

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
State: Missouri
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Rate
Date Submitted: 08/12/2010
SERFF Tr Num: NCCI-126754603
SERFF Status: Closed-REVIEWED
State Tr Num:
State Status: REVIEWED
Co Tr Num: MISSOURI RATE FILING

Effective Date: 01/01/2011
Requested (New):
Effective Date: 01/01/2011
Requested (Renewal):
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnoflo, Roy Wood, Robert Dalton
Reviewer(s): David Cox (primary), Karen Rimel
Disposition Date: 01/26/2011
Disposition Status: REVIEWED
Effective Date (New): 01/01/2011
Effective Date (Renewal): 01/01/2011

State Filing Description:

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
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General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 01/26/2011
 State Status Changed: 12/27/2010 Deemer Date:
 Created By: Frank Gnolfo Submitted By: Frank Gnolfo
 Corresponding Filing Tracking Number:
 State TOI: 16.0 Workers Compensation State Sub-TOI: 16.0004 Standard WC

Filing Description:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2011. The proposal is for an overall average decrease of 4.4% from the January 1, 2010 NCCI Loss Costs Including Trend.

Company and Contact

Filing Contact Information

Roy Wood, State Relations Executive roy_wood@ncci.com
 11430 Gravois Road 314-843-4001 [Phone]
 Suite 310 314-842-3188 [FAX]
 St. Louis, MO 63126

Filing Company Information

NCCI	CoCode:	State of Domicile: Florida
901 Peninsula Corporate Circle	Group Code:	Company Type:
Boca Raton, FL 33487	Group Name:	State ID Number:
(561) 893-3186 ext. [Phone]	FEIN Number: 65-0439698	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

NAIC Number: RO99985

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

SERFF Tracking #:

NCCI-126754603

State Tracking #:**Company Tracking #:**

MISSOURI RATE FILING

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Filing Company: NCCI

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
REVIEWED	Karen Rimel	01/26/2011	01/26/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rates - Reviewed	Note To Filer	Karen Rimel	12/13/2011	12/13/2011
Closed - Reviewed State Status	Note To Reviewer	Frank Gnolfo	12/13/2011	12/13/2011
Filing	Note To Reviewer	Frank Gnolfo	01/25/2011	01/25/2011
Loss Cost Filing	Note To Filer	Karen Rimel	09/07/2010	09/07/2010
Hello	Note To Reviewer	Frank Gnolfo	09/03/2010	09/03/2010

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
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Disposition

Disposition Date: 01/26/2011

Effective Date (New): 01/01/2011

Effective Date (Renewal): 01/01/2011

Status: REVIEWED

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI	-4.400%	-4.400%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification	REVIEWED	Yes
Supporting Document	Electronic Rate Submission	REVIEWED	Yes
Supporting Document	Exhibits A & B (20 CSR 500-6.950)(2)	REVIEWED	Yes
Supporting Document	Filing Memorandum	REVIEWED	Yes
Supporting Document	Technical Supplement	REVIEWED	No
Supporting Document	A Sheets	REVIEWED	No
Rate	New Look	REVIEWED	Yes
Rate	CCPAP	REVIEWED	Yes

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Note To Filer

Created By:

Karen Rimel on 12/13/2011 02:08 PM

Last Edited By:

Karen Rimel

Submitted On:

12/13/2011 02:08 PM

Subject:

Rates - Reviewed

Comments:

That is correct, we do not approve the rate filings.

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Note To Reviewer

Created By:

Frank Gnolfo on 12/13/2011 12:40 PM

Last Edited By:

Karen Rimel

Submitted On:

12/13/2011 02:08 PM

Subject:

Closed - Reviewed State Status

Comments:

Hello, your General Instructions say that 'Reviewed' does not mean approved, only reviewed for violations and has been closed.

Am I correct that this is not approved? Thank you!

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Note To Reviewer

Created By:

Frank Gnolfo on 01/25/2011 08:37 AM

Last Edited By:

Karen Rimel

Submitted On:

01/26/2011 02:15 PM

Subject:

Filing

Comments:

Hello, I believe this has now been approved; however it is still open in SERFF. Could you please close this as approved for the pipeline? Thanks!

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Note To Filer

Created By:

Karen Rimel on 09/07/2010 08:48 AM

Last Edited By:

Karen Rimel

Submitted On:

01/26/2011 02:15 PM

Subject:

Loss Cost Filing

Comments:

The status will not be changed to approved until the outside actuarial review is complete and the filing is actually approved.

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Note To Reviewer

Created By:

Frank Gnolfo on 09/03/2010 07:45 AM

Last Edited By:

Karen Rimel

Submitted On:

01/26/2011 02:15 PM

Subject:

Hello

Comments:

I understand this has been approved; however it is still showing as 'assigned' in SERFF. Please complete disposition to approved..thank you.

SERFF Tracking #:

NCCI-126754603

State Tracking #:

Company Tracking #:

MISSOURI RATE FILING

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -1.900%
Effective Date of Last Rate Revision: 01/01/2010
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI	-4.400%	-4.400%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

NCCI-126754603

State Tracking #:**Company Tracking #:**

MISSOURI RATE FILING

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Filing Company: NCCI
Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	REVIEWED 01/26/2011	New Look	LC Values	Replacement	Circ: MO-2009-09	MO Filing 1-1-2011.pdf
2	REVIEWED 01/26/2011	CCPAP	NA	New		2010CCPAPDeptWebsite.pdf 2010CCPAPDeptWebsite.xls

SERFF Tracking #:

NCCI-126754603

State Tracking #:

Company Tracking #:

MISSOURI RATE FILING

State:

Missouri

Filing Company:

NCCI

TOI/Sub-TOI:

16.0 Workers Compensation/16.0004 Standard WC

Product Name:

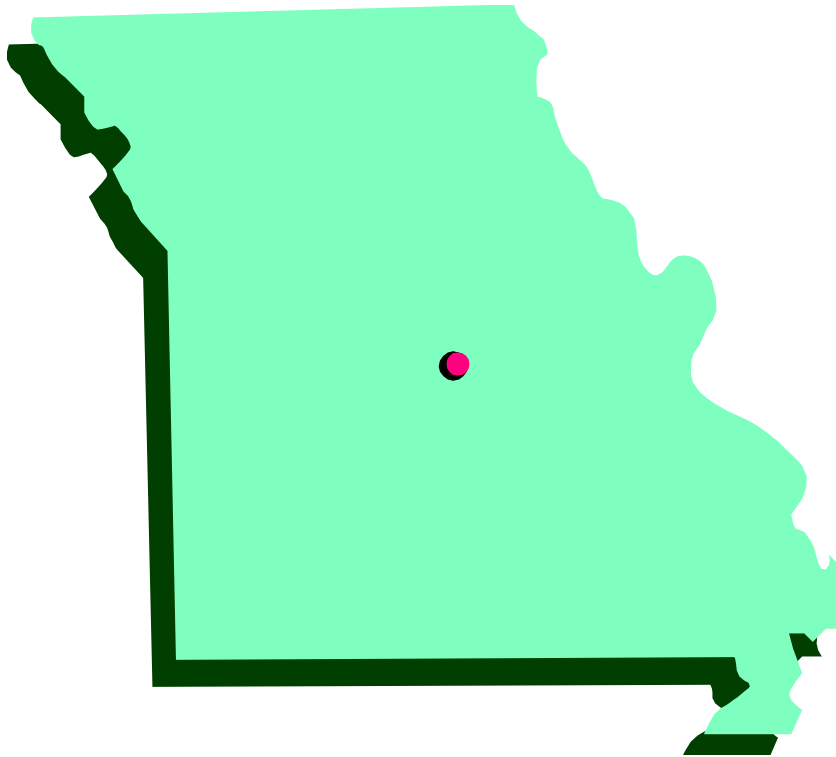
Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011

Project Name/Number:

/

Attachment 2010CCPAPDeptWebsite.xls is not a PDF document and cannot be reproduced here.

MISSOURI



VOLUNTARY LOSS COSTS
EFFECTIVE JANUARY 1, 2011



August 12, 2010

Honorable John Huff
Director
Missouri Department of Insurance,
Financial Institutions, and Professional Registration
301 West High Street
P.O. Box 690
Jefferson City, Missouri 65102-0690

Re: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2011. The proposal is for an overall average decrease of 4.4% from the January 1, 2010 NCCI Loss Costs Including Trend.

The following class codes are of special note as a result of item filings approved in Missouri:

- As a result of Item B-1408, effective 1/1/2010, class codes 8869 and 9059 are combined to reflect the second year of a two-year transition program and code 9059 is discontinued.
- As a result of Item B-1409, effective 1/1/2011, the following changes were made:
 - New class code 6503 is established.
 - Class code 2001 and 2003 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 2001 will be discontinued.
- As a result of Item B-1410, effective 1/1/2011, the following changes were made:
 - New class codes 2797 and 2799 are established.
 - Class codes 2812 and 2883 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 2812 will be discontinued.
- As a result of Item B-1412, effective 1/1/2011, the following changes were made:
 - New class code 8037 is established.
 - Class codes 4360 and 4362 are combined to reflect the first year of a two-year transition program. In the second year of the transition, code 4362 will be discontinued.



Honorable John Huff
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August 12, 2010

- Class code 4561 is discontinued and class code 4439 reflects the combined experience of 4561 and 4439.
- As a result of Item B-1413, effective 1/1/2011, the following changes were made:
 - New class codes 4109, 4110, and 4149 are established.
 - Class codes 4112 and 4150 are discontinued.
 - Class codes 7601, 7611, 7612, 7613, and 7600 are combined to reflect the first year of a three-year transition program. In the third year of the transition, codes 7601, 7611, 7612, and 7613 will be discontinued.
- As a result of Item B-1415, effective 1/1/2011, class codes 5651 and 5645 are combined to reflect the first year of a three-year transition program. In the third year of the transition, code 5651 will be discontinued.

As a result of Item 04-MO-2006, the minimum payroll used to determine premium for partners, sole proprietors and executive officers will increase from \$31,400 effective July 1, 2010 to \$35,600 effective July 1, 2011. The overall impact of this change on statewide premium is expected to be negligible.

The advisory loss elimination ratios and the following retrospective rating plan parameters will not be updated this year: state hazard group differentials, expected loss ranges, excess loss pure premium factors, and excess loss and allocated loss expense pure premium factors. The related exhibits reflect the current approved values and are provided for informational purposes only.

I hereby certify that I am familiar with the insurance laws, rules and regulations of the State of Missouri, and to the best of my knowledge, information, and belief, this filing complies in all respects to such laws, rules, and regulations. This filing is made on behalf of the members and subscribers of the National Council on Compensation Insurance, Inc., who are now writing or will write workers compensation insurance in Missouri.



Honorable John Huff
Page 3
August 12, 2010

This filing is made exclusively on behalf of the companies, which have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements. Enclosed is a list of companies that, as of the time this filing is submitted, are eligible to reference this advisory information. The inclusion of a company on this list merely indicates that the company is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business in this state.

If you have any questions or need additional information, please do not hesitate to call.

Sincerely,

A handwritten signature in black ink, appearing to read "Roy O. Wood", written in a cursive style.

Roy O. Wood
State Relations Executive



Actuarial Certification

The information contained in this filing has been prepared under the direction of the undersigned actuary in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its *Code of Professional Conduct*, to observe the Actuarial Standards of Practice when practicing in the United States.

Filing prepared by:

A handwritten signature in black ink that reads "Angela McGhee". The signature is written in a cursive, flowing style.

Angela McGhee, FCAS, MAAA
Director and Actuary

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BACKGROUND AND FILING PROCEDURE

The workers compensation benefit system in Missouri is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

Workers compensation insurance is pre-funded. This means that the premium from policies written during a given year is intended to cover all the benefit costs associated with workplace accidents that occur under that policy year. The premium must be sufficient to pay all of that policy year's claims, regardless of how far into the future benefit payments on those claims continue.

The Missouri Department of Insurance, Financial Institutions, and Professional Registration (DIFP) has designated the National Council on Compensation Insurance, Inc. (NCCI) to collect, validate, and analyze workers compensation data from insurance companies.

NCCI collects an extensive amount of information regarding the workers compensation system in Missouri. Using this information, NCCI develops prospective advisory voluntary loss costs to be effective on January 1st of each year. The NCCI proposal consists of two major components: 1) determination of the overall statewide premium change needed and 2) revision of the classification relativities and assurance that the proposed loss costs do in fact achieve the overall statewide change.

Based upon the NCCI proposal and supporting information, the DIFP also determines what it believes to be the appropriate loss cost level. Specifically the DIFP makes a recommendation as to the appropriate overall statewide premium change. The DIFP must rely on NCCI to develop the loss costs by classification since NCCI houses the data by classification.

Pursuant to Missouri Statute, NCCI is required to distribute the following three sets of loss costs as recommended by NCCI and the DIFP: 1) NCCI Loss Costs including Trend, 2) NCCI Loss Costs excluding Trend, 3) DIFP Loss Costs including Trend. This filing contains only the NCCI Loss Costs including Trend. The other two sets of loss costs will be published at a later date.

These advisory prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).



Under the competitive rating laws of the State of Missouri, carriers may reference any of these sets of loss costs in determining their individual rates that are filed with the DIFP. Carriers may elect to change the effective date or may elect not to adopt the revised loss costs.

Each insurance company offering workers compensation insurance in Missouri must file a loss cost multiplier (LCM) to be applied to the selected set of advisory prospective loss costs in order to compute the final workers compensation rates that they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs. The LCMs vary by company, which facilitates competition among carriers and allows employers to shop for the best service and price for workers compensation insurance.

