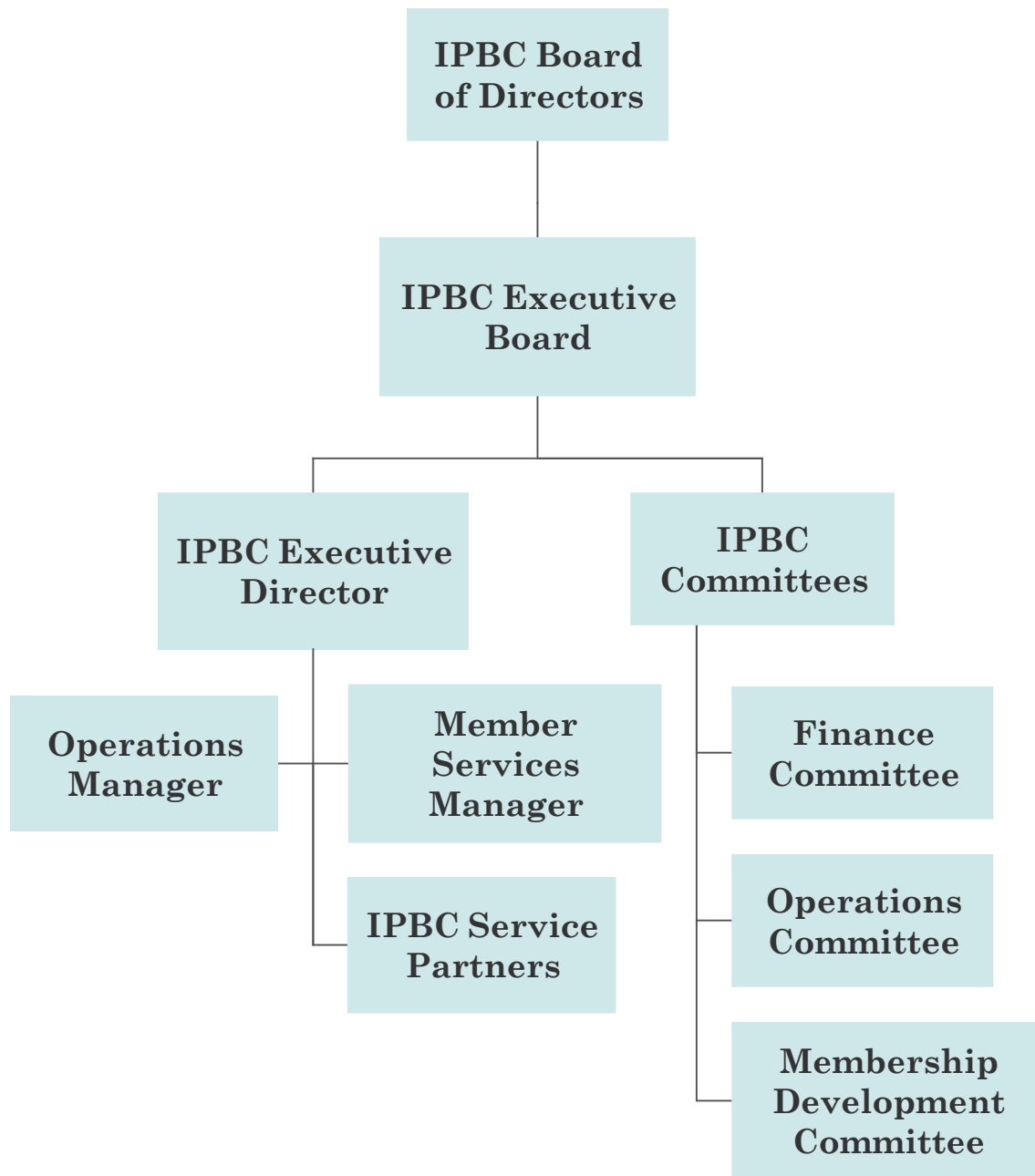
MEMBER	DELEGATE	ALTERNATE
BARRINGTON	SCOTT ANDERSON	HEATHER MC GOVERN
BATAVIA	WENDY BEDNAREK	PEGGY COLBY
BLOOMINGDALE	KATE BUGGY	TORI MONTBRIAND
BOONE COUNTY	AARON LEWIS	BECKY TOBIN
BUFFALO GROVE	KATHRYN GOLBACH	CHRISTOPHER BLACK
CAROL STREAM	CARYL REBHOLZ	JON BATEK
CARPENTERSVILLE	CARRIE CICHON	SHANE JOHNSON
CRYSTAL LAKE	JULIE MEYER	JODIE HARTMAN
DEERFIELD	ERIC BURK	DESIREE VAN THORRE
DEKALB	MICHELLE ANDERSON	MICHELLE BRENING
DEKALB COUNTY	BOB MILLER	ANGIE ARNOLD
DES PLAINES	BECKY MADISON	MARGIE ZIEGLAR
EAST MOLINE	ANNAKA WHITING	KATHRYN MOTZER
ELK GROVE VILLAGE	AMI-NELL SCURRY DUROSINMI	MICHAEL KRICK
EVANSTON	HITESH DESAI	MEGAN FULLARA
FOREST PRESERVE DISTRICT-DUPAGE COUNTY	CAROL MURPHY	ALEXIA MONTOVON
FRANKLIN PARK	LISA ANTHONY	VERONICA DUENAS
FREEPORT	MICHELLE RICHTER	RANDY BUKAS
GLEN ELLYN	KATHY VONACHEN	KATIE CONVERSE
GLENVIEW	BRITINI PURNELL	
HANOVER PARK	BARRY KURCZ	REMY NAVARETTE
HIGHLAND PARK	EMILY TAUB	BRITTANY WEBER
HOFFMAN ESTATES	PATRICK SEGER	ERIC PALM
HOMEWOOD	AMY ZUKOWSKI	
LAKE COUNTY	JOHN LIGHT	DARCY ADCOCK
LAKE COUNTY FOREST PRESERVE DISTRICT	LAUREL DIVER	MARY KANN
LIBERTYVILLE	DENISE JOSEPH	JENI HOUTZ
LOMBARD	NICOLE ARANAS	TIM SEXTON
MCHENRY COUNTY	CHERYL CHUKWU	SUZANNE ZIEBART



BOARD OF DIRECTORS
As of June 30, 2023
(Continued)

MEMBER	DELEGATE	ALTERNATE
MORTON GROVE	THOMAS FRIEL	HANNAH SULLIVAN
MOUNT PROSPECT	AMIT THAKKAR	HEIDI NEU
MUNDELEIN	TAMEIKA JONES	JONATHAN KELLOGG
NIHII	GAVIN MORGAN	CALENE ZABINSKI
NORTHBROOK	DEBBIE FORD	JILL VALEN
NWHIP	DOUG GIBSON	TIM SCHOLENGER
OSWEGO	CHRISTINA BURNS	ANDREA LAMBERG
PALATINE	PAM JACKSON	MONIKA PANDYA
PARK RIDGE	KATY DARR	SUSANE TUNZI
PEKIN	DIANA PAVLEY ROCK	SHAONNON GEIMAN
QCHIP	JEFF FIEGENSCHUH	NANCY BINGHAM
ROLLING MEADOWS	ROB SABO	LISA NORTON
SCHAUMBURG	HANK STUCHEL	CRYSTAL SUTTON
SIHII	TAMARA AMMANN	PAYTON DRURY
SCDCBP	LISA KLEMM	MAUREEN POTEMPA
SOUTH HOLLAND	BETH HERMAN	JACKIE ROGERS
ST. CHARLES	JENNIFER MCMAHON	BILL HANNAH
SWAHM	TRACI PLECKHAM	TOM DURKIN
WEST CHICAGO	SASH DUMANOVIC	NIKKI GILES
WHEATON	HOLLY SCHULZ	BOB LEHNARDT
WHEELING	MICHAEL KAPLAN	MICHAEL CROTTY
WINNETKA	KRISTIN KAZENAS	TIM SLOTH
WOOD DALE	BRAD WILSON	WILVERT IBARES

Intergovernmental Personnel Benefit Cooperative Organization Chart



Financial Section

1415 West Diehl Road, Suite 400
Naperville, IL 60563
630.566.8400

SIKICH.COM

INDEPENDENT AUDITOR'S REPORT

Members of the Board of Directors
and Management
Intergovernmental Personnel Benefit Cooperative
Lake Villa, Illinois

Opinions

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2023 and 2022, and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2023 and 2022, and the changes in financial position and cash flows thereof for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under these standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Cooperative and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial

reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audits were conducted for the purpose of forming opinions on the financial statements that collectively comprise the District's basic financial statements. The other supplemental data is presented for purposes of additional analysis and are not a required part of the basic financial statements. The other supplemental data is the responsibility of management and was derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements.

The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the other supplemental data is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Sikich LLP

Naperville, Illinois
December 19, 2023

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2023, 2022 and 2021

Management of the Intergovernmental Personnel Benefit Cooperative (IPBC) offers this narrative overview and analysis of the financial activities for the fiscal years ended June 30, 2023, 2022 and 2021. We encourage readers to consider the information presented here in conjunction with the IPBC financial statements and notes to the financial statements to enhance their understanding of IPBC's financial performance.

Intergovernmental Personnel Benefit Cooperative – Overview

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental and life insurance.

The IPBC acts as an intergovernmental entity risk pool to receive, process and pay such claims as may come within the benefit programs of each participating member. All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The officers of the IPBC are elected by the Board of Directors from among their membership. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. In 2013, the IPBC hired an Executive Director to administer and supervise the operations of the IPBC.

During the fiscal year ended June 30, 2023, there were 157 members participating in IPBC including 47 individual members, 6 sub-pools with 96 total members and 14 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the 96 sub-pool members were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors. During the fiscal year ended June 30, 2023, 4 new members entered the IPBC including Lake County, Oswego Township, Pekin and Skokie Park District. As of June 30, 2022, 2 members withdrew from the IPBC including Bloomington and Willowbrook.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Financial Position

The separate accounts of the IPBC are as follows:

- Administrative Account – This account is used to control and pay the administrative expenses of the IPBC
- Benefit Account – This account is used to control and account for the costs associated with the indemnity program, primarily the various PPO programs.
- Wellness Account – This account is used to pay and control the wellness program and expenses.
- HMO Account – This account is used to control and account for the costs associated with the HMO program.
- Terminal Reserve Account – This account is used to accumulate (declared)/withdrawn dividends and other assets payable to the members.

Total assets decreased \$3,079,168, from \$196,836,340 in 2021 to \$193,757,172 in 2022 and increased \$17,032,578, to \$210,789,750 in 2023. Cash and investments decreased from \$180,331,672 in 2021 to \$176,977,039 in 2022 and increased to \$187,760,227 in 2023. Net Position increased from \$61,016,317 in 2021 to \$62,583,066 in 2022 and increased to \$64,967,300 in 2023.

	<u>2023</u>	<u>2022</u>	<u>2021</u>
Total Assets	\$ 210,789,750	193,757,172	196,836,340
Total Liabilities	145,822,450	131,174,106	135,820,023
Total Net Position	<u>64,967,300</u>	<u>62,583,066</u>	<u>61,016,317</u>

At the fiscal year ended June 30, 2023, the IPBC investment portfolio consists of \$109,795,224 in fixed income securities, and \$44,783,294 in the Illinois Metropolitan Investment Fund.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations

Operating revenues, consisting of member contributions, increased 5.18% from \$318,900,400 in 2021 to \$335,415,970 in 2022 and increased 14.71% to 384,739,211 in 2023. Total operating expenses increased from \$315,614,254 in 2021 to \$337,261,640 in 2022 and increased to \$382,066,952 in 2023. The decrease in Net Operating position from 2021 to 2022 of (\$5,131,817) relates primarily to the 2021-2022 rate renewal decrease in the HMO fund of (3.6%) while the claims increased 3%. The increase in Net operating position from 2022 to 2023 of \$4,517,930 is primarily due to the an increase in the Rx rebates as a result of the first year of the Rx contract renewal which netted a prescription drug trend of -6.1%. In addition, there was an increase in HMO and PPO renewal rates while claims increased at a slower rate. Net claims expense was 90.1% of total operating expenses, or \$304,017,067, increasing by 5.7% from 2021 to 2022. Net claims expense was 90.6% of total operating expenses, or \$346,102,452, increasing by 13.8% from 2022 to 2023.

In the Administrative Account, in 2022, operating expenses exceeded revenues by \$91,981. However, with the mandatory account balance requirement the net position increased by \$83,661 to \$170,865 through internal transfers from the Terminal Reserves. In 2023, operating expenses exceeded revenues by \$823,232. However, with the mandatory account balance requirement the net position increased \$65,612 to \$236,477.

In the Benefit Account, operating revenues exceeded operating expenses by \$2,257,188 in 2022 and operating revenues exceeded operating expenses by \$4,581,354 in 2023. The net position increased from \$60,627,998 in 2021 to \$62,080,721 in 2022 and increase to 64,348,697 in 2023.

In the HMO Account, operating revenues exceeded operating expenses by \$745,951 in 2022 and operating expenses exceeded operating revenues by \$1,288,211 in 2023. Pursuant to a new IPBC policy in 2016, this amount was transferred to the participating members' terminal reserve balances by the end of the current fiscal year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
MANAGEMENT’S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations - Continued

	<u>2023</u>	<u>2022</u>	<u>2021</u>
Operating Revenues			
Member Contributions-Net	\$ 384,739,211	335,415,969	318,900,400
Operating Expenses	<u>382,066,952</u>	<u>337,261,640</u>	<u>315,614,254</u>
Operating Income (Loss)	2,672,259	(1,845,671)	3,286,146
Nonoperating Revenues/(Expenses)			
Investment Income	<u>6,456,309</u>	<u>(7,315,118)</u>	<u>1,607,681</u>
Change in Net Position before Dividends Withdrawn/(Declared)	9,128,568	(9,160,789)	4,893,827
Dividends Withdrawn/(Declared)	<u>(6,744,334)</u>	<u>10,727,538</u>	<u>(12,806,762)</u>
Change in Net Position	2,384,234	1,566,749	(7,912,935)
Net Position - Beginning	<u>62,583,066</u>	<u>61,016,317</u>	<u>68,929,252</u>
Net Position - Ending	<u><u>64,967,300</u></u>	<u><u>62,583,066</u></u>	<u><u>61,016,317</u></u>

Allowance for Accounts Receivable

In October 2014, the Illinois Metropolitan Investment Fund (IMET) notified all participants that over \$50 million in USDA loans, which were being held in the Convenience Fund, were fraudulent and forged. The forged guarantees on these loans were initially denied by the USDA. The IPBC’s portion of the IMET Convenience Fund that has been impaired is \$1,595,780 and has been recorded as a loss in the Terminal Reserve Account. During the 2020 fiscal year IPBC received what was expected to be the last distribution of \$631,421 for a total distribution of \$887,823. The remaining balance and associated contra investment account had been written off in 2020. Subsequently, IPBC received a distribution of \$60,840 in September 2021.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Request for Information

This comprehensive financial report is designed to provide a general overview of IPBC's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to:

David Cook, Executive Director
Intergovernmental Personnel Benefit Cooperative
19482 W Grand Ave
Lake Villa, IL 60046
Phone: (630) 878-2019
Email: davec@ipbchealth.org

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Net Position
June 30, 2023 and 2022**

	<u>2023</u>	<u>2022</u>
ASSETS		
Cash and Investments	\$ 187,760,227	176,977,040
Receivables		
Accrued Interest	767,099	745,404
Other	582,248	85,419
Rebates	21,290,885	13,323,694
Stop-Loss Recoveries	40,891	2,301,160
Prepaid Expenses	<u>348,400</u>	<u>324,455</u>
Total Assets	<u>210,789,750</u>	<u>193,757,172</u>
LIABILITIES		
Accounts Payable	884,155	530,546
Due to Members	92,466,948	82,906,023
Claims Payable	<u>52,471,347</u>	<u>47,737,537</u>
Total Liabilities	<u>145,822,450</u>	<u>131,174,106</u>
NET POSITION		
Unrestricted Net Position	<u>64,967,300</u>	<u>62,583,066</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statements of Revenues, Expenses, and Changes in Net Position Years Ended June 30, 2023 and 2022

	2023	2022
Operating Revenues		
Member Contributions - Net	\$ 384,739,211	335,415,969
Operating Expenses		
Administration	26,180,071	20,588,708
Insurance Premiums	9,784,429	12,655,865
Claims Expense - Net	346,102,452	304,017,067
Total Operating Expenses	382,066,952	337,261,640
Operating Income/(Loss)	2,672,259	(1,845,671)
Nonoperating Revenues/(Expense)		
Investment Income	6,456,309	(7,315,118)
Change in Net Position before Dividends Withdrawn/(Declared)	9,128,568	(9,160,789)
Dividends Withdrawn/(Declared)	(6,744,334)	10,727,538
Change in Net Position	2,384,234	1,566,749
Net Position - Beginning	62,583,066	61,016,317
Net Position - Ending	64,967,300	62,583,066

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Cash Flows
Years Ended June 30, 2023 and 2022**

	2023	2022
Cash Flow from Operating Activities		
Cash Received from Members	\$ 394,300,136	325,164,141
Cash Received from Claim Recoveries	4,615,235	7,512,567
Cash Paid to Vendors	(35,634,836)	(33,271,027)
Cash Paid for Claims	(352,187,628)	(305,874,158)
Net Cash Received from/(Used in) Operating Activities	11,092,907	(6,468,477)
Cash Flow from Investing Activities		
Purchase of Investments	(153,548,493)	(163,761,844)
Proceeds from Investment Maturities	152,066,131	152,947,072
Proceeds from Impaired Investment	-	-
Interest Received on Investments	5,404,589	4,082,020
Net Cash Received/(Used) for Investing Activities	3,922,227	(6,732,752)
Cash Flow from Financing Activities		
Dividends Withdrawn/(Declared)	(6,744,334)	10,727,538
Net Cash Received from/(Used in) Financing Activities	(6,744,334)	10,727,538
Net Increase/(Decrease) in Cash and Cash Equivalents	8,270,800	(2,473,691)
Cash and Cash Equivalents - Beginning	24,910,909	27,384,600
Cash and Cash Equivalents - Ending	33,181,709	24,910,909
Cash and Investments		
Cash and Cash Equivalents	33,181,709	24,910,909
Investments	154,578,518	152,066,131
Total Cash and Investments	187,760,227	176,977,040
Reconciliation of Operating Income (Loss) to Net Cash Received from/(Used in) Operating Activities		
Operating Income/(Loss)	2,672,259	(1,845,671)
Adjustments to Reconcile Operating Income (Loss) to Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	2,260,269	(206,981)
Rebates Receivable	(7,967,191)	237,208
Other Receivable	(496,829)	32,992
Prepaid Expenses	(23,945)	(40,108)
Accounts Payable	353,609	13,654
Due to Members	9,560,925	(10,251,828)
Claims Payable	4,733,810	5,592,257
Net Cash Received from/(Used in) Operating Activities	11,092,907	(6,468,477)

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2023 and 2022

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the Cooperative's accounting policies are described below.

Reporting Entity

The Intergovernmental Personnel Benefit Cooperative is a cooperative established by certain units of local government in Illinois to administer some or all of the personnel benefit programs offered by the participating members to their officers and employees and also to administer the benefit programs available to the officers and employees of certain other nonmember governmental, quasi governmental, and nonprofit public service units. The Cooperative acts as a public entity risk pool to receive, process, and pay such claims as may come within the benefit program of each participating unit. All units participating in the Cooperative pool their risks and funds and share in the cost of losses or surpluses.

As required by GAAP, these financial statements present the Cooperative and its component units, entities for which the Cooperative is considered to be financially accountable. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

Basis of Accounting and Measurement Focus

The accounting policies for the Cooperative conform to GAAP applicable to proprietary funds of governmental units. The financial records of the Cooperative are maintained by utilizing the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time they are incurred.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Basis of Accounting and Measurement Focus (Continued)

The separate accounts of the Cooperative are as follows:

Administrative Account - This account is used to control and pay the administrative expenses of the Cooperative.

Benefit Account - This account is used to control and account for the costs associated with the indemnity program.

Wellness Account - This account is used to control and pay the wellness expenses of the Wellness program.

HMO Account - This account is used to control and account for the costs associated with the HMO program.

Terminal Reserve Account - This account is used to accumulate (declared)/withdrawn dividends payable to the members.

The Cooperative's financial statements are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the statement of net position. Proprietary fund operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in total net position.

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Cooperative considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

Prepaid Expenses

Certain payments to vendors that reflect costs applicable to future accounting periods are recorded as prepaid expenses. The cost of prepaid expense is recorded as expenditures when consumed rather than when purchased.

Accounting Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Fair Value Measurements

Current accounting standards establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described on the following page:

Level 1: Inputs to the valuation methodology are unadjusted quoted market prices for identical assets or liabilities in active markets that the Cooperative has the ability to access.

Level 2: Inputs to the valuation methodology include the following:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for the Cooperative's investments measured at fair value. There have been no changes in the methodologies used at June 30, 2022.

U.S. Treasury Securities, U.S. Agency Securities and Municipal Bonds: Valued at pricing models maximizing the use of observable inputs for similar securities.

Negotiable Certificate of Deposits: Valued using observable inputs for similar securities.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Cooperative believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Operating and Nonoperating Revenues/Expenses

Operating revenues/expenses include all revenues/expenses directly related to providing services. Incidental revenues/expenses are reported as nonoperating.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS

Deposits and Investments - The investment policy authorizes the Cooperative to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, certain money market mutual funds, repurchase agreements, certain municipal debt securities, fixed annuities, exchange traded funds and to jointly invest funds with other public agencies.

The Illinois Metropolitan Investment Fund (IMET) is a local government investment pool. Created in 1996 as a not-for-profit trust formed under the Intergovernmental Cooperation Act and the Illinois Municipal Code. IMET was formed to provide Illinois government agencies with safe, liquid, attractive alternatives for investing and is managed by a Board of Trustees elected from the participating members. IMET offers participants two separate vehicles to meet their investment needs. The IMET Core Fund is designed for public funds that may be invested for longer than one year. The Core Fund carries the highest rating available (AAAf/bf) from Moody's for such funds. Member withdrawals can be made from the core fund with a five-day notice. The IMET Convenience Fund (CVF) is designed to accommodate funds requiring high liquidity, including short term cash management programs and temporary investment of bond proceeds. It is comprised of collateralized and FHLB LoC backed bank deposits, FDIC insured certificates of deposit and U.S. government securities. Member withdrawals are generally on the same day as requested. Investments in IMET are valued at IMET's share price, which is the price the investment could be sold. IMET issues a publicly available financial report, which may be obtained directly from its administrative offices. Contact information can be found at <http://www.investimet.com>. At June 30, 2022, \$7,412,013 was invested in the Core Fund and \$36,058,225 was invested in the Convenience Fund Series. At June 30, 2023 \$7,460,501 was invested in the Core Fund and \$37,322,793 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$11,796,527 in 2023 and \$7,022,722 in 2022, respectively. The bank balances totaled \$11,796,527 in 2023 and \$7,022,722 in 2022.

At June 30, 2023 and 2022, the Cooperative's deposits and investments consisted of the following:

	2023	2022
Deposits with financial institutions*	\$ 11,796,527	\$ 7,022,775
Negotiable Certificates of Deposit	21,883,846	22,259,730
Illinois Metropolitan Investment Fund Convenience Series	37,322,793	36,058,225
Illinois Metropolitan Investment Fund Core Fund	7,460,501	7,412,013
Other investments	109,296,560	104,224,297
	<u>\$ 187,760,227</u>	<u>\$ 176,977,040</u>

* Includes accounts held in demand deposits and money markets, but primarily consists of demand deposit accounts which are valued at cost.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

At year end, the Cooperative has the following investments and maturities:

Year Ended June 30, 2023	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
Other Investments				
Municipal Obligations	\$ 21,038,723	\$ 8,801,252	\$ 9,902,094	\$ 2,335,377
U.S. Treasury Notes	2,085,215	-	1,879,630	205,585
Corporate Bonds	12,117,153	476,350	11,238,033	402,770
Fixed Annuity Contracts	19,542,089	-	19,542,089	-
Federal Farm Credit Bank	10,670,677	1,416,650	7,107,172	2,146,855
Federal Home Loan Bank	14,020,878	-	6,825,435	7,195,443
Federal Home Loan Mortgage Corp.	4,125,480	-	4,125,480	-
Federal National Mortgage Assoc.	4,311,163	-	4,311,163	-
Other Investments	<u>87,911,378</u>	<u>10,694,252</u>	<u>64,931,096</u>	<u>12,286,030</u>
Negotiable Certificates of Deposit	21,883,846	5,655,667	15,513,822	714,357
IMET Core Fund	<u>7,460,501</u>	<u>-</u>	<u>7,460,501</u>	<u>-</u>
Total	<u>\$ 117,255,725</u>	<u>\$ 16,349,919</u>	<u>\$ 87,905,419</u>	<u>\$ 13,000,387</u>
<hr/>				
Year Ended June 30, 2022				
Other Investments				
Municipal Obligations	\$ 27,175,540	\$ 17,413,691	\$ 8,622,286	\$ 1,139,563
U.S. Treasury Notes	1,178,397	-	963,045	215,352
Corporate Bonds	10,925,789	500,340	7,184,132	3,241,317
Fixed Annuity Contracts	16,000,000	-	4,000,000	12,000,000
Federal Farm Credit Bank	8,988,749	-	7,191,779	1,796,970
Federal Home Loan Bank	13,499,298	-	6,062,006	7,437,292
Federal Home Loan Mortgage Corp.	7,892,195	-	7,892,195	-
Federal National Mortgage Assoc.	676,195	-	230,885	445,310
Other Investments	<u>86,336,163</u>	<u>17,914,031</u>	<u>42,146,328</u>	<u>26,275,804</u>
Negotiable Certificates of Deposit	22,259,730	7,800,265	13,811,645	647,820
IMET Core Fund	<u>7,412,013</u>	<u>-</u>	<u>7,412,013</u>	<u>-</u>
Total	<u>\$ 116,007,906</u>	<u>\$ 25,714,296</u>	<u>\$ 63,369,986</u>	<u>\$ 26,923,624</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Fair Value Measurement of Investments

The Cooperative categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. The Cooperative has the following recurring fair value measurements as of June 30, 2023:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 21,038,723	\$ -	\$ 21,038,723
Negotiable Certificates of Deposit	-	21,883,846	-	21,883,846
U.S. Treasury Notes	-	2,085,215	-	2,085,215
Corporate Bonds	-	12,117,153	-	12,117,153
Fixed Annuity Contracts	-	19,542,089	-	19,542,089
Vanguard S&P 500 Inst Index Fund	21,385,182	-	-	21,385,182
Federal Farm Credit Bank	-	10,670,677	-	10,670,677
Federal Home Loan Bank	-	14,020,878	-	14,020,878
Federal Home Loan Mortgage Corp.	-	4,125,480	-	4,125,480
Federal National Mortgage Assoc.	-	4,311,163	-	4,311,163
	<u>\$ 21,385,182</u>	<u>\$ 109,795,224</u>	<u>\$ -</u>	<u>\$ 131,180,406</u>
Investments, at Fair Value	<u>\$ 21,385,182</u>	<u>\$ 109,795,224</u>	<u>\$ -</u>	<u>\$ 131,180,406</u>

The Cooperative has the following recurring fair value measurements as of June 30, 2022:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 27,175,540	\$ -	\$ 27,175,540
Negotiable Certificates of Deposit	-	22,259,730	-	22,259,730
U.S. Treasury Notes	-	1,178,397	-	1,178,397
Corporate Bonds	-	10,925,789	-	10,925,789
Fixed Annuity Contracts	-	16,000,000	-	16,000,000
Vanguard S&P 500 Inst Index Fund	17,888,134	-	-	17,888,134
Federal Farm Credit Bank	-	8,988,749	-	8,988,749
Federal Home Loan Bank	-	13,499,298	-	13,499,298
Federal Home Loan Mortgage Corp.	-	7,892,195	-	7,892,195
Federal National Mortgage Assoc.	-	676,195	-	676,195
	<u>\$ 17,888,134</u>	<u>\$ 108,595,893</u>	<u>\$ -</u>	<u>\$ 126,484,027</u>
Investments, at Fair Value	<u>\$ 17,888,134</u>	<u>\$ 108,595,893</u>	<u>\$ -</u>	<u>\$ 126,484,027</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk

Interest Rate Risk. Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. The Cooperative limits its exposure to interest rate risk by structuring the portfolio “so that securities mature to meet cash requirements for ongoing operations.” The Cooperative’s investment policy limits the maturity to “shorter term securities, money market mutual funds or similar investment pools and limiting the average maturity of the portfolio to three years;” in addition, a portion of the portfolio may be invested in readily available funds such as local government investment pools, or money market funds to ensure that appropriate liquidity is maintained to meet ongoing obligations.

Credit Risk. Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The Cooperative’s investment policy establishes criteria for allowable investments by limiting investments by the type of securities, so the impact of potential losses from any one type of security or from one individual issuer will be minimized. The investment criteria follow the requirements as defined by state law with the exception that commercial paper is prohibited. Municipal securities are limited to issuer’s with a credit rating of A3/A- or better. The U.S. Treasury and Agency bonds are rated AAA, Corporate Bonds are rated A or higher, Annuity Contracts are rated A- or better and Certificate of Deposits are not rated but the maximum amount invested is up to the FDIC guaranteed amount.

The Cooperative’s investment policy also prescribes to the “prudent person” rule, which states, “Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the primary objective of safety as well as the secondary objective of the attainment of market rates of return.”

Custodial Credit Risk - Deposits. In the case of deposits, this is the risk that in the event of a bank failure, the Cooperative’s deposits may not be returned to it. The Cooperative’s investment policy requires pledging of collateral for all bank balances in excess of federal depository insurance and states, “where allowed by state law and in accordance with the GFOA Recommended Practices on the Collateralization of Public Deposits, full collateralization will be required on all demand deposit accounts, including checking accounts and certificates of deposit.” At June 30, 2023 and 2022, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$11,796,527 and \$7,022,772, respectively and held in the Cooperative’s name, by the Federal Reserve Bank of New York.

Custodial Credit Risk - Investments. In the case of investments, this is the risk that, in the event of the failure of the counterparty, the Cooperative will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. To limit its exposure, the Cooperative’s investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third-party custodian acting as the Cooperative’s agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Cooperative’s name.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk (Continued)

Concentration of Credit Risk. This is the risk of loss attributed to the magnitude of the Cooperative's investment in a single issuer. At June 30, 2023 and June 30, 2022 no individual investment exceeded 5% of the fair value of total investments. The investment policy seeks to eliminate risk of loss resulting from the overconcentration of assets in a specific maturity, issuer, or class of securities, including all cash and cash equivalents, by diversifying by maturity, issuer, and class of security, and allowing no more than 50% of IPBC Funds to be invested with any single investment firm. Additionally, municipal securities are limited to a maximum of 30% of the portfolio with no more than 10% with any one issuer. Certificates of deposits are limited to a maximum of 60% of the portfolio with FDIC insured CD's at a maximum of the FDIC guaranteed amount. Corporate obligations are limited to a maximum of 30% of the portfolio when combined with Fixed Annuities with no more than \$1 million with any one issuer. Mutual funds and exchange traded funds are limited to a maximum of 10% of the portfolio when combined with variable annuities.

NOTE 3. - RISK MANAGEMENT

The liability for all benefit claims, including all known claims plus claims incurred but not reported, has been accrued and is based on the estimated cost of settling the claims, including the effects of inflation and other societal and economic factors.

All Cooperative indemnity medical and HMO claims are subject to an individual stop loss amount. The indemnity medical claims individual stop loss amount was \$1,000,000 for Blue Cross Blue Shield and \$750,000 for United Healthcare for 2023 and \$500,000 for 2022. During 2023 and 2022 the amount recovered from individual stop loss amounts totaled \$2,038,427 and \$7,328,778 respectively. The HMO medical claims individual stop loss amount was \$500,000 for 2023 and \$365,000 for 2022. During 2023 and 2022 the amounts recovered from individual stop loss amounts totaled \$316,539 and \$390,770, respectively.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 3. - RISK MANAGEMENT (Continued)

The following is a summary of claim activity for the years ended June 30, 2023, 2022, and 2021:

	2023	2022	2021
Claims Payable - Beginning	\$ 47,737,537	\$ 42,145,280	\$ 36,115,208
Current Year Provision for Insured Events	346,102,452	304,017,067	287,582,103
Payment of Claims			
Events of the Current Year	(293,631,105)	(256,279,530)	(245,436,823)
Events of Prior Years	(47,737,537)	(42,145,280)	(36,115,208)
Claims Payable Ending	<u>\$ 52,471,347</u>	<u>\$ 47,737,537</u>	<u>\$ 42,145,280</u>

Required Supplementary Information

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2023**

	2019	2020	2021	2022	2023
Revenues	\$ 312,889,985	305,431,114	320,508,081	328,100,851	391,195,520
Unallocated Expenses	51,132,081	37,620,300	28,032,151	33,244,573	35,964,500
Net Incurred Expenses	250,357,945	260,419,348	287,582,103	304,017,067	346,102,452
Paid Claims					
End of Policy Year	215,009,975	224,304,140	245,436,823	256,279,530	293,631,105
One Year Later	250,357,945	224,304,140	245,436,823	-	-
Two Years Later	250,357,945	224,304,140	-	-	-
Three Years Later	250,357,945	-	-	-	-
Four Years Later	-	-	-	-	-
Re-estimated Incurred Claims and Expense					
End of Policy Year	250,357,945	260,419,348	287,582,103	304,017,067	346,102,452
One Year Later	250,357,945	260,419,348	287,582,103	-	-
Two Years Later	250,357,945	260,419,348	-	-	-
Three Years Later	250,357,945	-	-	-	-
Four Years Later	-	-	-	-	-

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2023**

	2014	2015	2016	2017	2018
Revenues	\$ 171,082,170	173,085,972	187,629,966	233,863,859	290,972,434
Unallocated Expenses	25,794,481	28,143,742	31,695,076	32,901,355	40,249,091
Net Incurred Expenses	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Paid Claims					
End of Policy Year	110,408,207	118,632,820	135,405,523	172,208,082	207,749,031
One Year Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Two Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Three Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Four Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Re-estimated Incurred Claims and Expense					
End of Policy Year	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
One Year Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Two Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Three Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355
Four Years Later	138,165,559	148,862,595	163,561,729	202,938,588	246,986,355

See independent auditor's report.

