

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
State: Missouri
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Rate
Date Submitted: 08/18/2011
SERFF Tr Num: NCCI-127374950
SERFF Status: Closed-REVIEWED
State Tr Num:
State Status: REVIEWED
Co Tr Num: MISSOURI LOSS COST 1/1/12

Effective Date: 01/01/2012
Requested (New):
Effective Date: 01/01/2012
Requested (Renewal):
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnolfo, Roy Wood, Robert Dalton
Reviewer(s): David Cox (primary), Jon Meyer (PC)
Disposition Date: 12/13/2011
Disposition Status: REVIEWED
Effective Date (New): 01/01/2012
Effective Date (Renewal): 01/01/2012

State Filing Description:

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

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: 12/13/2011
 State Status Changed: 12/13/2011 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, 2012. The proposal is for an overall average decrease of 3.0% from the January 1, 2011 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-127374950

State Tracking #:

Company Tracking #:

MISSOURI LOSS COST 1/1/12

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
REVIEWED	Jon Meyer (PC)	12/13/2011	12/13/2011

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

Filing Company: NCCI

Disposition

Disposition Date: 12/13/2011

Effective Date (New): 01/01/2012

Effective Date (Renewal): 01/01/2012

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	-3.000%	-3.000%	\$0	0	\$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification	REVIEWED	No
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	A-Sheets	REVIEWED	No
Supporting Document	Missouri LC Comps	REVIEWED	Yes
Rate	New Look Filing	REVIEWED	Yes

SERFF Tracking #:

NCCI-127374950

State Tracking #:

Company Tracking #:

MISSOURI LOSS COST 1/1/12

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: jSERFF
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -4.400%
Effective Date of Last Rate Revision: 01/01/2011
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	-3.000%	-3.000%	\$0	0	\$0	0.000%	0.000%

SERFF Tracking #:

NCCI-127374950

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

MISSOURI LOSS COST 1/1/12

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
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 12/13/2011	New Look Filing	NA	Replacement	MO-2010-06	MO Filing 1-1-2012_Final.pdf

MISSOURI



VOLUNTARY LOSS COSTS
EFFECTIVE JANUARY 1, 2012



August 18, 2011

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, 2012

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2012. The proposal is for an overall average decrease of 3.0% from the January 1, 2011 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-1409, effective January 1, 2011, Class Codes 2001 and 2003 are combined to reflect the final phase of a two-phase transition program, and Class Code 2001 is discontinued.
- As a result of Item B-1410, effective January 1, 2011, Class Codes 2812 and 2883 are combined to reflect the final phase of a two-phase transition program, and Class Code 2812 is discontinued.
- As a result of Item B-1412, effective January 1, 2011, Class Codes 4360 and 4362 are combined to reflect the final phase of a two-phase transition program, and Class Code 4362 is discontinued.
- As a result of Item B-1413, effective January 1, 2011, Class Codes 7600, 7601, 7611, 7612, and 7613 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Codes 7601, 7611, 7612, and 7613 will be discontinued.
- As a result of Item B-1415, effective January 1, 2011, Class Codes 5645 and 5651 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Code 5651 will be discontinued.
- As a result of Item B-1419, effective January 1, 2012, Class Codes 8723, 8728, 8855 and 8856 are established.
- As a result of Item B-1422, effective January 1, 2012, the payroll determination for Class Code 7370 was calculated based on the state average weekly wage.

Honorable John Huff

Page 2

August 18, 2011

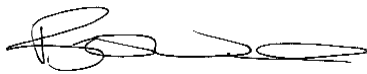
- As a result of Item B-1423, effective January 1, 2012, ex-med ratios are excluded from this filing.
- As a result of R-1402 and R-1403, the advisory loss elimination ratios and retrospective rating plan parameters were updated.

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.

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,



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:



Angela McGhee, FCAS, MAAA
Director and Actuary



© Copyright 2011 National Council on Compensation Insurance, Inc. All Rights Reserved

These materials are comprised of NCCI actuarial judgment and proprietary and confidential information which are valuable assets of NCCI and are protected by copyright and other intellectual property laws. The uses of these materials are governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between NCCI and an end user. Unless expressly authorized by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or agree to such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

NCCI MAKES NO REPRESENTATIONS OR WARRANTIES RELATING TO THESE MATERIALS, INCLUDING ANY EXPRESS, STATUTORY OR IMPLIED WARRANTIES INCLUDING THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ADDITIONALLY, AUTHORIZED END USERS ASSUME RESPONSIBILITY FOR THE USE OF, AND FOR ANY AND ALL RESULTS DERIVED OR OBTAINED THROUGH THE USE OF SUCH MATERIALS.

Table of Contents

Background and Filing Procedure 1

Proposed Changes in Voluntary Loss Costs 3

Key Components

 Experience 4

 Trend 5

 Benefits 13

 Loss Adjustment Expense 13

Conclusion 14

Exhibits

 Exhibit I - Missouri Historical Loss Cost Changes 15

 Exhibit II - Missouri Written Premium..... 16

 Exhibit III - Missouri Largest Workers Compensation Writers 17

 Exhibit IV - Advisory Voluntary Loss Costs and Rating Values–NCCI Including Trend..... 18

NCCI Key Contacts28

Appendix—Affiliate List29

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Background and Filing Procedure

The workers compensation benefit system 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.

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.

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 level 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 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. In this filing, NCCI is proposing an overall average decrease of 3.0% to the current loss



MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

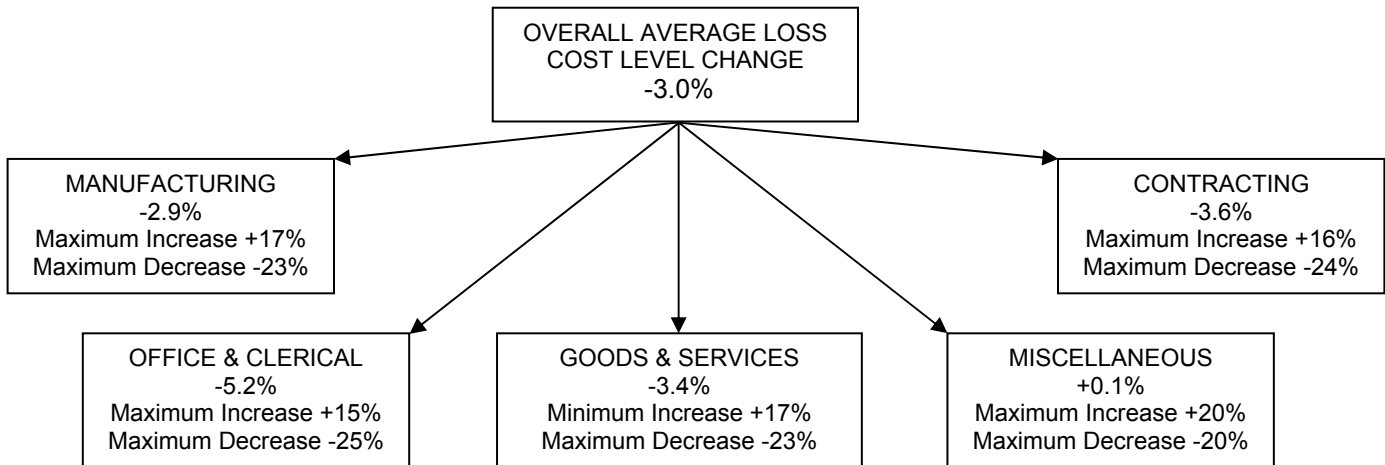
cost level (in effect since January 1, 2011), and that the new values will become effective on January 1, 2012. This document will explain these proposed changes. NCCI separately determines loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Proposed Overall Average Change in Voluntary Loss Cost Level

<i>Key Components</i>	NCCI Loss Costs including Trend
Experience	-2.9%
Benefits	+0.3%
Trend	0.0%
Loss Adjustment Expense	-0.4%
Overall Change Requested	-3.0%

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



WORKERS COMPENSATION FILING – JANUARY 1, 2012

Key Components

There are four key components in this filing: experience, trend, benefits, and loss adjustment expense. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Missouri workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2008 and 2009, evaluated as of December 31, 2010 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2009 since the last policy had an effective date of December 31, 2009 and did not expire until December 31, 2010. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

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 (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost changes as well as statutory benefit level changes implemented since that time period. NCCI's standard methodology is to utilize statewide (combined voluntary and assigned risk) market data after it has been adjusted to the current voluntary pure premium level in the calculation of the overall average loss cost level change.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on the average of both of these two loss aggregations. This is consistent with NCCI filings made in the past several years in Missouri. Loss development factors 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.

Even though the financial data experience period evaluated as of December 31, 2010 shows notable improvement when compared with the experience period evaluated as of December 31, 2009 on which Missouri's previous filing was based, a sluggish economic recovery in Missouri is anticipated to moderate the degree of additional improvement one may expect in the near future.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

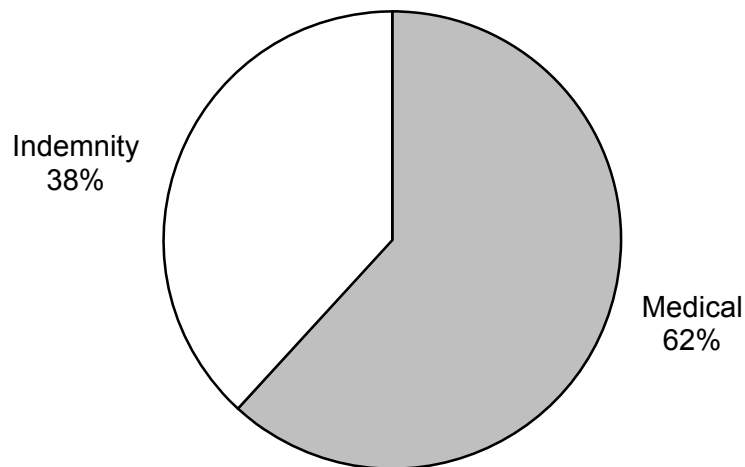
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2008 and 2009. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2012. 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 with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Missouri benefit costs.