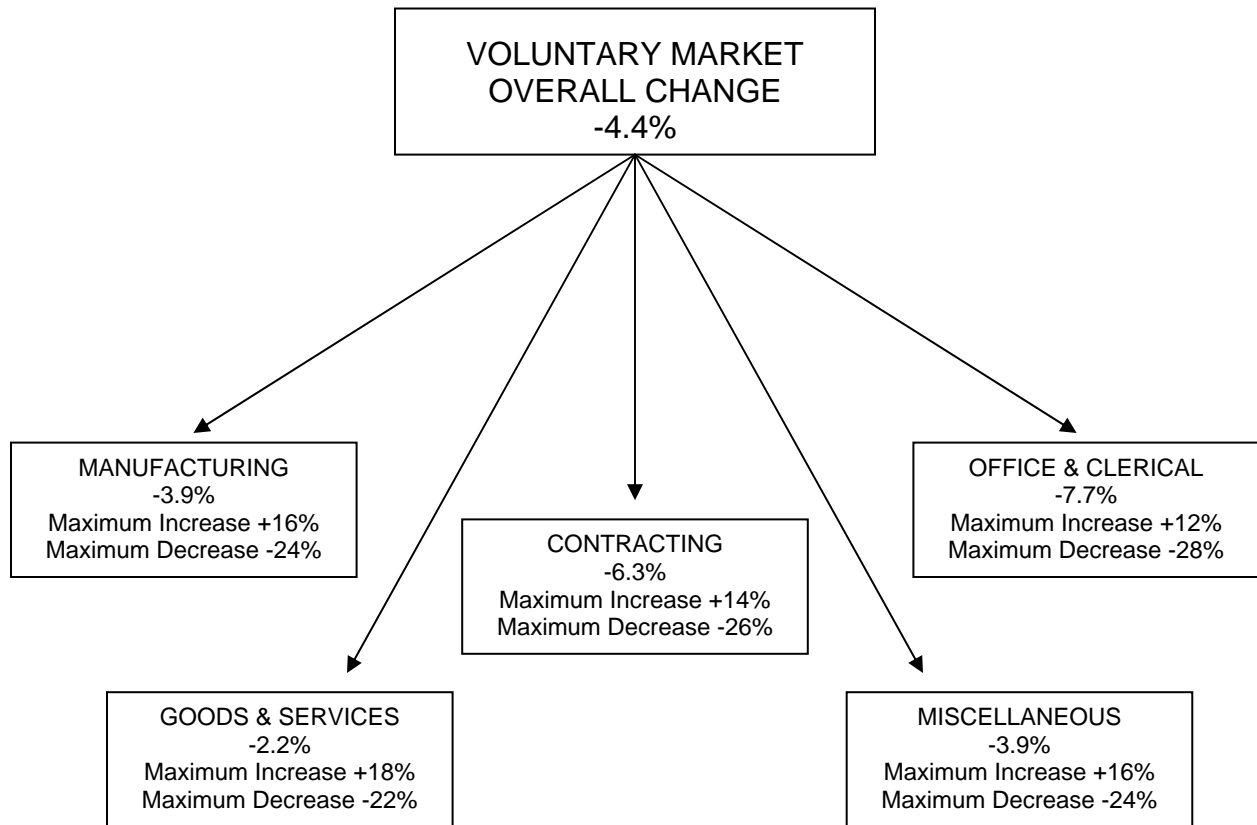
Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. In Missouri, the Travelers Commercial Casualty Company serves as the Assigned Risk Plan Administrator and develops the assigned risk rates. Statewide experience, both voluntary and assigned risk, is included in this filing. The statewide premiums have been adjusted to the latest approved voluntary market loss cost level in order to produce loss costs that are appropriate for all employers in the state.

NCCI separately determines loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification. In fact, the loss costs for some classifications will increase despite there being a proposed decrease in the overall voluntary loss cost level.

**SUMMARY OF PROPOSED CHANGES
OVERALL CHANGE BY COMPONENT**

<i>Key Components</i>	<i>NCCI Loss Costs including Trend</i>
Experience	-4.9%
Benefits	-0.2%
Trend	+0.7%
Loss Adjustment Expense	0.0%
Overall Change Requested	-4.4%

OVERALL CHANGE BY INDUSTRY GROUP





KEY COMPONENTS – EXPERIENCE, TREND, AND BENEFITS

EXPERIENCE

NCCI reviewed the emerging experience of Missouri workers compensation policies in recent years. The primary focus of our review was on premiums and losses from Policy Years 2007 and 2008, evaluated as of December 31, 2009 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). 2008 is the most recently available policy year, since the last policy had an effective date of December 31, 2008 and did not expire until December 31, 2009.

Calendar-Accident Year 2009 experience was also examined for the purposes of this filing (a calendar-accident year captures the premiums earned during a given year, together with the losses associated with workplace accidents taking place during the same year). This information is useful in analyzing whether the pattern observed in recent years can be expected to continue in the same direction into future time periods.

Policy year data is preferable to accident year data since: 1) policy year data is more mature, and 2) policy year data represents an “exact” match of premiums and losses from the same group of policies. Policy year data has been used in the past several filings in Missouri.

It should be noted that NCCI adjusts the historical policy and calendar-accident year experience to reflect both loss cost changes and statutory benefit changes implemented since that time period.

The specific loss experience used by NCCI in this filing is an average of paid and paid plus case experience, which is the combination of 1) benefit amounts already paid by insurers on reported claims and 2) case reserves (the amounts set aside to cover future payments on those claims). This method is consistent with that used in the last several filings.

From these losses, NCCI computed loss development factors. They are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for claims from older years.

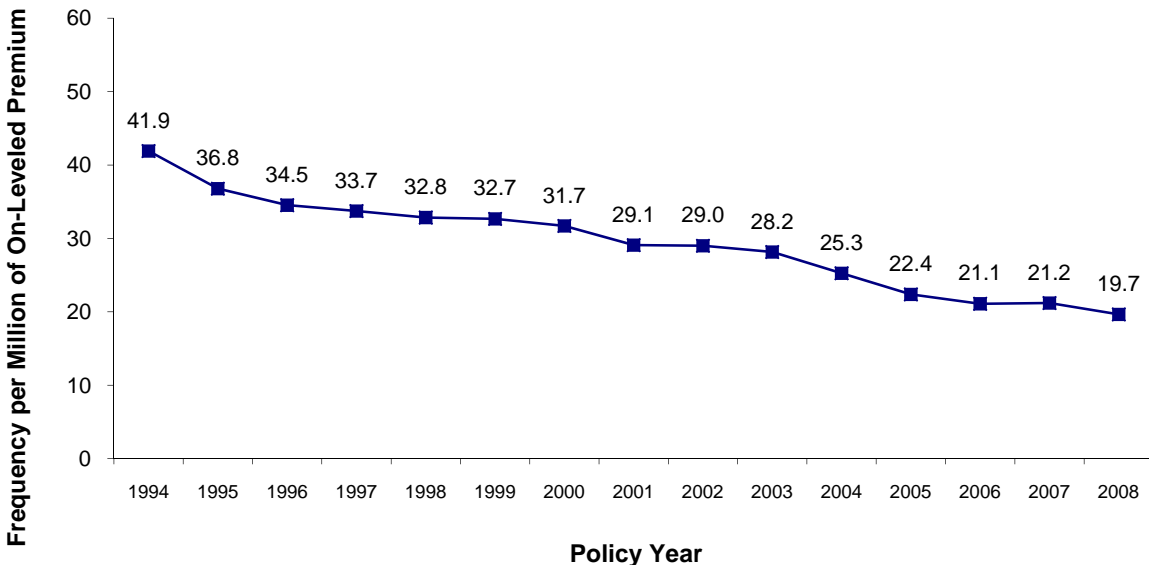
TREND

As noted above, the filing relies primarily on the experience from Policy Years 2007 and 2008. However, the loss costs are intended for use with policies that have effective dates starting on January 1, 2011. It is necessary to use trend factors that forecast how much the future Missouri workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared to anticipated changes in the amount of workers' wages. The trend factors bridge the gap between the historical experience period and the proposed January 1, 2011 filing effective period. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

Underlying the indemnity and medical costs are the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity).

The chart below summarizes the history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Missouri.

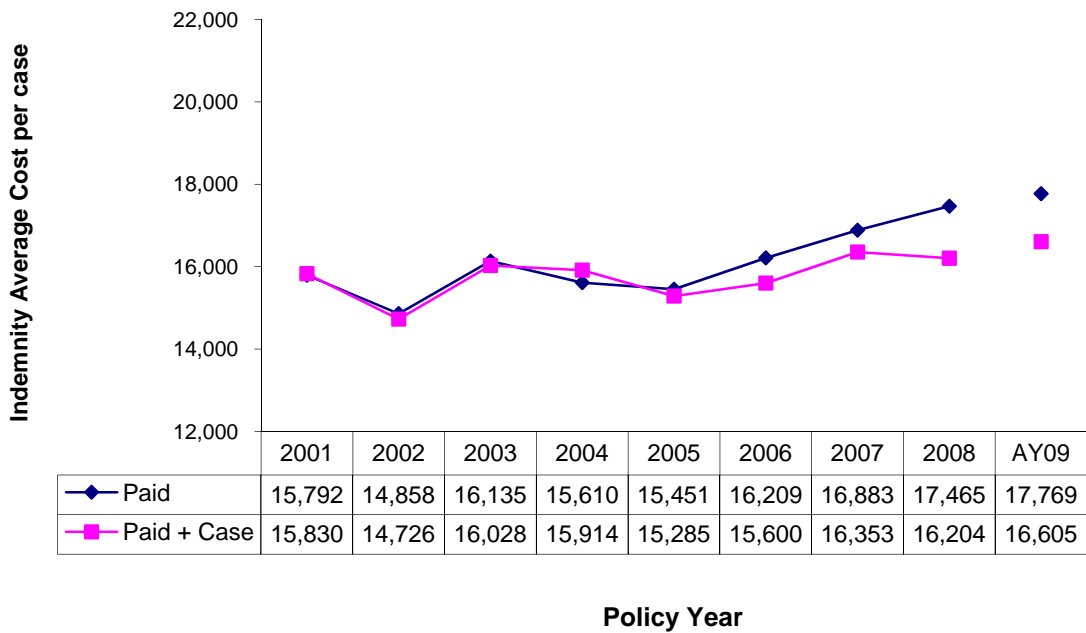
Missouri Frequency



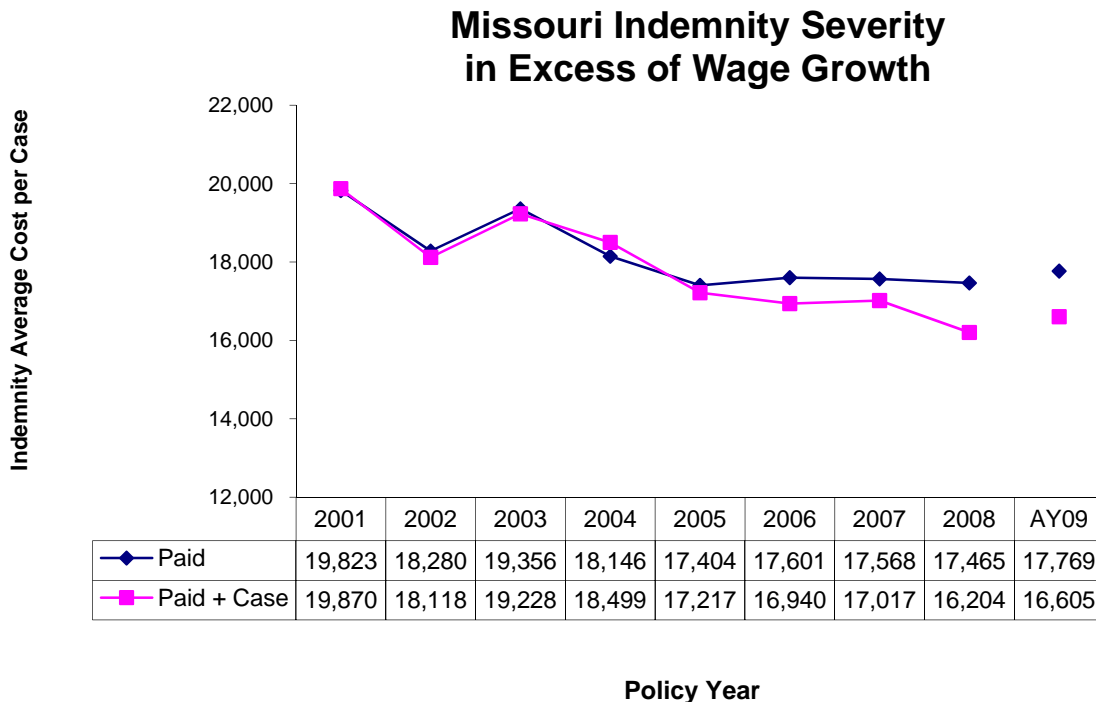
The most recent data shows that frequency continues to decrease, though recent declines have not been as significant as those seen in the mid-2000s.

For these “lost time” claims, the average indemnity cost over time is tracked in the following chart.

Missouri Indemnity Severity



After removing the impact of the growth in workers wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

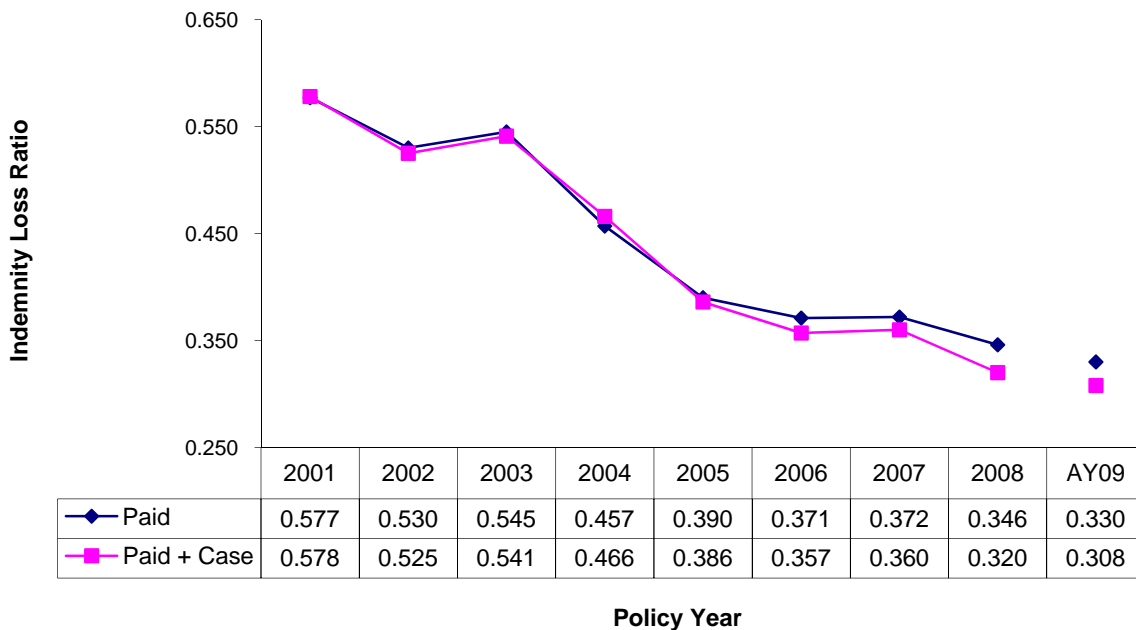


The average indemnity cost per case has been relatively stable in recent policy years. The latest policy year paid plus case average cost per case is declining somewhat from prior policy years, but accident year 2009 indicates that the average indemnity cost per case will continue to be stable.