Other Supplemental Data

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Position - By Accounts

June 30, 2023

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
ASSETS						
Cash and Investments	\$ 344,729	20,895,365	6,303,845	8,095,823	152,120,465	187,760,227
Receivables						
Accrued Interest	-	-	-	-	767,099	767,099
Other Receivables	11,592	53,794	60,984	-	455,878	582,248
Rebates	-	15,839,124	-	5,451,761	-	21,290,885
Recoveries	-	40,220	-	671	-	40,891
Internal Balances	-	68,235,807	-	-	(68,235,807)	-
Prepaid Expenses	130,298	218,102	-	-	-	348,400
Total Assets	486,619	105,282,412	6,364,829	13,548,255	85,107,635	210,789,750
LIABILITIES						
Accounts Payable	250,142	435,830	198,183	-	-	884,155
Due to Members - Incentives	-	-	5,784,520	-	-	5,784,520
Due to Members - Deferred	-	915,648	-	659,145	-	1,574,793
Due to Members - Withdrawn	-	-	-	-	1,642,196	1,642,196
Due to Members - Surplus/(Loss)	-	-	-	-	83,465,439	83,465,439
Claims Payable	-	39,582,237	-	12,889,110	-	52,471,347
Total Liabilities	250,142	40,933,715	5,982,703	13,548,255	85,107,635	145,822,450
NET POSITION						
Unrestricted - General	236,477	64,348,697	382,126	-	-	64,967,300
Total Net Position	236,477	64,348,697	382,126	-	-	64,967,300

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses, and
Changes in Net Position - by Accounts
June 30, 2023**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
Operating Revenues						
Member Contributions - Net	\$ 5,010,131	291,239,594	2,152,256	88,570,780	(2,233,550)	384,739,211
Operating Expenses						
Administration	5,833,363	15,158,726	-	5,187,962	20	26,180,071
Insurance Premiums	-	8,356,721	-	1,427,708	-	9,784,429
Claims Expense - Net	-	263,142,793	2,292,760	80,666,899	-	346,102,452
Total Operating Expenses	5,833,363	286,658,240	2,292,760	87,282,569	20	382,066,952
Operating Income/(Loss)	(823,232)	4,581,354	(140,504)	1,288,211	(2,233,570)	2,672,259
Nonoperating Revenues/(Expenses)						
Investment Income	-	-	-	-	6,456,309	6,456,309
Income/(Loss) Before Transfers	(823,232)	4,581,354	(140,504)	1,288,211	4,222,739	9,128,568
Internal Transfers	888,844	(2,313,378)	191,150	(1,288,211)	2,521,595	-
Change in Net Position before Dividends Withdrawn	65,612	2,267,976	50,646	-	6,744,334	9,128,568
Dividends Withdrawn	-	-	-	-	(6,744,334)	(6,744,334)
Change in Net Position	65,612	2,267,976	50,646	-	-	2,384,234
Net Position - Beginning	170,865	62,080,721	331,480	-	-	62,583,066
Net Position - Ending	236,477	64,348,697	382,126	-	-	64,967,300

See independent auditor's report.

Statistical Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statistical Section

This portion of the Intergovernmental Personnel Benefit Cooperative’s annual comprehensive financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures and required supplemental information say about Intergovernmental Personnel Benefit Cooperative’s overall economic condition.

Contents

Operating Information..... 20 - 103

These schedules contain service data to help the reader understand how the information in the Cooperative’s financial report relates to the service the Cooperative provides and the activities it performs.

Revenue Capacity..... 104 – 114

These schedules contain information to help the reader assess the Cooperative’s most significant revenue source, members’ contributions.

Financial Trends..... 115 - 119

These schedules contain information to help the reader understand how the Cooperative’s financial performance and well-being have changed over time.

Debt Capacity.....

The Cooperative does not have any current outstanding debt and does not have the ability to issue debt in the future.

Demographic and Economic Information 120 - 122

These schedules offer demographic and economic indicators to help the reader understand the environment within which the Cooperative’s financial activities take place.

Sources: Unless otherwise noted, the information in these schedules is derived from the annual comprehensive financial reports for the relevant year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Administrative Account
Year Ended June 30, 2023**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Algon-Lake Hills FPD	\$ 597	\$ 18,152	\$ 18,954	\$ 1,281	\$ 20,235	\$ 2,253	\$ 170	\$ 767
Algonquin	1,207	35,836	37,895	2,527	40,422	4,887	301	1,508
Barrington	1,068	23,756	28,039	1,676	29,715	6,192	233	1,301
Bartlett Fire PD	217	14,585	15,020	1,047	16,067	1,920	438	655
Batavia	2,006	43,501	51,701	3,072	54,773	11,788	516	2,522
Batavia Library	226	5,795	5,872	410	6,282	450	(37)	189
Beach Park	94	3,036	3,232	215	3,447	464	53	147
Beecher	235	4,628	5,204	326	5,530	946	44	279
Bensenville	1,236	29,149	32,038	2,060	34,098	5,282	333	1,569
Berkeley	295	8,450	9,888	596	10,484	2,222	188	483
Bloomington	1,529	27,917	35,536	1,962	37,498	9,748	167	1,696
Boone County	1,368	43,713	44,442	3,091	47,533	4,295	475	1,843
Buffalo Grove	2,479	63,881	71,987	4,503	76,490	13,163	554	3,033
Burr Ridge	476	13,269	14,045	933	14,978	1,816	107	583
Byron FPD	225	5,753	5,931	404	6,335	599	17	242
Campton Hills	81	3,163	3,428	225	3,653	558	68	149
Carol Stream	2,024	44,838	49,282	3,159	52,441	7,960	357	2,381
Carpentersville	1,459	43,224	44,545	3,049	47,594	4,857	487	1,946
Cary	502	14,585	16,027	1,027	17,054	2,674	205	707
Cary Fire Prtct Dist	131	4,098	4,119	290	4,409	352	41	172
Caseyville	205	6,793	6,967	480	7,447	757	103	308
Centralia	564	17,664	17,917	1,247	19,164	1,679	179	743
Channahon	411	7,133	8,111	498	8,609	1,471	(5)	406
Clarendon Hills	370	9,065	9,805	638	10,443	1,448	70	440
Coal City	217	6,327	6,409	446	6,855	579	51	268
Collinsville	2,025	64,560	69,909	4,564	74,473	10,605	692	2,717
Colona	261	6,560	6,885	462	7,347	837	50	311
Countryside	642	19,256	20,029	1,359	21,388	2,308	176	818
Crest Hill	480	13,035	14,371	916	15,287	2,324	72	552
Crete	356	10,742	11,389	758	12,147	1,501	96	452

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Crete Township	\$ 104	\$ 3,206	\$ 3,365	\$ 227	\$ 3,592	\$ 416	\$ 30	\$ 134
Crystal Lake	3,249	67,066	77,363	4,722	82,085	15,498	479	3,728
Darien	671	17,705	18,783	1,246	20,029	2,444	120	791
Deerfield	1,770	52,056	56,275	3,671	59,946	8,559	669	2,439
DeKalb	2,215	61,631	64,913	4,337	69,250	8,204	585	2,800
DeKalb County	2,952	66,386	75,417	4,630	80,047	13,532	(129)	2,823
Des Plaines	4,236	100,567	114,596	7,069	121,665	21,719	621	4,857
DU-Comm	933	21,952	24,832	1,558	26,390	4,728	290	1,223
East Moline	3,173	71,269	82,121	5,030	87,151	16,559	677	3,850
Effingham	1,045	29,531	31,521	2,079	33,600	4,272	203	1,248
Elk Grove Village	3,955	102,052	113,216	7,189	120,405	19,159	806	4,761
Evanston	6,007	183,109	191,466	12,928	204,394	23,097	1,812	7,819
FP Dist-DuPage Co	2,377	68,806	73,328	4,848	78,176	9,897	527	2,904
FPD Winnebago County	312	8,238	9,045	579	9,624	1,445	59	371
FPDKC	751	18,576	19,830	1,310	21,140	2,731	167	918
Franklin Park	1,407	41,908	46,231	2,956	49,187	7,669	390	1,797
Freeport	1,732	42,757	48,254	3,009	51,263	8,813	307	2,039
Gilberts	204	4,458	4,739	313	5,052	606	12	216
Glen Carbon	579	19,490	19,701	1,380	21,081	1,831	240	819
Glen Ellyn	1,441	45,665	46,190	3,227	49,417	4,232	480	1,921
Glencoe	1,175	33,013	38,260	2,324	40,584	8,061	490	1,665
Glenview	2,131	90,801	102,781	6,492	109,273	20,727	2,255	4,386
Glenview Park Distr	2,388	28,320	29,593	1,900	31,493	2,187	(986)	1,402
Grayslake	441	14,225	14,358	1,005	15,363	1,298	160	601
Hanover Park	1,865	51,822	55,244	3,655	58,899	7,646	569	2,434
Highland Park	3,138	76,131	85,749	5,359	91,108	15,534	557	3,695
Highwood	153	5,201	5,257	369	5,626	490	65	218
Hinsdale	1,055	27,557	29,668	1,934	31,602	4,157	112	1,167
Hoffman Estates	3,403	94,431	102,730	6,644	109,374	15,569	626	4,029
Homer Glen	285	8,322	8,732	587	9,319	1,088	91	376

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Homewood	\$ 1,162	\$ 34,053	\$ 37,810	\$ 2,400	\$ 40,210	\$ 6,459	\$ 302	\$ 1,464
Homewood Library	172	3,800	4,099	266	4,365	598	33	205
Huntley	821	24,287	27,220	1,713	28,933	4,866	220	1,041
Indian Head Park	180	5,414	6,401	382	6,783	1,419	50	230
Itasca	714	22,588	24,825	1,596	26,421	4,119	286	1,000
JAWA	125	3,482	3,955	245	4,200	767	49	174
Justice	412	9,511	10,134	670	10,804	1,358	65	477
La Grange	682	20,975	21,781	1,481	23,262	2,542	255	937
LaGrange Park	632	14,585	16,296	1,025	17,321	2,819	83	715
Lake County	-	488,651	519,041	35,634	554,675	89,128	23,104	23,104
Lake County FPD	984	45,794	51,511	3,289	54,800	10,812	1,806	2,790
Lake Zurich	1,217	36,303	37,403	2,560	39,963	4,084	424	1,641
Lee County	1,188	34,159	36,848	2,407	39,255	5,393	297	1,485
Libertyville	1,327	37,216	41,081	2,619	43,700	6,874	390	1,717
Lindenhurst	242	5,201	5,815	365	6,180	984	5	247
Lisle	972	25,774	28,802	1,816	30,618	5,062	218	1,190
Lisle Park District	331	6,284	7,607	441	8,048	1,794	30	361
Lisle Woodridge FPD	989	28,151	31,242	1,982	33,224	5,285	212	1,201
Lockport	975	30,295	31,380	2,141	33,521	3,589	363	1,338
Lombard	3,079	65,537	78,960	4,613	83,573	18,497	461	3,540
McHenry County	8,805	226,163	240,096	15,919	256,015	32,167	2,315	11,120
McHenry Cty Con Dist	807	18,258	19,885	1,288	21,173	3,111	196	1,003
McHenry-city	1,424	28,703	35,055	2,011	37,066	8,456	93	1,517
Mokena	588	16,856	17,112	1,188	18,300	1,567	123	711
Monee	277	8,981	9,608	635	10,243	1,362	100	377
Monroe	1,502	41,228	44,257	2,899	47,156	6,168	240	1,742
Montgomery	633	18,577	20,825	1,310	22,135	3,723	165	798
Morton Grove	1,739	51,525	54,996	3,634	58,630	7,648	543	2,282
Mount Prospect	3,464	101,798	105,854	7,177	113,031	12,277	1,044	4,508
MPEA	272	8,449	9,329	597	9,926	1,568	91	363

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Mundelein	\$ 949	\$ 41,866	\$ 46,252	\$ 3,003	\$ 49,255	\$ 8,757	\$ 1,368	\$ 2,317
Muni Cons Dispatch	104	3,673	3,767	260	4,027	404	50	154
Naperville Park Dist	1,036	34,244	35,152	2,424	37,576	3,737	405	1,441
New Baden	164	4,861	5,634	343	5,977	1,162	46	210
North Aurora	491	15,392	16,262	1,087	17,349	2,114	157	648
North Riverside	1,160	34,732	37,430	2,451	39,881	5,460	311	1,471
Northbrook	2,566	71,736	81,034	5,048	86,082	15,252	906	3,472
Northbrook Library	424	12,441	15,054	877	15,931	3,678	188	612
Northbrook Park Dist	386	12,186	12,878	861	13,739	1,716	163	549
NWCD	711	21,782	22,362	1,538	23,900	2,373	255	966
Oak Park Public Libr	734	17,855	22,607	1,262	23,869	6,252	238	972
Oak Park Township	535	11,294	13,434	797	14,231	3,048	111	646
Oswego	1,391	33,183	35,424	2,334	37,758	4,770	195	1,586
Oswego Township	-	3,396	3,533	248	3,781	544	159	159
Oswegoland PD	396	12,399	13,821	876	14,697	2,478	180	576
Palatine	3,187	79,612	83,271	5,606	88,877	9,887	622	3,809
Palatine PD	677	19,659	22,023	1,388	23,411	3,891	139	816
Park Ridge	2,270	61,992	64,051	4,374	68,425	6,991	558	2,828
Pekin	-	24,393	28,688	1,779	30,467	7,372	1,298	1,298
Peotone	235	4,543	5,091	315	5,406	823	(40)	195
Peru	448	19,468	22,585	1,397	23,982	5,175	661	1,109
Plainfield	1,636	34,902	39,014	2,461	41,475	6,890	317	1,953
Princeton	636	19,765	20,014	1,396	21,410	1,840	195	831
River Forest	870	22,780	27,279	1,600	28,879	6,278	179	1,049
River Grove	634	14,776	18,074	1,044	19,118	4,530	188	822
Rochelle	1,186	30,126	33,875	2,123	35,998	6,121	249	1,435
Rock Falls	741	19,680	22,194	1,383	23,577	4,058	161	902
Rolling Meadows	1,600	43,712	47,332	3,073	50,405	6,952	259	1,859
Roscoe	206	6,454	6,933	456	7,389	1,016	81	287
Roselle	678	20,402	20,867	1,440	22,307	2,138	233	911

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Schaumburg	\$ 5,348	\$ 120,353	\$ 159,613	\$ 8,471	\$ 168,084	\$ 49,827	\$ 2,096	\$ 7,444
SEECOM	317	6,645	7,300	469	7,769	1,180	56	373
Skokie Park District	-	-	663	-	663	680	17	17
South Chicago Height	283	7,685	8,120	540	8,660	1,016	41	324
South Holland	1,503	43,883	44,700	3,093	47,793	4,258	348	1,851
Spring Grove	179	3,184	3,327	220	3,547	320	(43)	136
St. Charles	334	63,075	65,355	4,575	69,930	9,194	2,339	2,673
Steger	359	9,617	9,832	675	10,507	935	45	404
Streamwood	1,654	45,390	48,375	3,193	51,568	6,441	263	1,917
Summit	957	16,368	19,142	1,152	20,294	4,084	158	1,115
Swansea	536	13,396	14,188	945	15,133	1,853	116	652
Trenton	100	3,270	3,381	231	3,612	385	43	143
Warrenville	657	17,960	20,519	1,265	21,784	4,044	220	877
Washington	625	18,959	19,984	1,338	21,322	2,575	212	837
Wauconda	449	14,054	14,394	993	15,387	1,474	141	590
West Chicago	719	23,332	24,088	1,650	25,738	2,679	273	992
West Dundee	456	12,992	13,841	915	14,756	1,855	91	547
Westchester	870	24,011	24,329	1,689	26,018	2,150	143	1,013
Westmont PD	136	4,374	4,553	309	4,862	536	48	184
Wheaton	2,326	55,665	58,499	3,919	62,418	7,134	381	2,707
Wheeling	2,713	79,018	85,312	5,569	90,881	12,514	651	3,364
Winfield	400	10,488	10,894	740	11,634	1,227	81	481
Winnetka	2,008	50,421	58,623	3,552	62,175	12,177	423	2,431
Wood Dale	1,120	25,242	30,178	1,774	31,952	6,826	116	1,236
Wood River	695	19,872	21,071	1,400	22,471	2,744	145	840
Woodridge	971	26,749	29,823	1,882	31,705	5,117	161	1,132
Woodridge Library	106	2,951	3,803	207	4,010	1,097	38	144
WSCDC	225	6,560	7,185	462	7,647	1,136	49	274
Total	165,945	5,010,131	5,478,790	354,573	5,833,363	893,764	70,532	236,477

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)

Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Withdrawn Members								
Bloomington	\$ 4,461	\$ -	\$ -	\$ -	\$ -	\$ (4,461)	\$ (4,461)	\$ -
Willowbrook	459	-	-	-	-	(459)	(459)	-
Total Withdrawn Member	4,920	-	-	-	-	(4,920)	(4,920)	-
Grand Total	170,865	5,010,131	5,478,790	354,573	5,833,363	888,844	65,612	236,477

(1) Other service fees (accounting, audit, legal and managerial services) and other expenses are allocated based on member contributions.

(2) Internal Transfers to/from the Terminal Reserve Account are to adjust for the two month fund balance policy requirement.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit Account
Year Ended June 30, 2023**

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Algon-Lake Hills FPD	\$ 102,862	\$ 4,653	\$ 40,968	\$ (11)	\$ (502)	\$ -	\$ 147,970
Algonquin	218,075	9,196	46,055	(184)	(1,370)	-	271,772
Barrington	4,356	-	44,066	366	(809)	-	47,979
Bartlett Fire PD	(932)	5,138	38,654	-	(272)	-	42,588
Batavia	987,010	30,313	347,317	140	(2,879)	-	1,361,901
Batavia Library	(7,260)	-	2,244	(45)	(66)	7,260	2,133
Beach Park	17,289	-	1,202	1	(64)	-	18,428
Beecher	31,084	1,665	2,119	(19)	(77)	-	34,772
Bensenville	431,388	7,698	45,379	24	(811)	-	483,678
Berkeley	18,722	4,885	2,081	(12)	(85)	-	25,591
Bloomington	(422)	6,970	4,606	(42)	(494)	-	10,618
Boone County	395,087	-	205,567	-	(4,102)	-	596,552
Buffalo Grove	1,551,676	88,827	(349,456)	-	(2,057)	-	1,288,990
Burr Ridge	1,710	-	-	69	-	-	1,779
Byron FPD	(21,972)	1,830	2,207	(1)	(97)	21,972	3,939
Campton Hills	(2,820)	1,410	1,478	-	(24)	2,820	2,864
Carol Stream	177,298	31,995	(1,493)	(2,776)	-	(66,021)	139,003
Carpentersville	1,282,162	-	(43,331)	3,547	(1,840)	-	1,240,538
Cary	44,279	4,037	2,822	1	(127)	-	51,012
Cary Fire Prtct Dist	(5,159)	2,441	1,791	-	(65)	5,159	4,167
Caseyville	(10,172)	3,316	3,106	(12)	(144)	10,172	6,266
Centralia	7,600	3,035	41,850	(21)	(378)	-	52,086
Channahon	57,468	4,126	3,480	-	(115)	-	64,959
Clarendon Hills	26,618	5,125	343	6	-	(2,504)	29,588
Coal City	97,047	-	2,299	(12)	(249)	-	99,085
Collinsville	1,476,177	22,379	(55,911)	3	(1,137)	-	1,441,511
Colona	89,787	-	2,907	(160)	(137)	-	92,397
Countryside	17,610	5,449	-	-	-	-	23,059
Crest Hill	262,485	6,275	6,294	-	(351)	-	274,703
Crete	157,097	-	4,960	(45)	(302)	-	161,710

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Crete Township	\$ 31,404	\$ -	\$ 1,682	\$ (1,450)	\$ (316)	\$ -	\$ 31,320
Crystal Lake	933,015	42,471	22,893	-	(5,062)	-	993,317
Darien	3,549	-	-	2,283	-	-	5,832
Deerfield	1,554,268	850	(79,263)	16	(1,456)	-	1,474,415
DeKalb	2,188,650	55,709	270,915	(67)	(1,485)	(219,450)	2,294,272
DeKalb County	1,352,311	7,587	(534,310)	11	(2,522)	-	823,077
Des Plaines	3,678,191	58,271	(245,911)	(1,620)	(3,947)	(470,362)	3,014,622
DU-Comm	81,433	-	4,265	1	(461)	-	85,238
East Moline	887,565	-	(275,794)	(365)	(1,457)	-	609,949
Effingham	190,030	-	68,659	-	(1,900)	-	256,789
Elk Grove Village	1,373,139	73,358	(457,538)	2,926	(3,624)	-	988,261
Evanston	1,882,590	-	(411,674)	(35,457)	(4,624)	-	1,430,835
FP Dist-DuPage Co	1,579,500	23,474	96,371	(12)	(2,009)	(29,413)	1,667,911
FPD Winnebago County	57,334	3,791	1,962	(210)	(111)	-	62,766
FPDKC	83,561	3,727	2,823	(1)	(420)	-	89,690
Franklin Park	546,328	-	83,182	7	(1,400)	-	628,117
Freeport	748,425	(998)	(373,321)	(59)	(2,104)	-	371,943
Gilberts	51,929	2,556	640	-	(38)	-	55,087
Glen Carbon	121,745	5,396	46,962	10	(904)	-	173,209
Glen Ellyn	669,888	12,077	67,134	-	(1,461)	-	747,638
Glencoe	131,177	-	50,450	(81)	(943)	-	180,603
Glenview	325,705	(43,432)	160,166	207	(1,930)	-	440,716
Glenview Park Distr	42,142	5,923	48,471	(2)	(608)	-	95,926
Grayslake	(574)	4,221	29,390	9	(553)	574	33,067
Hanover Park	1,457,793	32,424	95,902	(9)	(1,012)	(155,372)	1,429,726
Highland Park	2,057,213	48,510	(211,213)	(3)	(3,351)	-	1,891,156
Highwood	15,419	-	2,478	35	(70)	-	17,862
Hinsdale	116,270	8,626	5,491	(198)	(334)	-	129,855
Hoffman Estates	1,142,822	13,104	336,973	30	(2,568)	-	1,490,361
Homer Glen	35,044	3,499	3,101	57	(384)	-	41,317

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Homewood	\$ 426,463	\$ -	\$ 87,212	\$ 209	\$ (1,322)	\$ -	\$ 512,562
Homewood Library	31	-	(2)	(1)	(1)	-	27
Huntley	144,192	6,363	33,822	7	(985)	-	183,399
Indian Head Park	469	-	-	343	-	-	812
Itasca	122,069	4,730	37,890	7	(479)	-	164,217
JAWA	11,926	1,671	272	1	-	(5,844)	8,026
Justice	11,922	-	284	209	(14)	-	12,401
La Grange	2,860	-	173	(64)	(7)	-	2,962
LaGrange Park	3,662	-	-	(323)	-	-	3,339
Lake County	-	226,601	1,129,050	65	(5,975)	-	1,349,741
Lake County FPD	(8,699)	36,870	78,132	85	(770)	-	105,618
Lake Zurich	173,987	-	46,580	181	(560)	-	220,188
Lee County	251,188	4,916	67,998	-	(1,947)	-	322,155
Libertyville	1,001,229	7,802	101,708	1,001	(1,099)	-	1,110,641
Lindenhurst	(11,577)	3,075	3,149	-	(123)	11,577	6,101
Lisle	149,649	6,867	40,883	18	(1,052)	-	196,365
Lisle Park District	54,086	-	2,239	(99)	(120)	-	56,106
Lisle Woodridge FPD	337,492	6,813	61,746	5	(1,313)	-	404,743
Lockport	393,898	7,709	69,265	(48)	(1,396)	-	469,428
Lombard	433,389	-	78,759	93	(1,681)	-	510,560
McHenry County	3,235,958	171,751	928,848	(2,545)	(2,408)	-	4,331,604
McHenry Cty Con Dist	4,336	5,338	29,215	-	(1,035)	(4,336)	33,518
McHenry-city	228,964	9,893	71,969	(864)	(9,245)	-	300,717
Mokena	395,364	4,345	5,125	-	(183)	(58,347)	346,304
Monee	79,011	-	4,514	-	(166)	-	83,359
Monroe	(227,212)	-	(506,726)	2	(609)	227,212	(507,333)
Montgomery	4,014	-	318	(538)	(2)	-	3,792
Morton Grove	1,119,800	-	(683,337)	1	(2,496)	-	433,968
Mount Prospect	2,030,977	15,973	(125,136)	(36)	(2,613)	-	1,919,165
MPEA	282,340	-	2,776	-	(111)	(70,168)	214,837

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Mundelein	\$ (164,673)	\$ 42,292	\$ 97,054	\$ (3,046)	\$ (672)	-	\$ (29,045)
Muni Cons Dispatch	18,728	-	1,438	-	(4)	-	20,162
Naperville Park Dist	175,550	-	56,742	(3)	(1,054)	-	231,235
New Baden	43,906	2,732	1,713	10	(88)	-	48,273
North Aurora	21,433	-	2,030	804	(204)	-	24,063
North Riverside	1,084,190	9,240	87,978	-	(1,902)	-	1,179,506
Northbrook	3,092,843	16,923	343,309	(77)	(2,003)	(165,662)	3,285,333
Northbrook Library	267,904	5,247	4,869	-	(326)	-	277,694
Northbrook Park Dist	(13,415)	5,492	4,589	(6)	(159)	13,415	9,916
NWCD	141,840	-	53,053	-	(792)	-	194,101
Oak Park Public Libr	54,215	-	37,627	10	(321)	(54,217)	37,314
Oak Park Township	55,433	-	3,572	(275)	(488)	-	58,242
Oswego	353,673	8,445	4,987	109	(656)	-	366,558
Oswego Township	-	1,496	818	(1)	-	-	2,313
Oswegoland PD	70,111	4,369	494	(402)	(174)	-	74,398
Palatine	1,136,718	47,791	(54,209)	(5)	(3,792)	-	1,126,503
Palatine PD	133,214	5,766	37,316	(4)	(285)	-	176,007
Park Ridge	862,233	-	(264,517)	362	(2,440)	-	595,638
Pekin	-	18,773	139,137	254	-	-	158,164
Peotone	99,642	-	2,273	35	(102)	-	101,848
Peru	(1,996)	4,493	43,716	61	(202)	-	46,072
Plainfield	775,580	12,044	60,042	(9,225)	(577)	-	837,864
Princeton	419,353	-	55,564	-	(421)	-	474,496
River Forest	378,473	6,718	31,862	4	(285)	-	416,772
River Grove	139,014	3,198	33,085	1	(294)	-	175,004
Rochelle	335,614	-	79,019	111	(1,785)	-	412,959
Rock Falls	482,229	3,098	36,899	1	(799)	-	521,428
Rolling Meadows	981,001	9,395	70,840	(2)	(901)	(142,040)	918,293
Roscoe	12,768	-	1,642	5	(78)	-	14,337
Roselle	85,544	5,950	37,423	(17)	(950)	-	127,950
Schaumburg	3,158,836	-	302,910	771	(5,016)	-	3,457,501
SEECOM	99,537	3,762	1,916	-	(111)	-	105,104

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Skokie Park District	\$ -	\$ 567	\$ -	\$ 504	\$ -	\$ -	\$ 1,071
South Chicago Height	30,461	-	1,063	(389)	(52)	-	31,083
South Holland	164,404	30,211	168,492	-	(824)	-	362,283
Spring Grove	31,857	-	1,320	-	(75)	-	33,102
St. Charles	(308,220)	39,183	601,965	14,145	(2,090)	-	344,983
Steger	67,927	-	3,627	(2,674)	(134)	-	68,746
Streamwood	504,291	24,690	5,575	(13)	(462)	(114,923)	419,158
Summit	120,404	-	7,152	-	(259)	-	127,297
Swansea	139,588	2,889	4,864	11	(239)	-	147,113
Trenton	30,174	827	951	1	(31)	-	31,922
Warrenville	93,578	-	6,511	(10)	(263)	-	99,816
Washington	290,234	-	44,771	-	(394)	-	334,611
Wauconda	79,892	7,914	31,866	(5)	(290)	-	119,377
West Chicago	444,328	7,433	7,088	37	(434)	(36,483)	421,969
West Dundee	73,425	3,768	5,439	(36)	(504)	-	82,092
Westchester	173,966	7,563	50,500	38	(616)	-	231,451
Westmont PD	10,002	2,294	-	1	-	(5,956)	6,341
Wheaton	1,050,991	-	141,269	(90)	(2,546)	-	1,189,624
Wheeling	1,310,860	-	(133,990)	-	(2,146)	-	1,174,724
Winfield	240,130	5,523	3,715	(207)	(712)	-	248,449
Winnetka	145,177	40,339	98,389	70	(1,178)	-	282,797
Wood Dale	528,755	8,792	38,888	(32,787)	(406)	-	543,242
Wood River	131,601	3,845	38,283	115	(443)	-	173,401
Woodridge	4,621	-	-	(270)	-	-	4,351
Woodridge Library	4,278	-	1,430	(17)	(59)	-	5,632
WSCDC	40,101	-	2,190	12	(81)	-	42,222
Total	61,098,127	1,535,686	3,227,765	(67,505)	(144,439)	(1,300,937)	64,348,697
Withdrawn Members							
Bloomington	980,525	-	32,145	-	(2,298)	(1,010,372)	-
Willowbrook	2,069	-	-	-	-	(2,069)	-
Total Withdrawn Member	982,594	-	32,145	-	(2,298)	(1,012,441)	-
Grand Total	62,080,721	1,535,686	3,259,910	(67,505)	(146,737)	(2,313,378)	64,348,697

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Dental ASO
Year Ended June 30, 2023**

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Tier 1							
Beecher	\$ 12,054	\$ 600	\$ 11,975	\$ 12,575	\$ (521)	\$ 2,186	\$ 1,665
Berkeley	35,382	1,186	21,075	22,261	13,121	(8,236)	4,885
Byron FPD	13,242	707	16,695	17,402	(4,160)	5,990	1,830
Campton Hills	10,218	366	5,777	6,143	4,075	(2,665)	1,410
Carol Stream	231,716	6,417	185,459	191,876	39,840	(7,845)	31,995
Cary Fire Prtct Dist	17,678	510	11,650	12,160	5,518	(3,077)	2,441
Caseyville	24,015	792	17,737	18,529	5,486	(2,170)	3,316
Channahon	29,883	976	21,813	22,789	7,094	(2,968)	4,126
Clarendon Hills	37,112	1,254	35,850	37,104	8	5,117	5,125
Crest Hill	45,444	1,504	39,079	40,583	4,861	1,414	6,275
FPD Winnebago County	27,472	1,229	23,600	24,829	2,643	1,148	3,791
Gilberts	18,497	612	11,965	12,577	5,920	(3,364)	2,556
Homer Glen	25,346	1,055	27,341	28,396	(3,050)	6,549	3,499
JAWA	12,118	400	9,467	9,867	2,251	(580)	1,671
Lindenhurst	22,264	652	19,605	20,257	2,007	1,068	3,075
New Baden	19,786	600	12,284	12,884	6,902	(4,170)	2,732
Northbrook Library	37,997	1,480	32,765	34,245	3,752	1,495	5,247
Northbrook Park Dist	39,780	1,452	38,196	39,648	132	5,360	5,492
Oswego Township	10,833	421	8,079	8,500	2,333	(837)	1,496
SEECOM	27,240	984	26,014	26,998	242	3,520	3,762
Trenton	5,991	402	1,614	2,016	3,975	(3,148)	827
Wauconda	57,313	1,552	52,307	53,859	3,454	4,460	7,914
Westmont PD	16,607	478	11,760	12,238	4,369	(2,075)	2,294
Winfield	40,013	1,363	35,955	37,318	2,695	2,828	5,523
Tier 1 Total	818,001	26,992	678,062	705,054	112,947	-	112,947
Tier 2							
Algon-Lake Hills FPD	63,350	2,309	64,031	66,340	(2,990)	7,643	4,653
Algonquin	125,215	4,432	99,826	104,258	20,957	(11,761)	9,196
Bartlett Fire PD	69,970	1,878	83,818	85,696	(15,726)	20,864	5,138
Bensenville	104,805	3,850	111,285	115,135	(10,330)	18,028	7,698
Bloomingtondale	94,900	2,914	64,064	66,978	27,922	(20,952)	6,970
Cary	54,969	1,701	43,115	44,816	10,153	(6,116)	4,037
Centralia	41,321	1,994	27,553	29,547	11,774	(8,739)	3,035
Countryside	74,196	2,596	81,948	84,544	(10,348)	15,797	5,449