Distribution of Missouri Benefit Costs

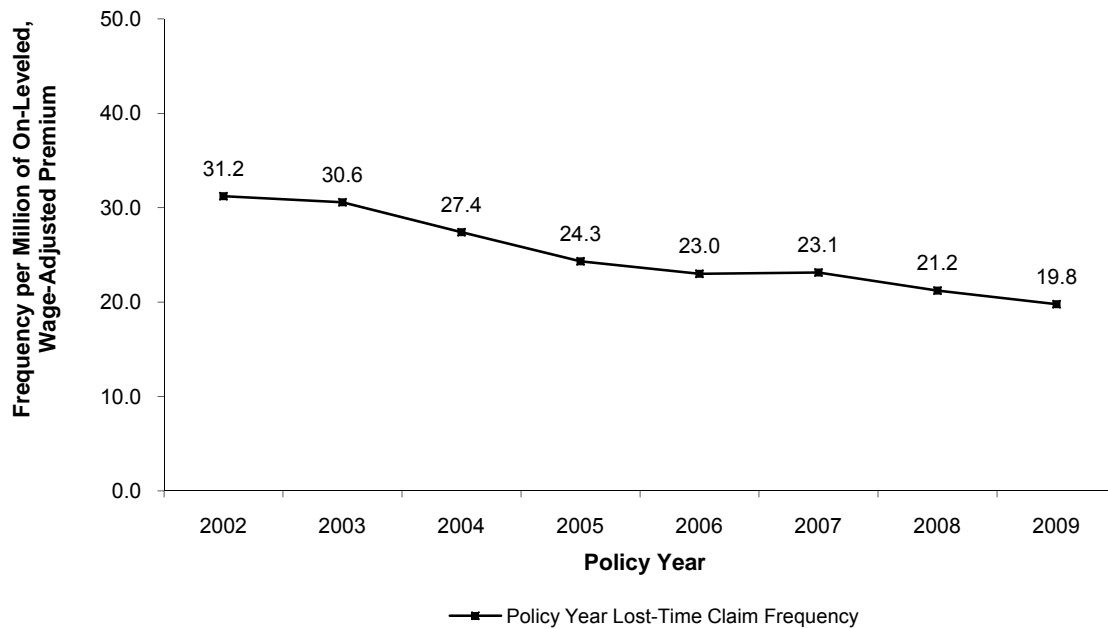


As can be seen, over 60% of Missouri's total benefit costs are medical. This percentage is only slightly higher than in most other states.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Missouri lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury). The data in the chart reflect premiums at today’s loss cost and wage levels.

Missouri Claim Frequency



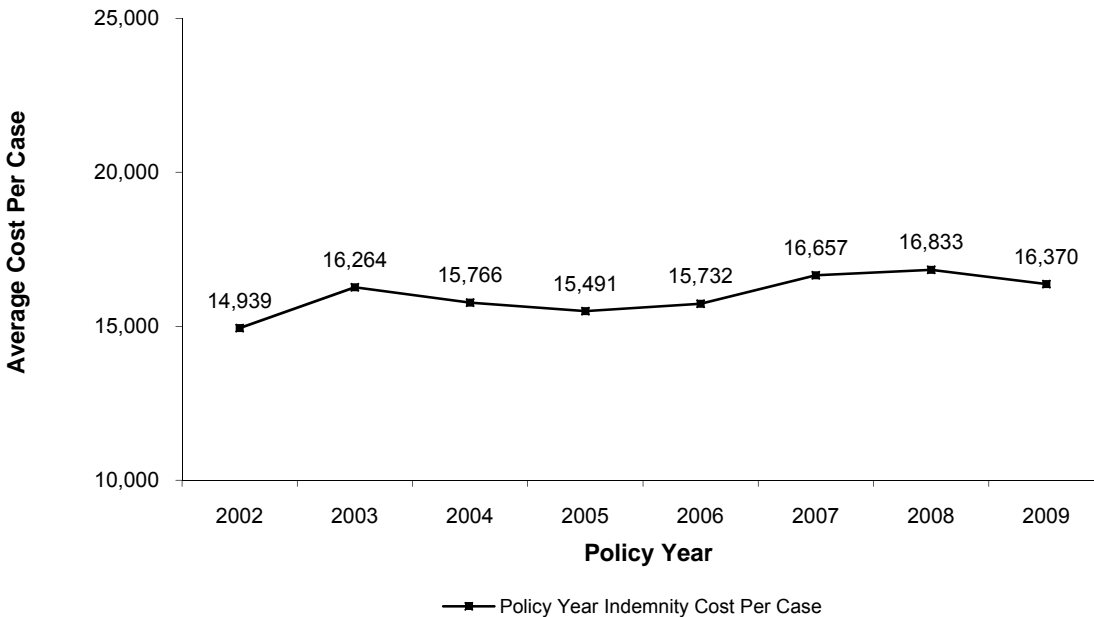
As this chart illustrates, Missouri’s claim frequency has declined steadily since 2002.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Let us look at the indemnity side of benefits. The chart below shows Missouri's historical average indemnity cost per case figures for the most recent eight years. The data in the chart reflect losses at today's statutory benefit levels.

Missouri Indemnity Cost Per Case

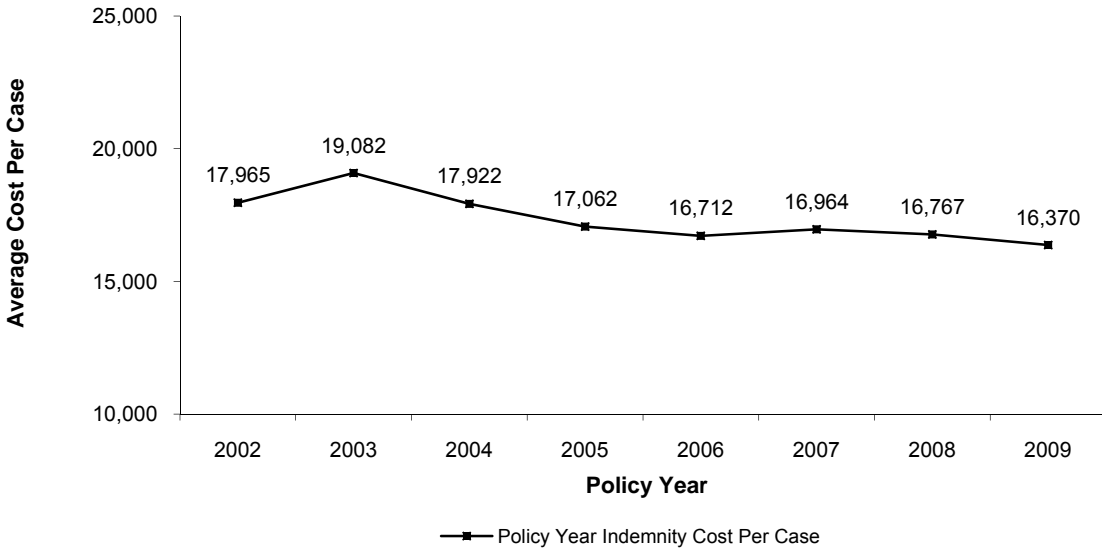


After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Missouri Indemnity Cost Per Case Adjusted to Current Wage Level

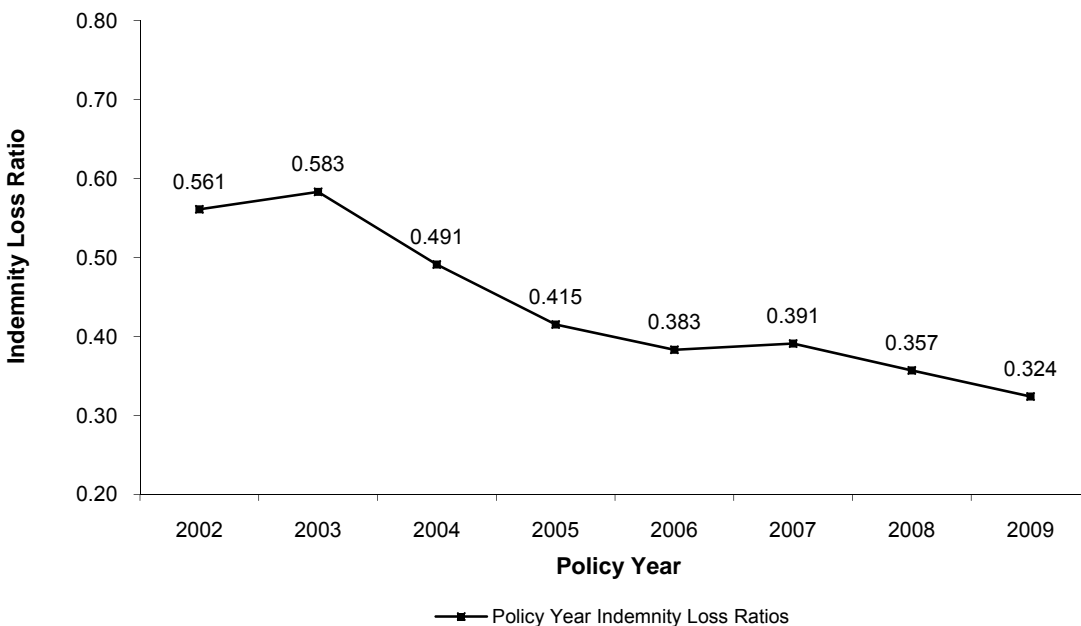


The average indemnity cost per case in excess of wage growth has been fairly stable over time.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

The indemnity loss ratios below result after combining the observed changes in Missouri’s average claim frequency with the corresponding changes in Missouri’s average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today’s loss costs and losses at today’s statutory benefit levels.

Missouri Indemnity Loss Ratio History



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

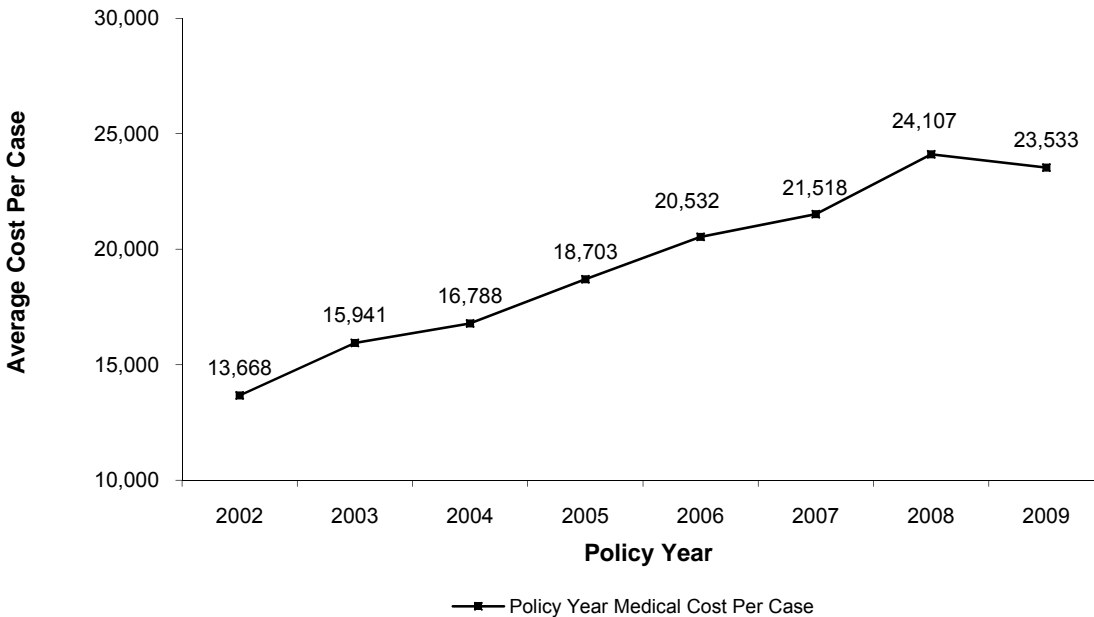
In last year’s Missouri filing, NCCI proposed an indemnity trend factor of -4.5% per year. Based on our analysis this year, we are proposing to maintain the current indemnity trend factor of -4.5% per year. This means that indemnity benefits are expected to continue to increase at a slower pace than workers’ wages.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Let us next look at the medical side of benefits. Missouri's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Missouri Medical Cost Per Case