Frequency (the number of cases) and severity (the cost per case) are the two components of the loss ratio.

The indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits (the figures in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels).

Missouri Indemnity Loss Ratio

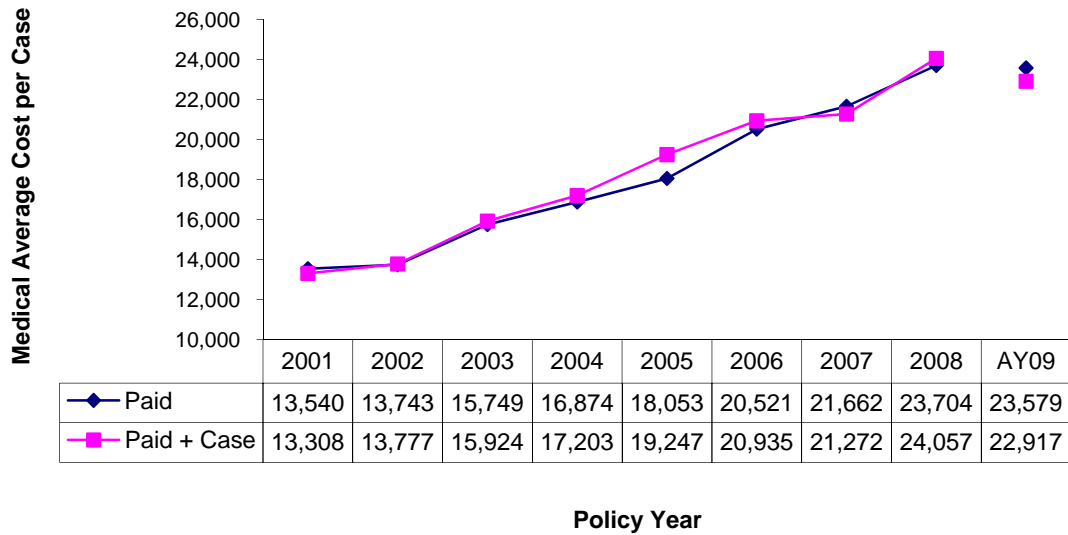


This chart shows that indemnity costs declined sharply from 2003 to 2005. However, more recent policy years show much smaller decreases.

In last year's Missouri filing, NCCI proposed an indemnity trend factor of -5.0% per year. Based on our analysis of both the frequency and severity components this year, NCCI is proposing to increase the indemnity trend factor to -4.5% per year.

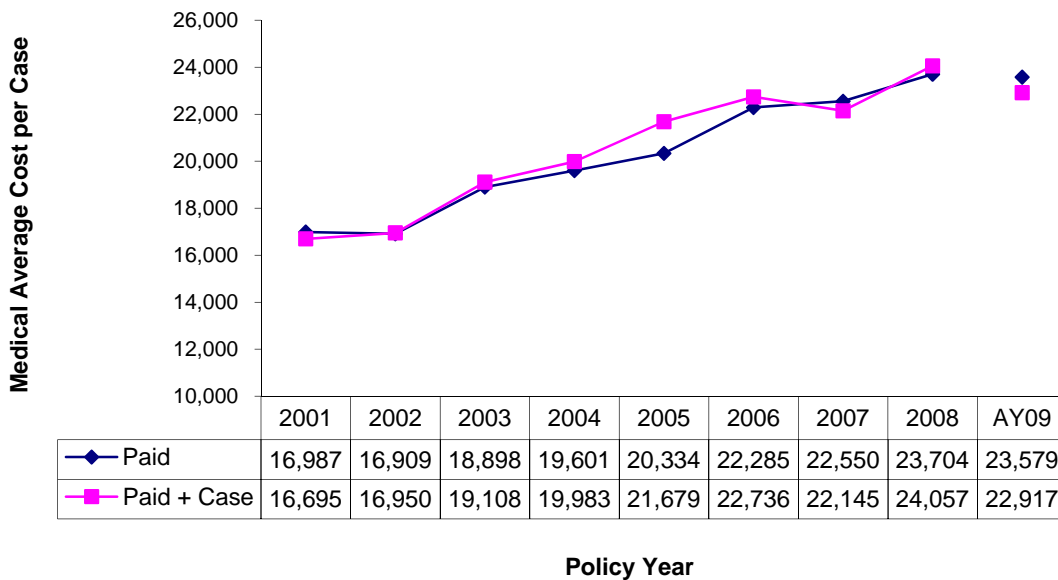
In the chart below, the average medical severity is tracked for the last 8 years.

Missouri Medical Severity



After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.

Missouri Medical Severity in Excess of Wage Growth

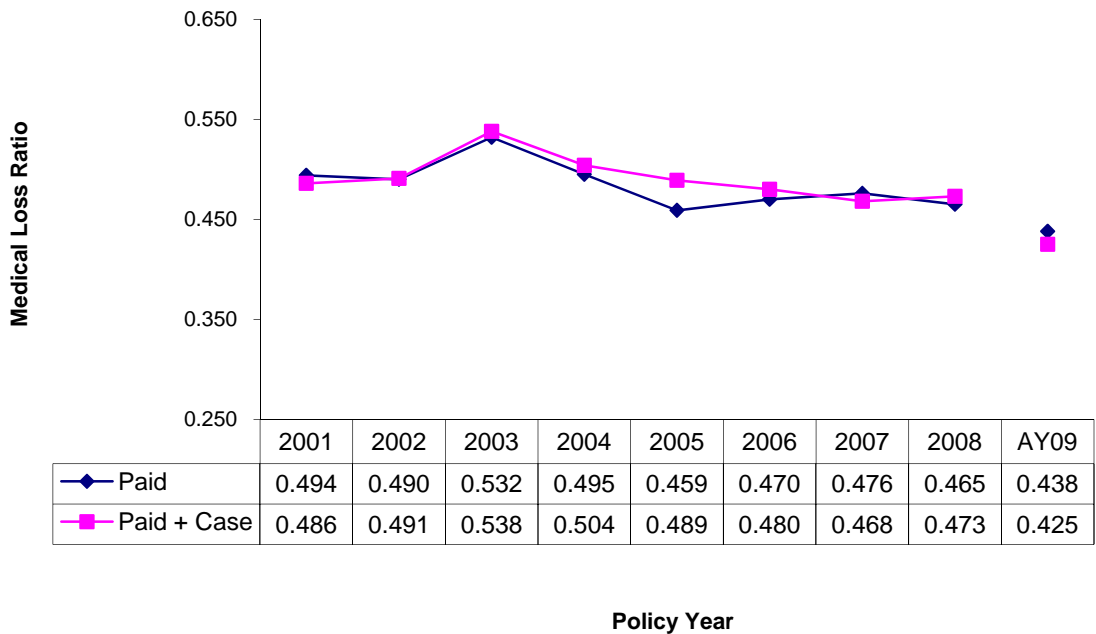


The average medical cost per case has increased significantly in recent years. Although policy year 2007 shows some leveling off, the most recent policy year indicates that the average medical cost per case will continue to rise.



Combining the claim frequency shown earlier and the medical cost per case produces the medical loss ratio history shown below:

Missouri Medical Loss Ratio



Continued decreases in frequency have helped offset increases in medical severity.

In last year’s Missouri filing, NCCI proposed a medical trend factor of +0.5% per year. Based on our analysis this year, NCCI is proposing to maintain the medical trend factor of +0.5% per year.

The majority of benefits paid in Missouri are medical dollars, which comprise about 60% of total system benefits.



BENEFITS

SAWW - Workers injured in Missouri receive wage replacement (indemnity) benefits at a rate of 66 2/3% of their pre-injury spendable weekly wage. These benefits are subject to a weekly minimum and maximum.

Each July 1st, the minimum and maximum weekly benefits are updated based on the most recent average weekly wage in Missouri. Since losses from policy years 2007 and 2008 reflect the indemnity benefits being paid at that time, it is necessary for NCCI to reflect what the level of these benefits will be starting January 1, 2011.

The latest increase in Missouri's average weekly wage is estimated to decrease overall system costs by 0.2%.

LOSS ADJUSTMENT EXPENSE

The loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims. LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision).

In this filing, NCCI is maintaining the LAE provision at its current level of 21.1% of losses.



CONCLUSION

This filing document provides a high-level perspective in support of the proposal for a decrease of 4.4% in the overall voluntary loss cost level.

Continued diligence is needed by Missouri workers compensation stakeholders to ensure that the system remains strong and competitive.

Following are various exhibits containing other Missouri workers compensation information that may be of interest, as well as the proposed advisory loss costs and rating values.

EXHIBIT I

The following chart displays the history of loss cost changes since 2006.

Missouri Historical Loss Cost Changes

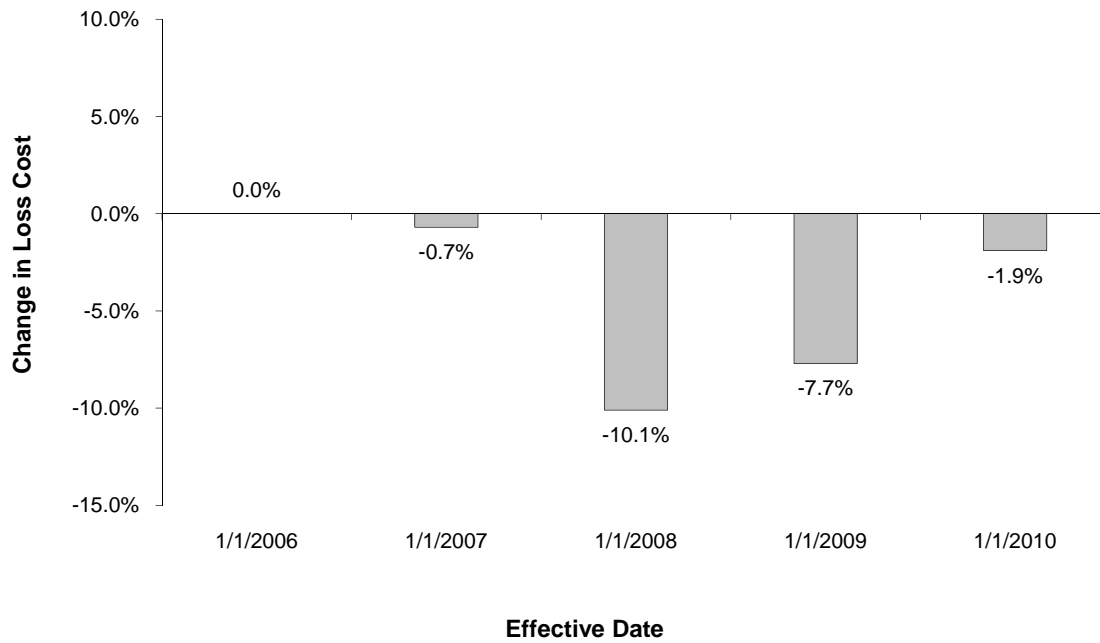
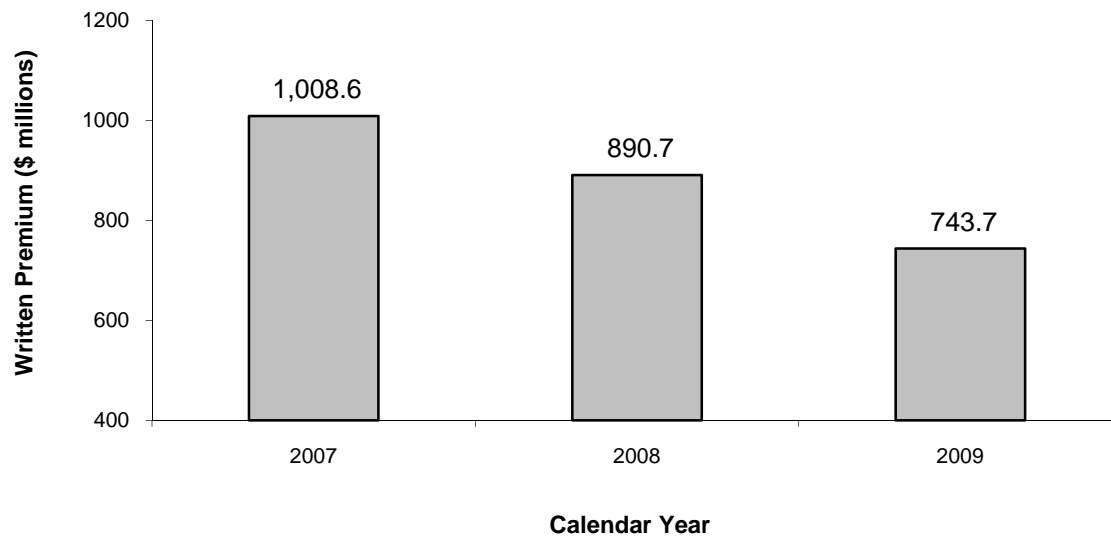


EXHIBIT II

The following chart displays Missouri's written premium for the three most recent calendar years.

Missouri Historical Written Premium



Source: 2007 and 2008 based on Best's Data Services
2009 based on Highline data as of March 2010

EXHIBIT III

The five largest insurance companies providing workers compensation insurance in 2009 are shown in this chart.