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
FPDKC	\$ 50,742	\$ 2,146	\$ 39,886	\$ 42,032	\$ 8,710	\$ (4,983)	\$ 3,727
Glen Carbon	73,492	2,646	53,611	56,257	17,235	(11,839)	5,396
Glen Ellyn	164,440	4,968	132,174	137,142	27,298	(15,221)	12,077
Glenview Park Distr	80,649	3,340	87,453	90,793	(10,144)	16,067	5,923
Grayslake	57,464	1,762	46,107	47,869	9,595	(5,374)	4,221
Hinsdale	117,458	3,440	117,277	120,717	(3,259)	11,885	8,626
Huntley	86,639	3,017	83,366	86,383	256	6,107	6,363
Itasca	64,390	2,080	37,115	39,195	25,195	(20,465)	4,730
Lee County	66,935	4,163	64,074	68,237	(1,302)	6,218	4,916
Lisle	93,503	3,482	92,726	96,208	(2,705)	9,572	6,867
Lisle Woodridge FPD	92,765	3,869	76,189	80,058	12,707	(5,894)	6,813
Lockport	104,967	3,711	100,877	104,588	379	7,330	7,709
McHenry Cty Con Dist	72,667	2,338	66,248	68,586	4,081	1,257	5,338
McHenry-city	134,731	3,869	129,584	133,453	1,278	8,615	9,893
Mokena	59,157	2,080	47,821	49,901	9,256	(4,911)	4,345
North Riverside	125,805	4,300	107,519	111,819	13,986	(4,746)	9,240
Oswego	114,981	4,198	137,302	141,500	(26,519)	34,964	8,445
Oswegoland PD	59,484	1,614	38,299	39,913	19,571	(15,202)	4,369
Palatine PD	78,521	2,404	76,621	79,025	(504)	6,270	5,766
Peru	61,172	2,191	53,883	56,074	5,098	(605)	4,493
Plainfield	164,005	4,816	159,045	163,861	144	11,900	12,044
River Forest	91,479	3,256	76,092	79,348	12,131	(5,413)	6,718
River Grove	43,529	1,798	28,637	30,435	13,094	(9,896)	3,198
Rock Falls	42,176	2,436	39,890	42,326	(150)	3,248	3,098
Rolling Meadows	127,927	3,842	124,781	128,623	(696)	10,091	9,395
Roselle	81,006	2,238	49,819	52,057	28,949	(22,999)	5,950
Skokie Park District	7,734	324	3,487	3,811	3,923	(3,356)	567
Swansea	39,345	1,757	45,959	47,716	(8,371)	11,260	2,889
West Chicago	101,210	2,732	81,299	84,031	17,179	(9,746)	7,433
West Dundee	51,300	1,676	41,245	42,921	8,379	(4,611)	3,768
Westchester	102,983	2,969	67,976	70,945	32,038	(24,475)	7,563
Wood Dale	119,699	3,790	115,203	118,993	706	8,086	8,792
Wood River	52,365	2,501	48,121	50,622	1,743	2,102	3,845
Tier 2 Total	3,413,446	117,427	3,045,326	3,162,753	250,693	-	250,693

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Tier 3							
Batavia	\$ 179,962	\$ 5,739	\$ 143,910	\$ 149,649	\$ 30,313	\$ -	\$ 30,313
Buffalo Grove	343,550	9,134	245,589	254,723	88,827	-	88,827
Collinsville	167,569	7,464	137,726	145,190	22,379	-	22,379
Crystal Lake	274,235	7,905	223,859	231,764	42,471	-	42,471
Deerfield	173,907	6,160	166,897	173,057	850	-	850
DeKalb	330,146	9,618	264,819	274,437	55,709	-	55,709
DeKalb County	189,639	8,547	173,505	182,052	7,587	-	7,587
FP Dist-DuPage Co	256,373	8,148	224,751	232,899	23,474	-	23,474
Freeport	56,350	5,265	52,083	57,348	(998)	-	(998)
Glenview	264,973	9,234	299,171	308,405	(43,432)	-	(43,432)
Hanover Park	240,628	7,243	200,961	208,204	32,424	-	32,424
Lake County FPD	192,706	6,299	149,537	155,836	36,870	-	36,870
Libertyville	183,405	5,081	170,522	175,603	7,802	-	7,802
Mount Prospect	314,756	8,145	290,638	298,783	15,973	-	15,973
Mundelein	224,312	5,160	176,860	182,020	42,292	-	42,292
Northbrook	229,354	7,065	205,366	212,431	16,923	-	16,923
Pekin	121,263	3,016	99,474	102,490	18,773	-	18,773
South Holland	153,126	6,617	116,298	122,915	30,211	-	30,211
St. Charles	302,457	8,619	254,655	263,274	39,183	-	39,183
Streamwood	175,963	6,435	144,838	151,273	24,690	-	24,690
Winnetka	169,654	5,103	124,212	129,315	40,339	-	40,339
Tier 3 Total	4,544,328	145,997	3,865,671	4,011,668	532,660	-	532,660
Tier 4							
Des Plaines	520,856	15,265	447,320	462,585	58,271	-	58,271
Elk Grove Village	423,341	11,464	338,519	349,983	73,358	-	73,358
Highland Park	327,663	10,730	268,423	279,153	48,510	-	48,510
Hoffman Estates	269,405	9,965	246,336	256,301	13,104	-	13,104
Lake County	1,931,055	73,530	1,630,924	1,704,454	226,601	-	226,601
McHenry County	1,069,243	30,779	866,713	897,492	171,751	-	171,751
Palatine	385,817	9,683	328,343	338,026	47,791	-	47,791
Tier 4 Total	4,927,380	161,416	4,126,578	4,287,994	639,386	-	639,386
Grand Total	13,703,155	451,832	11,715,637	12,167,469	1,535,686	-	1,535,686

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Medical
Year Ended June 30, 2023**

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Tier 1							
Batavia Library	\$ 336,470	\$ 21,802	\$ 318,909	\$ 340,711	\$ (4,241)	\$ 6,485	\$ 2,244
Beach Park	180,375	9,244	182,974	192,218	(11,843)	13,045	1,202
Beecher	318,107	23,698	271,522	295,220	22,887	(20,768)	2,119
Berkeley	311,840	12,365	277,088	289,453	22,387	(20,306)	2,081
Bloomingtondale	690,865	28,140	678,308	706,448	(15,583)	20,189	4,606
Byron FPD	330,740	21,490	399,480	420,970	(90,230)	92,437	2,207
Campton Hills	221,898	10,712	234,004	244,716	(22,818)	24,296	1,478
Cary	423,279	21,221	463,580	484,801	(61,522)	64,344	2,822
Cary Fire Prtct Dist	268,509	13,330	259,707	273,037	(4,528)	6,319	1,791
Caseyville	465,583	39,602	528,140	567,742	(102,159)	105,265	3,106
Channahon	522,354	41,176	373,331	414,507	107,847	(104,367)	3,480
Clarendon Hills	51,091	1,722	48,013	49,735	1,356	(1,013)	343
Coal City	345,187	22,359	453,905	476,264	(131,077)	133,376	2,299
Colona	435,961	27,292	474,422	501,714	(65,753)	68,660	2,907
Crest Hill	943,990	55,698	643,446	699,144	244,846	(238,552)	6,294
Crete	743,924	30,781	660,362	691,143	52,781	(47,821)	4,960
Crete Township	252,373	13,201	209,097	222,298	30,075	(28,393)	1,682
DU-Comm	639,686	38,850	805,874	844,724	(205,038)	209,303	4,265
FPD Winnebago County	294,193	25,881	279,903	305,784	(11,591)	13,553	1,962
FPDKC	423,317	25,261	484,547	509,808	(86,491)	89,314	2,823
Gilberts	96,291	3,884	110,067	113,951	(17,660)	18,300	640
Highwood	371,716	17,865	344,500	362,365	9,351	(6,873)	2,478
Hinsdale	823,336	29,969	669,809	699,778	123,558	(118,067)	5,491
Homer Glen	465,299	19,448	458,321	477,769	(12,470)	15,571	3,101
JAWA	40,921	1,695	46,492	48,187	(7,266)	7,538	272
Justice	42,681	2,079	49,603	51,682	(9,001)	9,285	284
La Grange	25,746	983	18,659	19,642	6,104	(5,931)	173
Lindenhurst	472,302	22,962	368,558	391,520	80,782	(77,633)	3,149
Lisle Park District	335,678	16,192	297,495	313,687	21,991	(19,752)	2,239
Mokena	769,141	63,784	748,295	812,079	(42,938)	48,063	5,125

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Monee	\$ 676,793	\$ 27,985	\$ 572,828	\$ 600,813	\$ 75,980	\$ (71,466)	\$ 4,514
Montgomery	47,563	5,329	42,118	47,447	116	202	318
MPEA	416,398	30,795	383,069	413,864	2,534	242	2,776
New Baden	256,814	20,447	373,115	393,562	(136,748)	138,461	1,713
North Aurora	304,509	15,864	365,678	381,542	(77,033)	79,063	2,030
Northbrook Library	730,192	75,855	681,752	757,607	(27,415)	32,284	4,869
Northbrook Park Dist	688,403	38,060	587,635	625,695	62,708	(58,119)	4,589
Oak Park Township	535,626	29,087	610,802	639,889	(104,263)	107,835	3,572
Oswego	748,137	47,158	554,828	601,986	146,151	(141,164)	4,987
Oswego Township	122,600	7,781	105,812	113,593	9,007	(8,189)	818
Oswegoland PD	74,215	4,574	90,478	95,052	(20,837)	21,331	494
Peotone	340,757	13,190	328,305	341,495	(738)	3,011	2,273
Roscoe	246,307	25,274	322,298	347,572	(101,265)	102,907	1,642
SEECOM	287,492	15,986	314,647	330,633	(43,141)	45,057	1,916
South Chicago Height	159,438	5,739	105,326	111,065	48,373	(47,310)	1,063
Spring Grove	197,869	11,022	211,908	222,930	(25,061)	26,381	1,320
Steger	543,819	35,636	422,536	458,172	85,647	(82,020)	3,627
Streamwood	836,480	45,250	579,299	624,549	211,931	(206,356)	5,575
Summit	1,072,543	57,856	817,896	875,752	196,791	(189,639)	7,152
Swansea	729,647	42,648	775,091	817,739	(88,092)	92,956	4,864
Trenton	142,739	10,897	237,582	248,479	(105,740)	106,691	951
Warrenville	976,223	80,118	820,257	900,375	75,848	(69,337)	6,511
West Chicago	1,063,470	38,527	718,535	757,062	306,408	(299,320)	7,088
West Dundee	815,497	37,584	770,689	808,273	7,224	(1,785)	5,439
Winfield	557,209	34,294	717,757	752,051	(194,842)	198,557	3,715
Woodridge Library	214,780	10,338	151,922	162,260	52,520	(51,090)	1,430
WSCDC	328,336	15,780	325,316	341,096	(12,760)	14,950	2,190
Tier 1 Total	24,756,709	1,445,760	23,145,890	24,591,650	165,059	-	165,059
Tier 2							
Algon-Lake Hills FPD	1,206,965	60,115	1,218,950	1,279,065	(72,100)	113,068	40,968
Algonquin	1,356,782	87,097	1,384,783	1,471,880	(115,098)	161,153	46,055

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Barrington	\$ 1,298,270	\$ 48,068	\$ 1,013,719	\$ 1,061,787	\$ 236,483	\$ (192,417)	\$ 44,066
Bartlett Fire PD	1,138,778	49,549	1,007,591	1,057,140	81,638	(42,984)	38,654
Bensenville	1,336,868	58,797	1,299,705	1,358,502	(21,634)	67,013	45,379
Centralia	1,233,008	65,747	1,274,018	1,339,765	(106,757)	148,607	41,850
Effingham	2,022,706	94,655	1,913,535	2,008,190	14,516	54,143	68,659
FP Dist-DuPage Co	2,839,171	140,211	2,279,162	2,419,373	419,798	(323,427)	96,371
Franklin Park	2,450,657	148,657	2,091,719	2,240,376	210,281	(127,099)	83,182
Glen Carbon	1,383,547	68,155	1,279,062	1,347,217	36,330	10,632	46,962
Glen Ellyn	1,977,874	105,409	2,148,999	2,254,408	(276,534)	343,668	67,134
Glencoe	1,486,254	68,508	1,509,486	1,577,994	(91,740)	142,190	50,450
Glenview Park Distr	1,427,988	82,318	1,657,159	1,739,477	(311,489)	359,960	48,471
Grayslake	865,863	47,610	984,660	1,032,270	(166,407)	195,797	29,390
Hanover Park	2,825,370	194,589	2,221,661	2,416,250	409,120	(313,218)	95,902
Homewood	2,569,319	103,566	2,061,469	2,165,035	404,284	(317,072)	87,212
Huntley	996,429	52,567	1,162,408	1,214,975	(218,546)	252,368	33,822
Itasca	1,116,220	94,524	1,318,229	1,412,753	(296,533)	334,423	37,890
Lake County FPD	2,301,878	108,655	1,878,484	1,987,139	314,739	(236,607)	78,132
Lake Zurich	1,372,271	60,307	1,242,760	1,303,067	69,204	(22,624)	46,580
Lee County	2,003,330	116,418	2,287,422	2,403,840	(400,510)	468,508	67,998
Libertyville	2,996,410	135,819	2,108,686	2,244,505	751,905	(650,197)	101,708
Lisle	1,204,453	62,045	1,322,954	1,384,999	(180,546)	221,429	40,883
Lisle Woodridge FPD	1,819,097	73,406	1,471,863	1,545,269	273,828	(212,082)	61,746
Lockport	2,040,622	123,151	1,788,947	1,912,098	128,524	(59,259)	69,265
Lombard	2,320,276	108,451	2,342,048	2,450,499	(130,223)	208,982	78,759
McHenry Cty Con Dist	860,759	57,198	960,489	1,017,687	(156,928)	186,143	29,215
McHenry-city	2,120,282	85,988	1,361,722	1,447,710	672,572	(600,603)	71,969
Mundelein	2,859,295	120,541	2,342,314	2,462,855	396,440	(299,386)	97,054
Naperville Park Dist	1,671,665	89,941	1,440,807	1,530,748	140,917	(84,175)	56,742
North Riverside	2,591,950	106,296	2,153,229	2,259,525	332,425	(244,447)	87,978
NWCD	1,562,936	63,486	1,205,117	1,268,603	294,333	(241,280)	53,053
Oak Park Public Libr	1,108,578	88,442	1,043,364	1,131,806	(23,228)	60,855	37,627
Palatine PD	1,099,379	52,643	944,004	996,647	102,732	(65,416)	37,316
Peru	1,287,905	78,532	1,377,323	1,455,855	(167,950)	211,666	43,716

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Plainfield	\$ 1,768,901	\$ 103,577	\$ 1,452,152	\$ 1,555,729	\$ 213,172	\$ (153,130)	\$ 60,042
Princeton	1,636,955	66,979	1,265,984	1,332,963	303,992	(248,428)	55,564
River Forest	938,687	58,542	1,088,824	1,147,366	(208,679)	240,541	31,862
River Grove	974,724	51,631	1,005,388	1,057,019	(82,295)	115,380	33,085
Rochelle	2,328,002	152,694	2,087,946	2,240,640	87,362	(8,343)	79,019
Rock Falls	1,087,070	104,648	1,358,492	1,463,140	(376,070)	412,969	36,899
Rolling Meadows	2,086,983	80,007	1,456,225	1,536,232	550,751	(479,911)	70,840
Roselle	1,102,508	54,507	1,108,558	1,163,065	(60,557)	97,980	37,423
Washington	1,318,971	65,376	1,363,899	1,429,275	(110,304)	155,075	44,771
Wauconda	938,890	64,110	929,433	993,543	(54,653)	86,519	31,866
Westchester	1,487,712	70,954	1,433,801	1,504,755	(17,043)	67,543	50,500
Wood Dale	1,145,706	66,240	852,922	919,162	226,544	(187,656)	38,888
Wood River	1,127,840	75,451	1,407,255	1,482,706	(354,866)	393,149	38,283
Tier 2 Total	78,696,104	4,116,177	71,908,727	76,024,904	2,671,200	-	2,671,200
Tier 3							
Batavia	3,705,519	165,199	3,193,003	3,358,202	347,317	-	347,317
Boone County	3,387,129	195,607	2,985,955	3,181,562	205,567	-	205,567
Buffalo Grove	4,728,345	335,252	4,742,549	5,077,801	(349,456)	-	(349,456)
Carpentersville	3,043,545	126,924	2,959,952	3,086,876	(43,331)	-	(43,331)
Collinsville	4,436,064	196,905	4,295,070	4,491,975	(55,911)	-	(55,911)
Crystal Lake	4,911,696	208,111	4,680,692	4,888,803	22,893	-	22,893
Deerfield	3,229,175	190,137	3,118,301	3,308,438	(79,263)	-	(79,263)
DeKalb	4,247,084	238,312	3,737,857	3,976,169	270,915	-	270,915
DeKalb County	4,279,142	269,494	4,543,958	4,813,452	(534,310)	-	(534,310)
East Moline	3,840,319	270,927	3,845,186	4,116,113	(275,794)	-	(275,794)
Freeport	2,678,286	194,880	2,856,727	3,051,607	(373,321)	-	(373,321)
Glenview	3,915,895	272,584	3,483,145	3,755,729	160,166	-	160,166
Highland Park	5,241,798	268,479	5,184,532	5,453,011	(211,213)	-	(211,213)
Monroe	1,741,107	157,711	2,090,122	2,247,833	(506,726)	-	(506,726)
Morton Grove	3,612,385	175,419	4,120,303	4,295,722	(683,337)	-	(683,337)
Northbrook	5,906,404	286,937	5,276,158	5,563,095	343,309	-	343,309

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Park Ridge	\$ 3,100,308	\$ 221,476	\$ 3,143,349	\$ 3,364,825	\$ (264,517)	\$ -	\$ (264,517)
Pekin	2,107,702	121,679	1,846,886	1,968,565	139,137	-	139,137
South Holland	2,930,888	183,109	2,579,287	2,762,396	168,492	-	168,492
St. Charles	4,498,344	272,686	3,623,693	3,896,379	601,965	-	601,965
Wheaton	3,200,055	187,404	2,871,382	3,058,786	141,269	-	141,269
Wheeling	3,495,868	171,357	3,458,501	3,629,858	(133,990)	-	(133,990)
Winnetka	3,945,180	156,319	3,690,472	3,846,791	98,389	-	98,389
Tier 3 Total	86,182,238	4,866,908	82,327,080	87,193,988	(1,011,750)	-	(1,011,750)
Tier 4							
Des Plaines	5,971,873	265,832	5,951,952	6,217,784	(245,911)	-	(245,911)
Elk Grove Village	6,956,211	310,263	7,103,486	7,413,749	(457,538)	-	(457,538)
Evanston	10,593,128	549,248	10,455,554	11,004,802	(411,674)	-	(411,674)
Hoffman Estates	6,902,822	343,863	6,221,986	6,565,849	336,973	-	336,973
Lake County	22,746,088	995,829	20,621,209	21,617,038	1,129,050	-	1,129,050
McHenry County	10,081,292	581,222	8,571,222	9,152,444	928,848	-	928,848
Mount Prospect	6,177,425	269,240	6,033,321	6,302,561	(125,136)	-	(125,136)
Palatine	6,666,325	292,174	6,428,360	6,720,534	(54,209)	-	(54,209)
Schaumburg	6,521,205	559,115	5,659,180	6,218,295	302,910	-	302,910
Tier 4 Total	82,616,369	4,166,786	77,046,270	81,213,056	1,403,313	-	1,403,313
No Medical Tier							
Carol Stream	-	23	1,470	1,493	(1,493)	-	(1,493)
Homewood Library	-	2	-	2	(2)	-	(2)
Muni Cons Dispatch	-	6	(1,444)	(1,438)	1,438	-	1,438
No Medical Tier Total	-	31	26	57	(57)	-	(57)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2023**

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in	Reallocated Change in Net
Withdrawn Members							
Bloomington	\$ -	\$ 40,486	\$ (72,631)	\$ (32,145)	\$ 32,145	\$ -	\$ 32,145
Withdrawn Members Total	-	40,486	(72,631)	(32,145)	32,145	-	32,145
Grand Total	272,251,420	14,636,148	254,355,362	268,991,510	3,259,910	-	3,259,910

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - Benefit - Medical
Year Ended June 30, 2023**

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Tier 1						
Batavia Library	\$ 238,895	\$ (435)	\$ 3,462	\$ -	\$ 76,987	\$ 318,909
Beach Park	(34,796)	(43,287)	4,341	-	256,716	182,974
Beecher	284,263	2,308	3,494	-	(18,543)	271,522
Berkeley	172,881	6,275	3,158	-	94,774	277,088
Bloomingtondale	576,782	19,730	6,845	-	74,951	678,308
Byron FPD	184,565	1,726	4,376	-	208,813	399,480
Campton Hills	159,599	5,668	4,522	-	64,215	234,004
Cary	378,147	(10,112)	5,034	-	90,511	463,580
Cary Fire Prtct Dist	446,324	9,332	2,628	-	(198,577)	259,707
Caseyville	426,737	30,070	9,712	-	61,621	528,140
Channahon	317,209	(10,106)	8,377	-	57,851	373,331
Clarendon Hills	147,415	14,298	368	-	(114,068)	48,013
Coal City	253,777	4,265	4,697	-	191,166	453,905
Colona	597,067	6,725	9,378	-	(138,748)	474,422
Crest Hill	564,294	14,394	7,422	-	57,336	643,446
Crete	581,112	(11,503)	7,390	-	83,363	660,362
Crete Township	236,199	187	2,420	-	(29,709)	209,097
DU-Comm	438,891	5,665	8,464	-	352,854	805,874
FPD Winnebago County	250,849	9,221	6,586	-	13,247	279,903
FPDKC	476,855	(15,524)	5,434	-	17,782	484,547
Gilberts	28,130	(1,330)	2,125	-	81,142	110,067
Highwood	197,000	6,521	3,879	-	137,100	344,500
Hinsdale	513,085	3,562	7,069	-	146,093	669,809
Homer Glen	254,552	2,451	4,793	-	196,525	458,321
JAWA	19,933	3,853	433	-	22,273	46,492
Justice	30,832	578	1,093	-	17,100	49,603
La Grange	30,525	(502)	192	-	(11,556)	18,659
Lindenhurst	303,162	7,417	7,436	-	50,543	368,558
Lisle Park District	340,988	(2,163)	3,318	-	(44,648)	297,495
Mokena	2,496,418	124,201	7,342	(796,811)	(1,082,855)	748,295
Monee	483,633	(5,866)	6,284	-	88,777	572,828

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Montgomery	\$ 344,301	\$ 6,952	\$ 667	\$ -	\$ (309,802)	\$ 42,118
MPEA	448,382	(13,473)	4,425	-	(56,265)	383,069
New Baden	450,962	12,839	6,950	-	(97,636)	373,115
North Aurora	199,698	633	3,687	-	161,660	365,678
Northbrook Library	567,083	(5,512)	8,271	-	111,910	681,752
Northbrook Park Dist	669,401	(18,749)	6,236	-	(69,253)	587,635
Oak Park Township	641,133	(508)	6,636	-	(36,459)	610,802
Oswego	666,104	(11,937)	6,685	-	(106,024)	554,828
Oswego Township	254,454	49,311	897	-	(198,850)	105,812
Oswegoland PD	96,535	3,054	962	-	(10,073)	90,478
Peotone	106,558	(3,699)	3,350	-	222,096	328,305
Roscoe	695,156	49,187	5,615	-	(427,660)	322,298
SEECOM	238,799	(66,687)	7,315	-	135,220	314,647
South Chicago Height	150,700	(7,741)	1,250	-	(38,883)	105,326
Spring Grove	79,371	1,718	4,552	-	126,267	211,908
Steger	740,167	22,833	5,691	-	(346,155)	422,536
Streamwood	834,703	5,593	6,444	-	(267,441)	579,299
Summit	550,178	(4,042)	18,514	-	253,246	817,896
Swansea	476,869	(49,295)	17,663	-	329,854	775,091
Trenton	36,457	(1,655)	4,674	-	198,106	237,582
Warrenville	786,530	(6,264)	18,574	-	21,417	820,257
West Chicago	558,174	1,099	8,031	-	151,231	718,535
West Dundee	863,251	1,506	8,384	-	(102,452)	770,689
Winfield	799,584	14,302	7,358	-	(103,487)	717,757
Woodridge Library	285,852	(36,253)	4,219	-	(101,896)	151,922
WSCDC	275,171	(8,340)	3,526	-	54,959	325,316
Tier 1 Total	23,210,896	112,491	322,648	(796,811)	296,666	23,145,890
Tier 2						
Algon-Lake Hills FPD	905,476	(33,575)	13,690	-	333,359	1,218,950
Algonquin	1,144,862	9,629	16,142	-	214,150	1,384,783

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Barrington	\$ 916,114	\$ (28,147)	\$ 11,349	\$ -	\$ 114,403	\$ 1,013,719
Bartlett Fire PD	836,161	19,470	10,933	-	141,027	1,007,591
Bensenville	1,278,672	40,260	13,817	-	(33,044)	1,299,705
Centralia	1,930,462	33,132	25,252	-	(714,828)	1,274,018
Effingham	1,801,719	16,081	22,297	-	73,438	1,913,535
FP Dist-DuPage Co	2,850,080	(4,838)	25,664	-	(591,744)	2,279,162
Franklin Park	3,249,680	10,123	22,923	-	(1,191,007)	2,091,719
Glen Carbon	1,184,874	33,670	27,862	-	32,656	1,279,062
Glen Ellyn	1,362,575	(2,356)	23,884	-	764,896	2,148,999
Glencoe	1,174,207	9,358	16,271	-	309,650	1,509,486
Glenview Park Distr	1,782,581	63,587	16,863	-	(205,872)	1,657,159
Grayslake	356,383	(19,706)	10,740	-	637,243	984,660
Hanover Park	2,621,639	30,734	25,424	-	(456,136)	2,221,661
Homewood	2,612,300	46,730	23,644	-	(621,205)	2,061,469
Huntley	1,068,322	32,826	12,391	-	48,869	1,162,408
Itasca	1,267,340	7,705	14,764	-	28,420	1,318,229
Lake County FPD	2,027,674	(10,071)	21,384	-	(160,503)	1,878,484
Lake Zurich	1,322,191	(5,980)	13,786	-	(87,237)	1,242,760
Lee County	2,219,372	(16,184)	25,840	-	58,394	2,287,422
Libertyville	2,200,750	(15,097)	23,885	-	(100,852)	2,108,686
Lisle	777,598	(4,992)	14,299	-	536,049	1,322,954
Lisle Woodridge FPD	1,057,513	(38,681)	16,559	-	436,472	1,471,863
Lockport	1,549,994	(10,609)	20,342	-	229,220	1,788,947
Lombard	1,740,843	6,116	25,375	-	569,714	2,342,048
McHenry Cty Con Dist	1,234,402	33,790	10,372	-	(318,075)	960,489
McHenry-city	1,969,931	(26,125)	18,723	-	(600,807)	1,361,722
Mundelein	1,859,608	(71,707)	26,545	-	527,868	2,342,314
Naperville Park Dist	903,126	(33,912)	16,255	-	555,338	1,440,807
North Riverside	1,823,622	(7,171)	25,343	-	311,435	2,153,229
NWCD	1,290,655	2,515	14,058	-	(102,111)	1,205,117
Oak Park Public Libr	793,072	(13,230)	11,767	-	251,755	1,043,364
Palatine PD	1,065,670	34,305	21,791	-	(177,762)	944,004

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Peru	\$ 774,970	\$ 20,550	\$ 14,683	\$ -	\$ 567,120	\$ 1,377,323
Plainfield	1,474,388	(2,989)	16,255	-	(35,502)	1,452,152
Princeton	1,503,859	(84,390)	28,256	-	(181,741)	1,265,984
River Forest	569,083	18,110	22,762	-	478,869	1,088,824
River Grove	696,203	(17,634)	21,124	-	305,695	1,005,388
Rochelle	3,048,114	59,182	22,666	-	(1,042,016)	2,087,946
Rock Falls	1,244,758	22,509	14,844	-	76,381	1,358,492
Rolling Meadows	1,860,419	(3,033)	17,040	-	(418,201)	1,456,225
Roselle	1,128,434	20,734	12,631	-	(53,241)	1,108,558
Washington	1,130,799	20,508	27,103	-	185,489	1,363,899
Wauconda	579,863	(23,231)	20,092	-	352,709	929,433
Westchester	1,024,492	9,368	16,334	-	383,607	1,433,801
Wood Dale	896,802	(10,071)	9,827	-	(43,636)	852,922
Wood River	970,576	13,978	28,407	-	394,294	1,407,255
Tier 2 Total	69,082,228	131,241	912,258	-	1,783,000	71,908,727
Tier 3						
Batavia	2,804,327	5,599	29,768	-	353,309	3,193,003
Boone County	2,837,440	15,240	33,118	-	100,157	2,985,955
Buffalo Grove	5,606,654	90,595	43,505	-	(998,205)	4,742,549
Carpentersville	2,461,537	(15,663)	29,495	-	484,583	2,959,952
Collinsville	5,257,292	302,470	90,018	(846,718)	(507,992)	4,295,070
Crystal Lake	5,846,069	10,532	45,702	(106,406)	(1,115,205)	4,680,692
Deerfield	3,374,015	26,920	29,768	-	(312,402)	3,118,301
DeKalb	4,330,989	15,096	37,045	-	(645,273)	3,737,857
DeKalb County	5,822,071	50,766	41,646	-	(1,370,525)	4,543,958
East Moline	3,011,672	46,404	101,885	-	685,225	3,845,186
Freeport	3,056,757	79,920	32,204	-	(312,154)	2,856,727
Glenview	3,061,149	(38,815)	39,193	-	421,618	3,483,145
Highland Park	5,169,253	16,678	51,313	-	(52,712)	5,184,532
Monroe	2,319,906	92,387	58,939	-	(381,110)	2,090,122

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Morton Grove	\$ 4,342,238	\$ 43,941	\$ 36,420	\$ -	\$ (302,296)	\$ 4,120,303
Northbrook	5,611,467	6,151	48,106	-	(389,566)	5,276,158
Park Ridge	2,751,230	41,648	33,359	-	317,112	3,143,349
Pekin	1,204,631	181,147	34,872	-	426,236	1,846,886
South Holland	2,147,444	(5,852)	62,733	-	374,962	2,579,287
St. Charles	3,486,275	(150,084)	47,834	-	239,668	3,623,693
Wheaton	2,795,794	8,935	30,489	-	36,164	2,871,382
Wheeling	3,075,656	2,669	34,096	-	346,080	3,458,501
Winnetka	3,580,116	(2,306)	37,157	-	75,505	3,690,472
Tier 3 Total	83,953,982	824,378	1,028,665	(953,124)	(2,526,821)	82,327,080
Tier 4						
Des Plaines	5,663,966	55,057	59,519	-	173,410	5,951,952
Elk Grove Village	7,853,966	114,102	63,816	-	(928,398)	7,103,486
Evanston	9,838,448	15,862	98,889	-	502,355	10,455,554
Hoffman Estates	5,618,962	(54,985)	63,815	-	594,194	6,221,986
Lake County	18,373,824	1,121,200	206,739	-	919,446	20,621,209
McHenry County	8,140,602	(40,494)	98,713	-	372,401	8,571,222
Mount Prospect	5,505,562	(23,530)	62,886	-	488,403	6,033,321
Palatine	6,327,246	8,480	58,718	-	33,916	6,428,360
Schaumburg	7,527,212	64,031	65,001	(288,492)	(1,708,572)	5,659,180
Tier 4 Total	74,849,788	1,259,723	778,096	(288,492)	447,155	77,046,270
No Medical Tier						
Carol Stream	1,470	-	-	-	-	1,470
Muni Cons Dispatch	(783)	(661)	-	-	-	(1,444)
No Medical Tier Total	687	(661)	-	-	-	26

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Withdrawn Members						
Bloomington	\$ (72,631)	\$ -	\$ -	\$ -	\$ -	\$ (72,631)
Withdrawn Members Total	(72,631)	-	-	-	-	(72,631)
Grand Total	251,024,950	2,327,172	3,041,667	(2,038,427)	-	254,355,362