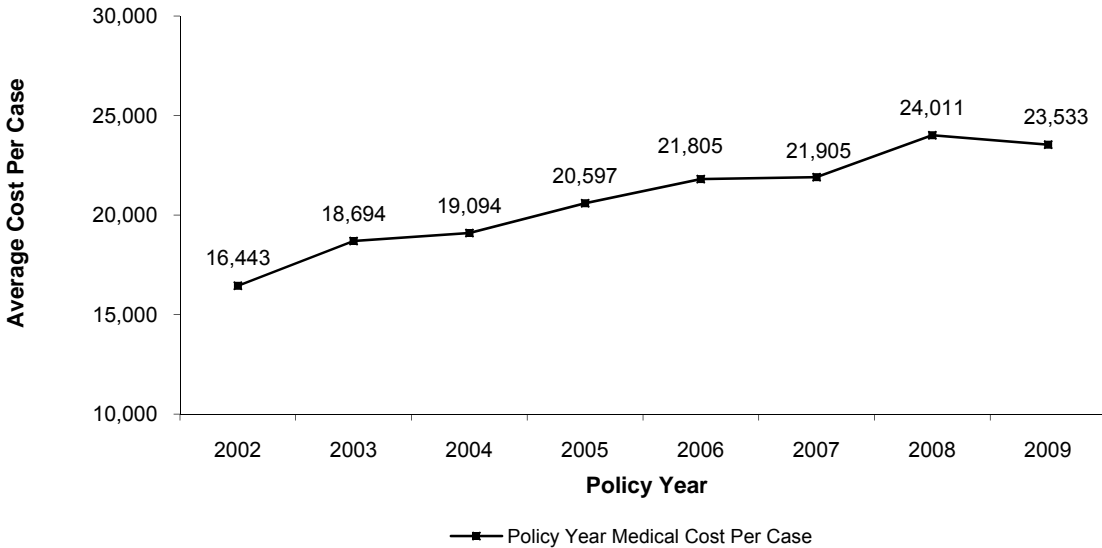


Before adjusting the average cost per case figures to a common wage level, this chart shows that, prior to the observed decrease in 2009, Missouri's average medical severity figures have increased steadily since 2002.

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.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Missouri Medical Cost Per Case Adjusted to Current Wage Level



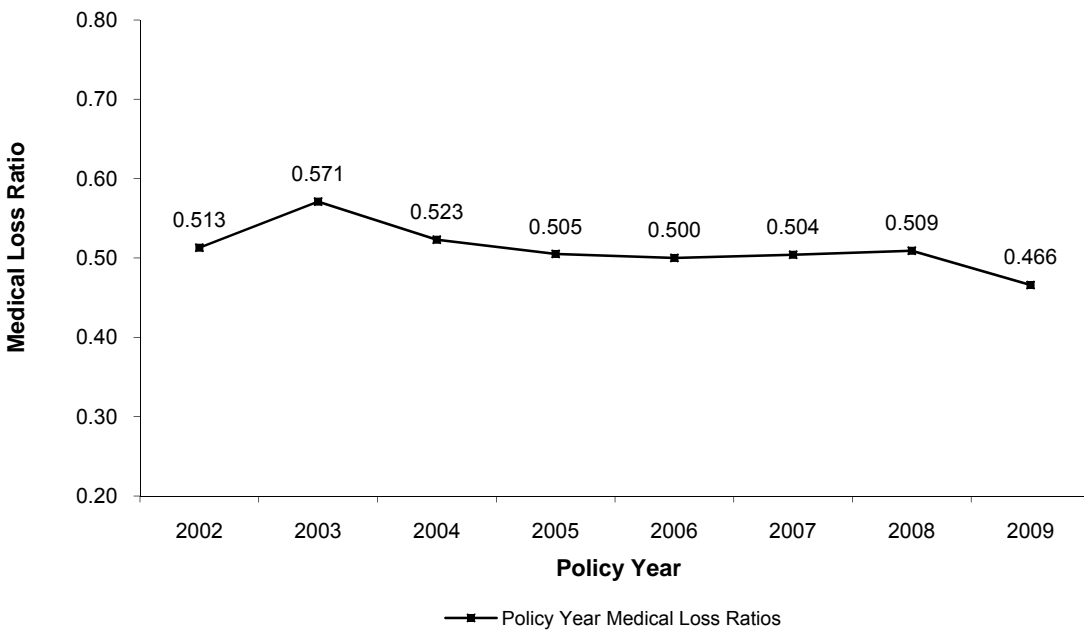
The average Missouri medical cost per case in excess of wage growth has increased steadily in the recent past, as shown above. Considering the fact that approximately 60% of the state’s benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

WORKERS COMPENSATION FILING – JANUARY 1, 2012

The medical loss ratios below result after combining the observed changes in Missouri’s average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. As can be seen, the medical loss ratios exhibit that the previously-discussed decline in the frequency of lost-time claims has been offset by the increase in medical cost per case in recent years with the exception of policy year 2009. The data in the chart reflect premiums at today’s loss costs and losses at today’s statutory benefit levels.

Missouri Medical Loss Ratio History



Medical loss ratios show a decrease for the latest policy year, which is a result of decreases in both frequency and severity, indicating exceptionally good experience, as opposed to the offsetting impacts occurring in previous years.

In last year’s Missouri filing, NCCI proposed a medical trend factor of +0.5% per year. Based on our analysis this year, we are proposing to maintain the medical trend factor of +0.5% per year. This means that the rate of growth in medical benefits is expected to increase at a slightly faster pace than workers’ wages.

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Key Components (Continued)

Benefits

Workers injured in Missouri receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. Each July 1, the minimum and maximum weekly benefits are updated based on Missouri's most recent state average weekly wage. The latest increase in Missouri's state average weekly wage is estimated to increase overall system costs by 0.3%.

Loss Adjustment Expense

The proposed loss costs include a provision for loss adjustment expenses (LAE).

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Missouri-specific data and countrywide data, NCCI is proposing to decrease the currently approved LAE provision from 21.1% to 20.6% of losses.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

Conclusion

This filing document provides a high-level perspective in support of decreasing Missouri's current loss cost level by an average of 3.0%.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2010 shows notable improvement when compared with the experience period evaluated as of December 31, 2009 on which the previous filing was based
- The latest financial data shows that frequency continues to decline.
- Indemnity loss ratios exhibit decreasing trends, primarily driven by a continued decline in frequency of lost-time claims
- Medical loss ratios show a decrease for the latest policy year but a slight uptick in the two prior policy years. Improvement in the latest policy year is a result of a decrease in frequency as well as severity which is driven by a lack of large medical claims that are typically seen in most policy years.

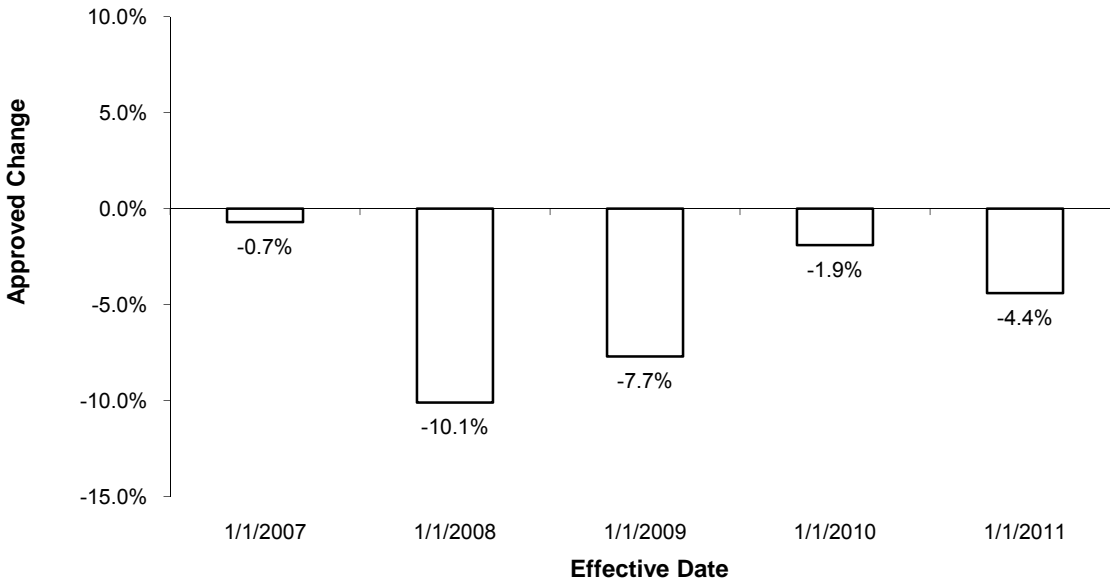
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

EXHIBIT I

Missouri Historical Loss Cost Changes



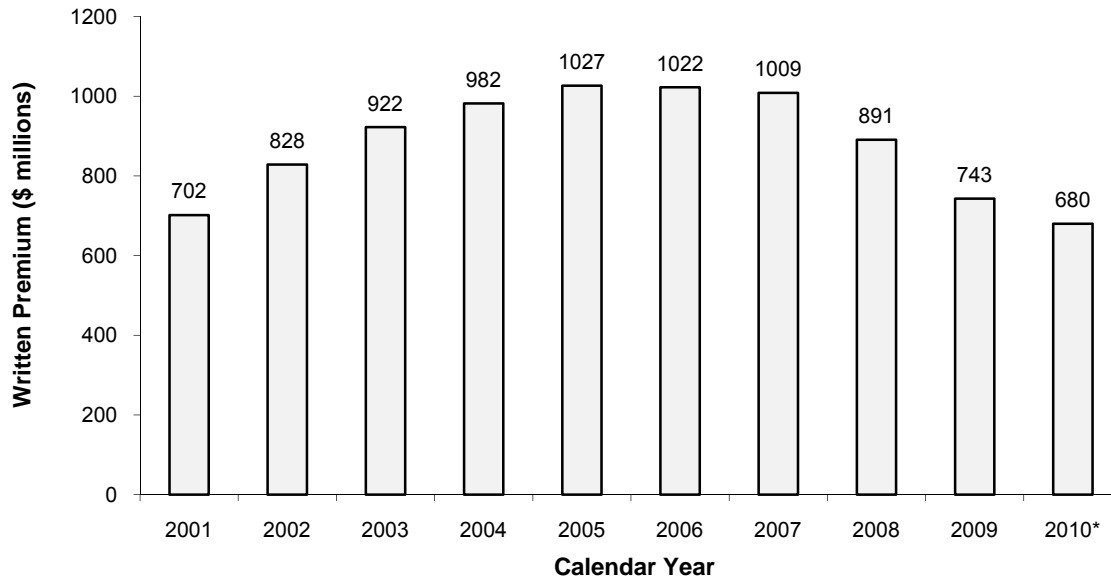
The chart above shows the average approved voluntary loss cost level changes in Missouri for each of the last five years.

MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

EXHIBIT II

Missouri Written Premium



* Preliminary, Source: NAIC Annual Statement Data

This exhibit illustrates Missouri's calendar year written premium totals for the latest ten years.

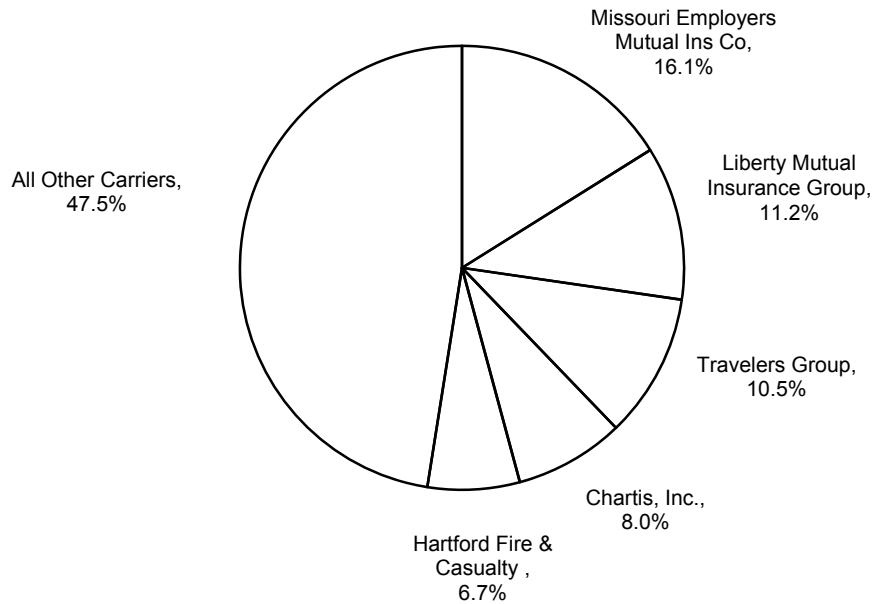
MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2012

EXHIBIT III

Missouri

Largest Workers Compensation Writers CY 2010



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Missouri in 2010 are shown in this chart.

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, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	3.27	2.27	0.21	2001	-	2.39	0.21	2670	1.90	1.40	0.27
0008	1.86	1.28	0.17	2002	3.06	2.22	0.22	2683	2.22	1.59	0.24
0016	3.77	2.50	0.14	2003	3.40	2.39	0.21	2688	2.52	1.82	0.23
0034	2.09	1.47	0.21	2014	4.52	2.99	0.14	2701	6.83	4.64	0.14
0035	1.85	1.34	0.23	2016	2.11	1.52	0.23	2702	21.94	12.27	0.11
0036	5.90	4.10	0.21	2021	2.87	1.98	0.17	2709	13.53	9.12	0.14
0037	3.29	2.25	0.17	2039	2.62	1.91	0.22	2710	10.41	6.48	0.13
0042	5.34	3.41	0.17	2041	2.78	2.01	0.22	2714	4.08	2.93	0.23
0050	5.70	3.70	0.21	2065	3.10	2.21	0.20	2731	2.89	1.92	0.14
0059D	0.13	0.04	0.11	2070	3.85	2.75	0.20	2735	3.78	2.75	0.23
0065D	0.04	0.01	0.14	2081X	6.88	4.82	0.20	2747X	2.40	1.75	0.27
0066D	0.04	0.01	0.14	2089	3.79	2.63	0.21	2759	6.53	4.65	0.24
0067D	0.04	0.01	0.14	2095	3.19	2.24	0.21	2790	2.29	1.64	0.23
0079	4.16	2.76	0.14	2105	2.17	1.57	0.23	2791X	1.58	1.20	0.28
0083	4.13	2.89	0.21	2110	2.21	1.61	0.22	2797	4.03	2.79	0.17
0106	10.77	6.80	0.12	2111	1.87	1.36	0.23	2799	2.55	1.62	0.17
0113	3.31	2.30	0.21	2112	2.73	1.99	0.23	2802	4.03	2.79	0.17
0170	2.34	1.63	0.21	2114	1.95	1.42	0.22	2812	-	2.15	0.21
0251	3.77	2.67	0.21	2121	1.53	1.10	0.20	2835	2.51	1.85	0.27
0400	5.39	3.82	0.17	2130	2.32	1.64	0.21	2836	2.43	1.80	0.27
0401	6.93	4.35	0.12	2131	2.94	2.09	0.20	2841	4.09	2.92	0.24
0771N	0.43	-	-	2143	2.34	1.70	0.23	2881	2.60	1.93	0.27
0790N	5.66	-	-	2156	-	4.19	0.20	2883	3.04	2.15	0.21
0908P	134.00	95.41	0.20	2157	5.88	4.19	0.20	2913	3.82	2.83	0.28
0909	-	95.41	0.20	2172	1.67	1.18	0.17	2915	3.07	2.10	0.17
0912	-	257.78	0.21	2174	2.62	1.92	0.22	2916	3.18	1.99	0.13
0913P	368.00	257.78	0.21	2211	5.24	3.45	0.14	2923	2.09	1.52	0.22
0917	3.01	2.16	0.23	2220	2.46	1.73	0.21	2942	4.72	3.59	0.28
1005*	7.88	2.57	0.11	2286	1.95	1.41	0.23	2960	4.79	3.37	0.21
1016X*	28.40	10.43	0.11	2288	2.30	1.68	0.22	3004	2.97	1.94	0.14
1164D	4.87	2.70	0.11	2300	2.02	1.51	0.28	3018	3.56	2.37	0.14
1165D	3.41	2.15	0.12	2302	1.59	1.13	0.20	3022	3.12	2.27	0.22
1320	4.57	2.96	0.12	2305	2.63	1.86	0.17	3027	2.82	1.88	0.14
1322	7.51	4.43	0.12	2352X	5.61	4.47	0.21	3028	4.85	3.42	0.20
1430	6.66	4.40	0.14	2361	1.39	0.98	0.20	3030	6.44	4.28	0.14
1438	4.22	2.66	0.12	2362	2.66	1.88	0.20	3040	7.43	4.92	0.14
1452	2.41	1.62	0.14	2380	2.48	1.74	0.20	3041	3.33	2.36	0.20
1463	10.38	6.54	0.12	2386	1.58	1.17	0.21	3042	3.79	2.65	0.17
1472	3.20	2.01	0.12	2388	1.90	1.37	0.23	3064	4.47	3.15	0.20
1624D	3.51	2.22	0.12	2402	2.36	1.58	0.14	3066	-	1.80	0.23
1642	4.20	2.78	0.14	2413	2.33	1.64	0.21	3069	3.29	2.21	0.14
1654	7.41	4.94	0.14	2416	1.64	1.15	0.20	3076	2.50	1.80	0.23
1655	3.18	2.12	0.14	2417	1.82	1.31	0.20	3081DX	5.04	3.38	0.14
1699	2.79	1.87	0.14	2501	2.30	1.61	0.21	3082D	6.54	4.29	0.14
1701	4.24	2.79	0.14	2503	1.10	0.81	0.22	3085DX	4.94	3.26	0.14
1710D	8.73	5.63	0.14	2534	3.90	2.79	0.23	3110	3.24	2.29	0.20
1741D	3.16	1.66	0.11	2570	3.66	2.68	0.22	3111	2.59	1.82	0.20
1747	3.26	2.19	0.14	2585	3.51	2.53	0.23	3113	2.23	1.56	0.21
1748	3.24	2.15	0.14	2586	2.63	1.84	0.21	3114	2.53	1.79	0.20
1803D	5.84	3.61	0.12	2587	3.90	2.83	0.23	3118	1.91	1.39	0.23
1852D	2.54	1.40	0.12	2589	1.80	1.26	0.21	3119	2.04	1.53	0.28
1853	2.48	1.78	0.18	2600	1.47	1.10	0.21	3122	2.30	1.64	0.23
1860	1.87	1.37	0.21	2623	4.60	3.19	0.17	3126	2.51	1.77	0.21
1924	3.85	2.82	0.22	2651	2.11	1.51	0.23	3131	1.48	1.04	0.21
1925	5.68	3.88	0.17	2660	2.01	1.45	0.23	3132	3.95	2.78	0.21