Missouri Largest Workers Compensation Writers CY 2009



Source: Highline data as of March 2010

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES

MISSOURI

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S1

Effective January 1, 2011

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	3.80	2.52	0.27	2001	2.94	2.02	0.29	2670	1.98	1.38	0.33
0008	2.01	1.31	0.22	2002	3.62	2.49	0.28	2683	2.88	1.96	0.30
0016	3.94	2.48	0.19	2003	3.47	2.31	0.27	2688	3.21	2.20	0.29
0034	2.13	1.42	0.27	2014	4.81	3.02	0.19	2701	6.77	4.30	0.18
0035	1.91	1.30	0.29	2016	2.39	1.64	0.29	2702	21.56	11.46	0.15
0036	5.96	3.96	0.27	2021	2.77	1.80	0.22	2709	16.91	10.70	0.18
0037	3.62	2.36	0.22	2039	2.56	1.76	0.28	2710	10.91	6.47	0.19
0042	5.68	3.39	0.22	2041	2.72	1.87	0.28	2714	4.15	2.84	0.29
0050	6.64	4.03	0.27	2065	3.48	2.33	0.26	2731	3.20	2.01	0.19
0059D	0.13	0.04	0.17	2070	4.01	2.69	0.26	2735	4.16	2.85	0.29
0065D	0.04	0.01	0.20	2081X	7.35	4.90	0.26	2747X	2.96	2.05	0.33
0066D	0.04	0.01	0.20	2089	3.51	2.33	0.27	2759	6.47	4.40	0.30
0067D	0.04	0.01	0.19	2095	3.27	2.18	0.27	2790	2.50	1.71	0.29
0079	3.63	2.29	0.20	2105	2.49	1.71	0.29	2791X	1.73	1.22	0.30
0083	3.90	2.59	0.27	2110	2.33	1.60	0.28	2797	4.30	2.81	0.22
0106	11.09	6.61	0.15	2111	2.09	1.43	0.29	2799	2.65	1.58	0.22
0113	3.10	2.06	0.27	2112	2.98	2.04	0.29	2802	4.30	2.81	0.22
0170	2.00	1.32	0.27	2114	2.11	1.45	0.28	2812	3.52	2.35	0.27
0251	4.35	2.90	0.27	2121	1.95	1.31	0.26	2835	2.83	1.98	0.33
0400	5.74	3.78	0.21	2130	2.40	1.60	0.27	2836	2.38	1.67	0.32
0401	7.76	4.63	0.15	2131	3.04	2.03	0.26	2841	4.32	2.93	0.30
0771N	0.46	-	-	2143	2.25	1.54	0.29	2881	2.57	1.80	0.32
0790N	5.15	-	-	2156	-	3.79	0.26	2883	3.52	2.35	0.27
0908P	122.00	81.62	0.26	2157	5.67	3.79	0.26	2913	3.71	2.60	0.34
0909	-	81.62	0.26	2172	1.65	1.08	0.21	2915	3.50	2.28	0.22
0912	-	262.01	0.27	2174	2.82	1.94	0.28	2916	3.17	1.88	0.19
0913P	393.00	262.01	0.27	2211	5.37	3.37	0.19	2923	2.48	1.71	0.28
0917	3.06	2.09	0.29	2220	2.80	1.86	0.27	2942	4.04	2.85	0.32
1005*	7.62	2.26	0.15	2286	1.88	1.29	0.29	2960	4.88	3.25	0.27
1016X*	32.27	11.83	0.13	2288	2.14	1.47	0.28	3004	3.59	2.24	0.19
1164D	4.64	2.45	0.17	2300	2.20	1.54	0.30	3018	3.54	2.23	0.20
1165D	3.28	1.94	0.17	2302	1.50	1.01	0.26	3022	3.13	2.15	0.28
1320	5.71	3.46	0.14	2305	2.62	1.72	0.21	3027	2.82	1.78	0.19
1322	7.77	4.26	0.15	2352X	5.73	4.08	0.22	3028	4.71	3.14	0.26
1430	6.78	4.26	0.19	2361	1.38	0.92	0.26	3030	6.47	4.06	0.19
1438	3.61	2.16	0.18	2362	3.45	2.30	0.26	3040	7.25	4.55	0.19
1452	2.73	1.74	0.20	2380	2.46	1.64	0.26	3041	3.71	2.48	0.26
1463	11.74	6.99	0.17	2386	1.36	0.94	0.27	3042	3.93	2.56	0.22
1472	3.03	1.81	0.16	2388	2.03	1.39	0.29	3064	4.15	2.77	0.26
1624D	3.46	2.07	0.15	2402	2.56	1.61	0.18	3066	-	1.83	0.29
1642	3.69	2.33	0.18	2413	2.48	1.65	0.27	3069	4.41	2.55	0.18
1654	8.01	5.08	0.18	2416	1.64	1.09	0.26	3076	2.68	1.83	0.29
1655	3.93	2.48	0.19	2417	2.06	1.39	0.25	3081DX	5.28	3.33	0.19
1699	2.82	1.78	0.18	2501	2.40	1.60	0.27	3082D	6.35	3.98	0.20
1701	4.70	2.95	0.19	2503	1.22	0.84	0.28	3085DX	5.48	3.43	0.20
1710E	9.24	5.71	0.20	2534	3.72	2.54	0.29	3110	3.07	2.05	0.26
1741E	2.76	1.39	0.17	2570	3.34	2.30	0.28	3111	2.67	1.78	0.26
1747	3.90	2.47	0.18	2585	3.61	2.47	0.29	3113	2.20	1.46	0.27
1748	3.29	2.07	0.19	2586	2.51	1.67	0.27	3114	2.72	1.82	0.26
1803D	5.99	3.50	0.18	2587	3.75	2.57	0.29	3118	2.15	1.47	0.29
1852D	2.76	1.45	0.18	2589	1.82	1.21	0.27	3119	1.78	1.25	0.32
1853	2.81	1.86	0.20	2600	1.61	1.12	0.27	3122	2.28	1.56	0.29
1860	2.05	1.42	0.27	2623	5.12	3.34	0.22	3126	2.44	1.62	0.27
1924	4.99	3.43	0.28	2651	2.55	1.74	0.29	3131	1.55	1.03	0.27
1925	5.24	3.40	0.22	2660	2.09	1.43	0.29	3132	4.26	2.84	0.27

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3145	3.04	2.02	0.27	3824X	3.46	2.26	0.22	4459	2.26	1.51	0.27
3146	2.17	1.45	0.27	3826	0.61	0.41	0.26	4470	4.25	2.84	0.26
3169	3.58	2.38	0.27	3827	1.42	0.92	0.22	4484	2.96	1.97	0.27
3175D	2.21	1.46	0.27	3830	0.90	0.59	0.21	4493	3.15	2.12	0.25
3179	2.47	1.69	0.29	3851	5.47	3.73	0.29	4511	0.35	0.23	0.22
3180	2.52	1.73	0.29	3865	2.11	1.48	0.33	4557	1.79	1.22	0.29
3188	2.16	1.48	0.28	3881	3.43	2.28	0.27	4558	2.43	1.61	0.27
3220	1.89	1.26	0.26	4000	4.19	2.51	0.16	4561	-	1.06	0.21
3223	3.35	2.33	0.32	4018DX	3.51	2.21	0.18	4568	4.32	2.71	0.20
3224	3.02	2.09	0.27	4021	4.51	2.84	0.18	4581	1.62	0.98	0.15
3227	4.24	2.89	0.29	4034	6.26	3.95	0.18	4583	4.64	2.76	0.18
3240	1.50	1.03	0.29	4036	2.48	1.57	0.18	4597X	0.90	0.62	0.27
3241	4.00	2.66	0.27	4038	4.82	3.36	0.33	4611	1.34	0.92	0.29
3255	1.92	1.34	0.31	4053	2.69	1.79	0.27	4635	2.42	1.29	0.16
3257	4.50	2.99	0.27	4061	6.38	4.39	0.28	4653	1.57	1.08	0.27
3270	2.57	1.71	0.27	4062	2.50	1.67	0.27	4665	8.15	5.14	0.18
3300	6.66	4.45	0.26	4101	2.25	1.47	0.22	4670	4.81	3.05	0.18
3303	2.47	1.70	0.28	4109	1.46	1.00	0.28	4683	2.62	1.76	0.26
3307	3.99	2.66	0.27	4110	3.70	2.50	0.24	4686	1.38	0.87	0.19
3315	3.46	2.37	0.28	4111	4.02	2.74	0.29	4692	0.60	0.41	0.28
3334	3.16	2.13	0.25	4112	-	2.50	0.24	4693	0.55	0.37	0.26
3336	2.68	1.69	0.19	4113	1.50	1.01	0.26	4703	2.09	1.39	0.26
3365	7.12	4.11	0.18	4114	2.54	1.70	0.26	4716X	5.94	4.11	0.27
3372	2.65	1.73	0.21	4130	3.90	2.60	0.27	4717	1.60	1.13	0.31
3373	4.33	2.87	0.27	4131	2.89	1.97	0.29	4720	1.65	1.10	0.26
3383	1.33	0.91	0.29	4133	2.67	1.83	0.29	4740	1.08	0.68	0.18
3385	0.80	0.55	0.29	4149	1.44	1.01	0.33	4741	3.14	2.08	0.27
3400	4.33	2.81	0.22	4150	-	1.01	0.33	4751	2.02	1.27	0.19
3507	3.44	2.29	0.27	4206	3.13	2.10	0.25	4771N	2.59	1.37	0.18
3515	1.90	1.27	0.26	4207	1.20	0.76	0.18	4777	4.52	2.40	0.18
3548	1.47	0.98	0.26	4239	2.25	1.42	0.18	4825	0.88	0.55	0.20
3559	2.37	1.58	0.27	4240	1.99	1.36	0.28	4828	2.16	1.42	0.21
3574	1.37	0.94	0.29	4243	2.69	1.80	0.26	4829	1.22	0.73	0.19
3581	1.39	0.96	0.28	4244	3.18	2.12	0.27	4902	2.84	1.94	0.29
3612	1.92	1.25	0.22	4250	1.66	1.11	0.26	4923	0.89	0.59	0.27
3620X	3.45	2.17	0.18	4251	3.21	2.14	0.26	4940X	1.97	1.25	0.18
3629	1.88	1.29	0.28	4263	4.46	2.94	0.28	5020	4.71	2.72	0.18
3632X	3.33	2.17	0.22	4273	3.00	2.00	0.27	5022	6.58	3.58	0.15
3634	1.83	1.26	0.28	4279	3.11	2.06	0.27	5037	33.47	16.53	0.13
3635	3.21	2.14	0.26	4282	1.78	1.23	0.27	5040	19.01	9.25	0.16
3638	3.92	2.69	0.28	4283	3.21	2.13	0.27	5057	10.90	5.28	0.17
3642	0.87	0.58	0.26	4299	1.95	1.34	0.29	5059	48.17	23.34	0.17
3643	2.25	1.50	0.26	4304	3.96	2.57	0.22	5067X	6.65	3.27	0.13
3647	2.38	1.56	0.21	4307	2.28	1.58	0.33	5069	32.01	15.72	0.13
3648	1.80	1.23	0.29	4351	1.80	1.21	0.25	5102	5.32	2.90	0.17
3681	1.45	0.99	0.29	4352	1.30	0.88	0.29	5146	5.83	3.36	0.18
3685	1.21	0.83	0.28	4360	1.12	0.77	0.27	5160	2.93	1.60	0.16
3719	1.72	0.84	0.15	4361	0.95	0.65	0.28	5183	4.07	2.35	0.18
3724	4.38	2.39	0.17	4362	1.14	0.77	0.25	5188	3.69	2.15	0.18
3726	6.76	3.31	0.13	4410	3.26	2.18	0.26	5190	2.93	1.69	0.18
3803	2.00	1.33	0.26	4420	3.67	2.19	0.17	5191	0.83	0.56	0.26
3807	2.17	1.50	0.27	4431	1.35	0.94	0.32	5192	3.13	2.09	0.26
3808	3.65	2.39	0.21	4432	1.66	1.16	0.32	5213X	5.98	3.25	0.16
3821	4.41	2.88	0.21	4439	1.62	1.06	0.21	5215	4.65	2.78	0.21
3822X	6.75	4.48	0.20	4452	2.66	1.77	0.27	5221X	4.40	2.54	0.18

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NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES

MISSOURI

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5222	7.27	3.98	0.15	6704M*	11.04	6.61	0.15	7421	1.17	0.70	0.15
5223	6.82	3.92	0.19	6824F	6.93	3.45	0.14	7422	2.09	1.12	0.13
5348	5.05	2.91	0.18	6825FX	5.54	2.52	0.19	7423	-	2.18	0.19
5402	3.97	2.51	0.27	6826F	6.30	3.27	0.18	7425	3.55	1.91	0.13
5403	5.54	3.02	0.17	6834	3.88	2.54	0.21	7431N	1.97	1.07	0.13
5437	5.09	2.93	0.18	6835X	3.00	1.61	0.18	7445N	0.40	-	-
5443	3.39	2.07	0.26	6836	4.33	2.72	0.20	7453N	1.06	-	-
5445	4.11	2.24	0.17	6845a	a	a	a	7502	3.95	2.49	0.20
5462	4.38	2.53	0.18	6872F	13.46	6.10	0.14	7515	1.12	0.59	0.18
5472	6.99	3.41	0.17	6874F	21.67	9.80	0.12	7520	4.04	2.68	0.27
5473	7.29	3.55	0.16	6882	3.40	1.83	0.16	7538	10.53	5.12	0.15
5474	4.93	2.68	0.16	6884	8.67	4.68	0.13	7539	3.56	2.12	0.18
5478	5.56	3.22	0.18	7016M	3.16	1.71	0.14	7540	3.59	1.92	0.13
5479	5.17	3.09	0.21	7024M	3.51	1.89	0.14	7580	2.11	1.33	0.19
5480	5.65	3.08	0.15	7038M	6.61	3.54	0.17	7590	4.40	2.86	0.22
5491	2.32	1.27	0.17	7046M	11.55	6.18	0.19	7600	1.91	1.21	0.18
5505X	4.69	2.74	0.17	7047M	4.39	2.27	0.14	7601	4.10	2.24	0.16
5506	5.50	2.67	0.14	7050M	9.18	4.72	0.17	7605	2.11	1.22	0.18
5515DX	5.07	3.02	0.21	7090M	7.34	3.93	0.17	7610	0.52	0.34	0.22
5535	4.41	2.55	0.18	7098M	12.83	6.86	0.19	7611	3.88	2.24	0.18
5537	3.66	2.11	0.18	7099M	16.04	8.23	0.19	7612	6.27	3.62	0.18
5538	-	2.55	0.18	7133	3.51	2.09	0.15	7613	3.83	2.21	0.18
5551	16.38	7.94	0.16	7151M	4.26	2.69	0.18	7704	-	3.01	0.18
5606	2.11	1.15	0.17	7152M	5.92	3.39	0.15	7705	4.11	2.68	0.25
5610X	4.73	2.88	0.26	7153M	4.74	2.99	0.18	7710	5.07	3.01	0.18
5645	8.54	4.64	0.18	7207X	8.17	5.32	0.16	7711	5.07	3.01	0.18
5651	8.54	4.64	0.18	7222	5.71	3.63	0.18	7720	2.58	1.63	0.18
5703	16.01	9.20	0.19	7228X	5.89	3.73	0.18	7855	8.96	5.19	0.18
5705	8.27	4.73	0.19	7229X	6.25	3.74	0.15	8001	1.48	1.01	0.29
5951	0.47	0.32	0.29	7230	4.50	2.94	0.22	8002	2.99	2.00	0.26
6003	6.79	3.93	0.18	7231	7.88	5.17	0.21	8006X	1.92	1.28	0.27
6005	11.51	6.60	0.20	7232	4.29	2.57	0.15	8008	0.82	0.56	0.29
6045	1.69	0.98	0.18	7250NX	5.15	2.74	0.19	8010	1.56	1.06	0.29
6204	8.79	4.81	0.15	7309F	22.50	10.08	0.12	8013	0.45	0.30	0.27
6206	3.18	1.55	0.14	7313F	5.23	2.37	0.17	8015	0.54	0.36	0.27
6213	1.85	1.01	0.15	7317F	8.34	3.78	0.13	8017X	1.28	0.87	0.29
6214	3.09	1.51	0.16	7327F	13.44	6.10	0.12	8018X	2.22	1.51	0.29
6216	9.86	4.76	0.19	7333M	3.12	1.69	0.13	8021	1.96	1.30	0.27
6217	4.88	2.66	0.16	7335M	3.47	1.88	0.13	8031	2.26	1.50	0.27
6229	4.77	2.60	0.17	7337M	4.34	2.26	0.13	8032	1.60	1.09	0.29
6233	2.87	1.57	0.15	7350F	6.50	3.22	0.14	8033	1.68	1.11	0.27
6235	10.50	5.07	0.17	7360	6.95	4.37	0.19	8034X	2.87	1.92	0.26
6236	10.72	6.20	0.18	7370	3.68	2.45	0.26	8037	1.28	0.87	0.29
6237	1.50	0.86	0.18	7380	4.13	2.70	0.22	8039	1.49	1.01	0.30
6251D	12.76	6.95	0.15	7382	3.31	2.21	0.26	8044	2.70	1.76	0.22
6252D	11.53	5.61	0.15	7390	5.97	3.99	0.26	8045	0.37	0.25	0.29
6260D	5.39	2.66	0.13	7394M	13.37	7.27	0.13	8046	2.15	1.42	0.27
6306	6.47	3.53	0.15	7395M	14.85	8.07	0.13	8047	1.05	0.72	0.29
6319	2.65	1.44	0.16	7398M	18.56	9.68	0.13	8058	2.20	1.46	0.27
6325	3.76	2.05	0.17	7402	0.19	0.13	0.26	8061X	1.76	1.17	0.26
6400	6.41	3.84	0.21	7403	3.46	2.18	0.19	8072	0.71	0.48	0.30
6503	1.92	1.32	0.28	7405N	0.75	0.47	0.18	8102	3.08	2.10	0.30
6504	1.92	1.32	0.28	7409	-	14.10	0.12	8103	2.49	1.62	0.22
6702M*	9.94	5.95	0.15	7418	-	1.12	0.13	8105	3.23	2.22	0.28
6703M*	13.80	8.41	0.18	7420	25.74	14.10	0.12	8106	5.65	3.54	0.20