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical
Year Ended June 30, 2023**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Assessed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Assessed	Claims Paid After Reallocation
Tier 1										
Batavia Library	216	\$ 238,895	\$ 248,132	\$ 8,457	\$ 13,833	\$ 37,784	\$ -	\$ 30,746	\$ 76,987	\$ 315,882
Beach Park	143	(34,796)	(32,318)	202,189	-	34,173	-	20,354	256,716	221,920
Beecher	218	284,263	271,062	(12,097)	89,573	(37,477)	-	31,031	(18,543)	265,720
Berkeley	190	172,881	203,377	22,326	-	45,404	-	27,044	94,774	267,655
Bloomingtondale	427	576,782	456,974	50,265	138,135	(36,094)	-	60,780	74,951	651,733
Byron FPD	271	184,565	216,446	105,478	-	64,761	-	38,574	208,813	393,378
Campton Hills	149	159,599	161,875	15,124	7,725	27,882	-	21,209	64,215	223,814
Cary	314	378,147	384,409	(11,404)	17,817	57,220	-	44,695	90,511	468,658
Cary Fire Prtct Dist	163	446,324	212,422	(18,793)	100,000	(61,047)	141,939	(118,737)	(198,577)	247,747
Caseyville	320	426,737	307,577	72,555	132,953	(56,483)	-	45,549	61,621	488,358
Channahon	276	317,209	322,396	5,468	52,860	13,097	-	39,286	57,851	375,060
Clarendon Hills	23	147,415	67,305	(39,983)	82,854	(77,359)	-	3,274	(114,068)	33,347
Coal City	298	253,777	276,464	77,534	-	71,214	-	42,418	191,166	444,943
Colona	309	597,067	395,193	(28,128)	220,357	(146,515)	8,088	35,895	(138,748)	458,319
Crest Hill	469	564,294	608,517	(51,387)	70,113	41,965	-	66,758	57,336	621,630
Crete	464	581,112	560,636	(9,443)	84,122	26,760	-	66,046	83,363	664,475
Crete Township	151	236,199	207,155	(27,781)	59,506	(23,421)	-	21,493	(29,709)	206,490
DU-Comm	530	438,891	422,368	207,226	56,467	70,187	-	75,441	352,854	791,745
FPD Winnebago County	217	250,849	250,593	7,184	76,681	(24,825)	-	30,888	13,247	264,096
FPDKC	338	476,855	448,876	(47,362)	63,740	17,033	-	48,111	17,782	494,637
Gilberts	70	28,130	28,704	54,450	-	16,728	-	9,964	81,142	109,272
Highwood	242	197,000	242,652	44,822	-	57,831	-	34,447	137,100	334,100
Hinsdale	444	513,085	512,485	14,948	38,157	67,946	-	63,199	146,093	659,178
Homer Glen	298	254,552	271,105	82,893	-	71,214	-	42,418	196,525	451,077
JAWA	27	19,933	20,096	11,978	-	6,452	-	3,843	22,273	42,206
Justice	36	30,832	39,391	3,373	-	8,603	-	5,124	17,100	47,932
La Grange	12	30,525	30,387	(16,132)	-	2,868	-	1,708	(11,556)	18,969
Lindenhurst	245	303,162	287,249	3,790	46,668	11,879	-	34,874	50,543	353,705
Lisle Park District	205	340,988	251,601	(8,079)	109,378	(60,389)	5,360	23,820	(44,648)	296,340
Mokena	459	2,496,418	649,364	(104,112)	303,766	(194,078)	850,000	(784,665)	(1,082,855)	1,413,563
Monee	394	483,633	516,205	(48,168)	13,292	80,863	-	56,082	88,777	572,410

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Montgomery	22	\$ 344,301	\$ 74,884	\$ (48,750)	\$ 100,000	\$ (94,743)	\$ 169,441	\$ (166,309)	\$ (309,802)	\$ 34,499
MPEA	278	448,382	396,485	(66,245)	96,024	(29,590)	-	39,570	(56,265)	392,117
New Baden	229	450,962	289,745	(17,712)	162,283	(107,559)	4,961	27,635	(97,636)	353,326
North Aurora	231	199,698	139,773	134,633	61,057	(5,854)	-	32,881	161,660	361,358
Northbrook Library	514	567,083	653,001	(42,413)	41,671	81,160	-	73,163	111,910	678,993
Northbrook Park Dist	387	669,401	600,480	(140,758)	76,062	16,419	-	55,086	(69,253)	600,148
Oak Park Township	414	641,133	529,455	(37,660)	156,663	(57,728)	-	58,929	(36,459)	604,674
Oswego	419	666,104	704,004	(206,268)	59,526	40,603	-	59,641	(106,024)	560,080
Oswego Township	56	254,454	196,669	(130,146)	90,056	(76,675)	-	7,971	(198,850)	55,604
Oswegoland PD	60	96,535	104,227	(32,953)	-	14,339	-	8,541	(10,073)	86,462
Peotone	214	106,558	113,718	140,496	-	51,139	-	30,461	222,096	328,654
Roscoe	185	695,156	312,827	(93,064)	121,123	(76,912)	284,017	(257,684)	(427,660)	267,496
SEECOM	241	238,799	223,302	62,986	19,662	37,930	-	34,304	135,220	374,019
South Chicago Height	78	150,700	142,795	(50,138)	18,487	152	-	11,103	(38,883)	111,817
Spring Grove	150	79,371	109,116	69,070	-	35,846	-	21,351	126,267	205,638
Steger	345	740,167	642,778	(232,948)	150,739	(68,295)	94,020	(44,912)	(346,155)	394,012
Streamwood	411	834,703	695,632	(219,279)	201,069	(105,241)	-	57,079	(267,441)	567,262
Summit	610	550,178	682,617	42,010	21,364	124,408	-	86,828	253,246	803,424
Swansea	582	476,869	569,278	122,086	14,155	124,926	-	82,842	329,854	806,723
Trenton	154	36,457	43,555	139,384	-	36,802	-	21,920	198,106	234,563
Warrenville	612	786,530	792,010	(65,007)	146,939	(689)	-	87,113	21,417	807,947
West Chicago	501	558,174	623,871	(28,727)	11,079	108,645	-	71,313	151,231	709,405
West Dundee	523	863,251	521,229	100,048	222,141	(97,159)	179,784	(105,341)	(102,452)	760,799
Winfield	458	799,584	492,035	52,029	139,754	(30,305)	190,404	(125,211)	(103,487)	696,097
Woodridge Library	139	285,852	175,784	(10,664)	100,000	(66,783)	44,235	(24,449)	(101,896)	183,956
WSCDC	219	275,171	267,354	(7,201)	21,347	30,988	-	31,172	54,959	330,130
Tier 1 Total	15,950	23,210,896	18,935,322	-	3,809,198	-	1,972,249	296,666	296,666	23,507,562
Tier 2										
Algon-Lake Hills FPD	855	905,476	694,919	315,256	197,051	(14,198)	89,400	32,301	333,359	1,238,835
Algonquin	1,003	1,144,862	1,017,591	167,445	310,568	(96,063)	-	142,768	214,150	1,359,012
Barrington	707	916,114	945,735	(110,420)	27,014	124,188	-	100,635	114,403	1,030,517

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Bartlett Fire PD	681	\$ 836,161	\$ 769,239	\$ 35,357	\$ 136,906	\$ 8,736	\$ -	\$ 96,934	\$ 141,027	\$ 977,188
Bensenville	862	1,278,672	895,653	122,792	258,236	(73,886)	204,648	(81,950)	(33,044)	1,245,628
Centralia	832	1,930,462	1,347,814	(364,813)	221,422	(43,488)	424,956	(306,527)	(714,828)	1,215,634
Effingham	1,391	1,801,719	1,665,442	(21,988)	355,224	(57,740)	44,829	153,166	73,438	1,875,157
FP Dist-DuPage Co	1,598	2,850,080	2,311,165	(423,141)	367,102	(25,347)	370,717	(143,256)	(591,744)	2,258,336
Franklin Park	1,430	3,249,680	1,946,035	(256,503)	615,792	(309,967)	828,085	(624,537)	(1,191,007)	2,058,673
Glen Carbon	918	1,184,874	1,105,044	(20,435)	224,153	(27,826)	49,752	80,917	32,656	1,217,530
Glen Ellyn	1,488	1,362,575	1,502,860	255,200	20,337	297,892	-	211,804	764,896	2,127,471
Glencoe	1,021	1,174,207	1,088,438	120,228	145,469	73,313	29,505	116,109	309,650	1,483,857
Glenview Park Distr	1,057	1,782,581	896,774	352,061	234,752	(8,697)	699,691	(549,236)	(205,872)	1,576,709
Grayslake	670	356,383	393,013	398,587	-	143,288	-	95,368	637,243	993,626
Hanover Park	1,588	2,621,639	2,449,005	(572,797)	293,185	46,431	155,807	70,230	(456,136)	2,165,503
Homewood	1,474	2,612,300	2,278,934	(537,415)	455,584	(140,350)	153,251	56,560	(621,205)	1,991,095
Huntley	776	1,068,322	805,755	111,081	105,315	60,644	233,313	(122,856)	48,869	1,117,191
Itasca	920	1,267,340	1,034,197	52,775	301,859	(105,105)	50,203	80,750	28,420	1,295,760
Lake County FPD	1,336	2,027,674	1,695,151	(116,678)	296,955	(11,233)	222,759	(32,592)	(160,503)	1,867,171
Lake Zurich	859	1,322,191	1,301,042	(286,141)	107,076	76,633	-	122,271	(87,237)	1,234,954
Lee County	1,609	2,219,372	1,552,708	348,312	671,330	(327,223)	191,722	37,305	58,394	2,277,766
Libertyville	1,481	2,200,750	2,212,241	(462,453)	165,938	150,794	-	210,807	(100,852)	2,099,898
Lisle	892	777,598	818,055	235,836	17,521	173,245	-	126,968	536,049	1,313,647
Lisle Woodridge FPD	1,036	1,057,513	1,008,032	215,993	148,549	73,014	-	147,465	436,472	1,493,985
Lockport	1,270	1,549,994	1,602,302	(101,808)	121,351	150,255	-	180,773	229,220	1,779,214
Lombard	1,584	1,740,843	1,572,507	298,976	285,167	53,593	8,323	217,145	569,714	2,310,557
McHenry Cty Con Dist	647	1,234,402	858,067	(93,642)	293,376	(155,005)	161,522	(69,428)	(318,075)	916,327
McHenry-city	1,165	1,969,931	1,701,951	(325,514)	548,642	(299,491)	141,630	24,198	(600,807)	1,369,124
Mundelein	1,651	1,859,608	1,721,028	229,614	160,146	192,942	129,693	105,312	527,868	2,387,476
Naperville Park Dist	1,016	903,126	906,191	294,205	100,771	116,515	-	144,618	555,338	1,458,464
North Riverside	1,577	1,823,622	2,056,619	(193,408)	56,892	280,371	-	224,472	311,435	2,135,057
NWCD	877	1,290,655	1,309,974	(273,806)	140,696	46,862	-	124,833	(102,111)	1,188,544
Oak Park Public Libr	736	793,072	819,765	49,813	60,225	97,179	-	104,763	251,755	1,044,827
Palatine PD	718	1,065,670	892,051	(43,741)	294,096	(140,542)	95,680	6,521	(177,762)	887,908
Peru	917	774,970	707,021	376,407	135,926	60,187	-	130,526	567,120	1,342,090

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Plainfield	1,013	\$ 1,474,388	\$ 1,369,316	\$ (172,464)	\$ 218,071	\$ (1,427)	\$ 5,803	\$ 138,389	\$ (35,502)	\$ 1,438,886
Princeton	931	1,503,859	989,071	110,897	448,803	(249,696)	175,461	(42,942)	(181,741)	1,322,118
River Forest	750	569,083	603,345	282,773	71,058	89,340	-	106,756	478,869	1,047,952
River Grove	696	696,203	647,632	174,686	116,909	31,940	-	99,069	305,695	1,001,898
Rochelle	1,419	3,048,114	2,239,917	(563,381)	709,476	(406,003)	274,614	(72,632)	(1,042,016)	2,006,098
Rock Falls	927	1,244,758	917,532	177,711	262,986	(64,735)	168,545	(36,595)	76,381	1,321,139
Rolling Meadows	1,063	1,860,419	1,617,883	(361,958)	280,097	(52,760)	154,791	(3,483)	(418,201)	1,442,218
Roselle	789	1,128,434	810,038	122,159	200,000	(31,261)	256,447	(144,139)	(53,241)	1,075,193
Washington	893	1,130,799	1,107,380	(52,309)	80,292	110,688	-	127,110	185,489	1,316,288
Wauconda	662	579,863	645,943	136,205	19,303	122,274	-	94,230	352,709	932,572
Westchester	1,022	1,024,492	902,493	304,991	278,494	(59,925)	6,931	138,541	383,607	1,408,099
Wood Dale	617	896,802	938,307	(214,052)	47,938	83,161	-	87,255	(43,636)	853,166
Wood River	936	970,576	826,368	279,507	161,693	38,483	56,928	76,304	394,294	1,364,870
Tier 2 Total	50,360	69,082,228	59,497,543	-	10,769,746	-	5,385,006	1,783,000	1,783,000	70,865,228
Tier 3										
Batavia	1,857	2,804,327	2,821,081	-	401,217	88,982	-	264,327	353,309	3,157,636
Boone County	2,059	2,837,440	2,474,182	-	444,018	99,504	292,427	653	100,157	2,937,597
Buffalo Grove	2,715	5,606,654	3,893,213	-	1,066,301	(349,613)	1,035,047	(648,592)	(998,205)	4,608,449
Carpentersville	1,835	2,461,537	2,500,679	-	229,871	254,522	31,136	230,061	484,583	2,946,120
Collinsville	2,966	5,257,292	3,258,521	-	632,835	150,111	1,080,286	(658,103)	(507,992)	4,749,300
Crystal Lake	2,850	5,846,069	3,770,853	-	832,128	(79,803)	1,441,073	(1,035,402)	(1,115,205)	4,730,864
Deerfield	1,845	3,374,015	2,681,417	-	625,956	(138,925)	436,096	(173,477)	(312,402)	3,061,613
DeKalb	2,315	4,330,989	3,033,359	-	690,712	(79,612)	895,180	(565,661)	(645,273)	3,685,716
DeKalb County	2,597	5,822,071	3,855,003	-	1,511,395	(825,855)	914,330	(544,670)	(1,370,525)	4,451,546
East Moline	3,357	3,011,672	2,759,459	-	508,507	377,653	170,266	307,572	685,225	3,696,897
Freeport	2,014	3,056,757	2,205,461	-	404,384	127,259	726,089	(439,413)	(312,154)	2,744,603
Glenview	2,453	3,061,149	2,807,729	-	556,386	91,141	18,685	330,477	421,618	3,482,767
Highland Park	3,193	5,169,253	4,139,081	-	629,347	213,521	720,727	(266,233)	(52,712)	5,116,541
Monroe	1,942	2,319,906	1,529,883	-	817,213	(304,575)	352,962	(76,535)	(381,110)	1,938,796
Morton Grove	2,273	4,342,238	3,336,615	-	814,203	(213,135)	413,270	(89,161)	(302,296)	4,039,942
Northbrook	3,007	5,611,467	4,684,374	-	919,454	(125,685)	691,901	(263,881)	(389,566)	5,221,901

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2023

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Park Ridge	2,083	\$ 2,751,230	\$ 2,512,860	\$ -	\$ 518,180	\$ 31,677	\$ 11,061	\$ 285,435	\$ 317,112	\$ 3,068,342
Pekin	1,149	1,204,631	1,350,640	-	40,621	262,686	-	163,550	426,236	1,630,867
South Holland	2,067	2,147,444	1,855,413	-	464,889	80,744	-	294,218	374,962	2,522,406
St. Charles	2,971	3,486,275	2,898,508	-	705,946	78,320	261,547	161,348	239,668	3,725,943
Wheaton	1,907	2,795,794	2,267,549	-	414,923	88,475	323,755	(52,311)	36,164	2,831,958
Wheeling	2,127	3,075,656	2,781,672	-	394,035	167,437	124,117	178,643	346,080	3,421,736
Winnetka	2,315	3,580,116	3,181,498	-	605,928	5,171	259,185	70,334	75,505	3,655,621
Tier 3 Total	53,897	83,953,982	66,599,050	-	14,228,449	-	10,199,140	(2,526,821)	(2,526,821)	81,427,161
Tier 4										
Des Plaines	3,715	5,663,966	4,917,733	-	1,014,913	(24,078)	331,309	197,488	173,410	5,837,376
Elk Grove Village	3,974	7,853,966	5,728,753	-	1,345,328	(284,347)	1,210,283	(644,051)	(928,398)	6,925,568
Evanston	6,172	9,838,448	8,632,626	-	1,632,572	13,575	389,748	488,780	502,355	10,340,803
Hoffman Estates	3,969	5,618,962	5,151,499	-	707,961	351,418	322,602	242,776	594,194	6,213,156
Lake County	12,885	18,373,824	16,034,550	-	3,335,369	101,216	1,015,833	818,230	919,446	19,293,270
McHenry County	6,152	8,140,602	7,189,896	-	1,531,989	108,823	612,103	263,578	372,401	8,513,003
Mount Prospect	3,910	5,505,562	4,801,964	-	846,590	196,255	264,406	292,148	488,403	5,993,965
Palatine	3,665	6,327,246	5,267,322	-	1,030,788	(53,289)	434,474	87,205	33,916	6,361,162
Schaumburg	4,053	7,527,212	4,638,061	-	1,490,557	(409,573)	1,875,907	(1,298,999)	(1,708,572)	5,818,640
Tier 4 Total	48,495	74,849,788	62,362,404	-	12,936,067	-	6,456,665	447,155	447,155	75,296,943
No Medical Tier										
Carol Stream	-	1,470	2,252	-	-	-	-	-	-	1,470
Muni Cons Dispatch	-	(783)	-	-	-	-	-	-	-	(783)
No Medical Tier Total	-	687	2,252	-	-	-	-	-	-	687
Withdrawn Members										
Bloomington	-	(72,631)	-	-	-	-	-	-	-	(72,631)
Withdrawn Member Total	-	(72,631)	-	-	-	-	-	-	-	(72,631)
Grand Total	168,702	251,024,950	207,396,571	-	41,743,460	-	24,013,060	-	-	251,024,950

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability
Year Ended June 30, 2023**

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Algon-Lake Hills FPD	\$ 6,834	\$ -	\$ 6,845	\$ -	\$ -	\$ 6,845	\$ (11)
Algonquin	48,681	-	48,865	-	-	48,865	(184)
Barrington	64,680	-	11,408	48,515	4,391	64,314	366
Bartlett Fire PD	19,995	-	19,995	-	-	19,995	-
Batavia	82,087	-	61,236	-	20,711	81,947	140
Batavia Library	3,134	-	1,022	-	2,157	3,179	(45)
Beach Park	422	-	421	-	-	421	1
Beecher	2,428	-	149	-	2,298	2,447	(19)
Bensenville	14,212	-	14,188	-	-	14,188	24
Berkeley	8,050	-	4,958	-	3,104	8,062	(12)
Bloomington	22,331	-	14,059	-	8,314	22,373	(42)
Buffalo Grove	32,817	-	32,817	-	-	32,817	-
Burr Ridge	61,280	-	2,990	53,837	4,384	61,211	69
Byron FPD	3,948	-	3,949	-	-	3,949	(1)
Campton Hills	996	-	996	-	-	996	-
Carol Stream	20,294	2,777	19,187	-	1,106	23,070	(2,776)
Carpentersville	176,995	-	55,801	106,051	11,596	173,448	3,547
Cary	7,612	-	7,611	-	-	7,611	1
Cary Fire Prtct Dist	3,745	-	-	-	3,745	3,745	-
Caseyville	13,357	-	8,702	-	4,667	13,369	(12)
Centralia	10,544	-	882	-	9,683	10,565	(21)
Channahon	10,683	-	5,337	-	5,346	10,683	-
Clarendon Hills	7,342	-	7,336	-	-	7,336	6
Coal City	1,955	-	1,967	-	-	1,967	(12)
Collinsville	46,871	-	46,868	-	-	46,868	3
Colona	7,014	-	2,471	4,703	-	7,174	(160)
Countryside	5,550	-	5,550	-	-	5,550	-
Crest Hill	14,097	-	14,097	-	-	14,097	-
Crete	46,358	-	2,248	39,495	4,660	46,403	(45)
Crete Township	13,949	-	297	13,823	1,279	15,399	(1,450)
Crystal Lake	77,390	-	77,390	-	-	77,390	-
Darien	12,761	-	10,478	-	-	10,478	2,283
Deerfield	39,803	-	30,476	-	9,311	39,787	16
DeKalb	24,385	-	24,452	-	-	24,452	(67)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2023

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
DeKalb County	\$ 21,777	\$ -	\$ 21,766	\$ -	\$ -	\$ 21,766	\$ 11
Des Plaines	191,509	-	153,289	-	39,840	193,129	(1,620)
DU-Comm	3,094	-	3,093	-	-	3,093	1
East Moline	77,648	-	11,622	61,312	5,079	78,013	(365)
Effingham	2,517	-	2,517	-	-	2,517	-
Elk Grove Village	90,126	-	-	5,908	81,292	87,200	2,926
Evanston	103,910	-	139,367	-	-	139,367	(35,457)
FP Dist-DuPage Co	17,582	-	10,676	-	6,918	17,594	(12)
FPD Winnebago County	4,045	-	2,606	-	1,649	4,255	(210)
FPDKC	6,270	-	6,271	-	-	6,271	(1)
Franklin Park	8,895	-	8,888	-	-	8,888	7
Freeport	18,904	-	16,082	-	2,881	18,963	(59)
Gilberts	778	-	778	-	-	778	-
Glen Carbon	22,300	-	9,665	-	12,625	22,290	10
Glen Ellyn	9,433	-	9,433	-	-	9,433	-
Glencoe	24,212	-	24,293	-	-	24,293	(81)
Glenview	63,357	-	43,086	-	20,064	63,150	207
Glenview Park Distr	35,028	-	13,963	-	21,067	35,030	(2)
Grayslake	4,503	-	4,494	-	-	4,494	9
Hanover Park	23,326	-	23,335	-	-	23,335	(9)
Highland Park	20,785	-	20,788	-	-	20,788	(3)
Highwood	3,327	-	3,292	-	-	3,292	35
Hinsdale	25,202	-	19,879	-	5,521	25,400	(198)
Hoffman Estates	75,651	-	52,537	-	23,084	75,621	30
Homer Glen	8,290	-	5,179	-	3,054	8,233	57
Homewood	68,497	-	25,611	42,677	-	68,288	209
Homewood Library	432	-	433	-	-	433	(1)
Huntley	27,446	-	19,531	-	7,908	27,439	7
Indian Head Park	15,642	-	1,014	14,285	-	15,299	343
Itasca	15,585	-	7,622	-	7,956	15,578	7
JAWA	1,289	-	1,288	-	-	1,288	1
Justice	26,829	-	1,713	20,850	4,057	26,620	209
La Grange	8,026	-	8,090	-	-	8,090	(64)
LaGrange Park	35,171	-	3,332	32,162	-	35,494	(323)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2023

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Lake County	\$ 451,116	\$ -	\$ 312,410	\$ -	\$ 138,641	\$ 451,051	\$ 65
Lake County FPD	96,602	-	72,532	-	23,985	96,517	85
Lake Zurich	25,459	-	25,278	-	-	25,278	181
Lee County	12,244	-	1,753	-	10,491	12,244	-
Libertyville	35,986	-	29,389	-	5,596	34,985	1,001
Lindenhurst	7,310	-	2,347	-	4,963	7,310	-
Lisle	16,647	-	5,916	-	10,713	16,629	18
Lisle Park District	36,826	-	5,503	28,613	2,809	36,925	(99)
Lisle Woodridge FPD	43,841	-	29,852	-	13,984	43,836	5
Lockport	29,643	-	14,193	-	15,498	29,691	(48)
Lombard	25,471	-	25,378	-	-	25,378	93
McHenry County	139,286	-	91,077	-	50,754	141,831	(2,545)
McHenry Cty Con Dist	5,576	-	5,576	-	-	5,576	-
McHenry-city	54,004	-	30,322	-	24,546	54,868	(864)
Mokena	2,464	-	2,464	-	-	2,464	-
Monee	1,779	-	1,779	-	-	1,779	-
Monroe	21,991	-	21,989	-	-	21,989	2
Montgomery	76,260	-	6,459	70,339	-	76,798	(538)
Morton Grove	34,195	-	34,194	-	-	34,194	1
Mount Prospect	87,820	-	63,630	2,437	21,789	87,856	(36)
MPEA	13,314	-	13,314	-	-	13,314	-
Mundelein	74,543	-	39,504	764	37,321	77,589	(3,046)
Muni Cons Dispatch	947	-	947	-	-	947	-
Naperville Park Dist	21,220	-	21,223	-	-	21,223	(3)
New Baden	3,795	-	1,141	-	2,644	3,785	10
North Aurora	61,566	-	6,826	44,312	9,624	60,762	804
North Riverside	75,524	-	75,524	-	-	75,524	-
Northbrook	54,217	-	54,294	-	-	54,294	(77)
Northbrook Library	4,996	-	4,996	-	-	4,996	-
Northbrook Park Dist	17,242	-	8,819	-	8,429	17,248	(6)
NWCD	4,903	-	4,903	-	-	4,903	-
Oak Park Public Libr	45,012	-	807	39,699	4,496	45,002	10
Oak Park Township	38,429	-	5,403	30,324	2,977	38,704	(275)
Oswego	49,412	-	36,100	-	13,203	49,303	109

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2023

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Oswego Township	\$ 2,265	\$ -	\$ 1,026	\$ -	\$ 1,240	\$ 2,266	\$ (1)
Oswegoland PD	13,531	-	6,061	-	7,872	13,933	(402)
Palatine	55,137	-	55,142	-	-	55,142	(5)
Palatine PD	25,075	-	19,348	-	5,731	25,079	(4)
Park Ridge	229,113	-	20,654	190,951	17,146	228,751	362
Pekin	12,855	-	2,561	-	10,040	12,601	254
Peotone	2,173	-	99	-	2,039	2,138	35
Peru	10,738	-	4,439	-	6,238	10,677	61
Plainfield	49,749	-	14,933	-	44,041	58,974	(9,225)
Princeton	10,802	-	10,802	-	-	10,802	-
River Forest	16,446	-	16,442	-	-	16,442	4
River Grove	942	-	941	-	-	941	1
Rochelle	13,813	-	13,702	-	-	13,702	111
Rock Falls	2,887	-	2,886	-	-	2,886	1
Rolling Meadows	29,698	-	29,700	-	-	29,700	(2)
Roscoe	2,672	-	2,667	-	-	2,667	5
Roselle	25,838	-	20,342	-	5,513	25,855	(17)
Schaumburg	471,956	-	77,661	342,004	51,520	471,185	771
SEECOM	2,874	-	2,874	-	-	2,874	-
Skokie Park District	3,916	-	1,643	248	1,521	3,412	504
South Chicago Height	47,926	-	10,821	33,739	3,755	48,315	(389)
Spring Grove	1,328	-	1,328	-	-	1,328	-
St. Charles	49,656	-	12,255	-	23,256	35,511	14,145
Steger	11,930	2,681	11,923	-	-	14,604	(2,674)
Streamwood	7,502	-	7,515	-	-	7,515	(13)
Summit	13,527	-	13,527	-	-	13,527	-
Swansea	5,889	-	3,320	-	2,558	5,878	11
Trenton	754	-	753	-	-	753	1
Warrenville	67,334	-	8,977	53,155	5,212	67,344	(10)
Washington	1,804	-	1,804	-	-	1,804	-
Wauconda	16,075	-	10,800	-	5,280	16,080	(5)
West Chicago	9,049	-	9,012	-	-	9,012	37
West Dundee	9,445	-	2,995	-	6,486	9,481	(36)
Westchester	13,246	-	6,493	-	6,715	13,208	38

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2023

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Position
Westmont PD	\$ 908	\$ -	\$ 907	\$ -	\$ -	\$ 907	\$ 1
Wheaton	166,223	-	23,645	142,668	-	166,313	(90)
Wheeling	21,291	-	21,291	-	-	21,291	-
Winfield	13,083	-	6,345	-	6,945	13,290	(207)
Winnetka	41,816	-	41,746	-	-	41,746	70
Wood Dale	55,795	32,530	33,496	-	22,556	88,582	(32,787)
Wood River	13,692	-	9,139	-	4,438	13,577	115
Woodridge	74,811	-	8,733	66,348	-	75,081	(270)
Woodridge Library	9,696	-	1,173	7,747	793	9,713	(17)
WSCDC	6,650	-	6,638	-	-	6,638	12
Grand Total	5,285,536	37,988	2,834,982	1,496,966	983,105	5,353,041	(67,505)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Other
Year Ended June 30, 2023**

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Algon-Lake Hills FPD	\$ -	\$ 502	\$ (502)
Algonquin	-	1,370	(1,370)
Barrington	-	809	(809)
Bartlett Fire PD	-	272	(272)
Batavia	-	2,879	(2,879)
Batavia Library	-	66	(66)
Beach Park	-	64	(64)
Beecher	-	77	(77)
Bensenville	-	811	(811)
Berkeley	-	85	(85)
Bloomingtondale	-	494	(494)
Boone County	-	4,102	(4,102)
Buffalo Grove	-	2,057	(2,057)
Byron FPD	-	97	(97)
Campton Hills	-	24	(24)
Carpentersville	-	1,840	(1,840)
Cary	-	127	(127)
Cary Fire Prtct Dist	-	65	(65)
Caseyville	-	144	(144)
Centralia	-	378	(378)
Channahon	-	115	(115)
Coal City	-	249	(249)
Collinsville	-	1,137	(1,137)
Colona	-	137	(137)
Crest Hill	-	351	(351)
Crete	-	302	(302)
Crete Township	-	316	(316)
Crystal Lake	-	5,062	(5,062)
Deerfield	-	1,456	(1,456)
DeKalb	-	1,485	(1,485)
DeKalb County	-	2,522	(2,522)
Des Plaines	-	3,947	(3,947)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2023

	Member Contributions	Miscellaneous Fees	Change in Net Position
DU-Comm	\$ -	\$ 461	\$ (461)
East Moline	-	1,457	(1,457)
Effingham	-	1,900	(1,900)
Elk Grove Village	-	3,624	(3,624)
Evanston	-	4,624	(4,624)
FP Dist-DuPage Co	-	2,009	(2,009)
FPD Winnebago County	-	111	(111)
FPDKC	-	420	(420)
Franklin Park	-	1,400	(1,400)
Freeport	-	2,104	(2,104)
Gilberts	-	38	(38)
Glen Carbon	(517)	387	(904)
Glen Ellyn	-	1,461	(1,461)
Glencoe	-	943	(943)
Glenview	-	1,930	(1,930)
Glenview Park Distr	-	608	(608)
Grayslake	-	553	(553)
Hanover Park	-	1,012	(1,012)
Highland Park	-	3,351	(3,351)
Highwood	-	70	(70)
Hinsdale	-	334	(334)
Hoffman Estates	-	2,568	(2,568)
Homer Glen	-	384	(384)
Homewood	-	1,322	(1,322)
Homewood Library	-	1	(1)
Huntley	-	985	(985)
Itasca	-	479	(479)
Justice	-	14	(14)
La Grange	-	7	(7)
Lake County	-	5,975	(5,975)
Lake County FPD	-	770	(770)
Lake Zurich	-	560	(560)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2023

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Lee County	\$ -	\$ 1,947	\$ (1,947)
Libertyville	-	1,099	(1,099)
Lindenhurst	-	123	(123)
Lisle	-	1,052	(1,052)
Lisle Park District	-	120	(120)
Lisle Woodridge FPD	-	1,313	(1,313)
Lockport	-	1,396	(1,396)
Lombard	-	1,681	(1,681)
McHenry County	-	2,408	(2,408)
McHenry Cty Con Dist	-	1,035	(1,035)
McHenry-city	-	9,245	(9,245)
Mokena	-	183	(183)
Monee	-	166	(166)
Monroe	-	609	(609)
Montgomery	-	2	(2)
Morton Grove	-	2,496	(2,496)
Mount Prospect	-	2,613	(2,613)
MPEA	-	111	(111)
Mundelein	-	672	(672)
Muni Cons Dispatch	-	4	(4)
Naperville Park Dist	-	1,054	(1,054)
New Baden	-	88	(88)
North Aurora	-	204	(204)
North Riverside	-	1,902	(1,902)
Northbrook	-	2,003	(2,003)
Northbrook Library	-	326	(326)
Northbrook Park Dist	-	159	(159)
NWCD	-	792	(792)
Oak Park Public Libr	-	321	(321)
Oak Park Township	-	488	(488)
Oswego	-	656	(656)
Oswegoland PD	-	174	(174)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2023

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Palatine	\$ -	\$ 3,792	\$ (3,792)
Palatine PD	-	285	(285)
Park Ridge	-	2,440	(2,440)
Peotone	-	102	(102)
Peru	-	202	(202)
Plainfield	-	577	(577)
Princeton	-	421	(421)
River Forest	-	285	(285)
River Grove	-	294	(294)
Rochelle	-	1,785	(1,785)
Rock Falls	-	799	(799)
Rolling Meadows	-	901	(901)
Roscoe	-	78	(78)
Roselle	-	950	(950)
Schaumburg	-	5,016	(5,016)
SEECOM	-	111	(111)
South Chicago Height	-	52	(52)
South Holland	-	824	(824)
Spring Grove	-	75	(75)
St. Charles	-	2,090	(2,090)
Steger	-	134	(134)
Streamwood	-	462	(462)
Summit	-	259	(259)
Swansea	-	239	(239)
Trenton	-	31	(31)
Warrenville	-	263	(263)
Washington	-	394	(394)
Wauconda	-	290	(290)
West Chicago	-	434	(434)
West Dundee	-	504	(504)
Westchester	-	616	(616)
Wheaton	-	2,546	(2,546)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2023

	Member Contributions	Miscellaneous Fees	Change in Net Position
Wheeling	\$ -	\$ 2,146	\$ (2,146)
Winfield	-	712	(712)
Winnetka	-	1,178	(1,178)
Wood Dale	-	406	(406)
Wood River	-	443	(443)
Woodridge Library	-	59	(59)
WSCDC	-	81	(81)
Total	(517)	143,922	(144,439)
Withdrawn Members			
Bloomington	-	2,298	(2,298)
Total Withdrawn Members	-	2,298	(2,298)
Grand Total	(517)	146,220	(146,737)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Wellness Account
Year Ended June 30, 2023**