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

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES

MISSOURI

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

Exhibit IV

Page S2

Effective January 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3145	2.84	1.99	0.21	3824X	3.52	2.44	0.17	4459	2.13	1.50	0.21
3146	2.06	1.46	0.21	3826	0.71	0.51	0.20	4470	3.28	2.33	0.20
3169	3.30	2.31	0.21	3827	1.40	0.98	0.17	4484	2.94	2.08	0.21
3175D	2.58	1.79	0.21	3830	0.93	0.65	0.17	4493	2.78	2.01	0.20
3179	2.45	1.78	0.23	3851	5.81	4.17	0.23	4511	0.34	0.24	0.17
3180	2.32	1.67	0.23	3865	1.94	1.44	0.28	4557	1.81	1.30	0.23
3188	1.98	1.44	0.22	3881	4.01	2.83	0.21	4558	1.88	1.33	0.21
3220	1.83	1.30	0.20	4000	4.10	2.60	0.12	4561	-	1.06	0.17
3223	3.14	2.29	0.27	4018DX	3.35	2.24	0.14	4568	4.15	2.75	0.14
3224	2.88	2.13	0.21	4021	4.28	2.85	0.14	4581	1.54	0.98	0.12
3227	3.70	2.66	0.23	4034	6.03	4.02	0.14	4583	3.63	2.29	0.12
3240	1.35	0.98	0.23	4036	2.20	1.47	0.14	4597X	0.90	0.67	0.21
3241	3.90	2.74	0.21	4038	4.67	3.44	0.27	4611	1.23	0.89	0.23
3255	1.62	1.19	0.27	4053	2.63	1.84	0.21	4635	2.65	1.51	0.11
3257	3.47	2.43	0.21	4061	5.91	4.32	0.22	4653	1.55	1.15	0.21
3270	3.00	2.10	0.21	4062	2.21	1.55	0.21	4665	8.34	5.52	0.14
3300	5.40	3.83	0.20	4101	2.42	1.66	0.17	4670	4.60	3.10	0.14
3303	2.05	1.51	0.22	4109	1.35	0.98	0.22	4683	2.73	1.94	0.20
3307	4.16	2.93	0.21	4110	3.41	2.50	0.20	4686	1.43	0.95	0.14
3315	3.51	2.56	0.22	4111	3.79	2.72	0.23	4692	0.58	0.42	0.22
3334	3.02	2.18	0.20	4112	-	2.50	0.20	4693	0.55	0.39	0.20
3336	2.48	1.64	0.14	4113	1.44	1.03	0.20	4703	2.21	1.56	0.20
3365	6.32	3.90	0.14	4114	2.63	1.87	0.20	4716X	5.15	3.82	0.21
3372	2.24	1.55	0.17	4130	3.53	2.49	0.21	4717	1.54	1.15	0.28
3373	5.06	3.52	0.21	4131	3.29	2.36	0.23	4720	1.93	1.37	0.20
3383	1.27	0.92	0.23	4133	2.44	1.76	0.23	4740	1.09	0.73	0.14
3385	0.78	0.57	0.23	4149	1.30	0.97	0.27	4741	3.18	2.20	0.21
3400	4.00	2.74	0.17	4150	-	0.97	0.27	4751	2.01	1.32	0.14
3507	3.27	2.30	0.21	4206	3.10	2.22	0.20	4771N	2.41	1.34	0.12
3515	1.90	1.35	0.20	4207	1.04	0.70	0.14	4777	4.43	2.48	0.12
3548	1.51	1.06	0.20	4239	2.36	1.59	0.14	4825	0.68	0.45	0.14
3559	2.20	1.55	0.21	4240	2.01	1.46	0.22	4828	1.97	1.37	0.17
3574	1.17	0.85	0.23	4243	2.64	1.87	0.20	4829	1.07	0.67	0.13
3581	1.44	1.05	0.22	4244	3.39	2.38	0.21	4902	3.03	2.19	0.23
3612	1.83	1.27	0.17	4250	1.28	0.91	0.20	4923	1.04	0.73	0.21
3620X	3.71	2.47	0.14	4251	3.38	2.38	0.20	4940X	1.88	1.29	0.14
3629	1.74	1.27	0.22	4263	4.47	3.07	0.22	5020	4.02	2.50	0.14
3632X	3.24	2.23	0.17	4273	2.75	1.94	0.21	5022	6.64	3.88	0.12
3634	1.59	1.16	0.22	4279	3.16	2.20	0.21	5037	26.60	14.31	0.11
3635	2.97	2.10	0.20	4282	2.05	1.53	0.21	5040	20.87	10.86	0.11
3638	4.04	2.94	0.22	4283	3.75	2.62	0.21	5057	8.21	4.26	0.11
3642	0.94	0.66	0.20	4299	1.90	1.37	0.23	5059	42.01	21.74	0.11
3643	2.59	1.84	0.20	4304	3.71	2.54	0.17	5067X	6.23	3.33	0.11
3647	2.59	1.79	0.17	4307	2.36	1.72	0.27	5069	29.08	15.54	0.11
3648	1.66	1.20	0.23	4351	1.39	1.00	0.20	5102	5.41	3.14	0.12
3681	1.33	0.95	0.23	4352	1.52	1.09	0.23	5146	5.63	3.47	0.14
3685	1.16	0.84	0.22	4360	1.00	0.74	0.21	5160	2.72	1.59	0.12
3719	1.78	0.94	0.11	4361	0.97	0.70	0.22	5183	3.95	2.45	0.14
3724	4.24	2.47	0.12	4362	-	0.74	0.21	5188	3.70	2.32	0.14
3726	6.34	3.31	0.11	4410	3.14	2.22	0.20	5190	2.70	1.67	0.14
3803	1.75	1.24	0.20	4420	3.78	2.40	0.12	5191	0.66	0.48	0.20
3807	2.06	1.50	0.21	4431	1.33	0.99	0.28	5192	2.91	2.06	0.20
3808	3.20	2.24	0.17	4432	1.68	1.25	0.27	5213X	4.99	2.91	0.12
3821	4.24	2.94	0.17	4439	1.53	1.06	0.17	5215	4.41	2.84	0.17
3822X	7.89	5.77	0.18	4452	2.62	1.84	0.21	5221X	4.54	2.81	0.14

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

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES

MISSOURI

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

Exhibit IV

Page S3

Effective January 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5222	7.13	4.20	0.12	6704M*	8.40	5.63	0.14	7421	1.05	0.67	0.12
5223	6.93	4.24	0.14	6824F	6.85	3.21	0.11	7422	1.96	1.12	0.11
5348	4.57	2.83	0.14	6825FX	5.04	2.14	0.13	7423	-	2.57	0.14
5402	3.07	2.09	0.21	6826F	5.57	2.73	0.13	7425	2.84	1.66	0.11
5403	5.62	3.25	0.12	6834	3.63	2.52	0.17	7431N	1.58	0.93	0.11
5437	4.87	3.00	0.14	6835X	2.94	1.68	0.12	7445N	0.39	-	-
5443	3.25	2.12	0.20	6836	4.88	3.23	0.14	7453N	0.85	-	-
5445	3.91	2.29	0.12	6845a	a	a	a	7502	3.92	2.62	0.14
5462	4.14	2.56	0.14	6872F	16.15	6.92	0.10	7515	1.34	0.74	0.12
5472	5.40	2.83	0.11	6874F	18.81	8.03	0.10	7520	3.79	2.66	0.21
5473	6.92	3.62	0.11	6882	4.08	2.33	0.11	7538	9.96	5.16	0.11
5474	5.01	2.92	0.12	6884	8.23	4.81	0.11	7539	3.21	2.02	0.12
5478	5.31	3.30	0.14	7016M	2.57	1.49	0.11	7540	3.36	1.89	0.11
5479	5.07	3.25	0.17	7024M	2.85	1.66	0.11	7580	2.12	1.42	0.14
5480	5.31	3.11	0.12	7038M	5.80	3.30	0.11	7590	3.89	2.68	0.17
5491	2.16	1.26	0.12	7046M	11.58	6.61	0.13	7600	2.15	1.44	0.14
5505X	4.11	2.61	0.14	7047M	3.51	1.98	0.11	7601	2.98	1.74	0.12
5506	5.28	2.75	0.11	7050M	7.93	4.39	0.11	7605	1.97	1.23	0.14
5515DX	4.05	2.60	0.17	7090M	6.44	3.67	0.11	7610	0.54	0.37	0.17
5535	4.34	2.68	0.14	7098M	12.87	7.35	0.13	7611	2.94	1.82	0.14
5537	3.79	2.35	0.14	7099M	15.86	8.78	0.13	7612	3.76	2.34	0.14
5538	-	2.56	0.14	7133	3.52	2.24	0.12	7613	2.98	1.84	0.14
5551	16.12	8.30	0.11	7151M	4.28	2.72	0.12	7704	-	3.27	0.12
5606	1.69	0.99	0.12	7152M	5.85	3.61	0.12	7705	4.31	3.00	0.19
5610X	5.43	3.51	0.20	7153M	4.75	3.02	0.12	7710	5.25	3.27	0.12
5645	8.63	4.98	0.12	7207X	8.22	5.95	0.15	7711	5.25	3.27	0.12
5651	8.63	4.98	0.12	7222	5.01	3.42	0.14	7720	2.58	1.72	0.14
5703	12.67	7.82	0.14	7228X	5.46	3.67	0.14	7855	6.74	4.17	0.14
5705	9.49	5.67	0.14	7229X	6.79	4.34	0.12	8001	1.46	1.05	0.23
5951	0.54	0.39	0.23	7230	5.01	3.47	0.17	8002	2.31	1.63	0.20
6003	5.85	3.63	0.14	7231	8.11	5.69	0.17	8006X	1.91	1.35	0.21
6005	11.40	6.98	0.14	7232	5.14	3.26	0.12	8008	0.84	0.60	0.23
6045	1.41	0.88	0.14	7250NX	5.66	3.19	0.13	8010	1.50	1.08	0.23
6204	7.52	4.45	0.12	7309F	18.00	7.75	0.10	8013	0.50	0.35	0.21
6206	3.24	1.69	0.11	7313F	4.77	2.03	0.11	8015	0.52	0.37	0.21
6213	1.77	1.04	0.12	7317F	7.47	3.19	0.10	8017X	1.23	0.88	0.23
6214	3.00	1.59	0.11	7327F	16.12	6.83	0.10	8018X	2.19	1.57	0.23
6216	7.73	3.98	0.13	7333M	3.15	1.85	0.11	8021	2.01	1.41	0.21
6217	4.37	2.56	0.12	7335M	3.50	2.06	0.11	8031	2.08	1.46	0.21
6229	4.56	2.64	0.12	7337M	4.31	2.46	0.11	8032	1.58	1.14	0.23
6233	3.10	1.83	0.12	7350F	6.60	3.10	0.11	8033	1.56	1.08	0.21
6235	7.90	4.09	0.11	7360	5.56	3.71	0.14	8034X	2.60	1.84	0.20
6236	10.16	6.30	0.14	7370	3.85	2.71	0.20	8037	1.23	0.88	0.23
6237	1.37	0.85	0.14	7380	3.92	2.72	0.17	8039	1.33	0.95	0.24
6251D	9.62	5.61	0.12	7382	3.13	2.21	0.20	8044	2.80	1.93	0.17
6252D	10.66	5.58	0.11	7390	6.38	4.54	0.20	8045	0.37	0.27	0.23
6260D	4.70	2.57	0.11	7394M	10.85	6.38	0.11	8046	1.67	1.18	0.21
6306	5.88	3.41	0.12	7395M	12.06	7.09	0.11	8047	0.91	0.65	0.23
6319	2.41	1.41	0.12	7398M	14.86	8.47	0.11	8058	2.20	1.54	0.21
6325	3.78	2.20	0.12	7402	0.17	0.12	0.20	8061X	1.68	1.18	0.20
6400	5.50	3.55	0.17	7403	3.85	2.57	0.14	8072	0.68	0.49	0.24
6503	1.91	1.38	0.22	7405N	0.73	0.49	0.14	8102	2.64	1.88	0.24
6504	1.91	1.38	0.22	7409	-	12.41	0.11	8103	2.24	1.55	0.17
6702M*	7.56	5.07	0.14	7418	-	1.12	0.11	8105	2.71	1.97	0.22
6703M*	10.35	6.73	0.14	7420	20.60	12.41	0.11	8106	5.19	3.40	0.14