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8107	3.01	1.90	0.18	8824	2.40	1.64	0.29	9521	4.01	2.54	0.18
8111	2.22	1.48	0.26	8825	1.58	1.10	0.31	9522	2.79	1.86	0.27
8116	2.35	1.57	0.26	8826	1.94	1.29	0.27	9534	4.77	2.61	0.16
8203	6.83	4.54	0.27	8829	1.93	1.28	0.27	9554	7.63	4.15	0.17
8204	2.91	1.84	0.18	8831	1.59	1.05	0.28	9586	0.75	0.52	0.32
8209	2.99	2.00	0.27	8832	0.30	0.20	0.26	9600	1.78	1.23	0.27
8215	3.44	2.16	0.19	8833X	1.00	0.66	0.27	9620	0.86	0.56	0.21
8227	3.93	1.91	0.17	8835	1.97	1.31	0.27				
8232	5.23	3.29	0.19	8861X	1.17	0.78	0.27				
8233	4.72	3.01	0.18	8868	0.33	0.23	0.29				
8235	3.61	2.40	0.27	8869	0.81	0.55	0.30				
8263	9.16	5.97	0.22	8871	0.20	0.14	0.27				
8264	4.90	3.09	0.18	8901	0.16	0.10	0.21				
8265	6.37	3.79	0.16	9012	1.01	0.66	0.21				
8279	5.78	3.43	0.19	9014	2.87	1.91	0.27				
8288	5.58	3.48	0.20	9015	2.65	1.77	0.27				
8291	4.42	2.88	0.22	9016	3.57	2.38	0.27				
8292	4.37	2.91	0.27	9019	1.71	1.08	0.18				
8293	6.91	4.37	0.18	9033	1.77	1.18	0.26				
8304	5.78	3.69	0.17	9040	3.56	2.43	0.30				
8350X	6.76	4.03	0.17	9044	1.39	0.95	0.29				
8353X	3.28	2.07	0.19	9052	1.95	1.33	0.29				
8370X	2.84	1.79	0.20	9058	1.24	0.86	0.33				
8381X	1.63	1.06	0.22	9059	-	0.55	0.30				
8385	2.02	1.27	0.18	9060	1.30	0.89	0.29				
8387X	2.48	1.62	0.22	9061	1.46	1.01	0.32				
8391X	2.42	1.58	0.22	9062	1.58	1.10	0.33				
8392	3.17	2.11	0.27	9063	0.81	0.55	0.30				
8393X	1.62	1.08	0.26	9077F	1.70	0.90	0.26				
8500	4.44	2.79	0.19	9082	1.42	0.98	0.33				
8601	0.48	0.31	0.22	9083	1.28	0.89	0.33				
8602	0.48	0.31	0.22	9084	1.48	0.98	0.27				
8603	0.19	0.13	0.26	9088a	a	a	a				
8606	2.57	1.54	0.17	9089	1.31	0.89	0.29				
8709F	4.18	1.89	0.13	9093	1.08	0.74	0.29				
8719	2.06	1.10	0.17	9101	3.35	2.29	0.29				
8720	1.45	0.91	0.19	9102	2.82	1.88	0.27				
8721	0.26	0.16	0.19	9110X	2.69	1.78	0.28				
8725	1.45	0.91	0.19	9154	1.51	1.00	0.27				
8726F	3.27	1.70	0.18	9156	1.66	1.08	0.22				
8734M	0.46	0.32	0.28	9170	3.30	1.75	0.25				
8737M	0.41	0.28	0.28	9178*	16.43	-	0.33				
8738M	0.57	0.34	0.18	9179*	19.46	-	0.30				
8742X	0.34	0.21	0.18	9180	3.85	2.40	0.19				
8745	5.15	3.34	0.22	9181	-	19.42	0.33				
8748	0.67	0.44	0.22	9182	2.42	1.60	0.28				
8755	0.35	0.22	0.18	9186X	5.68	3.37	0.18				
8799	1.47	0.98	0.27	9220	4.56	2.97	0.22				
8800	1.60	1.11	0.33	9402	3.80	2.41	0.18				
8803	0.08	0.05	0.19	9403	7.20	4.28	0.18				
8805M	0.26	0.18	0.28	9410	4.19	2.78	0.27				
8810	0.19	0.13	0.26	9501	2.55	1.66	0.22				
8814M	0.23	0.16	0.28	9505	2.72	1.78	0.21				
8815M	0.32	0.21	0.26	9516	3.58	2.26	0.19				
8820	0.21	0.14	0.21	9519	3.45	2.18	0.18				

* Refer to the Footnotes Page for additional information on this class code.

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.13	S	1710E	0.05	S	3175D	0.01	S
0065D	0.04	S	1741E	0.15	S	4018DX	0.04	S
0066D	0.04	S	1803D	0.13	S	5515DX	0.01	S
0067D	0.04	S	1852D	0.03	Asb	6251D	0.03	S
1164D	0.04	S	3081DX	0.03	S	6252D	0.03	S
1165D	0.02	S	3082D	0.04	S	6260D	0.01	S
1624D	0.01	S	3085DX	0.03	S,L			

S=Silica, Asb=Asbestos, L=Lead

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7250	0790
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$3.40. (For coverage written separately for federal benefits only, \$1.26. For coverage written separately for state benefits only, \$2.14.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$10.21. (For coverage written separately for federal benefits only, \$3.80. For coverage written separately for state benefits only, \$6.41.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.688 and elr x 1.62.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 9178 ELR of 17.35 will be applied to policies in the experience rating period that were effective prior to 1/1/2010. As a result of the increase in maximum payroll for this class, an ELR of 11.40 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.
- 9179 ELR of 20.11 will be applied to policies in the experience rating period that were effective prior to 1/1/2010. As a result of the increase in maximum payroll for this class, an ELR of 13.21 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.

Effective January 1, 2011

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per occurrence basis. They do not include a safety factor.

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.3%	1.0%	0.8%	0.7%	0.6%	0.4%	0.3%
\$200	2.6%	1.9%	1.6%	1.4%	1.1%	0.8%	0.6%
\$300	3.8%	2.9%	2.4%	2.0%	1.7%	1.2%	0.9%
\$400	4.9%	3.7%	3.2%	2.6%	2.2%	1.5%	1.1%
\$500	5.9%	4.5%	3.8%	3.2%	2.7%	1.8%	1.4%
\$1,000	9.9%	7.7%	6.6%	5.6%	4.7%	3.3%	2.6%
\$1,500	12.7%	10.0%	8.7%	7.4%	6.2%	4.5%	3.5%
\$2,000	14.9%	11.9%	10.4%	8.8%	7.5%	5.5%	4.3%
\$2,500	16.8%	13.5%	11.8%	10.1%	8.6%	6.4%	5.0%
\$5,000	24.3%	20.0%	17.7%	15.5%	13.3%	10.2%	8.1%
\$10,000	35.1%	29.5%	26.6%	23.7%	20.7%	16.4%	13.1%
\$15,000	43.2%	36.9%	33.6%	30.3%	26.6%	21.6%	17.4%
\$20,000	49.7%	43.0%	39.4%	35.8%	31.7%	26.1%	21.2%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$57,143.00
Leased or rented vehicle.....	\$38,095.00

Maximum Payroll applicable in accordance with the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports,"

\$761.00

Premium Determination for Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E

Effective July 1, 2010.....	\$31,400.00
Effective July 1, 2011.....	\$35,600.00

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Terrorism - (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4.....

55%

(Multiply a Non-F classification loss cost by a factor of 1.55 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.43) and the adjustment for differences in loss-based expenses (1.086).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$7,000. If more than two years, an average annual premium of at least \$3,500 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2011
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	--	2,000	0.04	1,148,583	--	1,229,407	0.34
2,001	--	8,084	0.05	1,229,408	--	1,316,133	0.35
8,085	--	14,299	0.06	1,316,134	--	1,409,433	0.36
14,300	--	58,676	0.07	1,409,434	--	1,510,086	0.37
58,677	--	85,415	0.08	1,510,087	--	1,618,996	0.38
85,416	--	110,913	0.09	1,618,997	--	1,737,227	0.39
110,914	--	136,470	0.10	1,737,228	--	1,866,028	0.40
136,471	--	162,528	0.11	1,866,029	--	2,006,885	0.41
162,529	--	189,316	0.12	2,006,886	--	2,161,575	0.42
189,317	--	216,984	0.13	2,161,576	--	2,332,242	0.43
216,985	--	245,651	0.14	2,332,243	--	2,521,499	0.44
245,652	--	275,420	0.15	2,521,500	--	2,732,558	0.45
275,421	--	306,389	0.16	2,732,559	--	2,969,418	0.46
306,390	--	338,658	0.17	2,969,419	--	3,237,120	0.47
338,659	--	372,329	0.18	3,237,121	--	3,542,110	0.48
372,330	--	407,509	0.19	3,542,111	--	3,892,761	0.49
407,510	--	444,314	0.20	3,892,762	--	4,300,160	0.50
444,315	--	482,867	0.21	4,300,161	--	4,779,296	0.51
482,868	--	523,305	0.22	4,779,297	--	5,350,951	0.52
523,306	--	565,774	0.23	5,350,952	--	6,044,786	0.53
565,775	--	610,437	0.24	6,044,787	--	6,904,661	0.54
610,438	--	657,473	0.25	6,904,662	--	7,998,282	0.55
657,474	--	707,081	0.26	7,998,283	--	9,435,957	0.56
707,082	--	759,481	0.27	9,435,958	--	11,410,357	0.57
759,482	--	814,919	0.28	11,410,358	--	14,291,030	0.58
814,920	--	873,668	0.29	14,291,031	--	18,887,838	0.59
873,669	--	936,038	0.30	18,887,839	--	27,384,952	0.60
936,039	--	1,002,376	0.31	27,384,953	--	48,404,106	0.61
1,002,377	--	1,073,075	0.32	48,404,107	--	187,130,437	0.62
1,073,076	--	1,148,582	0.33	187,130,438	AND OVER		0.63

(a) G	9.55
(b) State Per Claim Accident Limitation	\$238,500
(c) State Multiple Claim Accident Limitation	\$477,000
(d) USL&HW Per Claim Accident Limitation	\$423,000
(e) USL&HW Multiple Claim Accident Limitation	\$846,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.44
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.44.)</i>	