	Member Net Position - Beginning	Revenue		Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total					
Algon-Lake Hills FPD	\$ 1,266	\$ 7,798	\$ 8,060	\$ 6,200	\$ 14,260	\$ (6,462)	\$ 5,953	\$ 628	\$ 1,385	
Algonquin	2,540	15,394	11,050	17,000	28,050	(12,656)	11,651	1,197	2,732	
Barrington	1,799	10,205	-	-	-	10,205	(10,872)	681	1,813	
Bartlett Fire PD	504	6,266	-	-	-	6,266	(6,674)	1,016	1,112	
Batavia	3,102	18,687	11,050	8,500	19,550	(863)	(357)	1,437	3,319	
Batavia Library	413	2,490	-	-	-	2,490	(2,652)	190	441	
Beach Park	218	1,304	-	-	-	1,304	(1,390)	102	234	
Beecher	309	1,988	-	-	-	1,988	(2,118)	176	355	
Bensenville	2,027	12,522	-	-	-	12,522	(13,339)	1,012	2,222	
Berkeley	657	3,629	4,258	-	4,258	(629)	392	227	647	
Bloomington	1,973	11,993	-	-	-	11,993	(12,776)	941	2,131	
Boone County	3,159	18,778	-	-	-	18,778	(20,004)	1,403	3,336	
Buffalo Grove	4,546	27,442	12,962	26,200	39,162	(11,720)	9,928	2,120	4,874	
Burr Ridge	1,003	5,700	3,320	-	3,320	2,380	(2,752)	381	1,012	
Byron FPD	483	2,472	-	-	-	2,472	(2,633)	117	439	
Campton Hills	162	1,358	-	-	-	1,358	(1,448)	168	240	
Carol Stream	3,280	19,262	2,900	-	2,900	16,362	(17,619)	1,395	3,418	
Carpentersville	3,264	18,568	10,901	30,200	41,101	(22,533)	21,321	1,246	3,298	
Cary	1,036	6,266	3,536	6,000	9,536	(3,270)	2,861	484	1,111	
Cary Fire Prtct Dist	291	1,760	-	-	-	1,760	(1,875)	135	311	
Caseyville	476	2,918	-	-	-	2,918	(3,109)	232	517	
Centralia	1,300	7,588	-	-	-	7,588	(8,083)	543	1,348	
Channahon	504	3,064	-	-	-	3,064	(3,264)	239	543	
Clarendon Hills	669	3,895	1,300	-	1,300	2,595	(2,849)	275	690	
Coal City	457	2,717	-	-	-	2,717	(2,895)	205	484	
Collinsville	4,387	27,734	3,432	2,800	6,232	21,502	(23,312)	2,346	4,923	
Colona	519	2,818	-	-	-	2,818	(3,002)	166	501	
Countryside	1,401	8,272	-	-	-	8,272	(8,812)	606	1,467	
Crest Hill	925	5,600	-	-	-	5,600	(5,965)	436	996	
Crete	774	4,615	-	-	-	4,615	(4,916)	346	819	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2023

	Member	Revenue	Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total				Net Position
	Position -	Contributions	Fees	Earned					Position -
	Beginning								Ending
Crete Township	\$ 239	\$ 1,377	\$ -	\$ -	\$ -	\$ 1,377	\$ (1,467)	\$ 95	\$ 244
Crystal Lake	4,998	28,810	16,640	-	16,640	12,170	(14,051)	1,997	5,114
Darien	1,339	7,606	1,560	-	1,560	6,046	(6,543)	510	1,352
Deerfield	3,771	22,362	9,360	7,200	16,560	5,802	(7,262)	1,658	3,969
DeKalb	4,699	26,475	-	-	-	26,475	(28,204)	1,731	4,701
DeKalb County	5,364	28,519	17,550	27,000	44,550	(16,031)	14,170	1,562	5,065
Des Plaines	7,570	43,201	-	-	-	43,201	(46,021)	2,919	7,669
DU-Comm	1,767	9,430	-	-	-	9,430	(10,046)	525	1,676
East Moline	5,152	30,616	10,031	93,600	103,631	(73,015)	71,017	2,282	5,436
Effingham	2,212	12,686	-	-	-	12,686	(13,514)	870	2,254
Elk Grove Village	7,386	43,840	17,316	34,600	51,916	(8,076)	5,214	3,269	7,793
Evanston	13,440	78,660	19,552	15,200	34,752	43,908	(49,043)	5,659	13,964
FP Dist-DuPage Co	4,987	29,558	14,799	11,400	26,199	3,359	(5,289)	2,189	5,246
FPD Winnebago County	669	3,538	-	-	-	3,538	(3,769)	191	629
FPDKC	1,359	7,980	8,743	29,200	37,943	(29,963)	29,441	578	1,415
Franklin Park	3,101	18,003	7,075	-	7,075	10,928	(12,103)	1,272	3,198
Freeport	3,131	18,368	9,546	-	9,546	8,822	(10,021)	1,329	3,261
Gilberts	367	1,915	-	-	-	1,915	(2,040)	99	341
Glen Carbon	1,326	8,372	-	-	-	8,372	(8,919)	707	1,486
Glen Ellyn	3,144	19,617	11,180	8,600	19,780	(163)	(1,117)	1,618	3,482
Glencoe	2,421	14,182	910	-	910	13,272	(14,198)	1,025	2,520
Glenview	6,558	39,006	3,995	3,300	7,295	31,711	(34,257)	2,915	6,927
Glenview Park Distr	2,097	12,166	9,804	15,400	25,204	(13,038)	12,243	856	2,158
Grayslake	978	6,110	-	-	-	6,110	(6,509)	506	1,085
Hanover Park	3,774	22,262	3,952	3,400	7,352	14,910	(16,363)	1,631	3,952
Highland Park	5,570	32,705	25,503	132,000	157,503	(124,798)	122,663	2,373	5,808
Highwood	314	2,234	-	-	-	2,234	(2,380)	228	396
Hinsdale	2,120	11,838	-	-	-	11,838	(12,610)	756	2,104
Hoffman Estates	7,044	40,566	18,155	41,000	59,155	(18,589)	15,941	2,811	7,207
Homer Glen	613	3,575	3,120	4,800	7,920	(4,345)	4,112	254	634

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2023

	Member Net Position - Beginning	Revenue Member Contributions	Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
Homewood	\$ 2,485	\$ 14,628	\$ -	\$ -	\$ -	\$ 14,628	\$ (15,584)	\$ 1,066	\$ 2,595
Homewood Library	288	1,633	-	-	-	1,633	(1,739)	109	291
Huntley	1,651	10,433	6,630	-	6,630	3,803	(4,484)	884	1,854
Indian Head Park	389	2,325	-	-	-	2,325	(2,478)	176	412
Itasca	1,606	9,704	-	-	-	9,704	(10,337)	750	1,723
JAWA	279	1,496	-	-	-	1,496	(1,593)	84	266
Justice	723	4,086	-	-	-	4,086	(4,353)	270	726
La Grange	1,530	9,010	-	-	-	9,010	(9,598)	659	1,601
LaGrange Park	1,059	6,266	-	-	-	6,266	(6,675)	462	1,112
Lake County	-	209,915	26,051	-	26,051	183,864	(197,568)	50,975	37,271
Lake County FPD	1,636	19,671	12,220	18,800	31,020	(11,349)	10,064	3,140	3,491
Lake Zurich	2,610	15,596	2,340	1,800	4,140	11,456	(12,473)	1,176	2,769
Lee County	2,491	14,674	16,281	65,200	81,481	(66,807)	65,849	1,074	2,607
Libertyville	2,804	15,987	4,550	3,500	8,050	7,937	(8,981)	1,079	2,839
Lindenhurst	393	2,234	-	-	-	2,234	(2,380)	150	397
Lisle	1,812	11,072	2,600	-	2,600	8,472	(9,195)	876	1,965
Lisle Park District	518	2,700	2,080	-	2,080	620	(796)	138	480
Lisle Woodridge FPD	2,055	12,093	-	-	-	12,093	(12,882)	880	2,146
Lockport	2,184	13,014	17,415	54,000	71,415	(58,401)	57,551	977	2,311
Lombard	4,845	28,153	-	70,400	70,400	(42,247)	40,409	1,994	5,001
McHenry County	16,805	97,156	73,710	101,400	175,110	(77,954)	71,612	6,785	17,248
McHenry Cty Con Dist	1,338	7,843	2,970	2,400	5,370	2,473	(2,985)	566	1,392
McHenry-city	2,104	12,330	4,300	4,400	8,700	3,630	(4,436)	890	2,188
Mokena	1,247	7,242	-	-	-	7,242	(7,714)	509	1,284
Monee	627	3,857	-	-	-	3,857	(4,109)	312	687
Monroe	3,124	17,711	-	-	-	17,711	(18,867)	1,179	3,147
Montgomery	1,352	7,980	4,290	-	4,290	3,690	(4,211)	587	1,418
Morton Grove	3,895	22,134	2,080	-	2,080	20,054	(21,500)	1,485	3,934
Mount Prospect	7,479	43,731	55,380	170,400	225,780	(182,049)	179,195	3,137	7,762
MPEA	618	3,629	-	-	-	3,629	(3,867)	261	641
Mundelein	1,562	17,985	13,390	20,600	33,990	(16,005)	14,832	2,805	3,194

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2023

	Member Net Position - Beginning	Revenue Member Contributions	Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
Muni Cons Dispatch	\$ 236	\$ 1,578	\$ -	\$ -	\$ -	\$ 1,578	\$ (1,681)	\$ 148	\$ 281
Naperville Park Dist	2,324	14,710	5,865	13,800	19,665	(4,955)	3,994	1,249	2,612
New Baden	341	2,089	-	-	-	2,089	(2,224)	165	371
North Aurora	1,082	6,612	910	-	910	5,702	(6,134)	523	1,173
North Riverside	2,477	14,920	-	-	-	14,920	(15,894)	1,148	2,651
Northbrook	5,224	30,817	6,370	-	6,370	24,447	(26,459)	2,258	5,470
Northbrook Library	895	5,344	2,821	-	2,821	2,523	(2,872)	403	949
Northbrook Park Dist	845	5,235	4,810	-	4,810	425	(767)	425	928
NWCD	1,606	9,357	-	-	-	9,357	(9,967)	666	1,662
Oak Park Public Libr	1,180	7,670	-	-	-	7,670	(8,171)	681	1,360
Oak Park Township	771	4,852	-	-	-	4,852	(5,169)	406	860
Oswego	2,564	14,254	13,130	40,400	53,530	(39,276)	38,345	898	2,531
Oswego Township	-	1,460	-	-	-	1,460	(1,554)	354	260
Oswegoland PD	857	5,326	5,200	16,000	21,200	(15,874)	15,526	437	946
Palatine	5,953	34,200	44,980	138,400	183,380	(149,180)	146,947	2,352	6,072
Palatine PD	1,356	8,445	2,534	2,400	4,934	3,511	(4,062)	693	1,498
Park Ridge	4,626	26,631	4,290	3,300	7,590	19,041	(20,779)	1,840	4,728
Pekin	-	10,478	-	-	-	10,478	(11,163)	2,545	1,860
Peotone	368	1,952	-	-	-	1,952	(2,079)	105	346
Peru	686	8,363	4,810	3,700	8,510	(147)	(399)	1,344	1,484
Plainfield	2,568	14,993	12,220	18,800	31,020	(16,027)	15,048	1,075	2,664
Princeton	1,422	8,491	9,490	29,200	38,690	(30,199)	29,645	638	1,506
River Forest	1,637	9,786	2,970	2,300	5,270	4,516	(5,155)	741	1,739
River Grove	1,052	6,347	-	-	-	6,347	(6,762)	488	1,125
Rochelle	2,154	12,942	9,243	39,200	48,443	(35,501)	34,657	989	2,299
Rock Falls	1,551	8,454	3,900	3,000	6,900	1,554	(2,106)	502	1,501
Rolling Meadows	3,179	18,778	-	-	-	18,778	(20,004)	1,380	3,333
Roscoe	475	2,772	-	-	-	2,772	(2,953)	199	493
Roselle	1,451	8,765	1,000	1,400	2,400	6,365	(6,937)	681	1,560
Schaumburg	9,026	51,701	28,738	-	28,738	22,963	(26,338)	3,528	9,179
SEECOM	464	2,855	-	-	-	2,855	(3,041)	227	505

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2023**

	Member	Revenue		Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total	Net Position				Pooling
	Position -	Contributions	Fees	Earned						Position -
	Beginning									Ending
South Chicago Height	\$ 584	\$ 3,301	\$ -	\$ -	\$ -	\$ 3,301	\$ (3,517)	\$ 216	\$	584
South Holland	3,287	18,851	-	-	-	18,851	(20,082)	1,294		3,350
Spring Grove	293	1,368	-	-	-	1,368	(1,457)	37		241
St. Charles	801	27,096	23,530	9,050	32,580	(5,484)	3,716	5,780		4,813
Steger	674	4,131	-	-	-	4,131	(4,401)	328		732
Streamwood	3,252	19,498	-	-	-	19,498	(20,772)	1,469		3,447
Summit	1,124	7,032	-	-	-	7,032	(7,490)	587		1,253
Swansea	975	5,755	3,640	-	3,640	2,115	(2,491)	421		1,020
Trenton	212	1,404	-	-	-	1,404	(1,496)	129		249
Warrenville	1,326	7,716	3,900	-	3,900	3,816	(4,319)	551		1,374
Washington	1,421	8,144	4,290	10,000	14,290	(6,146)	5,614	558		1,447
Wauconda	999	6,037	3,510	2,700	6,210	(173)	(222)	467		1,071
West Chicago	1,612	10,023	-	-	-	10,023	(10,677)	823		1,781
West Dundee	961	5,582	-	-	-	5,582	(5,946)	395		992
Westchester	1,890	10,314	-	-	-	10,314	(10,988)	612		1,828
Westmont PD	272	1,879	-	-	-	1,879	(2,001)	184		334
Wheaton	4,120	23,913	30,935	98,800	129,735	(105,822)	104,261	1,687		4,246
Wheeling	5,917	33,944	8,127	6,300	14,427	19,517	(21,733)	2,325		6,026
Winfield	774	4,506	3,510	10,800	14,310	(9,804)	9,510	319		799
Winnetka	3,600	21,660	8,580	6,600	15,180	6,480	(7,894)	1,659		3,845
Wood Dale	1,819	10,844	6,240	9,600	15,840	(4,996)	4,289	794		1,906
Wood River	1,489	8,536	-	-	-	8,536	(9,094)	585		1,516
Woodridge	2,033	11,491	3,120	-	3,120	8,371	(9,121)	761		2,044
Woodridge Library	245	1,268	-	-	-	1,268	(1,351)	63		225
WSCDC	475	2,818	-	-	-	2,818	(3,002)	210		501
Total	320,988	2,152,256	790,510	# 1,502,250	# 2,292,760	# (140,504)	# -	# 201,642	#	382,126

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2023**

	Member Net Position - Beginning	Revenue Member Contributions	Expenses Screening Fees	Incentives Earned	Total	Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
Withdrawn Members									
Bloomington	\$ 9,577	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (9,577)	\$ -
Willowbrook	915	-	-	-	-	-	-	(915)	-
Total Withdrawn Members	10,492	-	-	-	-	-	-	(10,492)	-
Grand Total	331,480	2,152,256	790,510	1,502,250	2,292,760	(140,504)	-	191,150	382,126

(1) Internal transfers relate to transfers to/from Terminal Reserve Account for the two month fund balance policy requirement.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account
Year Ended June 30, 2023**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Algon-Lake Hills FPD	\$ 3,500	\$ 6,200	\$ (3,500)	\$ 6,200
Algonquin	89,982	17,000	(18,791)	88,191
Barrington	1,028	-	-	1,028
Batavia	6,500	8,500	(149)	14,851
Beecher	550	-	-	550
Bensenville	2,893	-	-	2,893
Buffalo Grove	11,000	26,200	(11,000)	26,200
Carol Stream	26,972	-	-	26,972
Carpentersville	442,882	30,200	(47,212)	425,870
Cary	1,900	6,000	-	7,900
Channahon	650	-	-	650
Clarendon Hills	900	-	(900)	-
Coal City	700	-	-	700
Collinsville	2,229	2,800	-	5,029
Crystal Lake	53,866	-	-	53,866
Deerfield	48,651	7,200	(4,205)	51,646
DeKalb	2,792	-	-	2,792
DeKalb County	68,600	27,000	(42,364)	53,236
East Moline	220,900	93,600	(28,000)	286,500
Effingham	35,300	-	-	35,300
Elk Grove Village	158,808	34,600	-	193,408
Evanston	145,568	15,200	-	160,768
FP Dist-DuPage Co	33,428	11,400	(6,730)	38,098
FPD Winnebago County	1,000	-	-	1,000
FPDKC	213,020	29,200	-	242,220
Franklin Park	23,289	-	-	23,289
Freeport	9,227	-	(9,226)	1
Gilberts	98	-	-	98
Glen Carbon	(60)	-	-	(60)
Glen Ellyn	166,363	8,600	(4,168)	170,795
Glencoe	1,850	-	-	1,850
Glenview	5,400	3,300	(5,400)	3,300

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Glenview Park Distr	\$ 43,618	\$ 15,400	\$ (17,464)	\$ 41,554
Hanover Park	5,881	3,400	(1,650)	7,631
Highland Park	170,414	132,000	-	302,414
Hinsdale	3,735	-	-	3,735
Hoffman Estates	73,316	41,000	(2,225)	112,091
Homer Glen	11,600	4,800	(750)	15,650
Homewood	1,000	-	-	1,000
Huntley	20,969	-	(3,552)	17,417
Itasca	3,405	-	-	3,405
JAWA	987	-	-	987
Lake County FPD	-	18,800	-	18,800
Lake Zurich	27,869	1,800	-	29,669
Lee County	122,224	65,200	(70,000)	117,424
Libertyville	11,912	3,500	(1,794)	13,618
Lisle	4,065	-	(1,381)	2,684
Lisle Park District	8,063	-	(1,187)	6,876
Lockport	118,469	54,000	(37,379)	135,090
Lombard	101,197	70,400	(31,422)	140,175
McHenry County	95,770	101,400	(13,140)	184,030
McHenry Cty Con Dist	2,600	2,400	-	5,000
McHenry-city	41,000	4,400	(5,684)	39,716
Mokena	11,465	-	-	11,465
Monee	800	-	-	800
Montgomery	1,850	-	(50)	1,800
Morton Grove	1,852	-	(1,852)	-
Mount Prospect	405,865	170,400	(5,604)	570,661
Mundelein	-	20,600	-	20,600
Naperville Park Dist	23,120	13,800	(8,000)	28,920
North Aurora	800	-	(800)	-
Northbrook	16,549	-	(2,944)	13,605
Northbrook Library	979	-	(940)	39
Oak Park Township	297	-	-	297

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Oswego	\$ 121,810	\$ 40,400	\$ (4,610)	\$ 157,600
Oswegoland PD	31,527	16,000	(14,804)	32,723
Palatine	248,005	138,400	(29,173)	357,232
Palatine PD	31,040	2,400	-	33,440
Park Ridge	1,060	3,300	(1,060)	3,300
Peru	-	3,700	(6,199)	(2,499)
Plainfield	198,868	18,800	(23,129)	194,539
Princeton	55,864	29,200	(18,120)	66,944
River Forest	8,440	2,300	-	10,740
Rochelle	50,200	39,200	(35,350)	54,050
Rock Falls	32,640	3,000	(4,858)	30,782
Roselle	3,350	1,400	-	4,750
Schaumburg	420,830	-	(6,678)	414,152
St. Charles	-	9,050	(3,109)	5,941
Streamwood	30,000	-	-	30,000
Swansea	-	-	(230)	(230)
Warrenville	850	-	(594)	256
Washington	29,305	10,000	-	39,305
Wauconda	-	2,700	-	2,700
Wheaton	330,400	98,800	-	429,200
Wheeling	13,859	6,300	(5,505)	14,654
Winfield	38,327	10,800	(8,985)	40,142
Winnetka	8,298	6,600	(2,838)	12,060
Wood Dale	37,510	9,600	(603)	46,507
Woodridge	35,075	-	(1,137)	33,938
Total	4,838,715	1,502,250	(556,445) #	5,784,520

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Withdrawn Members				
Bloomington	\$ 46,680	\$ -	\$ (46,680)	\$ -
Willowbrook	616	-	(616)	-
Total Withdrawn Members	47,296	-	(47,296)	-
Grand Total	4,886,011	1,502,250	(603,741)	5,784,520

(1) Rebates are allocated based on the weighted proportion of its members' covered lives completing Wellness Program targets, relative to all covered lives completed participation.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - HMO Account
Year Ended June 30, 2023**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Algonquin	\$ -	\$ 821,890	\$ 1,011,447	\$ (189,557)	\$ 195,512	\$ (5,955)	\$ -
Barrington	-	672,826	1,084,993	(412,167)	417,042	(4,875)	-
Bartlett Fire PD	-	13,112	12,457	655	(416)	(239)	-
Batavia	-	238,446	197,810	40,636	(36,271)	(4,365)	-
Batavia Library	-	56,608	13,918	42,690	(41,654)	(1,036)	-
Bensenville	-	674,698	704,641	(29,943)	34,830	(4,887)	-
Berkeley	-	256,870	191,709	65,161	(60,460)	(4,701)	-
Bloomington	-	982,872	852,049	130,823	(112,835)	(17,988)	-
Buffalo Grove	-	409,218	350,269	58,949	(51,460)	(7,489)	-
Burr Ridge	-	669,297	522,871	146,426	(134,176)	(12,250)	-
Carol Stream	-	2,893,228	3,215,402	(322,174)	343,133	(20,959)	-
Carpentersville	-	236,591	194,607	41,984	(37,655)	(4,329)	-
Cary	-	390,332	357,589	32,743	(25,596)	(7,147)	-
Cary Fire Prtct Dist	-	50,737	67,577	(16,840)	17,206	(366)	-
Channahon	-	149,548	42,575	106,973	(104,235)	(2,738)	-
Clarendon Hills	-	485,089	910,754	(425,665)	429,178	(3,513)	-
Collinsville	-	88,374	82,041	6,333	(4,715)	(1,618)	-
Countryside	-	1,231,657	1,572,236	(340,579)	349,502	(8,923)	-
Crest Hill	-	154,001	228,741	(74,740)	75,854	(1,114)	-
Crete	-	42,456	12,906	29,550	(28,772)	(778)	-
Crystal Lake	-	397,401	399,081	(1,680)	4,557	(2,877)	-
Darien	-	1,150,424	1,066,596	83,828	(62,771)	(21,057)	-
Deerfield	-	712,480	654,442	58,038	(44,998)	(13,040)	-
DeKalb	-	765,066	874,548	(109,482)	115,026	(5,544)	-
DeKalb County	-	776,656	878,198	(101,542)	107,167	(5,625)	-
Des Plaines	-	1,413,222	1,099,374	313,848	(287,982)	(25,866)	-
DU-Comm	-	612,758	608,169	4,589	6,626	(11,215)	-
Elk Grove Village	-	1,087,960	1,183,214	(95,254)	103,136	(7,882)	-
Evanston	-	2,915,465	2,353,914	561,551	(508,192)	(53,359)	-
FP Dist-DuPage Co	-	1,875,832	2,249,117	(373,285)	386,873	(13,588)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2023

	Member Net	Member	Operating	Excess	Effects of	Internal	Member Net
	Position-	Contributions-	Expenses	Contributions	Pooling	Transfers	Position -
	Beginning	Net		Over/Under			Ending
				Expenses			
FPD Winnebago County \$	-	\$ 186,350	\$ 117,346	\$ 69,004	\$ (65,591)	\$ (3,413)	-
FPDKC	-	401,026	683,154	(282,128)	285,032	(2,904)	-
Franklin Park	-	757,052	808,432	(51,380)	56,865	(5,485)	-
Gilberts	-	157,665	343,589	(185,924)	187,066	(1,142)	-
Glen Ellyn	-	758,435	572,250	186,185	(172,303)	(13,882)	-
Glencoe	-	660,896	957,333	(296,437)	301,223	(4,786)	-
Glenview	-	2,271,289	2,072,368	198,921	(157,351)	(41,570)	-
Glenview Park Distr	-	317,280	297,112	20,168	(14,362)	(5,806)	-
Hanover Park	-	1,100,716	1,101,513	(797)	8,772	(7,975)	-
Highland Park	-	506,394	656,620	(150,226)	153,895	(3,669)	-
Highwood	-	3,103	3,132	(29)	51	(22)	-
Hinsdale	-	1,090,406	1,365,962	(275,556)	283,456	(7,900)	-
Hoffman Estates	-	766,098	634,743	131,355	(117,336)	(14,019)	-
Homer Glen	-	99,821	56,796	43,025	(41,198)	(1,827)	-
Homewood	-	176,639	269,486	(92,847)	94,127	(1,280)	-
Homewood Library	-	124,771	111,042	13,729	(11,444)	(2,285)	-
Huntley	-	478,291	419,714	58,577	(49,824)	(8,753)	-
Indian Head Park	-	339,807	508,424	(168,617)	171,078	(2,461)	-
Itasca	-	129,375	84,141	45,234	(42,865)	(2,369)	-
JAWA	-	219,825	136,134	83,691	(79,668)	(4,023)	-
Justice	-	522,542	457,672	64,870	(55,305)	(9,565)	-
La Grange	-	1,037,732	1,341,250	(303,518)	311,035	(7,517)	-
LaGrange Park	-	776,092	1,225,464	(449,372)	454,994	(5,622)	-
Lake County	-	15,420,577	13,565,110	1,855,467	(1,573,237)	(282,230)	-
Lake County FPD	-	1,144,659	798,896	345,763	(324,813)	(20,950)	-
Lake Zurich	-	1,207,782	954,436	253,346	(231,241)	(22,105)	-
Libertyville	-	342,800	410,113	(67,313)	69,795	(2,482)	-
Lisle	-	332,673	370,026	(37,353)	39,764	(2,411)	-
Lisle Park District	-	106,030	120,877	(14,847)	15,615	(768)	-
Lisle Woodridge FPD	-	428,649	296,966	131,683	(123,836)	(7,847)	-
Lockport	-	184,638	306,474	(121,836)	123,173	(1,337)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Lombard	\$ -	\$ 2,254,170	\$ 2,157,596	\$ 96,574	\$ (55,318)	\$ (41,256)	\$ -
McHenry County	-	7,036,635	6,672,483	364,152	(235,368)	(128,784)	-
McHenry Cty Con Dist	-	240,551	151,945	88,606	(84,203)	(4,403)	-
McHenry-city	-	203,721	180,520	23,201	(19,473)	(3,728)	-
Mokena	-	433,921	444,582	(10,661)	13,807	(3,146)	-
Monee	-	33,188	12,333	20,855	(20,248)	(607)	-
Montgomery	-	1,074,556	757,223	317,333	(297,666)	(19,667)	-
Morton Grove	-	206,796	240,143	(33,347)	34,844	(1,497)	-
Mount Prospect	-	1,164,874	915,741	249,133	(227,813)	(21,320)	-
MPEA	-	150,672	114,523	36,149	(33,391)	(2,758)	-
Mundelein	-	389,785	319,678	70,107	(62,973)	(7,134)	-
Muni Cons Dispatch	-	151,695	197,136	(45,441)	46,540	(1,099)	-
Naperville Park Dist	-	650,086	204,312	445,774	(433,877)	(11,897)	-
North Aurora	-	627,265	710,992	(83,727)	88,271	(4,544)	-
North Riverside	-	43,677	22,881	20,796	(19,996)	(800)	-
Northbrook	-	458,981	315,137	143,844	(135,443)	(8,401)	-
Northbrook Library	-	64,596	37,271	27,325	(26,145)	(1,180)	-
Northbrook Park Dist	-	181,840	64,236	117,604	(114,275)	(3,329)	-
NWCD	-	211,507	387,764	(176,257)	177,789	(1,532)	-
Oak Park Public Libr	-	101,327	84,292	17,035	(15,178)	(1,857)	-
Oak Park Township	-	74,366	65,432	8,934	(7,573)	(1,361)	-
Oswego	-	1,338,106	1,333,533	4,573	19,915	(24,488)	-
Oswego Township	-	97,115	154,772	(57,657)	58,361	(704)	-
Oswegoland PD	-	521,827	503,518	18,309	(8,759)	(9,550)	-
Palatine	-	109,572	74,716	34,856	(32,849)	(2,007)	-
Palatine PD	-	257,717	186,937	70,780	(66,064)	(4,716)	-
Park Ridge	-	1,008,817	1,326,098	(317,281)	324,590	(7,309)	-
Plainfield	-	745,267	835,017	(89,750)	95,148	(5,398)	-
River Forest	-	367,645	533,756	(166,111)	168,774	(2,663)	-
Rolling Meadows	-	1,397,366	1,342,170	55,196	(29,620)	(25,576)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2023

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Roscoe	\$ -	\$ 137,243	\$ 55,990	\$ 81,253	\$ (78,742)	\$ (2,511)	\$ -
Roselle	-	231,009	227,241	3,768	460	(4,228)	-
Schaumburg	-	1,993,808	1,640,886	352,922	(316,430)	(36,492)	-
SEECOM	-	69,846	109,389	(39,543)	40,048	(505)	-
South Chicago Height	-	306,653	211,128	95,525	(89,912)	(5,613)	-
Steger	-	127,718	166,673	(38,955)	39,880	(925)	-
Streamwood	-	2,700,648	3,092,397	(391,749)	411,314	(19,565)	-
Summit	-	188,445	729,710	(541,265)	542,631	(1,366)	-
Swansea	-	23,184	20,338	2,846	(2,422)	(424)	-
Warrenville	-	306,529	504,625	(198,096)	200,317	(2,221)	-
West Chicago	-	903,838	861,530	42,308	(25,765)	(16,543)	-
West Dundee	-	112,349	94,319	18,030	(15,974)	(2,056)	-
Westchester	-	102,254	106,477	(4,223)	4,964	(741)	-
Westmont PD	-	190,356	133,115	57,241	(53,759)	(3,482)	-
Wheaton	-	964,231	767,906	196,325	(178,675)	(17,650)	-
Wheeling	-	1,842,453	1,963,195	(120,742)	134,087	(13,345)	-
Winfield	-	36,174	33,062	3,112	(2,448)	(664)	-
Winnetka	-	79,014	79,675	(661)	1,233	(572)	-
Wood Dale	-	877,972	557,328	320,644	(304,577)	(16,067)	-
Woodridge	-	1,414,309	1,498,805	(84,496)	94,743	(10,247)	-
WSCDC	-	90,579	47,119	43,460	(41,801)	(1,659)	-
Total	-	88,570,780 #	87,287,465 #	1,283,315 #	- #	(1,283,315) #	-
Withdrawn Members							
Bloomington	-	-	(5,065)	5,065	-	(5,065)	-
Willowbrook	-	-	169	(169)	-	169	-
Withdrawn Members	-	-	(4,896)	4,896	-	(4,896)	-
Grand Total	-	88,570,780	87,282,569	1,288,211	-	(1,288,211)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - HMO Account
Year Ended June 30, 2023**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Algonquin	\$ 46,310	685	\$ 14,508	\$ 632,361	\$ 29,697	\$ 288,571	\$ -	\$ 950,629	\$ 1,011,447
Barrington	43,689	412	8,759	791,204	31,539	209,802	-	1,032,545	1,084,993
Bartlett Fire PD	371	6	128	7,772	1,383	2,803	-	11,958	12,457
Batavia	11,358	192	4,114	102,967	5,014	74,357	-	182,338	197,810
Batavia Library	3,218	57	1,209	966	(966)	9,491	-	9,491	13,918
Bensenville	30,184	511	10,839	435,060	(1,096)	229,654	-	663,618	704,641
Berkeley	17,573	208	4,581	108,887	(19,336)	80,004	-	169,555	191,709
Bloomington	52,047	888	18,993	448,586	13,656	318,767	-	781,009	852,049
Buffalo Grove	17,244	294	6,215	193,024	(3,600)	137,386	-	326,810	350,269
Burr Ridge	36,461	625	13,256	245,630	2,322	225,202	-	473,154	522,871
Carol Stream	212,261	2,112	44,753	2,161,041	25,848	771,499	-	2,958,388	3,215,402
Carpentersville	11,649	201	4,242	101,284	(366)	77,798	-	178,716	194,607
Cary	21,937	373	7,911	156,174	37	171,530	-	327,741	357,589
Cary Fire Prtct Dist	1,786	30	637	45,554	4,806	14,794	-	65,154	67,577
Channahon	3,589	60	1,272	10,518	(3,655)	30,851	-	37,714	42,575
Clarendon Hills	38,944	404	8,569	669,324	33,957	159,960	-	863,241	910,754
Collinsville	4,374	75	1,591	49,417	(4,192)	30,851	-	76,076	82,041
Countryside	53,350	907	19,237	1,069,240	29,919	400,490	-	1,499,649	1,572,236
Crest Hill	8,539	145	3,097	152,467	7,621	57,017	-	217,105	228,741
Crete	2,428	42	891	401	(3,798)	12,984	-	9,587	12,906
Crystal Lake	18,111	309	6,554	232,181	8,754	133,481	-	374,416	399,081
Darien	71,953	834	17,710	630,448	8,588	337,897	-	976,933	1,066,596
Deerfield	67,691	607	13,214	353,627	(13,662)	233,572	-	573,537	654,442
DeKalb	36,026	588	12,789	528,849	28,826	268,058	-	825,733	874,548
DeKalb County	33,456	530	11,242	606,132	52,354	175,014	-	833,500	878,198
Des Plaines	59,871	1,022	21,655	614,602	(21,465)	424,711	-	1,017,848	1,099,374
DU-Comm	29,812	504	10,732	375,733	(1,515)	193,407	-	567,625	608,169
Elk Grove Village	68,436	833	17,838	696,813	29,176	370,951	-	1,096,940	1,183,214
Evanston	149,983	2,453	51,943	1,389,655	(24,688)	787,021	-	2,151,988	2,353,914
FP Dist-DuPage Co	181,632	1,643	34,796	1,511,156	(1,742)	631,430	(108,155)	2,032,689	2,249,117