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

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES

MISSOURI

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

Exhibit IV

Page S4

Effective January 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8107	3.08	2.05	0.14	8815M	0.28	0.19	0.20	9501	2.42	1.67	0.17
8111	2.09	1.48	0.20	8820	0.19	0.14	0.17	9505	2.35	1.63	0.17
8116	2.54	1.78	0.20	8824	2.49	1.79	0.23	9516	4.11	2.75	0.14
8203	5.41	3.81	0.21	8825	1.47	1.08	0.27	9519	3.12	2.09	0.14
8204	2.74	1.85	0.14	8826	1.75	1.23	0.21	9521	3.66	2.46	0.14
8209	2.92	2.05	0.21	8829	1.85	1.29	0.21	9522	2.65	1.86	0.21
8215	3.47	2.28	0.14	8831	1.57	1.08	0.22	9534	4.35	2.55	0.12
8227	3.64	1.89	0.11	8832	0.30	0.21	0.20	9554	8.76	5.06	0.12
8232	5.15	3.41	0.14	8833X	0.99	0.69	0.21	9586	0.66	0.49	0.27
8233	3.88	2.65	0.14	8835	1.81	1.28	0.21	9600	1.64	1.21	0.21
8235	3.53	2.48	0.21	8855	0.17	0.12	0.20	9620	0.85	0.59	0.17
8263	7.06	4.89	0.17	8856	0.17	0.12	0.20				
8264	4.93	3.29	0.14	8861X	1.28	0.88	0.21				
8265	6.44	4.07	0.12	8868	0.32	0.23	0.23				
8279	5.10	3.17	0.13	8869	0.87	0.62	0.24				
8288	5.84	3.80	0.14	8871	0.17	0.13	0.21				
8291	3.92	2.69	0.17	8901	0.13	0.09	0.17				
8292	4.17	2.95	0.21	9012	0.95	0.66	0.17				
8293	7.09	4.80	0.14	9014	2.60	1.82	0.21				
8304	5.23	3.55	0.14	9015	2.81	1.97	0.21				
8350X	6.11	3.86	0.12	9016	3.59	2.51	0.21				
8353X	3.22	2.15	0.14	9019	1.65	1.11	0.14				
8370X	2.74	1.82	0.14	9033	1.73	1.23	0.20				
8381X	1.68	1.15	0.17	9040	3.62	2.58	0.24				
8385	2.12	1.41	0.14	9044	1.24	0.89	0.23				
8387X	2.42	1.68	0.17	9052	1.78	1.28	0.23				
8391X	2.35	1.62	0.17	9058	1.27	0.93	0.27				
8392	2.85	2.00	0.21	9059	-	0.62	0.24				
8393X	1.61	1.16	0.20	9060	1.32	0.95	0.23				
8500	4.84	3.20	0.14	9061	1.38	1.01	0.27				
8601	0.42	0.29	0.17	9062	1.57	1.15	0.27				
8602	0.42	0.29	0.17	9063	0.78	0.55	0.24				
8603	0.17	0.12	0.20	9077F	1.64	0.82	0.20				
8606	2.72	1.74	0.12	9082	1.37	0.99	0.27				
8709F	4.97	2.12	0.10	9083	1.22	0.88	0.27				
8719	2.41	1.35	0.11	9084	1.36	0.94	0.21				
8720X	1.28	0.85	0.14	9088a	a	a	a				
8721	0.21	0.14	0.14	9089	1.11	0.80	0.23				
8723X	0.17	0.12	0.20	9093	1.12	0.80	0.23				
8725	1.28	0.85	0.14	9101	3.34	2.40	0.23				
8726F	2.99	1.46	0.13	9102	2.52	1.76	0.21				
8728X	0.33	0.22	0.14	9110X	3.08	2.13	0.22				
8734M	0.45	0.30	0.22	9154	1.52	1.06	0.21				
8737M	0.40	0.27	0.22	9156	1.61	1.10	0.17				
8738M	0.55	0.35	0.14	9170	3.86	2.14	0.19				
8742X	0.33	0.22	0.14	9178*	13.15	-	0.27				
8745	5.27	3.58	0.17	9179*	19.60	-	0.24				
8748	0.65	0.45	0.17	9180	4.62	2.98	0.14				
8755	0.34	0.23	0.14	9181	-	18.66	0.27				
8799	1.22	0.86	0.21	9182	2.62	1.80	0.22				
8800	1.55	1.13	0.27	9186	6.81	4.19	0.12				
8803	0.08	0.05	0.14	9220	4.41	3.03	0.17				
8805M	0.23	0.16	0.22	9402	3.60	2.42	0.14				
8810	0.17	0.12	0.20	9403	7.03	4.42	0.12				
8814M	0.21	0.15	0.22	9410	3.77	2.62	0.21				

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

Effective January 1, 2012

Exhibit IV:NCCI Including Trend

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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.13	S	1710D	0.04	S	3175D	0.01	S
0065D	0.04	S	1741D	0.17	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 1.663 and elr x 1.613.
- 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 14.52 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 9.54 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.
- 9179 ELR of 21.14 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 13.89 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.

Effective January 1, 2012

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%	0.9%	0.8%	0.7%	0.5%	0.4%	0.3%
\$200	2.5%	1.9%	1.6%	1.3%	1.1%	0.7%	0.6%
\$300	3.6%	2.7%	2.3%	1.9%	1.6%	1.1%	0.8%
\$400	4.7%	3.6%	3.0%	2.5%	2.1%	1.4%	1.1%
\$500	5.7%	4.3%	3.7%	3.1%	2.6%	1.8%	1.3%
\$1,000	9.6%	7.5%	6.5%	5.4%	4.6%	3.2%	2.5%
\$1,500	12.4%	9.9%	8.5%	7.2%	6.1%	4.4%	3.4%
\$2,000	14.6%	11.8%	10.2%	8.7%	7.4%	5.4%	4.2%
\$2,500	16.5%	13.4%	11.7%	10.0%	8.5%	6.2%	4.9%
\$5,000	23.8%	19.7%	17.4%	15.2%	13.1%	9.9%	7.8%
\$10,000	34.2%	28.9%	26.0%	23.1%	20.1%	15.9%	12.6%
\$15,000	42.0%	36.0%	32.7%	29.4%	25.9%	20.9%	16.7%
\$20,000	48.3%	42.0%	38.4%	34.8%	30.8%	25.2%	20.4%

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

Employee operated vehicle.....	\$60,300.00
Leased or rented vehicle.....	\$40,200.00

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,"

.....	\$800.00
-------	----------

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

\$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.....

51%

(Multiply a Non-F classification loss cost by a factor of 1.51 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 (1.056).)

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, 2012

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	2,094	0.04	1,180,890 --	1,246,027	0.44
2,095 --	8,465	0.05	1,246,028 --	1,314,936	0.45
8,466 --	14,973	0.06	1,314,937 --	1,387,954	0.46
14,974 --	21,621	0.07	1,387,955 --	1,465,461	0.47
21,622 --	28,415	0.08	1,465,462 --	1,547,884	0.48
28,416 --	47,527	0.09	1,547,885 --	1,635,708	0.49
47,528 --	70,745	0.10	1,635,709 --	1,729,482	0.50
70,746 --	91,398	0.11	1,729,483 --	1,829,833	0.51
91,399 --	111,507	0.12	1,829,834 --	1,937,479	0.52
111,508 --	131,619	0.13	1,937,480 --	2,053,244	0.53
131,620 --	151,978	0.14	2,053,245 --	2,178,086	0.54
151,979 --	172,723	0.15	2,178,087 --	2,313,115	0.55
172,724 --	193,948	0.16	2,313,116 --	2,459,633	0.56
193,949 --	215,722	0.17	2,459,634 --	2,619,171	0.57
215,723 --	238,104	0.18	2,619,172 --	2,793,546	0.58
238,105 --	261,148	0.19	2,793,547 --	2,984,930	0.59
261,149 --	284,903	0.20	2,984,931 --	3,195,940	0.60
284,904 --	309,418	0.21	3,195,941 --	3,429,758	0.61
309,419 --	334,743	0.22	3,429,759 --	3,690,296	0.62
334,744 --	360,927	0.23	3,690,297 --	3,982,410	0.63
360,928 --	388,023	0.24	3,982,411 --	4,312,212	0.64
388,024 --	416,086	0.25	4,312,213 --	4,687,501	0.65
416,087 --	445,175	0.26	4,687,502 --	5,118,385	0.66
445,176 --	475,351	0.27	5,118,386 --	5,618,207	0.67
475,352 --	506,681	0.28	5,618,208 --	6,204,951	0.68
506,682 --	539,234	0.29	6,204,952 --	6,903,451	0.69
539,235 --	573,089	0.30	6,903,452 --	7,749,000	0.70
573,090 --	608,325	0.31	7,749,001 --	8,793,497	0.71
608,326 --	645,034	0.32	8,793,498 --	10,116,522	0.72
645,035 --	683,310	0.33	10,116,523 --	11,846,626	0.73
683,311 --	723,258	0.34	11,846,627 --	14,205,852	0.74
723,259 --	764,993	0.35	14,205,853 --	17,613,617	0.75
764,994 --	808,637	0.36	17,613,618 --	22,968,667	0.76
808,638 --	854,327	0.37	22,968,668 --	32,607,746	0.77
854,328 --	902,212	0.38	32,607,747 --	55,098,910	0.78
902,213 --	952,455	0.39	55,098,911 --	167,554,681	0.79
952,456 --	1,005,235	0.40	167,554,682	AND OVER	0.80
1,005,236 --	1,060,750	0.41			
1,060,751 --	1,119,220	0.42			
1,119,221 --	1,180,889	0.43			

(a) G	10.00
(b) State Per Claim Accident Limitation	\$249,500
(c) State Multiple Claim Accident Limitation	\$499,000
(d) USL&HW Per Claim Accident Limitation	\$447,000
(e) USL&HW Multiple Claim Accident Limitation	\$894,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.43
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.43.)</i>	