Effective January 1, 2011
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 51,367	23,875	1,648,340 -- 1,696,062	191,000	3,319,105 -- 3,366,848	358,125
51,368 -- 88,408	28,650	1,696,063 -- 1,743,786	195,775	3,366,849 -- 3,414,591	362,900
88,409 -- 130,969	33,425	1,743,787 -- 1,791,512	200,550	3,414,592 -- 3,462,335	367,675
130,970 -- 175,867	38,200	1,791,513 -- 1,839,239	205,325	3,462,336 -- 3,510,078	372,450
175,868 -- 221,858	42,975	1,839,240 -- 1,886,967	210,100	3,510,079 -- 3,557,822	377,225
221,859 -- 268,426	47,750	1,886,968 -- 1,934,697	214,875	3,557,823 -- 3,605,566	382,000
268,427 -- 315,331	52,525	1,934,698 -- 1,982,427	219,650	3,605,567 -- 3,653,311	386,775
315,332 -- 362,448	57,300	1,982,428 -- 2,030,158	224,425	3,653,312 -- 3,701,055	391,550
362,449 -- 409,708	62,075	2,030,159 -- 2,077,890	229,200	3,701,056 -- 3,748,799	396,325
409,709 -- 457,066	66,850	2,077,891 -- 2,125,623	233,975	3,748,800 -- 3,796,544	401,100
457,067 -- 504,497	71,625	2,125,624 -- 2,173,357	238,750	3,796,545 -- 3,844,289	405,875
504,498 -- 551,981	76,400	2,173,358 -- 2,221,091	243,525	3,844,290 -- 3,892,034	410,650
551,982 -- 599,507	81,175	2,221,092 -- 2,268,826	248,300	3,892,035 -- 3,939,779	415,425
599,508 -- 647,066	85,950	2,268,827 -- 2,316,561	253,075	3,939,780 -- 3,987,524	420,200
647,067 -- 694,650	90,725	2,316,562 -- 2,364,298	257,850	3,987,525 -- 4,035,269	424,975
694,651 -- 742,256	95,500	2,364,299 -- 2,412,034	262,625	4,035,270 -- 4,083,015	429,750
742,257 -- 789,878	100,275	2,412,035 -- 2,459,772	267,400	4,083,016 -- 4,130,760	434,525
789,879 -- 837,515	105,050	2,459,773 -- 2,507,509	272,175	4,130,761 -- 4,178,506	439,300
837,516 -- 885,164	109,825	2,507,510 -- 2,555,247	276,950	4,178,507 -- 4,226,252	444,075
885,165 -- 932,823	114,600	2,555,248 -- 2,602,986	281,725	4,226,253 -- 4,273,997	448,850
932,824 -- 980,491	119,375	2,602,987 -- 2,650,725	286,500	4,273,998 -- 4,321,743	453,625
980,492 -- 1,028,167	124,150	2,650,726 -- 2,698,465	291,275	4,321,744 -- 4,369,489	458,400
1,028,168 -- 1,075,849	128,925	2,698,466 -- 2,746,204	296,050	4,369,490 -- 4,417,235	463,175
1,075,850 -- 1,123,537	133,700	2,746,205 -- 2,793,944	300,825	4,417,236 -- 4,464,981	467,950
1,123,538 -- 1,171,229	138,475	2,793,945 -- 2,841,685	305,600	4,464,982 -- 4,512,728	472,725
1,171,230 -- 1,218,927	143,250	2,841,686 -- 2,889,426	310,375	4,512,729 -- 4,560,475	477,500
1,218,928 -- 1,266,628	148,025	2,889,427 -- 2,937,167	315,150		
1,266,629 -- 1,314,333	152,800	2,937,168 -- 2,984,908	319,925		
1,314,334 -- 1,362,041	157,575	2,984,909 -- 3,032,650	324,700		
1,362,042 -- 1,409,751	162,350	3,032,651 -- 3,080,392	329,475		
1,409,752 -- 1,457,465	167,125	3,080,393 -- 3,128,134	334,250		
1,457,466 -- 1,505,180	171,900	3,128,135 -- 3,175,876	339,025		
1,505,181 -- 1,552,898	176,675	3,175,877 -- 3,223,619	343,800		
1,552,899 -- 1,600,617	181,450	3,223,620 -- 3,271,361	348,575		
1,600,618 -- 1,648,339	186,225	3,271,362 -- 3,319,104	353,350		

For Expected Losses greater than \$4,560,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.55) / (\text{Expected Losses} + (700)(9.55))$$

G = 9.55

Effective January 1, 2010

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
2.15	1.64	1.46	1.31	1.13	0.91	0.69

2. **2008 Table of Expected Loss Ranges**

Effective January 1, 2008

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.534	0.581	0.605	0.629	0.654	0.689	0.716
\$15,000	0.468	0.520	0.547	0.575	0.604	0.646	0.681
\$20,000	0.415	0.470	0.499	0.529	0.563	0.609	0.650
\$25,000	0.371	0.428	0.458	0.490	0.526	0.576	0.622
\$30,000	0.335	0.392	0.423	0.456	0.494	0.546	0.596
\$35,000	0.305	0.361	0.393	0.426	0.465	0.520	0.573
\$40,000	0.279	0.334	0.366	0.399	0.439	0.496	0.552
\$50,000	0.239	0.290	0.322	0.355	0.396	0.454	0.515
\$75,000	0.175	0.217	0.248	0.278	0.318	0.376	0.444
\$100,000	0.140	0.174	0.203	0.230	0.268	0.323	0.393
\$125,000	0.117	0.146	0.173	0.198	0.233	0.285	0.355
\$150,000	0.102	0.127	0.153	0.175	0.208	0.257	0.327
\$175,000	0.090	0.112	0.137	0.157	0.188	0.235	0.304
\$200,000	0.081	0.101	0.124	0.143	0.172	0.217	0.285
\$225,000	0.074	0.092	0.114	0.132	0.159	0.202	0.269
\$250,000	0.069	0.085	0.107	0.123	0.150	0.190	0.257
\$275,000	0.064	0.079	0.100	0.115	0.140	0.179	0.245
\$300,000	0.060	0.074	0.094	0.108	0.133	0.170	0.235
\$325,000	0.056	0.069	0.089	0.103	0.126	0.162	0.226
\$350,000	0.053	0.066	0.085	0.097	0.120	0.155	0.217
\$375,000	0.050	0.062	0.081	0.093	0.114	0.148	0.210
\$400,000	0.048	0.059	0.077	0.089	0.110	0.142	0.203
\$425,000	0.046	0.056	0.074	0.085	0.105	0.137	0.197
\$450,000	0.044	0.054	0.071	0.082	0.102	0.133	0.192
\$475,000	0.042	0.052	0.069	0.079	0.098	0.128	0.187
\$500,000	0.041	0.050	0.066	0.076	0.095	0.124	0.182
\$600,000	0.036	0.044	0.059	0.068	0.084	0.111	0.166
\$700,000	0.032	0.039	0.053	0.061	0.076	0.101	0.154
\$800,000	0.031	0.037	0.050	0.057	0.071	0.094	0.145
\$900,000	0.028	0.034	0.047	0.053	0.066	0.088	0.137
\$1,000,000	0.027	0.032	0.044	0.050	0.062	0.083	0.130
\$2,000,000	0.017	0.021	0.029	0.033	0.041	0.055	0.091
\$3,000,000	0.014	0.017	0.024	0.026	0.032	0.044	0.074
\$4,000,000	0.013	0.015	0.020	0.023	0.028	0.037	0.063
\$5,000,000	0.011	0.013	0.018	0.020	0.025	0.033	0.056
\$6,000,000	0.010	0.011	0.016	0.018	0.021	0.029	0.050
\$7,000,000	0.009	0.011	0.015	0.016	0.020	0.026	0.045
\$8,000,000	0.008	0.010	0.014	0.015	0.018	0.025	0.042
\$9,000,000	0.008	0.009	0.013	0.014	0.017	0.023	0.039
\$10,000,000	0.008	0.009	0.012	0.013	0.016	0.022	0.037

Effective January 1, 2010

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.633	0.684	0.709	0.735	0.761	0.797	0.825
\$15,000	0.563	0.620	0.649	0.678	0.710	0.753	0.789
\$20,000	0.505	0.566	0.598	0.631	0.666	0.715	0.758
\$25,000	0.457	0.521	0.554	0.589	0.628	0.681	0.729
\$30,000	0.417	0.481	0.516	0.552	0.594	0.650	0.703
\$35,000	0.383	0.446	0.483	0.519	0.563	0.622	0.679
\$40,000	0.354	0.416	0.453	0.490	0.535	0.596	0.656
\$50,000	0.306	0.366	0.403	0.441	0.487	0.551	0.617
\$75,000	0.230	0.281	0.317	0.352	0.399	0.465	0.539
\$100,000	0.185	0.228	0.263	0.295	0.340	0.404	0.482
\$125,000	0.156	0.193	0.225	0.255	0.297	0.359	0.438
\$150,000	0.136	0.169	0.199	0.227	0.267	0.325	0.405
\$175,000	0.120	0.149	0.179	0.204	0.242	0.298	0.377
\$200,000	0.108	0.134	0.163	0.186	0.222	0.276	0.354
\$225,000	0.099	0.122	0.150	0.172	0.206	0.257	0.335
\$250,000	0.092	0.114	0.140	0.160	0.193	0.242	0.319
\$275,000	0.085	0.105	0.131	0.150	0.181	0.229	0.305
\$300,000	0.079	0.098	0.123	0.141	0.171	0.217	0.292
\$325,000	0.075	0.092	0.116	0.134	0.162	0.206	0.281
\$350,000	0.071	0.087	0.110	0.127	0.155	0.197	0.271
\$375,000	0.067	0.082	0.105	0.121	0.148	0.189	0.262
\$400,000	0.064	0.078	0.101	0.116	0.142	0.182	0.254
\$425,000	0.061	0.075	0.097	0.111	0.136	0.175	0.246
\$450,000	0.058	0.072	0.093	0.107	0.131	0.169	0.239
\$475,000	0.056	0.069	0.089	0.103	0.126	0.163	0.233
\$500,000	0.054	0.066	0.086	0.099	0.122	0.158	0.227
\$600,000	0.047	0.058	0.076	0.088	0.109	0.142	0.207
\$700,000	0.042	0.051	0.069	0.079	0.098	0.129	0.192
\$800,000	0.040	0.048	0.064	0.073	0.091	0.120	0.180
\$900,000	0.037	0.044	0.060	0.068	0.085	0.112	0.170
\$1,000,000	0.035	0.041	0.056	0.064	0.079	0.105	0.161
\$2,000,000	0.022	0.026	0.037	0.042	0.052	0.070	0.113
\$3,000,000	0.018	0.021	0.030	0.033	0.041	0.055	0.092
\$4,000,000	0.016	0.018	0.026	0.029	0.035	0.047	0.079
\$5,000,000	0.014	0.017	0.023	0.026	0.031	0.042	0.070
\$6,000,000	0.012	0.014	0.020	0.022	0.027	0.037	0.063
\$7,000,000	0.011	0.013	0.019	0.021	0.025	0.034	0.057
\$8,000,000	0.011	0.012	0.017	0.019	0.023	0.031	0.053
\$9,000,000	0.010	0.012	0.016	0.018	0.022	0.029	0.049
\$10,000,000	0.010	0.011	0.015	0.017	0.020	0.027	0.046



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
0005	4.40	3.80	-13.6%
0008	2.16	2.01	-6.9%
0016	4.76	3.94	-17.2%
0034	2.12	2.13	0.5%
0035	1.88	1.91	1.6%
0036	5.11	5.96	16.6%
0037	4.16	3.62	-13.0%
0042	5.49	5.68	3.5%
0050	6.83	6.64	-2.8%
0059	0.14	0.13	-7.1%
0065	0.04	0.04	0.0%
0066	0.04	0.04	0.0%
0067	0.04	0.04	0.0%
0079	3.14	3.63	15.6%
0083	4.51	3.90	-13.5%
0106	11.22	11.09	-1.2%
0113	2.66	3.10	16.5%
0170	1.70	2.00	17.6%
0251	5.72	4.35	-24.0%
0400	5.92	5.74	-3.0%
0401	9.14	7.76	-15.1%
0771	0.49	0.46	-6.1%
0790	4.62	5.15	11.5%
0908	118.00	122.00	3.4%
0913	393.00	393.00	0.0%
0917	3.14	3.06	-2.5%
1005	8.66	7.62	-12.0%
1016	37.54	32.27	-14.0%
1164	6.09	4.64	-23.8%
1165	3.45	3.28	-4.9%
1320	5.59	5.71	2.1%
1322	8.61	7.77	-9.8%
1430	5.85	6.78	15.9%
1438	3.12	3.61	15.7%
1452	3.16	2.73	-13.6%
1463	12.56	11.74	-6.5%
1472	3.17	3.03	-4.4%
1624	3.84	3.46	-9.9%
1642	3.48	3.69	6.0%
1654	7.17	8.01	11.7%
1655	5.00	3.93	-21.4%
1699	2.98	2.82	-5.4%
1701	5.07	4.70	-7.3%
1710	10.11	9.24	-8.6%
1741	2.38	2.76	16.0%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
1747	4.89	3.90	-20.2%
1748	3.64	3.29	-9.6%
1803	5.59	5.99	7.2%
1852	3.18	2.76	-13.2%
1853	3.19	2.81	-11.9%
1860	2.56	2.05	-19.9%
1924	6.56	4.99	-23.9%
1925	5.58	5.24	-6.1%
2001	2.37	2.94	24.1%
2002	3.86	3.62	-6.2%
2003	3.46	3.47	0.3%
2014	5.13	4.81	-6.2%
2016	2.70	2.39	-11.5%
2021	2.99	2.77	-7.4%
2039	3.14	2.56	-18.5%
2041	2.58	2.72	5.4%
2065	4.32	3.48	-19.4%
2070	3.94	4.01	1.8%
2081	6.98	7.35	5.3%
2089	3.19	3.51	10.0%
2095	3.65	3.27	-10.4%
2105	2.63	2.49	-5.3%
2110	2.53	2.33	-7.9%
2111	2.41	2.09	-13.3%
2112	3.14	2.98	-5.1%
2114	2.40	2.11	-12.1%
2121	2.49	1.95	-21.7%
2130	2.63	2.40	-8.7%
2131	3.26	3.04	-6.7%
2143	2.30	2.25	-2.2%
2157	5.59	5.67	1.4%
2172	1.68	1.65	-1.8%
2174	3.12	2.82	-9.6%
2211	6.66	5.37	-19.4%
2220	2.82	2.80	-0.7%
2286	1.84	1.88	2.2%
2288	2.37	2.14	-9.7%
2300	2.26	2.20	-2.7%
2302	1.66	1.50	-9.6%
2305	2.62	2.62	0.0%
2352	5.88	5.73	-2.6%
2361	1.50	1.38	-8.0%
2362	4.53	3.45	-23.8%
2380	2.51	2.46	-2.0%
2386	1.40	1.36	-2.9%



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Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
2388	1.99	2.03	2.0%
2402	2.41	2.56	6.2%
2413	2.40	2.48	3.3%
2416	1.67	1.64	-1.8%
2417	2.11	2.06	-2.4%
2501	2.57	2.40	-6.6%
2503	1.36	1.22	-10.3%
2534	3.67	3.72	1.4%
2570	3.86	3.34	-13.5%
2585	3.52	3.61	2.6%
2586	2.64	2.51	-4.9%
2587	3.28	3.75	14.3%
2589	1.91	1.82	-4.7%
2600	1.81	1.61	-11.0%
2623	4.71	5.12	8.7%
2651	2.82	2.55	-9.6%
2660	2.35	2.09	-11.1%
2670	1.94	1.98	2.1%
2683	2.78	2.88	3.6%
2688	3.51	3.21	-8.5%
2701	6.26	6.77	8.1%
2702	22.25	21.56	-3.1%
2709	22.25	16.91	-24.0%
2710	12.23	10.91	-10.8%
2714	4.16	4.15	-0.2%
2731	3.31	3.20	-3.3%
2735	4.50	4.16	-7.6%
2747	3.89	2.96	-23.9%
2759	6.33	6.47	2.2%
2790	2.72	2.50	-8.1%
2791	1.95	1.73	-11.3%
2797	N/A	4.30	N/A
2799	N/A	2.65	N/A
2802	4.37	4.30	-1.6%
2812	3.37	3.52	4.5%
2835	3.03	2.83	-6.6%
2836	2.65	2.38	-10.2%
2841	4.89	4.32	-11.7%
2881	2.50	2.57	2.8%
2883	3.97	3.52	-11.3%
2913	3.54	3.71	4.8%
2915	3.94	3.50	-11.2%
2916	2.92	3.17	8.6%
2923	2.71	2.48	-8.5%
2942	3.49	4.04	15.8%