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2023

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
FPD Winnebago County	\$ 9,949	171	\$ 3,627	\$ 35,935	\$ 914	\$ 66,921	\$ -	\$ 103,770	\$ 117,346
FPDKC	31,166	537	11,368	444,655	32,069	163,896	-	640,620	683,154
Franklin Park	42,639	544	11,538	507,379	10,535	236,341	-	754,255	808,432
Gilberts	14,720	140	2,970	248,074	19,629	58,196	-	325,899	343,589
Glen Ellyn	38,624	663	14,020	243,247	(2,736)	279,095	-	519,606	572,250
Glencoe	58,007	534	11,326	666,149	25,533	196,318	-	888,000	957,333
Glenview	153,926	1,824	38,443	1,145,496	(11,022)	745,525	-	1,879,999	2,072,368
Glenview Park Distr	16,132	277	5,906	157,535	(4,282)	121,821	-	275,074	297,112
Hanover Park	63,388	853	18,092	672,867	5,117	342,049	-	1,020,033	1,101,513
Highland Park	35,783	393	8,293	449,998	(5,174)	167,720	-	612,544	656,620
Highwood	173	3	64	1,281	71	1,543	-	2,895	3,132
Hinsdale	132,730	854	18,081	924,399	(25,402)	316,154	-	1,215,151	1,365,962
Hoffman Estates	31,089	479	10,181	416,350	(32,639)	209,762	-	593,473	634,743
Homer Glen	5,469	94	1,994	17,760	(6,298)	37,871	-	49,333	56,796
Homewood	20,245	130	2,757	197,540	(9,443)	58,387	-	246,484	269,486
Homewood Library	10,212	179	3,796	60,462	3,267	33,305	-	97,034	111,042
Huntley	21,401	368	7,721	202,283	19,094	169,215	-	390,592	419,714
Indian Head Park	15,484	255	5,557	350,897	18,810	117,676	-	487,383	508,424
Itasca	8,388	144	3,054	25,430	(2,823)	50,092	-	72,699	84,141
JAWA	8,015	137	2,906	64,562	2,304	58,347	-	125,213	136,134
Justice	24,828	412	8,738	239,729	5,334	179,043	-	424,106	457,672
La Grange	103,968	976	20,797	852,170	37,880	326,435	-	1,216,485	1,341,250
LaGrange Park	39,629	687	14,402	928,512	27,748	237,937	(22,764)	1,171,433	1,225,464
Lake County	739,989	10,132	214,751	7,959,399	698,492	3,952,479	-	12,610,370	13,565,110
Lake County FPD	74,142	821	17,435	360,448	13,145	333,726	-	707,319	798,896
Lake Zurich	50,063	851	18,049	488,149	(1,156)	399,331	-	886,324	954,436
Libertyville	27,891	272	5,770	251,100	9,937	115,415	-	376,452	410,113
Lisle	19,027	322	6,850	208,450	4,092	131,607	-	344,149	370,026
Lisle Park District	5,359	91	1,931	78,825	6,724	28,038	-	113,587	120,877
Lisle Woodridge FPD	21,683	290	6,150	176,406	(10,270)	102,997	-	269,133	296,966

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2023

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net					Total Operating Expenses
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Lockport	\$ 17,567	157	\$ 3,330	\$ 200,130	\$ 16,285	\$ 69,162	\$ -	\$ 285,577	\$ 306,474
Lombard	88,066	1,503	31,720	1,463,123	1,784	572,903	-	2,037,810	2,157,596
McHenry County	363,828	4,501	95,467	4,384,445	(8,926)	1,837,669	-	6,213,188	6,672,483
McHenry Cty Con Dist	12,304	213	4,497	62,993	(931)	73,082	-	135,144	151,945
McHenry-city	10,919	187	3,966	93,963	6,001	65,671	-	165,635	180,520
Mokena	19,513	335	7,084	262,970	10,358	144,657	-	417,985	444,582
Monee	1,747	29	615	3,875	(4,568)	10,664	-	9,971	12,333
Montgomery	52,850	853	18,029	409,337	(31,953)	308,960	-	686,344	757,223
Morton Grove	9,150	154	3,266	142,166	7,191	78,370	-	227,727	240,143
Mount Prospect	52,382	885	18,856	510,098	(23,079)	357,484	-	844,503	915,741
MPEA	7,064	120	2,545	56,932	(33)	48,015	-	104,914	114,523
Mundelein	18,886	321	6,745	149,920	4,211	139,916	-	294,047	319,678
Muni Cons Dispatch	10,022	173	3,669	113,454	6,920	63,071	-	183,445	197,136
Naperville Park Dist	41,895	597	12,663	27,438	(89,577)	211,893	-	149,754	204,312
North Aurora	64,798	494	10,499	426,298	236	209,161	-	635,695	710,992
North Riverside	3,243	59	1,187	5,015	(1,593)	15,029	-	18,451	22,881
Northbrook	21,789	372	7,912	339,514	(53,912)	(166)	-	285,436	315,137
Northbrook Library	4,132	72	1,527	8,060	804	22,748	-	31,612	37,271
Northbrook Park Dist	10,794	187	3,966	(4,001)	(3,791)	57,268	-	49,476	64,236
NWCD	8,875	149	3,160	294,108	19,886	61,735	-	375,729	387,764
Oak Park Public Libr	6,159	105	2,227	45,210	(2,609)	33,305	-	75,906	84,292
Oak Park Township	6,763	118	2,503	30,127	(878)	26,917	-	56,166	65,432
Oswego	95,058	1,144	24,222	754,627	(10,087)	469,713	-	1,214,253	1,333,533
Oswego Township	11,503	104	2,206	89,892	3,775	47,396	-	141,063	154,772
Oswegoland PD	43,079	524	11,093	243,870	8,746	196,730	-	449,346	503,518
Palatine	4,985	85	1,803	32,637	1,948	33,343	-	67,928	74,716
Palatine PD	12,049	208	4,369	93,416	(5,377)	82,480	-	170,519	186,937
Park Ridge	68,769	837	17,837	829,732	44,349	365,411	-	1,239,492	1,326,098
Plainfield	52,098	631	13,374	461,662	12,951	294,932	-	769,545	835,017
River Forest	19,162	323	6,851	390,100	(6,576)	124,219	-	507,743	533,756

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2023

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Rolling Meadows	\$ 95,454	996	\$ 21,125	\$ 793,083	\$ 17,288	\$ 415,220	\$ -	\$ 1,225,591	\$ 1,342,170
Roscoe	10,918	119	2,524	9,834	(14,516)	47,230	-	42,548	55,990
Roselle	20,400	172	3,648	129,120	3,329	70,744	-	203,193	227,241
Schaumburg	104,285	1,616	34,296	847,384	10,489	644,432	-	1,502,305	1,640,886
SEECOM	4,126	72	1,485	70,253	4,064	29,461	-	103,778	109,389
South Chicago Height	16,387	284	6,024	107,413	(6,350)	87,654	-	188,717	211,128
Steger	6,347	108	2,269	107,092	6,315	44,650	-	158,057	166,673
Streamwood	164,944	1,727	36,694	2,237,484	39,747	698,004	(84,476)	2,890,759	3,092,397
Summit	9,517	161	3,414	674,117	68,004	75,803	(101,145)	716,779	729,710
Swansea	2,807	49	1,040	7,467	302	8,722	-	16,491	20,338
Warrenville	22,407	234	5,026	354,419	19,454	103,319	-	477,192	504,625
West Chicago	68,324	598	12,705	501,865	(5,874)	284,510	-	780,501	861,530
West Dundee	5,190	89	1,888	52,119	3,835	31,287	-	87,241	94,319
Westchester	6,638	109	2,510	64,047	(4,060)	37,342	-	97,329	106,477
Westmont PD	11,947	206	4,370	45,371	(910)	72,337	-	116,798	133,115
Wheaton	46,752	715	15,228	409,531	(32,611)	329,006	-	705,926	767,906
Wheeling	106,504	1,595	33,800	1,293,181	(1,232)	530,942	-	1,822,891	1,963,195
Winfield	2,151	36	763	15,630	349	14,169	-	30,148	33,062
Winnetka	3,483	60	1,273	44,009	1,322	29,588	-	74,919	79,675
Wood Dale	33,343	572	11,920	239,396	(3,476)	276,145	-	512,065	557,328
Woodridge	142,654	1,260	26,725	857,740	(11,437)	483,123	-	1,329,426	1,498,805
WSCDC	5,320	90	1,951	8,667	(522)	31,703	-	39,848	47,119
Total	5,187,749	67,291	# 1,427,708	# 53,486,893	# 1,037,931	# 26,463,724	# (316,540)	# 80,672,008	# 87,287,465
Withdrawn Members									
Bloomington	80	-	-	(5,145)	-	-	-	(5,145)	(5,065)
Willowbrook	133	-	-	36	-	-	-	36	169
Withdrawn Members	213	-	-	(5,109)	-	-	-	(5,109)	(4,896)
Grand Total	5,187,962	67,291	1,427,708	53,481,784	1,037,931	26,463,724	(316,540)	80,666,899	87,282,569

(1) Administration fees and insurance premiums are allocated based upon number of covered employees.

(2) Pooling allocates IBNR accrual based upon member contributions.

(3) Capitation fees are allocated based upon actual charges by member.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account
Year Ended June 30, 2023**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Algon-Lake Hills FPD	\$ (4,164)	\$ (2,882)	\$ 114,237	\$ 9,282	\$ 1,300	\$ 117,773
Algonquin	177,058	(130)	2,529	20,169	3,132	202,758
Barrington	1,007,433	(1,998)	10,318	37,832	7,634	1,061,219
Bartlett Fire PD	(536)	(2,696)	1,407	4,393	150	2,718
Batavia	255,335	(8,860)	3,784	55,954	10,420	316,633
Batavia Library	158	(6,864)	7,377	1,209	-	1,880
Beach Park	469	(565)	20,323	1,417	209	21,853
Beecher	39,287	(1,122)	158	3,218	532	42,073
Bensenville	910,293	(1,406)	1,026	48,216	10,065	968,194
Berkeley	105,603	2,253	491	5,827	955	115,129
Bloomingtondale	1,451,965	7,299	(52,777)	49,284	10,569	1,466,340
Boone County	(13,583)	(5,698)	753	24,871	3,513	9,856
Buffalo Grove	356,530	(7,793)	(44,812)	70,258	12,907	387,090
Burr Ridge	530,367	10,053	821	18,648	3,958	563,847
Byron FPD	(7,358)	(22,688)	29,790	1,064	-	808
Campton Hills	(271)	(3,546)	3,286	710	-	179
Carol Stream	2,571,734	77,626	(25,985)	93,641	20,276	2,737,292
Carpentersville	2,177,542	(1,774)	1,276	115,434	25,309	2,317,787
Cary	115,021	3,987	1,052	7,759	1,225	129,044
Cary Fire Prtct Dist	(1,876)	(5,279)	7,035	1,036	-	916
Caseyville	(2,850)	(11,160)	13,010	1,532	-	532
Centralia	(6,323)	(2,223)	(18)	4,644	176	(3,744)
Channahon	(1,248)	1,028	19,065	4,293	514	23,652
Clarendon Hills	575,085	4,295	(405)	20,227	4,451	603,653
Coal City	23,554	(785)	192	4,783	898	28,642
Collinsville	874,140	(11,332)	5,632	85,295	17,093	970,828
Colona	50,849	(1,004)	206	5,691	1,046	56,788
Countryside	1,058,608	6,010	2,883	37,045	7,971	1,112,517
Crest Hill	152,094	(1,646)	2,632	16,452	3,121	172,653
Crete	149,883	(1,069)	603	11,985	2,280	163,682
Crete Township	(2,863)	(512)	8,300	1,803	239	6,967
Crystal Lake	349,775	(14,616)	5,473	57,460	9,711	407,803

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Darien	\$ 975,858	\$ 18,102	\$ (64,494)	\$ 32,779	\$ 7,051	\$ 969,296
Deerfield	2,002,091	2,823	3,240	120,027	25,904	2,154,085
DeKalb	373,899	215,057	(130,135)	97,046	19,478	575,345
DeKalb County	(177,199)	(9,467)	10,236	44,048	6,760	(125,622)
Des Plaines	3,058,480	471,589	(1,214,481)	209,023	44,482	2,569,093
DU-Comm	270,072	5,962	1,340	14,810	2,644	294,828
East Moline	(213,221)	(18,841)	5,861	28,705	4,027	(193,469)
Effingham	(8,412)	(5,142)	166,717	15,204	2,177	170,544
Elk Grove Village	1,004,441	(14,546)	10,076	92,668	16,080	1,108,719
Evanston	4,317,964	24,603	45,794	225,364	44,362	4,658,087
FP Dist-DuPage Co	1,372,629	30,916	(345,538)	101,993	20,936	1,180,936
FPD Winnebago County	70,738	1,775	146,405	7,777	1,499	228,194
FPDKC	175,281	(404)	741	10,760	1,941	188,319
Franklin Park	337,972	(3,456)	4,138	38,090	6,826	383,570
Freeport	10,643	(10,142)	1,993	25,906	4,220	32,620
Gilberts	129,979	438	125	6,448	1,354	138,344
Glen Carbon	110,177	(2,538)	2,081	12,388	1,902	124,010
Glen Ellyn	450,128	8,031	1,129	44,429	8,573	512,290
Glencoe	341,748	(4,299)	3,327	21,873	3,677	366,326
Glenview	166,197	17,927	93,764	38,690	4,542	321,120
Glenview Park Distr	98,150	2,764	938	10,917	1,263	114,032
Grayslake	(1,607)	(2,377)	1,132	3,296	112	556
Hanover Park	2,605,371	154,069	1,902	138,514	30,339	2,930,195
Highland Park	874,078	(14,238)	7,406	105,731	21,032	994,009
Highwood	78,640	(697)	409	4,069	704	83,125
Hinsdale	2,264,754	2,988	2,494	79,139	17,579	2,366,954
Hoffman Estates	1,962,947	(4,359)	(109,040)	122,858	23,763	1,996,169
Homer Glen	(1,751)	485	(46,860)	2,261	105	(45,760)
Homewood	(22,688)	(6,245)	3,335	22,199	3,291	(108)
Homewood Library	40,590	1,576	100	1,666	308	44,240
Huntley	67,841	3,003	2,530	12,064	1,739	87,177
Indian Head Park	240,898	867	926	8,485	1,785	252,961

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Itasca	\$ 6,515	\$ (2,501)	\$ 99,946	\$ 10,123	\$ 1,463	\$ 115,546
JAWA	358,815	9,016	300	12,213	2,745	383,089
Justice	217,024	7,936	235	8,945	1,721	235,861
La Grange	360,215	4,317	645	14,498	2,703	382,378
LaGrange Park	608,666	2,341	748	21,227	4,521	637,503
Lake County	-	142,128	14,102	146,498	5,605	308,333
Lake County FPD	4,355	6,998	1,743	13,189	441	26,726
Lake Zurich	660,491	16,844	740	34,425	6,389	718,889
Lee County	(27,790)	(6,467)	53,751	15,051	2,094	36,639
Libertyville	1,013,271	(5,469)	1,701	73,892	15,221	1,098,616
Lindenhurst	561	(12,711)	11,474	1,522	-	846
Lisle	130,558	(3,527)	2,299	14,329	2,243	145,902
Lisle Park District	48,288	(1,164)	748	4,628	765	53,265
Lisle Woodridge FPD	292,282	1,680	2,881	27,584	4,906	329,333
Lockport	189,187	(3,228)	737	26,122	4,569	217,387
Lombard	1,830,530	20,764	(19,349)	84,383	16,972	1,933,300
McHenry County	530,784	89,834	(250,527)	185,459	31,293	586,843
McHenry Cty Con Dist	(7,784)	5,062	3,447	4,127	127	4,979
McHenry-city	112,277	(5,618)	4,296	19,180	2,785	132,920
Mokena	1,592,359	59,414	457	64,587	14,652	1,731,469
Monee	65,653	(1,066)	593	6,662	1,084	72,926
Monroe	4,680	(234,559)	227,207	5,445	-	2,773
Montgomery	373,118	15,357	1,927	15,461	2,847	408,710
Morton Grove	1,479,207	(7,635)	2,012	81,053	16,721	1,571,358
Mount Prospect	3,281,866	5,905	3,922	184,164	38,737	3,514,594
MPEA	187,185	71,097	590	16,161	3,471	278,504
Mundelein	(4,655)	(4,429)	2,818	10,782	-	4,516
Muni Cons Dispatch	28,635	548	79	1,957	359	31,578
Naperville Park Dist	285,259	6,911	843	22,238	3,640	318,891
New Baden	(1,494)	(1,326)	18,949	2,484	392	19,005
North Aurora	196,638	1,908	(1,580)	9,773	1,626	208,365
North Riverside	630,880	(5,809)	8,718	62,413	12,974	709,176

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Northbrook	\$ 2,587,422	\$ 156,552	\$ 42,392	\$ 199,030	\$ 43,145	\$ 3,028,541
Northbrook Library	(7,563)	(2,898)	(33,374)	10,178	1,838	(31,819)
Northbrook Park Dist	2,662	(12,229)	7,133	2,823	-	389
NWCD	96,234	(1,507)	580	13,500	1,952	110,759
Oak Park Public Libr	65,553	49,139	51,886	8,771	1,193	176,542
Oak Park Township	16,054	(2,093)	24,698	4,593	629	43,881
Oswego	546,668	18,822	980	34,917	6,766	608,153
Oswego Township	-	(194)	-	738	7	551
Oswegoland PD	303,098	6,636	(15,055)	13,395	2,736	310,810
Palatine	(34,128)	(10,235)	2,255	55,110	8,009	21,011
Palatine PD	18,184	133	1,582	9,786	1,288	30,973
Park Ridge	1,078,238	(1,521)	(101)	68,557	13,346	1,158,519
Pekin	-	(9,917)	2,154	7,943	275	455
Peotone	20,007	(928)	291	4,729	889	24,988
Peru	(1,942)	(6,520)	959	4,716	137	(2,650)
Plainfield	1,923,502	(2,565)	1,481	91,533	20,078	2,034,029
Princeton	28,485	(2,478)	464	19,502	3,496	49,469
River Forest	418,652	(4,356)	3,835	29,231	6,008	453,370
River Grove	3,741	(5,017)	1,245	7,990	1,178	9,137
Rochelle	52,461	(7,111)	2,897	20,142	3,139	71,528
Rock Falls	163,850	(4,560)	2,035	23,753	4,894	189,972
Rolling Meadows	1,971,036	159,283	46,066	103,247	22,235	2,301,867
Roscoe	62,422	1,296	419	3,546	570	68,253
Roselle	27,914	1,409	541	8,574	1,009	39,447
Schaumburg	1,789,510	(16,864)	272,458	186,804	38,460	2,270,368
SEECOM	55,553	(900)	158	6,007	1,163	61,981
Skokie Park District	-	(680)	779	38	-	137
South Chicago Height	(1,099)	4,380	7,458	2,675	267	13,681
South Holland	(4,341)	(5,552)	101,028	18,721	2,247	112,103
Spring Grove	36,595	(357)	52	2,722	510	39,522
St. Charles	(7,115)	(14,973)	199	15,008	59	(6,822)
Steger	278,027	(338)	238	12,666	2,552	293,145

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2023**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Streamwood	\$ 4,534,749	\$ 126,577	\$ (64,125)	\$ 164,539	\$ 36,963	\$ 4,798,703
Summit	148,492	(3,306)	441	12,186	2,004	159,817
Swansea	4,856	(1,850)	11,975	7,158	1,137	23,276
Trenton	(1,174)	(513)	(1,449)	1,352	215	(1,569)
Warrenville	130,428	(2,374)	1,922	11,092	1,684	142,752
Washington	112,462	(3,134)	985	16,984	3,126	130,423
Wauconda	(2,761)	(1,940)	(107)	6,036	712	1,940
West Chicago	1,758,556	49,523	(125,327)	72,013	15,849	1,770,614
West Dundee	36,374	(194)	977	6,546	854	44,557
Westchester	34,714	(2,021)	253	12,466	1,752	47,164
Westmont PD	261,201	8,719	49,978	9,705	2,187	331,790
Wheaton	569,241	8,828	25,443	65,231	12,556	681,299
Wheeling	2,097,765	(1,492)	6,516	118,422	24,622	2,245,833
Winfield	153,903	(884)	274	14,128	2,931	170,352
Winnetka	198,646	(13,263)	4,505	25,538	3,055	218,481
Wood Dale	2,752,987	8,448	2,165	107,054	24,213	2,894,867
Wood River	136,631	(3,329)	1,103	12,476	2,128	149,009
Woodridge	1,174,047	4,368	(50,650)	39,748	8,487	1,176,000
Woodridge Library	12,792	(1,160)	192	1,222	131	13,177
WSCDC	239,386	312	24,841	10,209	2,149	276,897
Total	76,158,950	1,488,850	(638,650)	5,426,284	1,030,005	83,465,439
Withdrawn Members						
Bloomington	499,991	1,029,479	(1,529,470)	-	-	-
Willowbrook	62,164	3,266	(65,430)	-	-	-
Withdrawn Members	562,155	1,032,745	(1,594,900)	-	-	-
Grand Total	76,721,105	2,521,595	(2,233,550)	5,426,284	1,030,005	83,465,439

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - Terminal Reserve Account
Year Ended June 30, 2023**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Algon-Lake Hills FPD	\$ 113,705	\$ 1,303,097	\$ 1,303,629	\$ 532	\$ 114,237
Algonquin	853	2,403,800	2,405,476	1,676	2,529
Barrington	627	2,069,738	2,079,429	9,691	10,318
Bartlett Fire PD	-	1,262,704	1,264,111	1,407	1,407
Batavia	1,112	4,268,201	4,270,873	2,672	3,784
Batavia Library	7,102	404,498	404,773	275	7,377
Beach Park	20,323	185,137	185,137	-	20,323
Beecher	167	339,206	339,197	(9)	158
Bensenville	706	2,172,253	2,172,573	320	1,026
Berkeley	220	624,221	624,492	271	491
Bloomington	686	1,830,878	1,777,415	(53,463)	(52,777)
Boone County	1,046	3,449,620	3,449,327	(293)	753
Buffalo Grove	(49,724)	5,605,253	5,610,165	4,912	(44,812)
Burr Ridge	360	749,546	750,007	461	821
Byron FPD	29,483	356,154	356,461	307	29,790
Campton Hills	3,138	237,635	237,783	148	3,286
Carol Stream	(26,631)	3,209,338	3,209,984	646	(25,985)
Carpentersville	1,119	3,518,923	3,519,080	157	1,276
Cary	380	897,042	897,714	672	1,052
Cary Fire Prtct Dist	7,035	346,526	346,526	-	7,035
Caseyville	13,022	512,667	512,655	(12)	13,010
Centralia	-	1,310,124	1,310,106	(18)	(18)
Channahon	18,866	722,666	722,865	199	19,065
Clarendon Hills	(622)	593,595	593,812	217	(405)
Coal City	180	356,186	356,198	12	192
Collinsville	1,486	4,831,172	4,835,318	4,146	5,632
Colona	176	452,353	452,383	30	206
Countryside	480	1,338,931	1,341,334	2,403	2,883
Crest Hill	300	1,176,167	1,178,499	2,332	2,632
Crete	267	848,095	848,431	336	603
Crete Township	8,139	270,905	271,066	161	8,300
Crystal Lake	1,785	5,756,598	5,760,286	3,688	5,473

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023**

	Member		Funding Adjustment		Adjusted Member Contributions / Withdrawals
	Contributions	Funding Owed	Funding Paid	Over / (Under) Paid	
Darien	\$ (62,768)	\$ 1,188,496	\$ 1,186,770	\$ (1,726)	\$ (64,494)
Deerfield	1,346	4,229,782	4,231,676	1,894	3,240
DeKalb	1,699	5,454,787	5,322,953	(131,834)	(130,135)
DeKalb County	1,946	5,362,120	5,370,410	8,290	10,236
Des Plaines	(1,222,652)	8,241,227	8,249,398	8,171	(1,214,481)
DU-Comm	626	1,286,920	1,287,634	714	1,340
East Moline	1,888	4,019,852	4,023,825	3,973	5,861
Effingham	165,268	2,067,441	2,068,890	1,449	166,717
Elk Grove Village	2,512	8,703,531	8,711,095	7,564	10,076
Evanston	5,477	13,874,271	13,914,588	40,317	45,794
FP Dist-DuPage Co	1,785	5,087,323	4,740,000	(347,323)	(345,538)
FPD Winnebago County	240	523,835	670,000	146,165	146,405
FPDKC	467	907,912	908,186	274	741
Franklin Park	1,086	3,276,514	3,279,566	3,052	4,138
Freeport	(1,216)	2,814,664	2,817,873	3,209	1,993
Gilberts	127	279,605	279,603	(2)	125
Glen Carbon	2,074	1,506,684	1,506,691	7	2,081
Glen Ellyn	1,106	2,975,466	2,975,489	23	1,129
Glencoe	879	2,218,556	2,221,004	2,448	3,327
Glenview	87,342	6,645,320	6,651,742	6,422	93,764
Glenview Park Distr	827	1,901,432	1,901,543	111	938
Grayslake	-	948,164	949,296	1,132	1,132
Hanover Park	1,319	4,264,124	4,264,707	583	1,902
Highland Park	1,979	6,205,476	6,210,903	5,427	7,406
Highwood	113	385,581	385,877	296	409
Hinsdale	786	2,095,796	2,097,504	1,708	2,494
Hoffman Estates	2,472	8,148,973	8,037,461	(111,512)	(109,040)
Homer Glen	(46,843)	610,654	610,637	(17)	(46,860)
Homewood	899	2,863,136	2,865,572	2,436	3,335
Homewood Library	100	130,636	130,636	-	100
Huntley	560	1,623,525	1,625,495	1,970	2,530
Indian Head Park	126	363,188	363,988	800	926

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Itasca	\$ 98,621	\$ 1,357,863	\$ 1,359,188	\$ 1,325	\$ 99,946
JAWA	100	279,130	279,330	200	300
Justice	240	605,650	605,645	(5)	235
La Grange	539	1,101,489	1,101,595	106	645
LaGrange Park	360	832,113	832,501	388	748
Lake County	-	41,247,402	41,261,504	14,102	14,102
Lake County FPD	(304)	3,801,309	3,803,356	2,047	1,743
Lake Zurich	913	2,657,411	2,657,238	(173)	740
Lee County	51,760	2,131,342	2,133,333	1,991	53,751
Libertyville	946	3,611,806	3,612,561	755	1,701
Lindenhurst	11,156	509,311	509,629	318	11,474
Lisle	640	1,684,122	1,685,781	1,659	2,299
Lisle Park District	173	487,517	488,092	575	748
Lisle Woodridge FPD	726	2,424,595	2,426,750	2,155	2,881
Lockport	760	2,403,181	2,403,158	(23)	737
Lombard	1,712	4,693,606	4,672,545	(21,061)	(19,349)
McHenry County	5,990	18,649,775	18,393,258	(256,517)	(250,527)
McHenry Cty Con Dist	3,448	1,205,654	1,205,653	(1)	3,447
McHenry-city	780	2,553,771	2,557,287	3,516	4,296
Mokena	426	1,288,781	1,288,812	31	457
Monee	206	724,598	724,985	387	593
Monroe	227,068	1,822,037	1,822,176	139	227,207
Montgomery	493	1,224,936	1,226,370	1,434	1,927
Morton Grove	586	3,927,035	3,928,461	1,426	2,012
Mount Prospect	2,638	7,890,404	7,891,688	1,284	3,922
MPEA	233	592,463	592,820	357	590
Mundelein	(1,269)	3,607,785	3,611,872	4,087	2,818
Muni Cons Dispatch	80	157,893	157,892	(1)	79
Naperville Park Dist	799	2,391,927	2,391,971	44	843
New Baden	18,606	287,344	287,687	343	18,949
North Aurora	(867)	1,015,344	1,014,631	(713)	(1,580)
North Riverside	866	2,886,609	2,894,461	7,852	8,718

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Northbrook	\$ 1,899	\$ 6,751,507	\$ 6,792,000	\$ 40,493	\$ 42,392
Northbrook Library	320	855,566	821,872	(33,694)	(33,374)
Northbrook Park Dist	6,675	944,687	945,145	458	7,133
NWCD	580	1,810,485	1,810,485	-	580
Oak Park Public Libr	48,038	1,280,440	1,284,288	3,848	51,886
Oak Park Township	23,947	664,567	665,318	751	24,698
Oswego	906	2,298,074	2,298,148	74	980
Oswego Township	-	237,670	237,670	-	-
Oswegoland PD	273	686,780	671,452	(15,328)	(15,055)
Palatine	2,146	7,330,663	7,330,772	109	2,255
Palatine PD	472	1,488,797	1,489,907	1,110	1,582
Park Ridge	(43)	4,426,861	4,426,803	(58)	(101)
Pekin	-	2,276,691	2,278,845	2,154	2,154
Peotone	134	349,426	349,583	157	291
Peru	-	1,387,646	1,388,605	959	959
Plainfield	899	2,777,816	2,778,398	582	1,481
Princeton	529	1,676,014	1,675,949	(65)	464
River Forest	593	1,446,822	1,450,064	3,242	3,835
River Grove	373	1,040,318	1,041,190	872	1,245
Rochelle	746	2,384,883	2,387,034	2,151	2,897
Rock Falls	560	1,160,266	1,161,741	1,475	2,035
Rolling Meadows	1,106	3,704,465	3,749,425	44,960	46,066
Roscoe	177	395,449	395,691	242	419
Roselle	499	1,469,528	1,469,570	42	541
Schaumburg	3,245	9,159,023	9,428,236	269,213	272,458
SEECOM	191	396,950	396,917	(33)	158
Skokie Park District	-	11,650	12,429	779	779
South Chicago Height	7,218	525,004	525,244	240	7,458
South Holland	101,178	3,146,748	3,146,598	(150)	101,028
Spring Grove	113	203,750	203,689	(61)	52
St. Charles	-	4,940,627	4,940,826	199	199
Steger	253	697,215	697,200	(15)	238

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Streamwood	\$ (54,947)	\$ 3,785,481	\$ 3,776,303	\$ (9,178)	\$ (64,125)
Summit	439	1,297,915	1,297,917	2	441
Swansea	11,986	817,216	817,205	(11)	11,975
Trenton	(1,418)	154,158	154,127	(31)	(1,449)
Warrenville	501	1,375,761	1,377,182	1,421	1,922
Washington	487	1,347,878	1,348,376	498	985
Wauconda	(251)	1,032,370	1,032,514	144	(107)
West Chicago	566	2,110,923	1,985,030	(125,893)	(125,327)
West Dundee	347	1,007,164	1,007,794	630	977
Westchester	646	1,740,521	1,740,128	(393)	253
Westmont PD	100	214,122	264,000	49,878	49,978
Wheaton	1,426	4,410,086	4,434,103	24,017	25,443
Wheeling	2,052	5,472,576	5,477,040	4,464	6,516
Winfield	273	661,473	661,474	1	274
Winnetka	1,239	4,307,744	4,311,010	3,266	4,505
Wood Dale	707	2,235,258	2,236,716	1,458	2,165
Wood River	551	1,222,306	1,222,858	552	1,103
Woodridge	726	1,527,361	1,475,985	(51,376)	(50,650)
Woodridge Library	80	228,694	228,806	112	192
WSCDC	180	434,944	459,605	24,661	24,841
Total	(295,502)	386,972,762	386,629,614	(343,148)	(638,650)
Withdrawn Members					
Bloomington	(1,529,470)	-	-	-	(1,529,470)
Willowbrook	(65,430)	-	-	-	(65,430)
Total Withdrawn Members	(1,594,900)	-	-	-	(1,594,900)
Grand Total	(1,890,402)	386,972,762	386,629,614	(343,148)	(2,233,550)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - Terminal Reserve Account
Year Ended June 30, 2023**

	Total Account Balances June 30, 2022	Total Account Balances June 30, 2023	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	(1) Wintrust Interest Income Allocation	Total Investment Allocation
Algon-Lake Hills FPD	\$ 105,863	\$ 257,311	\$ 181,587	\$ 5,388	\$ 1,300	\$ 3,894	\$ 10,582
Algonquin	419,819	455,473	437,646	12,985	3,132	7,184	23,301
Barrington	1,066,472	1,066,849	1,066,661	31,647	7,634	6,185	45,466
Bartlett Fire PD	(746)	42,529	20,891	620	150	3,773	4,543
Batavia	1,294,006	1,617,995	1,456,001	43,199	10,421	12,755	66,375
Batavia Library	(6,459)	3,439	(1,511)	-	-	1,209	1,209
Beach Park	19,204	39,033	29,119	864	208	553	1,625
Beecher	74,829	73,734	74,282	2,204	532	1,014	3,750
Bensenville	1,415,192	1,397,377	1,406,284	41,724	10,065	6,492	58,281
Berkeley	132,006	135,060	133,533	3,962	956	1,865	6,783
Bloomington	1,532,452	1,420,926	1,476,689	43,813	10,569	5,471	59,853
Boone County	398,414	583,202	490,808	14,562	3,513	10,309	28,384
Buffalo Grove	2,006,055	1,600,817	1,803,436	53,507	12,907	16,751	83,165
Burr Ridge	561,427	544,612	553,020	16,408	3,959	2,240	22,607
Byron FPD	(28,620)	4,364	(12,128)	-	-	1,064	1,064
Campton Hills	(2,848)	2,725	(61)	-	-	710	710
Carol Stream	2,897,551	2,768,183	2,832,867	84,050	20,275	9,591	113,916
Carpentersville	3,649,610	3,422,821	3,536,216	104,918	25,310	10,516	140,744
Cary	169,428	172,890	171,159	5,078	1,225	2,681	8,984
Cary Fire Prtct Dist	(6,614)	4,529	(1,043)	-	-	1,036	1,036
Caseyville	(12,340)	6,090	(3,124)	-	-	1,532	1,532
Centralia	3,531	45,613	24,572	729	176	3,915	4,820
Channahon	59,062	84,752	71,907	2,133	514	2,160	4,807
Clarendon Hills	634,178	609,695	621,936	18,453	4,452	1,774	24,679
Coal City	127,866	122,802	125,334	3,719	897	1,064	5,680
Collinsville	2,458,909	2,317,582	2,388,246	70,858	17,093	14,437	102,388
Colona	149,194	143,264	146,229	4,339	1,047	1,352	6,738
Countryside	1,134,622	1,092,845	1,113,733	33,044	7,971	4,001	45,016
Crest Hill	442,769	429,330	436,050	12,937	3,121	3,515	19,573
Crete	324,715	312,397	318,556	9,451	2,280	2,534	14,265
Crete Township	30,290	36,622	33,456	993	239	810	2,042
Crystal Lake	1,370,853	1,342,796	1,356,824	40,257	9,712	17,203	67,172