Effective January 1, 2012
**TABLE OF BALLAST VALUES
 APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 53,788	25,000	1,726,010 -- 1,775,981	200,000	3,475,503 -- 3,525,495	375,000
53,789 -- 92,574	30,000	1,775,982 -- 1,825,954	205,000	3,525,496 -- 3,575,488	380,000
92,575 -- 137,140	35,000	1,825,955 -- 1,875,929	210,000	3,575,489 -- 3,625,481	385,000
137,141 -- 184,154	40,000	1,875,930 -- 1,925,905	215,000	3,625,482 -- 3,675,475	390,000
184,155 -- 232,312	45,000	1,925,906 -- 1,975,882	220,000	3,675,476 -- 3,725,468	395,000
232,313 -- 281,074	50,000	1,975,883 -- 2,025,860	225,000	3,725,469 -- 3,775,462	400,000
281,075 -- 330,189	55,000	2,025,861 -- 2,075,840	230,000	3,775,463 -- 3,825,456	405,000
330,190 -- 379,527	60,000	2,075,841 -- 2,125,820	235,000	3,825,457 -- 3,875,450	410,000
379,528 -- 429,013	65,000	2,125,821 -- 2,175,801	240,000	3,875,451 -- 3,925,445	415,000
429,014 -- 478,603	70,000	2,175,802 -- 2,225,783	245,000	3,925,446 -- 3,975,439	420,000
478,604 -- 528,269	75,000	2,225,784 -- 2,275,766	250,000	3,975,440 -- 4,025,433	425,000
528,270 -- 577,991	80,000	2,275,767 -- 2,325,750	255,000	4,025,434 -- 4,075,428	430,000
577,992 -- 627,756	85,000	2,325,751 -- 2,375,734	260,000	4,075,429 -- 4,125,423	435,000
627,757 -- 677,556	90,000	2,375,735 -- 2,425,719	265,000	4,125,424 -- 4,175,418	440,000
677,557 -- 727,382	95,000	2,425,720 -- 2,475,704	270,000	4,175,419 -- 4,225,413	445,000
727,383 -- 777,231	100,000	2,475,705 -- 2,525,690	275,000	4,225,414 -- 4,275,408	450,000
777,232 -- 827,098	105,000	2,525,691 -- 2,575,677	280,000	4,275,409 -- 4,325,403	455,000
827,099 -- 876,979	110,000	2,575,678 -- 2,625,664	285,000	4,325,404 -- 4,375,399	460,000
876,980 -- 926,873	115,000	2,625,665 -- 2,675,652	290,000	4,375,400 -- 4,425,394	465,000
926,874 -- 976,778	120,000	2,675,653 -- 2,725,640	295,000	4,425,395 -- 4,475,390	470,000
976,779 -- 1,026,692	125,000	2,725,641 -- 2,775,628	300,000	4,475,391 -- 4,525,386	475,000
1,026,693 -- 1,076,614	130,000	2,775,629 -- 2,825,617	305,000	4,525,387 -- 4,575,381	480,000
1,076,615 -- 1,126,543	135,000	2,825,618 -- 2,875,607	310,000	4,575,382 -- 4,625,377	485,000
1,126,544 -- 1,176,478	140,000	2,875,608 -- 2,925,596	315,000	4,625,378 -- 4,675,373	490,000
1,176,479 -- 1,226,418	145,000	2,925,597 -- 2,975,586	320,000	4,675,374 -- 4,725,369	495,000
1,226,419 -- 1,276,363	150,000	2,975,587 -- 3,025,577	325,000	4,725,370 -- 4,775,000	500,000
1,276,364 -- 1,326,312	155,000	3,025,578 -- 3,075,567	330,000		
1,326,313 -- 1,376,265	160,000	3,075,568 -- 3,125,558	335,000		
1,376,266 -- 1,426,221	165,000	3,125,559 -- 3,175,549	340,000		
1,426,222 -- 1,476,179	170,000	3,175,550 -- 3,225,541	345,000		
1,476,180 -- 1,526,141	175,000	3,225,542 -- 3,275,533	350,000		
1,526,142 -- 1,576,105	180,000	3,275,534 -- 3,325,525	355,000		
1,576,106 -- 1,626,071	185,000	3,325,526 -- 3,375,517	360,000		
1,626,072 -- 1,676,039	190,000	3,375,518 -- 3,425,509	365,000		
1,676,040 -- 1,726,009	195,000	3,425,510 -- 3,475,502	370,000		

For Expected Losses greater than \$4,775,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(10.00) / (\text{Expected Losses} + (700)(10.00))$$

G = 10.00

Effective January 1, 2012

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.96	1.49	1.33	1.20	1.03	0.84	0.64

2. 2012 Table of Expected Loss Ranges

Effective January 1, 2012

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	0.543	0.589	0.613	0.637	0.661	0.696	0.722
\$15,000	0.479	0.530	0.557	0.585	0.614	0.655	0.689
\$20,000	0.427	0.482	0.511	0.541	0.574	0.619	0.659
\$25,000	0.384	0.441	0.471	0.503	0.538	0.588	0.632
\$30,000	0.348	0.405	0.437	0.469	0.507	0.559	0.608
\$35,000	0.318	0.374	0.407	0.440	0.479	0.533	0.586
\$40,000	0.292	0.348	0.380	0.414	0.454	0.510	0.565
\$50,000	0.251	0.303	0.336	0.369	0.411	0.469	0.529
\$75,000	0.185	0.229	0.261	0.291	0.332	0.391	0.459
\$100,000	0.148	0.184	0.214	0.242	0.281	0.338	0.408
\$125,000	0.124	0.155	0.183	0.208	0.245	0.299	0.370
\$150,000	0.108	0.135	0.162	0.185	0.219	0.270	0.342
\$175,000	0.096	0.120	0.145	0.166	0.199	0.247	0.318
\$200,000	0.086	0.108	0.132	0.152	0.182	0.229	0.299
\$225,000	0.079	0.098	0.121	0.140	0.169	0.213	0.283
\$250,000	0.073	0.091	0.114	0.131	0.159	0.201	0.270
\$275,000	0.068	0.085	0.106	0.123	0.149	0.190	0.258
\$300,000	0.064	0.079	0.100	0.116	0.141	0.180	0.247
\$325,000	0.060	0.074	0.095	0.110	0.134	0.172	0.238
\$350,000	0.057	0.070	0.090	0.104	0.128	0.165	0.230
\$375,000	0.054	0.067	0.086	0.099	0.122	0.158	0.222
\$400,000	0.052	0.064	0.083	0.095	0.117	0.152	0.216
\$425,000	0.050	0.061	0.079	0.092	0.113	0.147	0.209
\$450,000	0.048	0.058	0.077	0.088	0.109	0.142	0.204
\$475,000	0.046	0.056	0.074	0.085	0.105	0.137	0.199
\$500,000	0.044	0.054	0.072	0.082	0.102	0.133	0.194
\$600,000	0.039	0.047	0.064	0.073	0.091	0.120	0.178
\$700,000	0.035	0.043	0.058	0.066	0.083	0.109	0.165
\$800,000	0.033	0.040	0.054	0.062	0.077	0.102	0.156
\$900,000	0.031	0.037	0.051	0.058	0.072	0.095	0.147
\$1,000,000	0.029	0.035	0.048	0.054	0.068	0.090	0.140
\$2,000,000	0.020	0.023	0.033	0.037	0.045	0.061	0.100
\$3,000,000	0.016	0.019	0.027	0.030	0.036	0.049	0.082
\$4,000,000	0.014	0.016	0.023	0.026	0.031	0.042	0.071
\$5,000,000	0.013	0.015	0.021	0.023	0.028	0.038	0.064
\$6,000,000	0.011	0.013	0.018	0.020	0.025	0.033	0.057
\$7,000,000	0.010	0.012	0.017	0.019	0.023	0.031	0.053
\$8,000,000	0.010	0.011	0.016	0.017	0.021	0.028	0.049
\$9,000,000	0.009	0.011	0.015	0.016	0.020	0.027	0.046
\$10,000,000	0.009	0.010	0.014	0.015	0.019	0.025	0.043

Effective January 1, 2012

**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	0.644	0.694	0.719	0.744	0.770	0.805	0.833
\$15,000	0.576	0.632	0.661	0.690	0.721	0.764	0.799
\$20,000	0.520	0.581	0.613	0.645	0.680	0.728	0.769
\$25,000	0.473	0.536	0.570	0.604	0.643	0.695	0.742
\$30,000	0.433	0.498	0.533	0.568	0.610	0.665	0.717
\$35,000	0.399	0.464	0.500	0.537	0.580	0.638	0.694
\$40,000	0.370	0.434	0.471	0.508	0.552	0.613	0.672
\$50,000	0.322	0.384	0.421	0.459	0.505	0.569	0.634
\$75,000	0.244	0.297	0.334	0.370	0.417	0.484	0.557
\$100,000	0.197	0.242	0.278	0.311	0.357	0.422	0.501
\$125,000	0.166	0.205	0.239	0.270	0.314	0.377	0.457
\$150,000	0.145	0.180	0.212	0.241	0.282	0.342	0.423
\$175,000	0.129	0.160	0.191	0.217	0.256	0.315	0.395
\$200,000	0.116	0.144	0.174	0.198	0.236	0.292	0.372
\$225,000	0.106	0.131	0.160	0.183	0.219	0.272	0.352
\$250,000	0.099	0.122	0.150	0.171	0.206	0.257	0.336
\$275,000	0.092	0.113	0.140	0.161	0.193	0.243	0.322
\$300,000	0.086	0.106	0.132	0.151	0.183	0.231	0.309
\$325,000	0.081	0.100	0.125	0.143	0.174	0.220	0.297
\$350,000	0.076	0.094	0.119	0.136	0.166	0.211	0.287
\$375,000	0.073	0.089	0.113	0.130	0.158	0.202	0.278
\$400,000	0.069	0.085	0.108	0.125	0.152	0.194	0.269
\$425,000	0.066	0.081	0.104	0.120	0.146	0.188	0.262
\$450,000	0.063	0.078	0.100	0.115	0.141	0.181	0.254
\$475,000	0.061	0.075	0.097	0.111	0.136	0.176	0.248
\$500,000	0.059	0.072	0.094	0.107	0.132	0.170	0.242
\$600,000	0.052	0.063	0.083	0.095	0.118	0.153	0.222
\$700,000	0.047	0.056	0.075	0.086	0.107	0.140	0.206
\$800,000	0.044	0.052	0.070	0.080	0.099	0.130	0.194
\$900,000	0.041	0.048	0.066	0.075	0.092	0.122	0.184
\$1,000,000	0.038	0.045	0.062	0.070	0.087	0.114	0.175
\$2,000,000	0.025	0.029	0.042	0.047	0.058	0.077	0.125
\$3,000,000	0.021	0.024	0.034	0.038	0.046	0.062	0.103
\$4,000,000	0.018	0.021	0.029	0.033	0.040	0.054	0.090
\$5,000,000	0.016	0.019	0.026	0.029	0.035	0.048	0.080
\$6,000,000	0.014	0.016	0.023	0.026	0.031	0.042	0.072
\$7,000,000	0.013	0.015	0.021	0.024	0.029	0.039	0.066
\$8,000,000	0.012	0.014	0.020	0.022	0.027	0.036	0.062
\$9,000,000	0.011	0.013	0.019	0.021	0.025	0.034	0.058
\$10,000,000	0.011	0.013	0.018	0.020	0.024	0.032	0.054



NCCI KEY CONTACTS

Roy O. Wood, State Relations Executive
Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, Florida 33487-1362
Phone (314) 843-4001 Fax (561) 893-5550

Angela McGhee, FCAS, MAAA
Directory and Actuary
Actuarial and Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, Florida 33487-1362
Phone (561) 893-3113 Fax (561) 893-5643

All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@NCCI.com



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI 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 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
AMGUARD INS CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
BCS INSURANCE CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BLOOMINGTON COMPENSATION INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAMDEN FIRE INS ASSN
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL 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



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
COMPWEST INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DALLAS NATIONAL INSURANCE COMPANY
DEERFIELD INS CO
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
EMC PROPERTY & CASUALTY COMPANY
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



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
HDI GERLING AMERICA INSURANCE COMPANY
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 INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM GENERAL INS CO
LM INS CORP
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 FAMILY MUTUAL INS CO
MIDWEST INS CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
MISSOURI RESTAURANT ASSOCIATION INSURANCE TRUST