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Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
2960	4.52	4.88	8.0%
3004	4.37	3.59	-17.8%
3018	3.44	3.54	2.9%
3022	3.34	3.13	-6.3%
3027	3.12	2.82	-9.6%
3028	4.99	4.71	-5.6%
3030	6.81	6.47	-5.0%
3040	6.54	7.25	10.9%
3041	4.06	3.71	-8.6%
3042	3.96	3.93	-0.8%
3064	4.23	4.15	-1.9%
3069	4.74	4.41	-7.0%
3076	2.75	2.68	-2.5%
3081	5.99	5.28	-11.9%
3082	5.88	6.35	8.0%
3085	5.24	5.48	4.6%
3110	3.45	3.07	-11.0%
3111	2.69	2.67	-0.7%
3113	2.08	2.20	5.8%
3114	2.75	2.72	-1.1%
3118	2.36	2.15	-8.9%
3119	1.54	1.78	15.6%
3122	2.42	2.28	-5.8%
3126	2.47	2.44	-1.2%
3131	1.81	1.55	-14.4%
3132	3.90	4.26	9.2%
3145	3.25	3.04	-6.5%
3146	2.41	2.17	-10.0%
3169	3.28	3.58	9.1%
3175	2.25	2.21	-1.8%
3179	2.43	2.47	1.6%
3180	3.31	2.52	-23.9%
3188	2.63	2.16	-17.9%
3220	1.87	1.89	1.1%
3223	3.64	3.35	-8.0%
3224	3.26	3.02	-7.4%
3227	4.34	4.24	-2.3%
3240	1.50	1.50	0.0%
3241	4.11	4.00	-2.7%
3255	2.28	1.92	-15.8%
3257	4.71	4.50	-4.5%
3270	2.26	2.57	13.7%
3300	7.71	6.66	-13.6%
3303	2.93	2.47	-15.7%
3307	3.48	3.99	14.7%



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Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
3315	3.45	3.46	0.3%
3334	3.54	3.16	-10.7%
3336	2.50	2.68	7.2%
3365	6.25	7.12	13.9%
3372	3.08	2.65	-14.0%
3373	4.06	4.33	6.7%
3383	1.23	1.33	8.1%
3385	0.84	0.80	-4.8%
3400	4.48	4.33	-3.3%
3507	3.50	3.44	-1.7%
3515	2.06	1.90	-7.8%
3548	1.51	1.47	-2.6%
3559	2.60	2.37	-8.8%
3574	1.45	1.37	-5.5%
3581	1.59	1.39	-12.6%
3612	1.96	1.92	-2.0%
3620	3.51	3.45	-1.7%
3629	2.01	1.88	-6.5%
3632	3.38	3.33	-1.5%
3634	2.14	1.83	-14.5%
3635	3.65	3.21	-12.1%
3638	4.15	3.92	-5.5%
3642	0.81	0.87	7.4%
3643	2.09	2.25	7.7%
3647	2.40	2.38	-0.8%
3648	2.07	1.80	-13.0%
3681	1.49	1.45	-2.7%
3685	1.32	1.21	-8.3%
3719	1.83	1.72	-6.0%
3724	5.18	4.38	-15.4%
3726	6.36	6.76	6.3%
3803	1.98	2.00	1.0%
3807	2.74	2.17	-20.8%
3808	4.06	3.65	-10.1%
3821	5.02	4.41	-12.2%
3822	5.82	6.75	16.0%
3824	3.33	3.46	3.9%
3826	0.70	0.61	-12.9%
3827	1.40	1.42	1.4%
3830	1.18	0.90	-23.7%
3851	4.88	5.47	12.1%
3865	2.10	2.11	0.5%
3881	2.96	3.43	15.9%
4000	4.41	4.19	-5.0%
4018	3.95	3.51	-11.1%



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Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
4021	4.06	4.51	11.1%
4034	5.83	6.26	7.4%
4036	2.84	2.48	-12.7%
4038	4.16	4.82	15.9%
4053	3.26	2.69	-17.5%
4061	6.49	6.38	-1.7%
4062	2.83	2.50	-11.7%
4101	2.04	2.25	10.3%
4109	N/A	1.46	N/A
4110	N/A	3.70	N/A
4111	4.56	4.02	-11.8%
4113	1.74	1.50	-13.8%
4114	2.63	2.54	-3.4%
4130	4.15	3.90	-6.0%
4131	2.71	2.89	6.6%
4133	2.53	2.67	5.5%
4149	N/A	1.44	N/A
4206	2.83	3.13	10.6%
4207	1.40	1.20	-14.3%
4239	2.00	2.25	12.5%
4240	2.12	1.99	-6.1%
4243	2.68	2.69	0.4%
4244	3.04	3.18	4.6%
4250	1.86	1.66	-10.8%
4251	3.12	3.21	2.9%
4263	3.86	4.46	15.5%
4273	3.21	3.00	-6.5%
4279	2.78	3.11	11.9%
4282	1.82	1.78	-2.2%
4283	3.22	3.21	-0.3%
4299	2.13	1.95	-8.5%
4304	3.74	3.96	5.9%
4307	2.44	2.28	-6.6%
4351	1.56	1.80	15.4%
4352	1.23	1.30	5.7%
4360	1.17	1.12	-4.3%
4361	1.06	0.95	-10.4%
4362	1.46	1.14	-21.9%
4410	3.42	3.26	-4.7%
4420	3.17	3.67	15.8%
4431	1.44	1.35	-6.2%
4432	1.68	1.66	-1.2%
4439	1.78	1.62	-9.0%
4452	2.79	2.66	-4.7%
4459	2.32	2.26	-2.6%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
4470	5.58	4.25	-23.8%
4484	3.13	2.96	-5.4%
4493	3.79	3.15	-16.9%
4511	0.39	0.35	-10.3%
4557	1.87	1.79	-4.3%
4558	3.02	2.43	-19.5%
4568	4.32	4.32	0.0%
4581	2.12	1.62	-23.6%
4583	4.46	4.64	4.0%
4597	0.99	0.90	-9.1%
4611	1.43	1.34	-6.3%
4635	2.20	2.42	10.0%
4653	1.51	1.57	4.0%
4665	7.17	8.15	13.7%
4670	5.09	4.81	-5.5%
4683	2.86	2.62	-8.4%
4686	1.45	1.38	-4.8%
4692	0.69	0.60	-13.0%
4693	0.60	0.55	-8.3%
4703	2.24	2.09	-6.7%
4716	6.11	5.94	-2.8%
4717	1.49	1.60	7.4%
4720	1.64	1.65	0.6%
4740	1.13	1.08	-4.4%
4741	3.12	3.14	0.6%
4751	2.06	2.02	-1.9%
4771	2.78	2.59	-6.8%
4777	4.51	4.52	0.2%
4825	1.03	0.88	-14.6%
4828	2.11	2.16	2.4%
4829	1.25	1.22	-2.4%
4902	2.69	2.84	5.6%
4923	0.93	0.89	-4.3%
4940	2.00	1.97	-1.5%
5020	5.06	4.71	-6.9%
5022	6.65	6.58	-1.1%
5037	36.40	33.47	-8.0%
5040	16.68	19.01	14.0%
5057	14.72	10.90	-26.0%
5059	59.02	48.17	-18.4%
5067	7.18	6.65	-7.4%
5069	29.31	32.01	9.2%
5102	4.99	5.32	6.6%
5146	6.53	5.83	-10.7%
5160	3.73	2.93	-21.4%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
5183	4.61	4.07	-11.7%
5188	3.42	3.69	7.9%
5190	3.07	2.93	-4.6%
5191	0.90	0.83	-7.8%
5192	3.71	3.13	-15.6%
5213	7.17	5.98	-16.6%
5215	5.25	4.65	-11.4%
5221	4.74	4.40	-7.2%
5222	7.82	7.27	-7.0%
5223	6.43	6.82	6.1%
5348	5.77	5.05	-12.5%
5402	5.15	3.97	-22.9%
5403	5.85	5.54	-5.3%
5437	5.28	5.09	-3.6%
5443	3.95	3.39	-14.2%
5445	4.23	4.11	-2.8%
5462	4.63	4.38	-5.4%
5472	7.76	6.99	-9.9%
5473	7.27	7.29	0.3%
5474	4.86	4.93	1.4%
5478	6.00	5.56	-7.3%
5479	5.72	5.17	-9.6%
5480	6.20	5.65	-8.9%
5491	2.04	2.32	13.7%
5505	5.12	4.69	-8.4%
5506	5.75	5.50	-4.3%
5515	4.92	5.07	3.0%
5535	4.74	4.41	-7.0%
5537	4.00	3.66	-8.5%
5551	15.82	16.38	3.5%
5606	2.43	2.11	-13.2%
5610	4.31	4.73	9.7%
5645	8.44	8.54	1.2%
5651	7.87	8.54	8.5%
5703	17.66	16.01	-9.3%
5705	7.26	8.27	13.9%
5951	0.55	0.47	-14.5%
6003	7.91	6.79	-14.2%
6005	12.79	11.51	-10.0%
6045	1.96	1.69	-13.8%
6204	9.67	8.79	-9.1%
6206	3.04	3.18	4.6%
6213	1.98	1.85	-6.6%
6214	2.84	3.09	8.8%
6216	9.02	9.86	9.3%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
6217	4.89	4.88	-0.2%
6229	5.48	4.77	-13.0%
6233	3.16	2.87	-9.2%
6235	9.96	10.50	5.4%
6236	12.71	10.72	-15.7%
6237	1.81	1.50	-17.1%
6251	12.69	12.76	0.6%
6252	11.79	11.53	-2.2%
6260	5.86	5.39	-8.0%
6306	6.79	6.47	-4.7%
6319	3.39	2.65	-21.8%
6325	3.93	3.76	-4.3%
6400	7.40	6.41	-13.4%
6503	N/A	1.92	N/A
6504	2.16	1.92	-11.1%
6702	11.46	9.94	-13.3%
6703	15.19	13.80	-9.2%
6704	12.73	11.04	-13.3%
6824	7.58	6.93	-8.6%
6825	6.46	5.54	-14.2%
6826	6.79	6.30	-7.2%
6834	3.96	3.88	-2.0%
6835	3.19	3.00	-6.0%
6836	3.82	4.33	13.4%
6872	14.59	13.46	-7.7%
6874	24.82	21.67	-12.7%
6882	3.32	3.40	2.4%
6884	9.23	8.67	-6.1%
7016	3.90	3.16	-19.0%
7024	4.33	3.51	-18.9%
7038	7.70	6.61	-14.2%
7046	12.55	11.55	-8.0%
7047	5.17	4.39	-15.1%
7050	10.20	9.18	-10.0%
7090	8.55	7.34	-14.2%
7098	13.94	12.83	-8.0%
7099	16.63	16.04	-3.5%
7133	3.08	3.51	14.0%
7151	3.74	4.26	13.9%
7152	4.96	5.92	19.4%
7153	4.16	4.74	13.9%
7207	8.44	8.17	-3.2%
7222	7.40	5.71	-22.8%
7228	6.26	5.89	-5.9%
7229	6.58	6.25	-5.0%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
7230	3.88	4.50	16.0%
7231	6.80	7.88	15.9%
7232	3.70	4.29	15.9%
7250	4.62	5.15	11.5%
7309	26.87	22.50	-16.3%
7313	6.29	5.23	-16.9%
7317	8.37	8.34	-0.4%
7327	11.20	13.44	20.0%
7333	3.10	3.12	0.6%
7335	3.44	3.47	0.9%
7337	4.10	4.34	5.9%
7350	6.48	6.50	0.3%
7360	7.65	6.95	-9.2%
7370	3.55	3.68	3.7%
7380	4.18	4.13	-1.2%
7382	3.59	3.31	-7.8%
7390	5.30	5.97	12.6%
7394	17.58	13.37	-23.9%
7395	19.53	14.85	-24.0%
7398	23.30	18.56	-20.3%
7402	0.21	0.19	-9.5%
7403	3.41	3.46	1.5%
7405	0.93	0.75	-19.4%
7420	33.86	25.74	-24.0%
7421	1.53	1.17	-23.5%
7422	1.95	2.09	7.2%
7425	4.66	3.55	-23.8%
7431	2.44	1.97	-19.3%
7445	0.50	0.40	-20.0%
7453	1.31	1.06	-19.1%
7502	3.91	3.95	1.0%
7515	1.18	1.12	-5.1%
7520	3.93	4.04	2.8%
7538	13.47	10.53	-21.8%
7539	4.26	3.56	-16.4%
7540	3.93	3.59	-8.7%
7580	1.98	2.11	6.6%
7590	5.78	4.40	-23.9%
7600	1.90	1.91	0.5%
7601	5.96	4.10	-31.2%
7605	2.43	2.11	-13.2%
7610	0.54	0.52	-3.7%
7611	5.77	3.88	-32.8%
7612	9.75	6.27	-35.7%
7613	4.71	3.83	-18.7%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
7705	3.55	4.11	15.8%
7710	4.83	5.07	5.0%
7711	4.83	5.07	5.0%
7720	2.69	2.58	-4.1%
7855	10.33	8.96	-13.3%
8001	1.57	1.48	-5.7%
8002	3.60	2.99	-16.9%
8006	1.69	1.92	13.6%
8008	0.88	0.82	-6.8%
8010	1.59	1.56	-1.9%
8013	0.41	0.45	9.8%
8015	0.53	0.54	1.9%
8017	1.29	1.28	-0.8%
8018	2.35	2.22	-5.5%
8021	2.11	1.96	-7.1%
8031	2.16	2.26	4.6%
8032	1.68	1.60	-4.8%
8033	1.68	1.68	0.0%
8034	3.14	2.87	-8.6%
8037	na	1.28	na
8039	1.55	1.49	-3.9%
8044	2.75	2.70	-1.8%
8045	0.37	0.37	0.0%
8046	2.29	2.15	-6.1%
8047	1.11	1.05	-5.4%
8058	2.36	2.20	-6.8%
8061	1.93	1.76	-8.8%
8072	0.85	0.71	-16.5%
8102	3.67	3.08	-16.1%
8103	3.17	2.49	-21.5%
8105	3.64	3.23	-11.3%
8106	5.54	5.65	2.0%
8107	2.92	3.01	3.1%
8111	2.54	2.22	-12.6%
8116	2.33	2.35	0.9%
8203	6.62	6.83	3.2%
8204	3.24	2.91	-10.2%
8209	2.95	2.99	1.4%
8215	3.73	3.44	-7.8%
8227	4.06	3.93	-3.2%
8232	5.44	5.23	-3.9%
8233	5.46	4.72	-13.6%
8235	4.03	3.61	-10.4%
8263	10.56	9.16	-13.3%
8264	5.61	4.90	-12.7%