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Total Account Balances June 30, 2022	Total Account Balances June 30, 2023	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	(1) Wintrust Interest Income Allocation	Total Investment Allocation
Darien	\$ 1,032,718	\$ 937,442	\$ 985,081	\$ 29,227	\$ 7,050	\$ 3,552	\$ 39,829
Deerfield	3,749,850	3,488,976	3,619,413	107,387	25,905	12,640	145,932
DeKalb	2,682,348	2,760,593	2,721,471	80,745	19,478	16,301	116,524
DeKalb County	1,234,520	654,539	944,530	28,024	6,761	16,024	50,809
Des Plaines	7,087,162	5,342,728	6,214,945	184,395	44,482	24,628	253,505
DU-Comm	373,545	365,510	369,528	10,964	2,645	3,846	17,455
East Moline	732,184	393,035	562,609	16,692	4,026	12,013	32,731
Effingham	194,992	413,452	304,222	9,026	2,178	6,178	17,382
Elk Grove Village	2,492,584	2,000,786	2,246,686	66,658	16,080	26,010	108,748
Evanston	6,555,644	5,840,977	6,198,310	183,902	44,363	41,462	269,727
FP Dist-DuPage Co	3,116,324	2,734,070	2,925,198	86,790	20,936	15,203	122,929
FPD Winnebago County	136,030	282,685	209,357	6,212	1,499	1,565	9,276
FPDKC	274,773	267,638	271,205	8,047	1,941	2,713	12,701
Franklin Park	935,787	971,764	953,776	28,298	6,826	9,792	44,916
Freeport	799,575	379,734	589,654	17,495	4,221	8,411	30,127
Gilberts	192,093	186,186	189,140	5,612	1,353	836	7,801
Glen Carbon	246,273	285,241	265,757	7,885	1,902	4,503	14,290
Glen Ellyn	1,183,168	1,212,338	1,197,753	35,537	8,573	8,892	53,002
Glencoe	501,982	525,560	513,770	15,243	3,677	6,630	25,550
Glenview	539,461	729,923	634,692	18,831	4,543	19,859	43,233
Glenview Park Distr	151,576	201,338	176,458	5,235	1,263	5,682	12,180
Grayslake	(762)	31,899	15,568	462	111	2,834	3,407
Hanover Park	4,280,617	4,197,457	4,239,038	125,771	30,340	12,743	168,854
Highland Park	3,109,303	2,767,899	2,938,601	87,187	21,033	18,544	126,764
Highwood	99,804	96,828	98,316	2,917	703	1,152	4,772
Hinsdale	2,509,157	2,403,359	2,456,258	72,876	17,580	6,263	96,719
Hoffman Estates	3,289,012	3,351,139	3,320,076	98,506	23,763	24,352	146,621
Homer Glen	35,175	(5,800)	14,688	436	105	1,825	2,366
Homewood	428,630	491,025	459,827	13,643	3,291	8,556	25,490
Homewood Library	43,223	42,790	43,006	1,276	308	390	1,974
Huntley	226,499	259,665	243,082	7,212	1,740	4,852	13,804
Indian Head Park	254,666	244,150	249,408	7,400	1,785	1,085	10,270

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Total Account Balances June 30, 2022	Total Account Balances June 30, 2023	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	(1) Wintrust Interest Income Allocation	Total Investment Allocation
Itasca	\$ 137,919	\$ 270,905	\$ 204,412	\$ 6,065	\$ 1,463	\$ 4,058	\$ 11,586
JAWA	390,449	376,598	383,524	11,379	2,745	834	14,958
Justice	242,135	238,798	240,467	7,135	1,721	1,810	10,666
La Grange	384,739	370,676	377,708	11,206	2,703	3,292	17,201
LaGrange Park	646,321	616,920	631,620	18,740	4,521	2,487	25,748
Lake County	-	1,566,344	783,172	23,236	5,605	123,262	152,103
Lake County FPD	(1,723)	124,997	61,637	1,829	442	11,360	13,631
Lake Zurich	882,588	902,668	892,628	26,484	6,388	7,941	40,813
Lee County	239,483	345,737	292,610	8,682	2,095	6,369	17,146
Libertyville	2,128,683	2,124,704	2,126,694	63,098	15,221	10,794	89,113
Lindenhurst	(10,383)	6,068	(2,158)	-	-	1,522	1,522
Lisle	297,814	328,849	313,332	9,296	2,243	5,033	16,572
Lisle Park District	108,971	104,814	106,892	3,171	765	1,457	5,393
Lisle Woodridge FPD	666,006	704,938	685,473	20,338	4,906	7,246	32,490
Lockport	616,968	659,779	638,373	18,940	4,569	7,182	30,691
Lombard	2,391,658	2,351,046	2,371,352	70,357	16,972	14,026	101,355
McHenry County	4,014,631	4,730,058	4,372,345	129,726	31,294	55,733	216,753
McHenry Cty Con Dist	(1,307)	36,635	17,664	524	127	3,603	4,254
McHenry-city	363,059	415,380	389,220	11,548	2,785	7,632	21,965
Mokena	2,093,641	2,000,532	2,047,087	60,736	14,652	3,851	79,239
Monee	153,513	149,597	151,555	4,497	1,085	2,165	7,747
Monroe	(220,027)	(505,120)	(362,574)	-	-	5,445	5,445
Montgomery	398,996	396,406	397,701	11,800	2,846	3,661	18,307
Morton Grove	2,758,832	1,913,767	2,336,300	69,317	16,722	11,736	97,775
Mount Prospect	5,601,681	5,223,131	5,412,406	160,584	38,738	23,580	222,902
MPEA	495,271	474,718	484,994	14,390	3,471	1,771	19,632
Mundelein	(166,818)	(29,802)	(98,310)	-	-	10,782	10,782
Muni Cons Dispatch	50,226	49,860	50,043	1,485	358	472	2,315
Naperville Park Dist	488,922	528,296	508,609	15,090	3,640	7,148	25,878
New Baden	44,573	64,984	54,779	1,625	392	859	2,876
North Aurora	231,407	222,859	227,133	6,739	1,626	3,034	11,399
North Riverside	1,808,285	1,817,411	1,812,848	53,787	12,975	8,626	75,388

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Total Account Balances June 30, 2022	Total Account Balances June 30, 2023	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	(1) Wintrust Interest Income Allocation	Total Investment Allocation
Northbrook	\$ 5,975,710	\$ 6,080,641	\$ 6,028,176	\$ 178,854	\$ 43,145	\$ 20,176	\$ 242,175
Northbrook Library	278,322	235,416	256,869	7,621	1,839	2,557	12,017
Northbrook Park Dist	(9,524)	8,962	(281)	-	-	2,823	2,823
NWCD	253,307	292,033	272,670	8,090	1,952	5,410	15,452
Oak Park Public Libr	127,091	206,224	166,658	4,945	1,192	3,826	9,963
Oak Park Township	77,349	98,417	87,883	2,607	629	1,986	5,222
Oswego	953,622	937,147	945,384	28,049	6,766	6,868	41,683
Oswego Township	-	2,537	952	28	7	710	745
Oswegoland PD	394,003	370,590	382,296	11,343	2,736	2,052	16,131
Palatine	1,143,919	1,094,280	1,119,100	33,203	8,010	21,907	63,120
Palatine PD	161,524	198,222	179,873	5,337	1,287	4,449	11,073
Park Ridge	2,049,759	1,679,812	1,864,786	55,328	13,347	13,229	81,904
Pekin	-	153,558	38,389	1,139	275	6,804	8,218
Peotone	126,663	121,758	124,211	3,685	889	1,044	5,618
Peru	(2,804)	41,160	19,178	569	137	4,147	4,853
Plainfield	2,845,652	2,764,892	2,805,273	83,232	20,078	8,301	111,611
Princeton	473,655	503,309	488,482	14,493	3,497	5,009	22,999
River Forest	841,260	837,691	839,475	24,907	6,008	4,324	35,239
River Grove	152,092	176,923	164,508	4,881	1,177	3,109	9,167
Rochelle	412,377	464,942	438,659	13,015	3,140	7,127	23,282
Rock Falls	682,299	685,153	683,726	20,286	4,894	3,467	28,647
Rolling Meadows	3,113,647	3,099,873	3,106,760	92,177	22,235	11,070	125,482
Roscoe	80,081	79,257	79,669	2,364	571	1,182	4,117
Roselle	121,627	160,280	140,953	4,182	1,009	4,392	9,583
Schaumburg	5,227,980	5,519,223	5,373,602	159,433	38,460	27,371	225,264
SEECOM	164,167	160,797	162,482	4,821	1,163	1,186	7,170
Skokie Park District	-	1,187	99	3	1	35	39
South Chicago Height	31,786	42,738	37,262	1,106	266	1,569	2,941
South Holland	169,404	458,615	314,010	9,317	2,248	9,404	20,969
Spring Grove	72,681	69,768	71,224	2,113	509	609	3,231
St. Charles	(314,204)	330,574	8,186	243	59	14,765	15,067
Steger	365,509	347,816	356,662	10,582	2,553	2,084	15,219

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Total Account Balances June 30, 2022	Total Account Balances June 30, 2023	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	(1) Wintrust Interest Income Allocation	Total Investment Allocation
Streamwood	\$ 5,307,091	\$ 5,021,716	\$ 5,164,404	\$ 153,226	\$ 36,963	\$ 11,313	\$ 201,502
Summit	284,668	275,287	279,978	8,307	2,004	3,879	14,190
Swansea	154,153	163,759	158,956	4,716	1,137	2,442	8,295
Trenton	30,840	29,190	30,016	891	215	461	1,567
Warrenville	238,573	232,040	235,306	6,981	1,684	4,111	12,776
Washington	426,131	447,206	436,668	12,956	3,126	4,028	20,110
Wauconda	82,719	116,238	99,479	2,951	712	3,085	6,748
West Chicago	2,321,638	2,107,492	2,214,565	65,705	15,850	6,308	87,863
West Dundee	117,586	120,792	119,188	3,536	853	3,010	7,399
Westchester	222,492	267,234	244,864	7,265	1,753	5,201	14,219
Westmont PD	284,300	326,755	305,527	9,065	2,186	640	11,891
Wheaton	1,708,678	1,800,086	1,754,382	52,052	12,557	13,179	77,788
Wheeling	3,593,368	3,286,906	3,440,137	102,068	24,622	16,354	143,044
Winfield	416,045	403,022	409,533	12,151	2,931	1,977	17,059
Winnetka	374,756	478,955	426,856	12,665	3,055	12,873	28,593
Wood Dale	3,456,115	3,309,993	3,383,054	100,374	24,214	6,680	131,268
Wood River	284,615	310,163	297,389	8,823	2,128	3,653	14,604
Woodridge	1,236,392	1,135,297	1,185,844	35,184	8,487	4,564	48,235
Woodridge Library	18,537	17,827	18,183	539	131	683	1,353
WSCDC	292,973	307,543	300,258	8,909	2,149	1,300	12,358
Total	144,965,740	141,976,432	143,431,897	4,269,854	1,030,025	1,156,430	6,456,309
Withdrawn Members							
Bloomington	1,566,883	-	-	-	-	-	-
Willowbrook	86,667	-	-	-	-	-	-
Total Withdrawn Members	1,653,550	-	-	-	-	-	-
Grand Total	146,619,290	141,976,432	143,431,897	4,269,854	1,030,025 #	1,156,430 #	6,456,309

(1) Wintrust Money Market interest earned is allocated to the members based on Members Contributions for the year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported
Year Ended June 30, 2023**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Algon-Lake Hills FPD	\$ 96,584	\$ (33,900)	\$ 62,684	\$ -	\$ -	\$ -
Algonquin	81,216	9,116	90,332	46,621	29,698	76,319
Barrington	92,323	(28,148)	64,175	59,714	31,539	91,253
Bartlett Fire PD	45,253	20,029	65,282	-	1,383	1,383
Batavia	207,922	3,355	211,277	6,987	5,013	12,000
Batavia Library	16,773	(434)	16,339	1,087	(965)	122
Beach Park	43,805	(43,288)	517	-	-	-
Beecher	19,842	2,279	22,121	-	-	-
Bensenville	55,989	40,829	96,818	54,138	(1,097)	53,041
Berkeley	7,013	6,013	13,026	27,322	(19,336)	7,986
Bloomington	25,147	18,280	43,427	36,899	13,656	50,555
Boone County	187,821	15,240	203,061	-	-	-
Buffalo Grove	296,090	88,820	384,910	20,729	(3,600)	17,129
Burr Ridge	-	-	-	22,534	2,322	24,856
Byron FPD	13,556	1,498	15,054	-	-	-
Campton Hills	12,339	5,680	18,019	-	-	-
Carol Stream	13,597	(1,476)	12,121	175,314	25,848	201,162
Carpentersville	187,511	(15,663)	171,848	12,747	(366)	12,381
Cary	37,147	(9,971)	27,176	18,749	38	18,787
Cary Fire Prtct Dist	22,507	9,004	31,511	1,055	4,805	5,860
Caseyville	17,571	30,430	48,001	-	-	-
Centralia	180,932	32,807	213,739	-	-	-
Channahon	41,136	(10,269)	30,867	4,905	(3,654)	1,251
Clarendon Hills	2,808	13,863	16,671	36,654	33,956	70,610
Coal City	13,072	4,264	17,336	-	-	-
Collinsville	257,653	301,610	559,263	9,797	(4,191)	5,606
Colona	50,383	6,725	57,108	-	-	-
Countryside	5,622	(250)	5,372	78,853	29,918	108,771
Crest Hill	30,112	14,136	44,248	10,501	7,621	18,122
Crete	52,525	(11,502)	41,023	3,877	(3,797)	80
Crete Township	16,959	186	17,145	-	-	-
Crystal Lake	395,951	9,282	405,233	20,417	8,753	29,170

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2023

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Darien	\$ -	\$ -	\$ -	\$ 61,887	\$ 8,588	\$ 70,475
Deerfield	219,417	27,055	246,472	55,502	(13,661)	41,841
DeKalb	302,225	13,132	315,357	36,803	28,825	65,628
DeKalb County	351,150	47,994	399,144	22,533	52,355	74,888
Des Plaines	373,685	50,850	424,535	84,267	(21,466)	62,801
DU-Comm	25,124	5,665	30,789	46,423	(1,514)	44,909
East Moline	259,779	46,404	306,183	-	-	-
Effingham	114,268	16,082	130,350	-	-	-
Elk Grove Village	445,406	114,617	560,023	50,423	29,175	79,598
Evanston	664,475	15,863	680,338	190,824	(24,687)	166,137
FP Dist-DuPage Co	205,851	(6,219)	199,632	109,090	(1,743)	107,347
FPD Winnebago County	22,694	8,899	31,593	3,355	915	4,270
FPDKC	52,515	(16,475)	36,040	22,292	32,069	54,361
Franklin Park	206,825	10,122	216,947	49,371	10,535	59,906
Freeport	141,640	79,789	221,429	-	-	-
Gilberts	5,562	(1,775)	3,787	11,049	19,628	30,677
Glen Carbon	101,649	33,616	135,265	-	-	-
Glen Ellyn	108,592	(4,042)	104,550	31,726	(2,735)	28,991
Glencoe	73,083	9,358	82,441	39,184	25,532	64,716
Glenview	267,817	(39,709)	228,108	133,017	(11,021)	121,996
Glenview Park Distr	67,151	63,928	131,079	23,899	(4,283)	19,616
Grayslake	48,040	(19,505)	28,535	-	-	-
Hanover Park	166,183	28,555	194,738	68,375	5,118	73,493
Highland Park	364,784	14,754	379,538	51,245	(5,174)	46,071
Highwood	8,370	6,521	14,891	1	70	71
Hinsdale	41,896	2,298	44,194	97,582	(25,401)	72,181
Hoffman Estates	458,581	(55,287)	403,294	79,162	(32,640)	46,522
Homer Glen	16,884	2,597	19,481	8,213	(6,298)	1,915
Homewood	137,030	46,730	183,760	30,918	(9,443)	21,475
Homewood Library	(1)	-	(1)	4,774	3,267	8,041
Huntley	47,403	32,486	79,889	5,577	19,095	24,672
Indian Head Park	-	-	-	22,391	18,810	41,201

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2023

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Itasca	\$ 83,780	\$ 6,976	\$ 90,756	\$ 5,694	\$ (2,823)	\$ 2,871
JAWA	681	3,794	4,475	4,768	2,303	7,071
Justice	2,871	578	3,449	20,577	5,334	25,911
La Grange	2,592	(501)	2,091	71,559	37,880	109,439
LaGrange Park	-	-	-	70,962	27,748	98,710
Lake County	-	1,222,061	1,222,061	-	698,492	698,492
Lake County FPD	164,844	(12,031)	152,813	29,718	13,145	42,863
Lake Zurich	98,061	(5,980)	92,081	62,563	(1,156)	61,407
Lee County	168,467	(16,822)	151,645	-	-	-
Libertyville	179,379	(17,591)	161,788	15,386	9,937	25,323
Lindenhurst	25,889	6,969	32,858	-	-	-
Lisle	64,529	(4,175)	60,354	18,593	4,092	22,685
Lisle Park District	27,130	(2,163)	24,967	2,838	6,724	9,562
Lisle Woodridge FPD	121,921	(40,115)	81,806	29,068	(10,269)	18,799
Lockport	126,031	(10,607)	115,424	4,548	16,285	20,833
Lombard	117,421	6,116	123,537	145,894	1,784	147,678
McHenry County	689,188	(49,979)	639,209	501,403	(8,927)	492,476
McHenry Cty Con Dist	53,704	32,601	86,305	8,908	(931)	7,977
McHenry-city	176,155	(26,489)	149,666	4,530	6,001	10,531
Mokena	52,405	124,016	176,421	17,230	10,359	27,589
Monee	40,334	(5,866)	34,468	4,934	(4,569)	365
Monroe	156,540	92,387	248,927	-	-	-
Montgomery	33	6,951	6,984	79,848	(31,952)	47,896
Morton Grove	254,440	43,941	298,381	10,669	7,190	17,859
Mount Prospect	413,035	(22,298)	390,737	74,629	(23,079)	51,550
MPEA	40,102	(13,473)	26,629	7,429	(33)	7,396
Mundelein	213,240	(73,240)	140,000	9,909	4,212	14,121
Muni Cons Dispatch	660	(661)	(1)	4,614	6,919	11,533
Naperville Park Dist	97,981	(33,912)	64,069	93,310	(89,577)	3,733
New Baden	28,702	12,849	41,551	-	-	-
North Aurora	13,099	633	13,732	32,181	236	32,417
North Riverside	143,688	(8,122)	135,566	1,965	(1,593)	372

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2023

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Northbrook	\$ 405,367	\$ 3,884	\$ 409,251	\$ 53,912	\$ (53,912)	\$ -
Northbrook Library	45,852	(3,502)	42,350	181	804	985
Northbrook Park Dist	65,287	(18,716)	46,571	6,742	(3,791)	2,951
NWCD	89,566	2,515	92,081	12,380	19,886	32,266
Oak Park Public Libr	66,548	(13,230)	53,318	8,111	(2,609)	5,502
Oak Park Township	42,572	(508)	42,064	4,295	(878)	3,417
Oswego	71,849	(14,306)	57,543	86,274	(10,087)	76,187
Oswego Township	-	51,224	51,224	-	3,775	3,775
Oswegoland PD	5,943	3,225	9,168	19,103	8,746	27,849
Palatine	446,312	5,769	452,081	1,858	1,948	3,806
Palatine PD	90,931	35,656	126,587	15,405	(5,377)	10,028
Park Ridge	147,736	41,648	189,384	48,911	44,350	93,261
Pekin	-	193,646	193,646	-	-	-
Peotone	10,965	(3,698)	7,267	-	-	-
Peru	37,711	20,277	57,988	-	-	-
Plainfield	106,786	(2,171)	104,615	35,406	12,951	48,357
Princeton	230,756	(84,390)	146,366	-	-	-
River Forest	46,904	17,712	64,616	53,387	(6,577)	46,810
River Grove	98,519	(18,182)	80,337	-	-	-
Rochelle	151,322	59,181	210,503	-	-	-
Rock Falls	65,549	22,613	88,162	-	-	-
Rolling Meadows	139,407	(2,406)	137,001	59,315	17,289	76,604
Roscoe	25,916	49,187	75,103	17,024	(14,517)	2,507
Roselle	58,540	20,241	78,781	8,824	3,329	12,153
Schaumburg	437,217	64,032	501,249	88,486	10,489	98,975
SEECOM	92,462	(66,644)	25,818	4,986	4,064	9,050
Skokie Park District	-	1,150	1,150	-	-	-
South Chicago Height	17,518	(7,741)	9,777	18,164	(6,349)	11,815
South Holland	244,592	(8,183)	236,409	-	-	-
Spring Grove	7,964	1,718	9,682	-	-	-
St. Charles	406,467	(151,961)	254,506	-	-	-
Steger	31,678	22,833	54,511	6,497	6,314	12,811

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2023

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Streamwood	\$ 60,297	\$ 4,865	\$ 65,162	\$ 196,824	\$ 39,748	\$ 236,572
Summit	61,640	(4,042)	57,598	15,623	68,004	83,627
Swansea	106,990	(49,086)	57,904	652	302	954
Trenton	5,800	(1,713)	4,087	-	-	-
Warrenville	88,285	(6,264)	82,021	20,085	19,453	39,538
Washington	103,077	20,509	123,586	-	-	-
Wauconda	89,438	(23,767)	65,671	-	-	-
West Chicago	44,438	341	44,779	59,637	(5,873)	53,764
West Dundee	58,617	1,170	59,787	2,851	3,834	6,685
Westchester	71,416	7,890	79,306	11,855	(4,060)	7,795
Westmont PD	506	245	751	6,149	(909)	5,240
Wheaton	184,415	8,935	193,350	77,856	(32,612)	45,244
Wheeling	204,081	2,669	206,750	152,642	(1,232)	151,410
Winfield	44,153	14,054	58,207	895	350	1,245
Winnetka	252,202	(5,362)	246,840	4,208	1,321	5,529
Wood Dale	79,334	(9,766)	69,568	29,188	(3,476)	25,712
Wood River	93,586	13,563	107,149	-	-	-
Woodridge	-	-	-	88,063	(11,437)	76,626
Woodridge Library	67,091	(36,253)	30,838	-	-	-
WSCDC	26,789	(8,340)	18,449	1,452	(521)	931
Total	16,712,530	2,379,216	19,091,746	4,539,751	1,037,932	5,577,683
Withdrawn Members						
Bloomington	398,469	(398,469)	-	18,590	(18,590)	-
Willowbrook	-	-	-	25,660	(25,660)	-
Total Withdrawn Members	398,469	(398,469)	-	44,250	(44,250)	-
Grand Total	17,110,999	1,980,747	19,091,746	4,584,001	993,682	5,577,683

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts
Year Ended June 30, 2023**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Algon-Lake Hills FPD	\$ 767	\$ 147,970	\$ 1,385	\$ 117,773	\$ 267,895
Algonquin	1,508	271,772	2,732	202,758	478,770
Barrington	1,301	47,979	1,813	1,061,219	1,112,312
Bartlett Fire PD	655	42,588	1,112	2,718	47,073
Batavia	2,522	1,361,901	3,319	316,633	1,684,375
Batavia Library	189	2,133	441	1,880	4,643
Beach Park	147	18,428	234	21,853	40,662
Beecher	279	34,772	355	42,073	77,479
Bensenville	1,569	483,678	2,222	968,194	1,455,663
Berkeley	483	25,591	647	115,129	141,850
Bloomington	1,696	10,618	2,131	1,466,340	1,480,785
Boone County	1,843	596,552	3,336	9,856	611,587
Buffalo Grove	3,033	1,288,990	4,874	387,090	1,683,987
Burr Ridge	583	1,779	1,012	563,847	567,221
Byron FPD	242	3,939	439	808	5,428
Campton Hills	149	2,864	240	179	3,432
Carol Stream	2,381	139,003	3,418	2,737,292	2,882,094
Carpentersville	1,946	1,240,538	3,298	2,317,787	3,563,569
Cary	707	51,012	1,111	129,044	181,874
Cary Fire Prtct Dist	172	4,167	311	916	5,566
Caseyville	308	6,266	517	532	7,623
Centralia	743	52,086	1,348	(3,744)	50,433
Channahon	406	64,959	543	23,652	89,560
Clarendon Hills	440	29,588	690	603,653	634,371
Coal City	268	99,085	484	28,642	128,479
Collinsville	2,717	1,441,511	4,923	970,828	2,419,979
Colona	311	92,397	501	56,788	149,997
Countryside	818	23,059	1,467	1,112,517	1,137,861
Crest Hill	552	274,703	996	172,653	448,904
Crete	452	161,710	819	163,682	326,663
Crete Township	134	31,320	244	6,967	38,665
Crystal Lake	3,728	993,317	5,114	407,803	1,409,962

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2023**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Darien	\$ 791	\$ 5,832	\$ 1,352	\$ 969,296	\$ 977,271
Deerfield	2,439	1,474,415	3,969	2,154,085	3,634,908
DeKalb	2,800	2,294,272	4,701	575,345	2,877,118
DeKalb County	2,823	823,077	5,065	(125,622)	705,343
Des Plaines	4,857	3,014,622	7,669	2,569,093	5,596,241
DU-Comm	1,223	85,238	1,676	294,828	382,965
East Moline	3,850	609,949	5,436	(193,469)	425,766
Effingham	1,248	256,789	2,254	170,544	430,835
Elk Grove Village	4,761	988,261	7,793	1,108,719	2,109,534
Evanston	7,819	1,430,835	13,964	4,658,087	6,110,705
FP Dist-DuPage Co	2,904	1,667,911	5,246	1,180,936	2,856,997
FPD Winnebago County	371	62,766	629	228,194	291,960
FPDKC	918	89,690	1,415	188,319	280,342
Franklin Park	1,797	628,117	3,198	383,570	1,016,682
Freeport	2,039	371,943	3,261	32,620	409,863
Gilberts	216	55,087	341	138,344	193,988
Glen Carbon	819	173,209	1,486	124,010	299,524
Glen Ellyn	1,921	747,638	3,482	512,290	1,265,331
Glencoe	1,665	180,603	2,520	366,326	551,114
Glenview	4,386	440,716	6,927	321,120	773,149
Glenview Park Distr	1,402	95,926	2,158	114,032	213,518
Grayslake	601	33,067	1,085	556	35,309
Hanover Park	2,434	1,429,726	3,952	2,930,195	4,366,307
Highland Park	3,695	1,891,156	5,808	994,009	2,894,668
Highwood	218	17,862	396	83,125	101,601
Hinsdale	1,167	129,855	2,104	2,366,954	2,500,080
Hoffman Estates	4,029	1,490,361	7,207	1,996,169	3,497,766
Homer Glen	376	41,317	634	(45,760)	(3,433)
Homewood	1,464	512,562	2,595	(108)	516,513
Homewood Library	205	27	291	44,240	44,763
Huntley	1,041	183,399	1,854	87,177	273,471
Indian Head Park	230	812	412	252,961	254,415

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2023**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Itasca	\$ 1,000	\$ 164,217	\$ 1,723	\$ 115,546	\$ 282,486
JAWA	174	8,026	266	383,089	391,555
Justice	477	12,401	726	235,861	249,465
La Grange	937	2,962	1,601	382,378	387,878
LaGrange Park	715	3,339	1,112	637,503	642,669
Lake County	23,104	1,349,741	37,271	308,333	1,718,449
Lake County FPD	2,790	105,618	3,491	26,726	138,625
Lake Zurich	1,641	220,188	2,769	718,889	943,487
Lee County	1,485	322,155	2,607	36,639	362,886
Libertyville	1,717	1,110,641	2,839	1,098,616	2,213,813
Lindenhurst	247	6,101	397	846	7,591
Lisle	1,190	196,365	1,965	145,902	345,422
Lisle Park District	361	56,106	480	53,265	110,212
Lisle Woodridge FPD	1,201	404,743	2,146	329,333	737,423
Lockport	1,338	469,428	2,311	217,387	690,464
Lombard	3,540	510,560	5,001	1,933,300	2,452,401
McHenry County	11,120	4,331,604	17,248	586,843	4,946,815
McHenry Cty Con Dist	1,003	33,518	1,392	4,979	40,892
McHenry-city	1,517	300,717	2,188	132,920	437,342
Mokena	711	346,304	1,284	1,731,469	2,079,768
Monee	377	83,359	687	72,926	157,349
Monroe	1,742	(507,333)	3,147	2,773	(499,671)
Montgomery	798	3,792	1,418	408,710	414,718
Morton Grove	2,282	433,968	3,934	1,571,358	2,011,542
Mount Prospect	4,508	1,919,165	7,762	3,514,594	5,446,029
MPEA	363	214,837	641	278,504	494,345
Mundelein	2,317	(29,045)	3,194	4,516	(19,018)
Muni Cons Dispatch	154	20,162	281	31,578	52,175
Naperville Park Dist	1,441	231,235	2,612	318,891	554,179
New Baden	210	48,273	371	19,005	67,859
North Aurora	648	24,063	1,173	208,365	234,249
North Riverside	1,471	1,179,506	2,651	709,176	1,892,804

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2023

	Administration	Benefit	Wellness	Terminal Reserves	Total
Northbrook	\$ 3,472	\$ 3,285,333	\$ 5,470	\$ 3,028,541	\$ 6,322,816
Northbrook Library	612	277,694	949	(31,819)	247,436
Northbrook Park Dist	549	9,916	928	389	11,782
NWCD	966	194,101	1,662	110,759	307,488
Oak Park Public Libr	972	37,314	1,360	176,542	216,188
Oak Park Township	646	58,242	860	43,881	103,629
Oswego	1,586	366,558	2,531	608,153	978,828
Oswego Township	159	2,313	260	551	3,283
Oswegoland PD	576	74,398	946	310,810	386,730
Palatine	3,809	1,126,503	6,072	21,011	1,157,395
Palatine PD	816	176,007	1,498	30,973	209,294
Park Ridge	2,828	595,638	4,728	1,158,519	1,761,713
Pekin	1,298	158,164	1,860	455	161,777
Peotone	195	101,848	346	24,988	127,377
Peru	1,109	46,072	1,484	(2,650)	46,015
Plainfield	1,953	837,864	2,664	2,034,029	2,876,510
Princeton	831	474,496	1,506	49,469	526,302
River Forest	1,049	416,772	1,739	453,370	872,930
River Grove	822	175,004	1,125	9,137	186,088
Rochelle	1,435	412,959	2,299	71,528	488,221
Rock Falls	902	521,428	1,501	189,972	713,803
Rolling Meadows	1,859	918,293	3,333	2,301,867	3,225,352
Roscoe	287	14,337	493	68,253	83,370
Roselle	911	127,950	1,560	39,447	169,868
Schaumburg	7,444	3,457,501	9,179	2,270,368	5,744,492
SEECOM	373	105,104	505	61,981	167,963
Skokie Park District	17	1,071	-	137	1,225
South Chicago Height	324	31,083	584	13,681	45,672
South Holland	1,851	362,283	3,350	112,103	479,587
Spring Grove	136	33,102	241	39,522	73,001
St. Charles	2,673	344,983	4,813	(6,822)	345,647
Steger	404	68,746	732	293,145	363,027

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2023**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Streamwood	\$ 1,917	\$ 419,158	\$ 3,447	\$ 4,798,703	\$ 5,223,225
Summit	1,115	127,297	1,253	159,817	289,482
Swansea	652	147,113	1,020	23,276	172,061
Trenton	143	31,922	249	(1,569)	30,745
Warrenville	877	99,816	1,374	142,752	244,819
Washington	837	334,611	1,447	130,423	467,318
Wauconda	590	119,377	1,071	1,940	122,978
West Chicago	992	421,969	1,781	1,770,614	2,195,356
West Dundee	547	82,092	992	44,557	128,188
Westchester	1,013	231,451	1,828	47,164	281,456
Westmont PD	184	6,341	334	331,790	338,649
Wheaton	2,707	1,189,624	4,246	681,299	1,877,876
Wheeling	3,364	1,174,724	6,026	2,245,833	3,429,947
Winfield	481	248,449	799	170,352	420,081
Winnetka	2,431	282,797	3,845	218,481	507,554
Wood Dale	1,236	543,242	1,906	2,894,867	3,441,251
Wood River	840	173,401	1,516	149,009	324,766
Woodridge	1,132	4,351	2,044	1,176,000	1,183,527
Woodridge Library	144	5,632	225	13,177	19,178
WSCDC	274	42,222	501	276,897	319,894
Grand Total	236,477	64,348,697	382,126	83,465,439	148,432,739

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Benefit
Year Ended June 30, 2023**

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Algon-Lake Hills FPD \$	63,350 \$	1,206,965 \$	6,845 \$	(12) \$	- \$	- \$	1,277,148
Algonquin	125,215	1,356,782	48,682	-	-	-	1,530,679
Barrington	-	1,298,270	11,408	4,712	48,560	-	1,362,950
Bartlett Fire PD	69,970	1,138,778	19,995	-	-	-	1,228,743
Batavia	179,962	3,705,519	61,338	20,749	-	-	3,967,568
Batavia Library	-	336,470	1,021	2,114	-	-	339,605
Beach Park	-	180,375	421	-	-	-	180,796
Beecher	12,054	318,107	149	2,279	-	-	332,589
Bensenville	104,805	1,336,868	14,212	-	-	-	1,455,885
Berkeley	35,382	311,840	4,949	3,101	-	-	355,272
Bloomington	94,900	690,865	14,059	8,272	-	-	808,096
Boone County	-	3,387,129	-	-	-	-	3,387,129
Buffalo Grove	343,550	4,728,345	32,817	-	-	-	5,104,712
Burr Ridge	-	-	2,990	4,386	53,904	-	61,280
Byron FPD	13,242	330,740	3,949	-	-	-	347,931
Campton Hills	10,218	221,898	996	-	-	-	233,112
Carol Stream	231,716	-	19,187	1,106	-	-	252,009
Carpentersville	-	3,043,545	55,784	11,557	109,655	-	3,220,541
Cary	54,969	423,279	7,612	-	-	-	485,860
Cary Fire Prtct Dist	17,678	268,509	-	3,744	-	-	289,931
Caseyville	24,015	465,583	8,662	4,695	-	-	502,955
Centralia	41,321	1,233,008	888	9,656	-	-	1,284,873
Channahon	29,883	522,354	5,337	5,346	-	-	562,920
Clarendon Hills	37,112	51,091	7,343	-	-	-	95,546
Coal City	-	345,187	1,955	-	-	-	347,142
Collinsville	167,569	4,436,064	46,870	-	-	-	4,650,503
Colona	-	435,961	2,471	-	4,543	-	442,975
Countryside	74,196	-	5,550	-	-	-	79,746
Crest Hill	45,444	943,990	14,097	-	-	-	1,003,531
Crete	-	743,924	2,249	4,659	39,450	-	790,282

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2023

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Crete Township	\$ -	\$ 252,373	\$ 296	\$ 1,280	12,373	\$ -	\$ 266,322
Crystal Lake	274,235	4,911,696	77,390	-	-	-	5,263,321
Darien	-	-	12,761	-	-	-	12,761
Deerfield	173,907	3,229,175	30,482	9,321	-	-	3,442,885
DeKalb	330,146	4,247,084	24,385	-	-	-	4,601,615
DeKalb County	189,639	4,279,142	21,777	-	-	-	4,490,558
Des Plaines	520,856	5,971,873	153,289	38,220	-	-	6,684,238
DU-Comm	-	639,686	3,094	-	-	-	642,780
East Moline	-	3,840,319	11,621	4,441	61,585	-	3,917,966
Effingham	-	2,022,706	2,518	-	-	-	2,025,224
Elk Grove Village	423,341	6,956,211	-	84,105	6,021	-	7,469,678
Evanston	-	10,593,128	103,910	-	-	-	10,697,038
FP Dist-DuPage Co	256,373	2,839,171	10,673	6,910	-	-	3,113,127
FPD Winnebago County	27,472	294,193	2,606	1,438	-	-	325,709
FPDKC	50,742	423,317	6,270	-	-	-	480,329
Franklin Park	-	2,450,657	8,895	-	-	-	2,459,552
Freeport	56,350	2,678,286	16,074	2,829	-	-	2,753,539
Gilberts	18,497	96,291	779	-	-	-	115,567
Glen Carbon	73,492	1,383,547	9,671	12,628	-	(517)	1,478,821
Glen Ellyn	164,440	1,977,874	9,434	-	-	-	2,151,748
Glencoe	-	1,486,254	24,212	-	-	-	1,510,466
Glenview	264,973	3,915,895	43,294	20,063	-	-	4,244,225
Glenview Park Distr	80,649	1,427,988	13,963	21,065	-	-	1,543,665
Grayslake	57,464	865,863	4,503	-	-	-	927,830
Hanover Park	240,628	2,825,370	23,326	-	-	-	3,089,324
Highland Park	327,663	5,241,798	20,786	-	-	-	5,590,247
Highwood	-	371,716	3,326	-	-	-	375,042
Hinsdale	117,458	823,336	19,880	5,322	-	-	965,996
Hoffman Estates	269,405	6,902,822	52,562	23,089	-	-	7,247,878
Homer Glen	25,346	465,299	5,196	3,094	-	-	498,935

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2023

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Homewood	\$ -	\$ 2,569,319	\$ 25,724	\$ -	\$ 42,773	\$ -	\$ 2,637,816
Homewood Library	-	-	433	-	-	-	433
Huntley	86,639	996,429	19,530	7,915	-	-	1,110,513
Indian Head Park	-	-	1,015	-	14,628	-	15,643
Itasca	64,390	1,116,220	7,621	7,963	-	-	1,196,194
JAWA	12,118	40,921	1,289	-	-	-	54,328
Justice	-	42,681	1,724	4,057	21,049	-	69,511
La Grange	-	25,746	8,026	-	-	-	33,772
LaGrange Park	-	-	3,332	-	31,838	-	35,170
Lake County	1,931,055	22,746,088	312,411	138,706	-	-	25,128,260
Lake County FPD	192,706	2,301,878	72,502	24,098	-	-	2,591,184
Lake Zurich	-	1,372,271	25,460	-	-	-	1,397,731
Lee County	66,935	2,003,330	1,755	10,489	-	-	2,082,509
Libertyville	183,405	2,996,410	30,354	5,631	-	-	3,215,800
Lindenhurst	22,264	472,302	2,347	4,964	-	-	501,877
Lisle	93,503	1,204,453	5,923	10,724	-	-	1,314,603
Lisle Park District	-	335,678	5,503	2,813	28,510	-	372,504
Lisle Woodridge FPD	92,765	1,819,097	29,852	13,989	-	-	1,955,703
Lockport	104,967	2,040,622	14,168	15,476	-	-	2,175,233
Lombard	-	2,320,276	25,470	-	-	-	2,345,746
McHenry County	1,069,243	10,081,292	88,560	50,727	-	-	11,289,822
McHenry Cty Con Dist	72,667	860,759	5,576	-	-	-	939,002
McHenry-city	134,731	2,120,282	30,409	23,594	-	-	2,309,016
Mokena	59,157	769,141	2,465	-	-	-	830,763
Monee	-	676,793	1,779	-	-	-	678,572
Monroe	-	1,741,107	21,990	-	-	-	1,763,097
Montgomery	-	47,563	6,454	-	69,807	-	123,824
Morton Grove	-	3,612,385	34,195	-	-	-	3,646,580
Mount Prospect	314,756	6,177,425	63,660	21,722	2,437	-	6,580,000
MPEA	-	416,398	13,314	-	-	-	429,712

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2023

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Mundelein	\$ 224,312	\$ 2,859,295	\$ 39,504	\$ 34,275	\$ 764	\$ -	\$ 3,158,150
Muni Cons Dispatch	-	-	947	-	-	-	947
Naperville Park Dist	-	1,671,665	21,221	-	-	-	1,692,886
New Baden	19,786	256,814	1,152	2,642	-	-	280,394
North Aurora	-	304,509	6,824	9,250	45,493	-	366,076
North Riverside	125,805	2,591,950	75,524	-	-	-	2,793,279
Northbrook	229,354	5,906,404	54,216	-	-	-	6,189,974
Northbrook Library	37,997	730,192	4,996	-	-	-	773,185
Northbrook Park Dist	39,780	688,403	8,815	8,427	-	-	745,425
NWCD	-	1,562,936	4,903	-	-	-	1,567,839
Oak Park Public Libr	-	1,108,578	807	4,506	39,698	-	1,153,589
Oak Park Township	-	535,626	5,435	2,971	30,025	-	574,057
Oswego	114,981	748,137	36,104	13,308	-	-	912,530
Oswego Township	10,833	122,600	1,026	1,239	-	-	135,698
Oswegoland PD	59,484	74,215	5,751	7,779	-	-	147,229
Palatine	385,817	6,666,325	55,138	-	-	-	7,107,280
Palatine PD	78,521	1,099,379	19,344	5,731	-	-	1,202,975
Park Ridge	-	3,100,308	20,672	17,146	191,294	-	3,329,420
Pekin	121,263	2,107,702	2,562	10,293	-	-	2,241,820
Peotone	-	340,757	99	2,075	-	-	342,931
Peru	61,172	1,287,905	4,439	6,298	-	-	1,359,814
Plainfield	164,005	1,768,901	14,933	34,816	-	-	1,982,655
Princeton	-	1,636,955	10,802	-	-	-	1,647,757
River Forest	91,479	938,687	16,446	-	-	-	1,046,612
River Grove	43,529	974,724	942	-	-	-	1,019,195
Rochelle	-	2,328,002	13,813	-	-	-	2,341,815
Rock Falls	42,176	1,087,070	2,887	-	-	-	1,132,133
Rolling Meadows	127,927	2,086,983	29,698	-	-	-	2,244,608
Roscoe	-	246,307	2,672	-	-	-	248,979
Roselle	81,006	1,102,508	20,326	5,513	-	-	1,209,353

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2023

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Schaumburg	\$ -	\$ 6,521,205	\$ 77,785	\$ 53,461	\$ 340,709	\$ -	\$ 6,993,160
SEECOM	27,240	287,492	2,874	-	-	-	317,606
Skokie Park District	7,734	-	1,643	1,977	296	-	11,650
South Chicago Height	-	159,438	10,821	3,365	33,740	-	207,364
South Holland	153,126	2,930,888	-	-	-	-	3,084,014
Spring Grove	-	197,869	1,328	-	-	-	199,197
St. Charles	302,457	4,498,344	26,302	23,354	-	-	4,850,457
Steger	-	543,819	11,930	-	-	-	555,749
Streamwood	175,963	836,480	7,501	-	-	-	1,019,944
Summit	-	1,072,543	13,528	-	-	-	1,086,071
Swansea	39,345	729,647	3,332	2,558	-	-	774,882
Trenton	5,991	142,739	753	-	-	-	149,483
Warrenville	-	976,223	8,976	5,216	53,142	-	1,043,557
Washington	-	1,318,971	1,805	-	-	-	1,320,776
Wauconda	57,313	938,890	10,799	5,275	-	-	1,012,277
West Chicago	101,210	1,063,470	9,049	-	-	-	1,173,729
West Dundee	51,300	815,497	2,995	6,451	-	-	876,243
Westchester	102,983	1,487,712	6,516	6,730	-	-	1,603,941
Westmont PD	16,607	-	907	-	-	-	17,514
Wheaton	-	3,200,055	24,209	-	142,015	-	3,366,279
Wheeling	-	3,495,868	21,291	-	-	-	3,517,159
Winfield	40,013	557,209	6,345	6,738	-	-	610,305
Winnetka	169,654	3,945,180	41,816	-	-	-	4,156,650
Wood Dale	119,699	1,145,706	33,499	22,296	-	-	1,321,200
Wood River	52,365	1,127,840	9,267	4,425	-	-	1,193,897
Woodridge	-	-	8,733	-	66,078	-	74,811
Woodridge Library	-	214,780	1,108	794	7,794	-	224,476
WSCDC	-	328,336	6,649	-	-	-	334,985
Grand Total	13,703,155	272,251,420	2,815,409	971,946	1,498,181	(517)	291,239,594

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other
Year Ended June 30, 2023**

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Algon-Lake Hills FPD	\$ -	\$ 7,798	\$ 18,152	\$ 113,705	\$ (1,303,097)	\$ 1,303,629
Algonquin	821,890	15,394	35,836	853	(2,403,800)	2,405,476
Barrington	672,826	10,205	23,756	627	(2,069,738)	2,079,429
Bartlett Fire PD	13,112	6,266	14,585	-	(1,262,704)	1,264,111
Batavia	238,446	18,687	43,501	1,112	(4,268,201)	4,270,873
Batavia Library	56,608	2,490	5,795	7,102	(404,498)	404,773
Beach Park	-	1,304	3,036	20,323	(185,137)	185,137
Beecher	-	1,988	4,628	167	(339,206)	339,197
Bensenville	674,698	12,522	29,149	706	(2,172,253)	2,172,573
Berkeley	256,870	3,629	8,450	220	(624,221)	624,492
Bloomington	982,872	11,993	27,917	686	(1,830,878)	1,777,415
Boone County	-	18,778	43,713	1,046	(3,449,620)	3,449,327
Buffalo Grove	409,218	27,442	63,881	(49,724)	(5,605,253)	5,610,165
Burr Ridge	669,297	5,700	13,269	360	(749,546)	750,007
Byron FPD	-	2,472	5,753	29,483	(356,154)	356,461
Campton Hills	-	1,358	3,163	3,138	(237,635)	237,783
Carol Stream	2,893,228	19,262	44,838	(26,631)	(3,209,338)	3,209,984
Carpentersville	236,591	18,568	43,224	1,119	(3,518,923)	3,519,080
Cary	390,332	6,266	14,585	380	(897,042)	897,714
Cary Fire Prtct Dist	50,737	1,760	4,098	7,035	(346,526)	346,526
Caseyville	-	2,918	6,793	13,022	(512,667)	512,655
Centralia	-	7,588	17,664	-	(1,310,124)	1,310,106
Channahon	149,548	3,064	7,133	18,866	(722,666)	722,865
Clarendon Hills	485,089	3,895	9,065	(622)	(593,595)	593,812
Coal City	-	2,717	6,327	180	(356,186)	356,198
Collinsville	88,374	27,734	64,560	1,486	(4,831,172)	4,835,318
Colona	-	2,818	6,560	176	(452,353)	452,383
Countryside	1,231,657	8,272	19,256	480	(1,338,931)	1,341,334
Crest Hill	154,001	5,600	13,035	300	(1,176,167)	1,178,499
Crete	42,456	4,615	10,742	267	(848,095)	848,431

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2023

	HMO	Wellness	Admin	Terminal	Total Funding	Funding Paid
	Account	Account	Account	Reserve	Owed	
				Account		
Crete Township	\$ -	\$ 1,377	\$ 3,206	\$ 8,139	\$ (270,905)	\$ 271,066
Crystal Lake	397,401	28,810	67,066	1,785	(5,756,598)	5,760,286
Darien	1,150,424	7,606	17,705	(62,768)	(1,188,496)	1,186,770
Deerfield	712,480	22,362	52,056	1,346	(4,229,782)	4,231,676
DeKalb	765,066	26,475	61,631	1,699	(5,454,787)	5,322,953
DeKalb County	776,656	28,519	66,386	1,946	(5,362,120)	5,370,410
Des Plaines	1,413,222	43,201	100,567	(1,222,652)	(8,241,227)	8,249,398
DU-Comm	612,758	9,430	21,952	626	(1,286,920)	1,287,634
East Moline	-	30,616	71,269	1,888	(4,019,852)	4,023,825
Effingham	-	12,686	29,531	165,268	(2,067,441)	2,068,890
Elk Grove Village	1,087,960	43,840	102,052	2,512	(8,703,531)	8,711,095
Evanston	2,915,465	78,660	183,109	5,477	(13,874,271)	13,914,588
FP Dist-DuPage Co	1,875,832	29,558	68,806	1,785	(5,087,323)	4,740,000
FPD Winnebago County	186,350	3,538	8,238	240	(523,835)	670,000
FPDKC	401,026	7,980	18,576	467	(907,912)	908,186
Franklin Park	757,052	18,003	41,908	1,086	(3,276,514)	3,279,566
Freeport	-	18,368	42,757	(1,216)	(2,814,664)	2,817,873
Gilberts	157,665	1,915	4,458	127	(279,605)	279,603
Glen Carbon	-	8,372	19,490	2,074	(1,506,684)	1,506,691
Glen Ellyn	758,435	19,617	45,665	1,106	(2,975,466)	2,975,489
Glencoe	660,896	14,182	33,013	879	(2,218,556)	2,221,004
Glenview	2,271,289	39,006	90,801	87,342	(6,645,320)	6,651,742
Glenview Park Distr	317,280	12,166	28,320	827	(1,901,432)	1,901,543
Grayslake	-	6,110	14,225	-	(948,164)	949,296
Hanover Park	1,100,716	22,262	51,822	1,319	(4,264,124)	4,264,707
Highland Park	506,394	32,705	76,131	1,979	(6,205,476)	6,210,903
Highwood	3,103	2,234	5,201	113	(385,581)	385,877
Hinsdale	1,090,406	11,838	27,557	786	(2,095,796)	2,097,504
Hoffman Estates	766,098	40,566	94,431	2,472	(8,148,973)	8,037,461
Homer Glen	99,821	3,575	8,322	(46,843)	(610,654)	610,637

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2023

	HMO	Wellness	Admin	Terminal	Total Funding	Funding Paid
	Account	Account	Account	Reserve	Owed	
				Account		
Homewood	\$ 176,639	\$ 14,628	\$ 34,053	\$ 899	\$ (2,863,136)	\$ 2,865,572
Homewood Library	124,771	1,633	3,800	100	(130,636)	130,636
Huntley	478,291	10,433	24,287	560	(1,623,525)	1,625,495
Indian Head Park	339,807	2,325	5,414	126	(363,188)	363,988
Itasca	129,375	9,704	22,588	98,621	(1,357,863)	1,359,188
JAWA	219,825	1,496	3,482	100	(279,130)	279,330
Justice	522,542	4,086	9,511	240	(605,650)	605,645
La Grange	1,037,732	9,010	20,975	539	(1,101,489)	1,101,595
LaGrange Park	776,092	6,266	14,585	360	(832,113)	832,501
Lake County	15,420,577	209,915	488,651	-	(41,247,402)	41,261,504
Lake County FPD	1,144,659	19,671	45,794	(304)	(3,801,309)	3,803,356
Lake Zurich	1,207,782	15,596	36,303	913	(2,657,411)	2,657,238
Lee County	-	14,674	34,159	51,760	(2,131,342)	2,133,333
Libertyville	342,800	15,987	37,216	946	(3,611,806)	3,612,561
Lindenhurst	-	2,234	5,201	11,156	(509,311)	509,629
Lisle	332,673	11,072	25,774	640	(1,684,122)	1,685,781
Lisle Park District	106,030	2,700	6,284	173	(487,517)	488,092
Lisle Woodridge FPD	428,649	12,093	28,151	726	(2,424,595)	2,426,750
Lockport	184,638	13,014	30,295	760	(2,403,181)	2,403,158
Lombard	2,254,170	28,153	65,537	1,712	(4,693,606)	4,672,545
McHenry County	7,036,635	97,156	226,163	5,990	(18,649,775)	18,393,258
McHenry Cty Con Dist	240,551	7,843	18,258	3,448	(1,205,654)	1,205,653
McHenry-city	203,721	12,330	28,703	780	(2,553,771)	2,557,287
Mokena	433,921	7,242	16,856	426	(1,288,781)	1,288,812
Monee	33,188	3,857	8,981	206	(724,598)	724,985
Monroe	-	17,711	41,228	227,068	(1,822,037)	1,822,176
Montgomery	1,074,556	7,980	18,577	493	(1,224,936)	1,226,370
Morton Grove	206,796	22,134	51,525	586	(3,927,035)	3,928,461
Mount Prospect	1,164,874	43,731	101,798	2,638	(7,890,404)	7,891,688
MPEA	150,672	3,629	8,449	233	(592,463)	592,820

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2023

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Mundelein	\$ 389,785	\$ 17,985	\$ 41,866	\$ (1,269)	\$ (3,607,785)	\$ 3,611,872
Muni Cons Dispatch	151,695	1,578	3,673	80	(157,893)	157,892
Naperville Park Dist	650,086	14,710	34,244	799	(2,391,927)	2,391,971
New Baden	-	2,089	4,861	18,606	(287,344)	287,687
North Aurora	627,265	6,612	15,392	(867)	(1,015,344)	1,014,631
North Riverside	43,677	14,920	34,732	866	(2,886,609)	2,894,461
Northbrook	458,981	30,817	71,736	1,899	(6,751,507)	6,792,000
Northbrook Library	64,596	5,344	12,441	320	(855,566)	821,872
Northbrook Park Dist	181,840	5,235	12,186	6,675	(944,687)	945,145
NWCD	211,507	9,357	21,782	580	(1,810,485)	1,810,485
Oak Park Public Libr	101,327	7,670	17,855	48,038	(1,280,440)	1,284,288
Oak Park Township	74,366	4,852	11,294	23,947	(664,567)	665,318
Oswego	1,338,106	14,254	33,183	906	(2,298,074)	2,298,148
Oswego Township	97,115	1,460	3,396	-	(237,670)	237,670
Oswegoland PD	521,827	5,326	12,399	273	(686,780)	671,452
Palatine	109,572	34,200	79,612	2,146	(7,330,663)	7,330,772
Palatine PD	257,717	8,445	19,659	472	(1,488,797)	1,489,907
Park Ridge	1,008,817	26,631	61,992	(43)	(4,426,861)	4,426,803
Pekin	-	10,478	24,393	-	(2,276,691)	2,278,845
Peotone	-	1,952	4,543	134	(349,426)	349,583
Peru	-	8,363	19,468	-	(1,387,646)	1,388,605
Plainfield	745,267	14,993	34,902	899	(2,777,816)	2,778,398
Princeton	-	8,491	19,765	529	(1,676,014)	1,675,949
River Forest	367,645	9,786	22,780	593	(1,446,822)	1,450,064
River Grove	-	6,347	14,776	373	(1,040,318)	1,041,190
Rochelle	-	12,942	30,126	746	(2,384,883)	2,387,034
Rock Falls	-	8,454	19,680	560	(1,160,266)	1,161,741
Rolling Meadows	1,397,366	18,778	43,712	1,106	(3,704,465)	3,749,425
Roscoe	137,243	2,772	6,454	177	(395,449)	395,691
Roselle	231,009	8,765	20,402	499	(1,469,528)	1,469,570

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2023**

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Schaumburg	\$ 1,993,808	\$ 51,701	\$ 120,353	\$ 3,245	\$ (9,159,023)	\$ 9,428,236
SEECOM	69,846	2,855	6,645	191	(396,950)	396,917
Skokie Park District	-	-	-	-	(11,650)	12,429
South Chicago Height	306,653	3,301	7,685	7,218	(525,004)	525,244
South Holland	-	18,851	43,883	101,178	(3,146,748)	3,146,598
Spring Grove	-	1,368	3,184	113	(203,750)	203,689
St. Charles	-	27,096	63,075	-	(4,940,627)	4,940,826
Steger	127,718	4,131	9,617	253	(697,215)	697,200
Streamwood	2,700,648	19,498	45,390	(54,947)	(3,785,481)	3,776,303
Summit	188,445	7,032	16,368	439	(1,297,915)	1,297,917
Swansea	23,184	5,755	13,396	11,986	(817,216)	817,205
Trenton	-	1,404	3,270	(1,418)	(154,158)	154,127
Warrenville	306,529	7,716	17,960	501	(1,375,761)	1,377,182
Washington	-	8,144	18,959	487	(1,347,878)	1,348,376
Wauconda	-	6,037	14,054	(251)	(1,032,370)	1,032,514
West Chicago	903,838	10,023	23,332	566	(2,110,923)	1,985,030
West Dundee	112,349	5,582	12,992	347	(1,007,164)	1,007,794
Westchester	102,254	10,314	24,011	646	(1,740,521)	1,740,128
Westmont PD	190,356	1,879	4,374	100	(214,122)	264,000
Wheaton	964,231	23,913	55,665	1,426	(4,410,086)	4,434,103
Wheeling	1,842,453	33,944	79,018	2,052	(5,472,576)	5,477,040
Winfield	36,174	4,506	10,488	273	(661,473)	661,474
Winnetka	79,014	21,660	50,421	1,239	(4,307,744)	4,311,010
Wood Dale	877,972	10,844	25,242	707	(2,235,258)	2,236,716
Wood River	-	8,536	19,872	551	(1,222,306)	1,222,858
Woodridge	1,414,309	11,491	26,749	726	(1,527,361)	1,475,985
Woodridge Library	-	1,268	2,951	80	(228,694)	228,806
WSCDC	90,579	2,818	6,560	180	(434,944)	459,605
Total	88,570,780	2,152,256	5,010,131	(295,502)	(386,972,762)	386,629,614

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2023

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Withdrawn Members						
Bloomington	\$ -	\$ -	\$ -	\$ (1,529,470)	\$ -	\$ -
Willowbrook	-	-	-	(65,430)	-	-
Total Withdrawn Members	-	-	-	(1,594,900)	-	-
Grand Total	88,570,780	2,152,256	5,010,131	(1,890,402)	(386,972,762)	386,629,614

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - Last Three Fiscal Years
Year Ended June 30, 2023**

NOTE: Since inception Intergovernmental Personnel Benefit Cooperative has not had a supplemental assessment.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues - Last Ten Fiscal Years
June 30, 2023**

Year Ended	Member Contributions					Investment Income	Other	Totals
	Administrative	Benefit	Wellness	HMO	Terminal Reserve			
2014	\$ 1,986,564	\$ 115,962,794	\$ -	\$ 51,399,002	\$ 3,018,555	\$ 311,035	\$ -	\$ 172,677,950
2015	2,062,068	117,484,244	-	54,383,828	(1,849,127)	1,004,959	-	173,085,972
2016	2,559,301	130,267,311	-	58,313,668	(5,590,401)	2,080,087	-	187,629,966
2017	3,694,699	164,877,768	-	68,052,708	(2,655,903)	(105,413)	-	233,863,859
2018	4,605,211	207,245,769	2,140,665	81,465,150	(5,171,440)	687,079	-	290,972,434
2019	4,836,049	217,520,714	1,839,906	82,514,638	242,686	5,935,992	-	312,889,985
2020	4,739,779	221,817,354	1,679,142	75,054,152	(3,083,190)	5,223,877	-	305,431,114
2021	4,822,111	239,515,701	1,708,727	75,514,007	(2,660,146)	1,607,681	-	320,508,081
2022	5,420,568	258,910,601	1,942,856	72,360,844	(3,218,900)	(7,315,118)	-	328,100,851
2023	5,010,131	291,239,594	2,152,256	88,570,780	(2,233,550)	6,456,309	-	391,195,520

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2023**

Year Ended	Benefit Claims Payable Beginning	Current Year Provision for Insured Events	Payment of Claims		Benefit Claims Payable Ending
			Insured Events of Current Year	Insured Events of Prior Year	
2014	\$ 25,873,773	\$ 138,165,559	\$ (110,408,207)	\$ (25,873,773)	\$ 27,757,352
2015	27,757,352	148,862,595	(118,632,820)	(27,757,352)	30,229,775
2016	30,229,775	163,561,729	(135,405,523)	(30,229,775)	28,156,206
2017	28,156,206	202,938,588	(172,208,082)	(28,156,206)	30,730,506
2018	30,730,506	246,986,355	(207,749,031)	(30,730,506)	39,237,324
2019	39,237,324	250,357,945	(215,009,975)	(39,237,324)	35,347,970
2020	35,347,970	260,419,348	(224,304,140)	(35,347,970)	36,115,208
2021	36,115,208	287,582,103	(245,436,823)	(36,115,208)	42,145,280
2022	42,145,280	304,017,067	(256,279,530)	(42,145,280)	47,737,537
2023	47,737,537	346,102,452	(293,631,105)	(47,737,537)	52,471,347

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses and Changes in Net Position
Last Ten Years**

Year Ended June 30	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Operating revenues:										
Member Contribution, Net	\$172,366,915	\$172,081,013	\$185,549,879	\$233,969,272	\$290,285,355	\$306,953,993	\$300,207,237	\$318,900,400	\$335,415,969	\$384,739,211
Other	-	-	-	-	-	-	-	-	-	-
Total Operating Revenues	<u>172,366,915</u>	<u>172,081,013</u>	<u>185,549,879</u>	<u>233,969,272</u>	<u>290,285,355</u>	<u>306,953,993</u>	<u>300,207,237</u>	<u>318,900,400</u>	<u>335,415,969</u>	<u>384,739,211</u>
Operating expenses:										
Administration	16,571,746	16,025,124	17,912,067	15,479,316	18,613,867	18,521,531	18,141,391	18,085,996	20,588,708	26,180,071
Insurance Premiums	9,222,735	12,118,618	13,783,009	17,422,039	21,635,224	22,249,025	8,648,836	9,946,155	12,655,865	9,784,429
Claims Expense - Net	138,986,443	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103	304,017,067	346,102,452
Total Operating Expenses	<u>164,780,924</u>	<u>177,006,337</u>	<u>195,256,805</u>	<u>235,839,943</u>	<u>287,235,446</u>	<u>291,128,501</u>	<u>287,209,575</u>	<u>315,614,254</u>	<u>337,261,640</u>	<u>382,066,952</u>
Operating Income (Loss)	<u>7,585,991</u>	<u>(4,925,324)</u>	<u>(9,706,926)</u>	<u>(1,870,671)</u>	<u>3,049,909</u>	<u>15,825,492</u>	<u>12,997,662</u>	<u>3,286,146</u>	<u>(1,845,671)</u>	<u>2,672,259</u>
Nonoperating revenues:										
Investment Income	311,035	1,004,959	2,080,087	(105,413)	687,079	5,935,992	5,223,877	1,607,681	(7,315,118)	6,456,309
Extraordinary Item	(1,595,780)	-	-	-	-	-	-	-	-	-
Change in Net Position before Dividends	<u>6,301,246</u>	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>21,761,484</u>	<u>18,221,539</u>	<u>4,893,827</u>	<u>(9,160,789)</u>	<u>9,128,568</u>
Dividends Withdrawn/(Declared)	-	-	-	-	-	(10,361,525)	(10,830,073)	(12,806,762)	10,727,538	(6,744,334)
Change in Net Position	<u>6,301,246</u>	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>11,399,959</u>	<u>7,391,466</u>	<u>(7,912,935)</u>	<u>1,566,749</u>	<u>2,384,234</u>
Net Position - Beginning	<u>51,258,449</u>	<u>59,924,127</u>	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>
Net Position - Ending	<u>57,559,695</u>	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>	<u>64,967,300</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Statement of Net Position
Last Ten Years**

Year Ended June 30	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Assets										
Cash and Investments	\$126,094,559	\$128,853,979	\$125,718,405	\$125,776,033	\$133,515,497	\$151,153,839	\$171,498,478	\$180,331,672	\$176,977,040	\$187,760,227
Receivables										
Other	-	-	-	62,730	12,231	76,333	311,402	118,411	85,419	582,248
Accrued Interest	-	252,719	252,339	341,174	374,565	451,476	398,948	446,829	745,404	767,099
Rebates	-	5,113,929	3,544,307	4,878,263	7,346,204	7,649,150	10,623,052	13,560,902	13,323,694	21,290,885
Recoveries	132,236	43,932	167,474	2,567,886	5,376,796	6,691,192	3,176,183	2,094,179	2,301,160	40,891
Prepaid Expenses	98,790	87,955	128,334	130,676	228,653	263,956	276,806	284,347	324,455	348,400
Total Assets	126,325,585	134,352,514	129,810,859	133,756,762	146,853,946	166,285,946	186,284,869	196,836,340	193,757,172	210,789,750
Liabilities										
Accounts Payable	893,695	2,325,516	688,188	604,247	511,693	313,790	378,892	516,892	530,546	884,155
Due to Members	40,114,843	45,793,461	52,589,542	56,021,170	56,967,102	69,086,400	80,861,517	93,157,851	82,906,023	92,466,948
Claims Payable	27,757,352	30,229,775	28,156,206	30,730,506	39,237,324	35,347,970	36,115,207	42,145,280	47,737,537	52,471,347
Total Liabilities	68,765,890	78,348,752	81,433,936	87,355,923	96,716,119	104,748,160	117,355,616	135,820,023	131,174,106	145,822,450
Net Position										
Unrestricted Net Position	57,559,695	56,003,762	48,376,923	46,400,839	50,137,827	61,537,786	68,929,253	61,016,317	62,583,066	64,967,300

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Medical Policies By Year
Last Ten Years**

Year Ended June 30	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
PPO/EPO Policies	6,954	7,262	8,301	10,034	12,066	12,394	12,321	12,483	13,291	14,333
HMO Policies	3,558	3,698	4,623	4,865	5,730	5,541	4,874	4,817	4,874	5,653
Total Medical Policies	10,512	10,960	12,924	14,899	17,796	17,935	17,195	17,300	18,165	19,986
Dental Policies	5,158	5,218	6,303	7,162	8,334	8,726	10,046	10,317	11,803	16,558
Life Policies	10,343	11,155	12,812	15,051	17,713	17,724	18,173	18,428	18,784	19,515

Source - Arthur J Gallagher

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Membership By Year
Last 10 Years**

Year Ended June 30	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Individual Members	33	33	36	35	33	34	34	34	45	47
Sub-Pool Members	38	47	55	73	95	94	96	102	94	96
Listed Entities	6	5	5	6	7	5	5	11	14	14
Total Members	77	85	96	114	135	133	135	147	153	157

Source - IPBC

**Intergovernmental Personnel Benefit Cooperative
Schedule of Ten Largest Members By Health Plan Enrollment
June 30, 2023**

Entity	Health Plan Enrollment	2020 Population
Lake County	1,923	714,342
McHenry County	898	310,229
City of Evanston	727	78,110
Village of Schaumburg	470	78,723
Village of Mount Prospect	440	56,852
Village of Elk Grove Village	409	32,812
City of Des Plaines	383	60,675
Village of Hoffman Estates	368	52,530
Village of Glenview	356	48,705
Village of Palatine	312	67,908

Sources:

IPBC Health Plan Enrollment

2020 Population - US Census Bureau