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Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
8265	5.67	6.37	12.3%
8279	6.55	5.78	-11.8%
8288	6.01	5.58	-7.2%
8291	4.33	4.42	2.1%
8292	4.65	4.37	-6.0%
8293	7.29	6.91	-5.2%
8304	5.44	5.78	6.3%
8350	6.02	6.76	12.3%
8353	3.47	3.28	-5.5%
8370	2.64	2.84	7.6%
8381	1.70	1.63	-4.1%
8385	2.10	2.02	-3.8%
8387	2.65	2.48	-6.4%
8391	2.45	2.42	-1.2%
8392	3.31	3.17	-4.2%
8393	1.72	1.62	-5.8%
8500	5.08	4.44	-12.6%
8601	0.49	0.48	-2.0%
8602	0.49	0.48	-2.0%
8603	0.21	0.19	-9.5%
8606	2.63	2.57	-2.3%
8709	3.49	4.18	19.8%
8719	1.95	2.06	5.6%
8720	1.40	1.45	3.6%
8721	0.36	0.26	-27.8%
8725	1.40	1.45	3.6%
8726	3.66	3.27	-10.7%
8734	0.50	0.46	-8.0%
8737	0.45	0.41	-8.9%
8738	0.60	0.57	-5.0%
8742	0.37	0.34	-8.1%
8745	4.64	5.15	11.0%
8748	0.79	0.67	-15.2%
8755	0.32	0.35	9.4%
8799	1.68	1.47	-12.5%
8800	1.68	1.60	-4.8%
8803	0.10	0.08	-20.0%
8805	0.28	0.26	-7.1%
8810	0.21	0.19	-9.5%
8814	0.26	0.23	-11.5%
8815	0.34	0.32	-5.9%
8820	0.25	0.21	-16.0%
8824	2.27	2.40	5.7%
8825	1.78	1.58	-11.2%
8826	2.12	1.94	-8.5%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
8829	1.92	1.93	0.5%
8831	1.53	1.59	3.9%
8832	0.33	0.30	-9.1%
8833	1.03	1.00	-2.9%
8835	2.00	1.97	-1.5%
8861	1.15	1.17	1.7%
8868	0.36	0.33	-8.3%
8869	0.75	0.81	8.0%
8871	0.21	0.20	-4.8%
8901	0.17	0.16	-5.9%
9012	1.10	1.01	-8.2%
9014	2.80	2.87	2.5%
9015	2.67	2.65	-0.7%
9016	3.63	3.57	-1.7%
9019	2.04	1.71	-16.2%
9033	1.79	1.77	-1.1%
9040	3.44	3.56	3.5%
9044	1.51	1.39	-7.9%
9052	2.08	1.95	-6.3%
9058	1.27	1.24	-2.4%
9060	1.35	1.30	-3.7%
9061	1.50	1.46	-2.7%
9062	1.51	1.58	4.6%
9063	0.77	0.81	5.2%
9077	1.42	1.70	19.7%
9082	1.49	1.42	-4.7%
9083	1.34	1.28	-4.5%
9084	1.57	1.48	-5.7%
9089	1.39	1.31	-5.8%
9093	1.11	1.08	-2.7%
9101	3.17	3.35	5.7%
9102	2.98	2.82	-5.4%
9110	2.42	2.69	11.2%
9154	1.66	1.51	-9.0%
9156	1.69	1.66	-1.8%
9170	2.80	3.30	17.9%
9178	20.49	16.43	-19.8%
9179	20.49	19.46	-5.0%
9180	4.13	3.85	-6.8%
9182	2.46	2.42	-1.6%
9186	5.37	5.68	5.8%
9220	4.34	4.56	5.1%
9402	4.61	3.80	-17.6%
9403	7.21	7.20	-0.1%
9410	4.68	4.19	-10.5%



Missouri

Exhibit V

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/10</u>	<u>Proposed 01/01/11</u>	<u>Percent Change</u>
9501	2.62	2.55	-2.7%
9505	3.44	2.72	-20.9%
9516	3.04	3.58	17.8%
9519	3.12	3.45	10.6%
9521	3.88	4.01	3.4%
9522	2.75	2.79	1.5%
9534	5.27	4.77	-9.5%
9554	6.70	7.63	13.9%
9586	0.81	0.75	-7.4%
9600	1.77	1.78	0.6%
9620	0.93	0.86	-7.5%

EXHIBIT VI Affiliate List

A M C O INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACCIDENT INSURANCE COMPANY INC
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE INDEMNITY INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADDISON INSURANCE COMPANY
ADVANTAGE WC INSURANCE CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALLIANZ GLOBAL RISKS US INS CO
ALLIED EASTERN IND CO
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUSINESS AND PERSONAL INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO



AMERISURE PARTNERS INS CO
AMERITRUST INS CORP
AMTRUST INSURANCE CO OF KS INC
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATHENA ASSURANCE CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)
AUTO OWNERS INS CO
BANCINSURE INC
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BLOOMINGTON COMPENSATION INS CO
BLUE RIDGE INSURANCE CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAMDEN FIRE INS ASSN
CAPITAL CITY INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CENTRE INSURANCE COMPANY
CHARTER OAK FIRE INS CO
CHARTIS CASUALTY COMPANY
CHARTIS PROPERTY CASUALTY COMPANY
CHEROKEE INS CO
CHRYSLER INS CO
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CITIZENS INS CO OF AMERICA
CLARENDON NATIONAL INS CO
COLONIAL AMERICAN CASUALTY & SURETY CO
COLUMBIA NATIONAL INS CO



COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
COOPERATIVE MUTUAL INS CO
CORNHUSKER CASUALTY COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DALLAS NATIONAL INSURANCE COMPANY
DELOS INSURANCE COMPANY
DEPOSITORS INS CO
DIAMOND INS CO
DIAMOND STATE INS CO
DISCOVER PROPERTY & CASUALTY INS CO
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
ELECTRIC INS CO
EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EMPLOYERS SECURITY INS CO
ESURANCE INSURANCE CO OF NJ
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXACT PROPERTY AND CASUALTY CO INC
FAIRFIELD INS CO
FAIRMONT SPECIALTY INSURANCE COMPANY
FARMERS CASUALTY INS CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FCCI INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND



FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST DAKOTA INDEMNITY CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRST NONPROFIT INS CO
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FRANK WINSTON CRUM INSURANCE INC
FUEL MARKETERS INSURANCE TRUST
GATEWAY INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO
GUARANTEE INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARBOR SPECIALTY INS CO
HARCO NATIONAL INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE MUTUAL INS CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO



HAWKEYE-SECURITY INS CO
ILLINOIS CASUALTY COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
KODIAK INSURANCE CO
LIBERTY INS CORP
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM GENERAL INS CO
LM INS CORP
LM PERSONAL INS CO
LM PROPERTY AND CASUALTY INS CO
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MCDONALDS OPERATORS RISK MGMT ASSOC OF MO
MEMIC INDEMNITY CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MI MILLERS MUTUAL INS CO
MID CENTURY INS CO
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST INS CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
MISSOURI RESTAURANT ASSOCIATION INSURANCE TRUST
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MO CHAMBER OF COMMERCE SI FUND
MO EMPLOYERS MUTUAL INS CO
MO MOVERS RISK MANAGEMENT TRUST
MO RETAILERS INS TRUST
MO RURAL SERVICES WC INS TRUST
MO WOOD INDUSTRY INS TRUST
MONROE GUARANTY INS CO
NATIONAL AMERICAN INS CO



NATIONAL CASUALTY CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL SURETY CORP
NATIONAL TRUST INS CO
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA GENERAL INS CO
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN AMERICA INSURANCE COMPANY
PENN MILLERS INS CO
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO



PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER GROUP INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROSIGHT SPECIALTY INSURANCE CO
PROTECTIVE INS CO
PUBLIC SERVICE MUTUAL INS
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
ROCKFORD MUTUAL INS CO
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAVERS PROPERTY & CASUALTY INS CO
SEABRIGHT INSURANCE CO
SECURA INSURANCE A MUTUAL CO
SECURA SUPREME INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENECA INSURANCE CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SFM MUTUAL INS CO
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN INS CO
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INS CO



STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
SUA INSURANCE COMPANY
THE INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
TM CASUALTY INS CO
TNUS INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
TOWER NATIONAL INS CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY & SURETY CO OF AMERICA
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL CASUALTY CO
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY MINNESOTA
TRIANGLE INSURANCE COMPANY INC
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
ULLICO CASUALTY CO
UNION INS CO OF PROVIDENCE
UNION INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO
UNITED NATIONAL CASUALTY INS CO
UNITED NATIONAL SPECIALTY INS CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
US SPECIALTY INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY



WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WEST BEND MUTUAL INS CO
WESTFIELD INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL



NCCI KEY CONTACTS

Roy O. Wood, State Relations Executive

(314) 843-4001
Loss Cost Filing Information
Regulatory & Legislative Issues
Item Filings

Angela McGhee, FCAS, MAAA, Director and Actuary

(561) 893-3113
Loss Cost Filing Information
Actuarial Information & Inquiries

All NCCI employees can be contacted via e-mail using the following format:
First Name_Last Name @ NCCI.com.

**MISSOURI WORKERS COMPENSATION
CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (CCPAP)**

Formula Credits Based on Previous and Current Programs

Formula Credit or Table Credit Effective During:					
Wage Range	Midpoint	2011*	2010*		
\$18.00 to \$18.49	18.25	0.0%	0.0%		
\$18.50 to \$18.99	18.75	0.0%	0.0%		
\$19.00 to \$19.49	19.25	0.8%	0.1%		
\$19.50 to \$19.99	19.75	2.6%	1.8%		
\$20.00 to \$20.49	20.25	4.2%	3.5%		
\$20.50 to \$20.99	20.75	5.8%	5.1%		
\$21.00 to \$21.49	21.25	7.3%	6.7%		
\$21.50 to \$21.99	21.75	8.8%	8.1%		
\$22.00 to \$22.49	22.25	10.1%	9.5%		
\$22.50 to \$22.99	22.75	11.4%	10.8%		
\$23.00 to \$23.49	23.25	12.7%	12.1%		
\$23.50 to \$23.99	23.75	13.9%	13.3%		
\$24.00 to \$24.49	24.25	15.1%	14.5%		
\$24.50 to \$24.99	24.75	16.2%	15.6%		
\$25.00 to \$25.49	25.25	17.2%	16.7%		
\$25.50 to \$25.99	25.75	18.3%	17.7%		
\$26.00 to \$26.49	26.25	19.3%	18.7%		
\$26.50 to \$26.99	26.75	20.2%	19.7%		
\$27.00 to \$27.49	27.25	21.1%	20.6%		
\$27.50 to \$27.99	27.75	22.0%	21.5%		
\$28.00 to \$28.49	28.25	22.8%	22.4%		
\$28.50 to \$28.99	28.75	23.7%	23.2%		
\$29.00 to \$29.49	29.25	24.5%	24.0%		
\$29.50 to \$29.99	29.75	25.2%	24.8%		
\$30.00 to \$30.49	30.25	26.0%	25.5%		
\$30.50 to \$30.99	30.75	26.7%	26.2%		
\$31.00 to \$31.49	31.25	27.4%	26.9%		
\$31.50 to \$31.99	31.75	28.0%	27.6%		
\$32.00 to \$32.49	32.25	28.7%	28.3%		
\$32.50 to \$32.99	32.75	29.3%	28.9%		
\$33.00 to \$33.49	33.25	29.9%	29.5%		
\$33.50 to \$33.99	33.75	30.5%	30.1%		
\$34.00 to \$34.49	34.25	31.1%	30.7%		
\$34.50 to \$34.99	34.75	31.7%	31.3%		
\$35.00 to \$35.49	35.25	32.2%	31.8%		
\$35.50 to \$35.99	35.75	32.7%	32.3%		
\$36.00 to \$36.49	36.25	33.3%	32.9%		
\$36.50 to \$36.99	36.75	33.8%	33.4%		
\$37.00 to \$37.49	37.25	34.2%	33.9%		
\$37.50 to \$37.99	37.75	34.7%	34.3%		
\$38.00 to \$38.49	38.25	35.2%	34.8%		
\$38.50 to \$38.99	38.75	35.6%	35.3%		
\$39.00 to \$39.49	39.25	36.1%	35.7%		
\$39.50 to \$39.99	39.75	36.5%	36.1%		
\$40.00 and over		varies	varies		
Average Weekly Wage		\$761.06	\$769.03		
Average Hourly Wage		\$19.03	\$19.23		

* $[1.0 - (\text{Average Hourly Wage})/(\text{Midpoint of Wage Range})] \times 0.70$

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Voluntary Loss Costs - Effective January 1, 2011
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	This information is contained in the Technical supplement. Certification is attached
Attachment(s):	Actuarial Certification.pdf
Item Status:	REVIEWED
Status Date:	01/26/2011

Satisfied - Item:	Electronic Rate Submission
Comments:	Complete
Attachment(s):	
Item Status:	REVIEWED
Status Date:	01/26/2011

Bypassed - Item:	Exhibits A & B (20 CSR 500-6.950)(2)
Bypass Reason:	NA
Attachment(s):	
Item Status:	REVIEWED
Status Date:	01/26/2011

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memo.pdf
Item Status:	REVIEWED
Status Date:	01/26/2011



Actuarial Certification

The information contained in this filing has been prepared under the direction of the undersigned actuary in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its *Code of Professional Conduct*, to observe the Actuarial Standards of Practice when practicing in the United States.

Filing prepared by:

A handwritten signature in cursive script that reads "Angela McGhee".

Angela McGhee, FCAS, MAAA
Director and Actuary