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
NEW YORK MARINE & GENERAL INSURANCE CO
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



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
PATRONS MUTUAL INS CO OF CT
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
PROTECTIVE INS CO
PUBLIC SERVICE MUTUAL INS
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RLI INSURANCE COMPANY
ROCKFORD MUTUAL INS CO
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAMSUNG FIRE AND MARINE INS CO LTD USB
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



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
SUNZ INSURANCE COMPANY
T H E 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 OF MINNESOTA
TRIANGLE INSURANCE COMPANY INC



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2012

NCCI AFFILIATE LIST

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
WESTCHESTER FIRE INSURANCE COMPANY
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

SERFF Tracking #:

NCCI-127374950

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

MISSOURI LOSS COST 1/1/12

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2012
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Electronic Rate Submission
Comments:	Complete
Attachment(s):	
Item Status:	REVIEWED
Status Date:	12/13/2011

Bypassed - Item:	Exhibits A & B (20 CSR 500-6.950)(2)
Bypass Reason:	NA
Attachment(s):	
Item Status:	REVIEWED
Status Date:	12/13/2011

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memorandum.pdf
Item Status:	REVIEWED
Status Date:	12/13/2011

Satisfied - Item:	Missouri LC Comps
Comments:	
Attachment(s):	Missouri Loss Cost Comp 1-1-2012.pdf
Item Status:	REVIEWED
Status Date:	12/13/2011



August 18, 2011

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, 2012

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2012. The proposal is for an overall average decrease of 3.0% from the January 1, 2011 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-1409, effective January 1, 2011, Class Codes 2001 and 2003 are combined to reflect the final phase of a two-phase transition program, and Class Code 2001 is discontinued.
- As a result of Item B-1410, effective January 1, 2011, Class Codes 2812 and 2883 are combined to reflect the final phase of a two-phase transition program, and Class Code 2812 is discontinued.
- As a result of Item B-1412, effective January 1, 2011, Class Codes 4360 and 4362 are combined to reflect the final phase of a two-phase transition program, and Class Code 4362 is discontinued.
- As a result of Item B-1413, effective January 1, 2011, Class Codes 7600, 7601, 7611, 7612, and 7613 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Codes 7601, 7611, 7612, and 7613 will be discontinued.
- As a result of Item B-1415, effective January 1, 2011, Class Codes 5645 and 5651 are combined to reflect the second phase of a three-phase transition program. In the third phase of the transition, Class Code 5651 will be discontinued.
- As a result of Item B-1419, effective January 1, 2012, Class Codes 8723, 8728, 8855 and 8856 are established.
- As a result of Item B-1422, effective January 1, 2012, the payroll determination for Class Code 7370 was calculated based on the state average weekly wage.

Honorable John Huff

Page 2

August 18, 2011

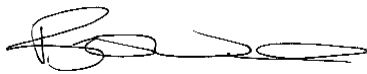
- As a result of Item B-1423, effective January 1, 2012, ex-med ratios are excluded from this filing.
- As a result of R-1402 and R-1403, the advisory loss elimination ratios and retrospective rating plan parameters were updated.

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.

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,



Roy O. Wood
State Relations Executive

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
0005	3.80	3.27	-13.9%
0008	2.01	1.86	-7.5%
0016	3.94	3.77	-4.3%
0034	2.13	2.09	-1.9%
0035	1.91	1.85	-3.1%
0036	5.96	5.90	-1.0%
0037	3.62	3.29	-9.1%
0042	5.68	5.34	-6.0%
0050	6.64	5.70	-14.2%
0059	0.13	0.13	0.0%
0065	0.04	0.04	0.0%
0066	0.04	0.04	0.0%
0067	0.04	0.04	0.0%
0079	3.63	4.16	14.6%
0083	3.90	4.13	5.9%
0106	11.09	10.77	-2.9%
0113	3.10	3.31	6.8%
0170	2.00	2.34	17.0%
0251	4.35	3.77	-13.3%
0400	5.74	5.39	-6.1%
0401	7.76	6.93	-10.7%
0771	0.46	0.43	-6.5%
0790	5.15	5.66	9.9%
0908	122.00	134.00	9.8%
0913	393.00	368.00	-6.4%
0917	3.06	3.01	-1.6%
1005	7.62	7.88	3.4%
1016	32.27	28.40	-12.0%
1164	4.64	4.87	5.0%
1165	3.28	3.41	4.0%
1320	5.71	4.57	-20.0%
1322	7.77	7.51	-3.3%
1430	6.78	6.66	-1.8%
1438	3.61	4.22	16.9%
1452	2.73	2.41	-11.7%
1463	11.74	10.38	-11.6%
1472	3.03	3.20	5.6%
1624	3.46	3.51	1.4%
1642	3.69	4.20	13.8%
1654	8.01	7.41	-7.5%
1655	3.93	3.18	-19.1%
1699	2.82	2.79	-1.1%
1701	4.70	4.24	-9.8%
1710	9.24	8.73	-5.5%
1741	2.76	3.16	14.5%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
1747	3.90	3.26	-16.4%
1748	3.29	3.24	-1.5%
1803	5.99	5.84	-2.5%
1852	2.76	2.54	-8.0%
1853	2.81	2.48	-11.7%
1860	2.05	1.87	-8.8%
1924	4.99	3.85	-22.8%
1925	5.24	5.68	8.4%
2002	3.62	3.06	-15.5%
2003	3.47	3.40	-2.0%
2014	4.81	4.52	-6.0%
2016	2.39	2.11	-11.7%
2021	2.77	2.87	3.6%
2039	2.56	2.62	2.3%
2041	2.72	2.78	2.2%
2065	3.48	3.10	-10.9%
2070	4.01	3.85	-4.0%
2081	7.35	6.88	-6.4%
2089	3.51	3.79	8.0%
2095	3.27	3.19	-2.4%
2105	2.49	2.17	-12.9%
2110	2.33	2.21	-5.2%
2111	2.09	1.87	-10.5%
2112	2.98	2.73	-8.4%
2114	2.11	1.95	-7.6%
2121	1.95	1.53	-21.5%
2130	2.40	2.32	-3.3%
2131	3.04	2.94	-3.3%
2143	2.25	2.34	4.0%
2157	5.67	5.88	3.7%
2172	1.65	1.67	1.2%
2174	2.82	2.62	-7.1%
2211	5.37	5.24	-2.4%
2220	2.80	2.46	-12.1%
2286	1.88	1.95	3.7%
2288	2.14	2.30	7.5%
2300	2.20	2.02	-8.2%
2302	1.50	1.59	6.0%
2305	2.62	2.63	0.4%
2352	5.73	5.61	-2.1%
2361	1.38	1.39	0.7%
2362	3.45	2.66	-22.9%
2380	2.46	2.48	0.8%
2386	1.36	1.58	16.2%
2388	2.03	1.90	-6.4%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
2402	2.56	2.36	-7.8%
2413	2.48	2.33	-6.0%
2416	1.64	1.64	0.0%
2417	2.06	1.82	-11.7%
2501	2.40	2.30	-4.2%
2503	1.22	1.10	-9.8%
2534	3.72	3.90	4.8%
2570	3.34	3.66	9.6%
2585	3.61	3.51	-2.8%
2586	2.51	2.63	4.8%
2587	3.75	3.90	4.0%
2589	1.82	1.80	-1.1%
2600	1.61	1.47	-8.7%
2623	5.12	4.60	-10.2%
2651	2.55	2.11	-17.3%
2660	2.09	2.01	-3.8%
2670	1.98	1.90	-4.0%
2683	2.88	2.22	-22.9%
2688	3.21	2.52	-21.5%
2701	6.77	6.83	0.9%
2702	21.56	21.94	1.8%
2709	16.91	13.53	-20.0%
2710	10.91	10.41	-4.6%
2714	4.15	4.08	-1.7%
2731	3.20	2.89	-9.7%
2735	4.16	3.78	-9.1%
2747	2.96	2.40	-18.9%
2759	6.47	6.53	0.9%
2790	2.50	2.29	-8.4%
2791	1.73	1.58	-8.7%
2797	4.30	4.03	-6.3%
2799	2.65	2.55	-3.8%
2802	4.30	4.03	-6.3%
2835	2.83	2.51	-11.3%
2836	2.38	2.43	2.1%
2841	4.32	4.09	-5.3%
2881	2.57	2.60	1.2%
2883	3.52	3.04	-13.6%
2913	3.71	3.82	3.0%
2915	3.50	3.07	-12.3%
2916	3.17	3.18	0.3%
2923	2.48	2.09	-15.7%
2942	4.04	4.72	16.8%
2960	4.88	4.79	-1.8%
3004	3.59	2.97	-17.3%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
3018	3.54	3.56	0.6%
3022	3.13	3.12	-0.3%
3027	2.82	2.82	0.0%
3028	4.71	4.85	3.0%
3030	6.47	6.44	-0.5%
3040	7.25	7.43	2.5%
3041	3.71	3.33	-10.2%
3042	3.93	3.79	-3.6%
3064	4.15	4.47	7.7%
3069	4.41	3.29	-25.4%
3076	2.68	2.50	-6.7%
3081	5.28	5.04	-4.5%
3082	6.35	6.54	3.0%
3085	5.48	4.94	-9.9%
3110	3.07	3.24	5.5%
3111	2.67	2.59	-3.0%
3113	2.20	2.23	1.4%
3114	2.72	2.53	-7.0%
3118	2.15	1.91	-11.2%
3119	1.78	2.04	14.6%
3122	2.28	2.30	0.9%
3126	2.44	2.51	2.9%
3131	1.55	1.48	-4.5%
3132	4.26	3.95	-7.3%
3145	3.04	2.84	-6.6%
3146	2.17	2.06	-5.1%
3169	3.58	3.30	-7.8%
3175	2.21	2.58	16.7%
3179	2.47	2.45	-0.8%
3180	2.52	2.32	-7.9%
3188	2.16	1.98	-8.3%
3220	1.89	1.83	-3.2%
3223	3.35	3.14	-6.3%
3224	3.02	2.88	-4.6%
3227	4.24	3.70	-12.7%
3240	1.50	1.35	-10.0%
3241	4.00	3.90	-2.5%
3255	1.92	1.62	-15.6%
3257	4.50	3.47	-22.9%
3270	2.57	3.00	16.7%
3300	6.66	5.40	-18.9%
3303	2.47	2.05	-17.0%
3307	3.99	4.16	4.3%
3315	3.46	3.51	1.4%
3334	3.16	3.02	-4.4%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
3336	2.68	2.48	-7.5%
3365	7.12	6.32	-11.2%
3372	2.65	2.24	-15.5%
3373	4.33	5.06	16.9%
3383	1.33	1.27	-4.5%
3385	0.80	0.78	-2.5%
3400	4.33	4.00	-7.6%
3507	3.44	3.27	-4.9%
3515	1.90	1.90	0.0%
3548	1.47	1.51	2.7%
3559	2.37	2.20	-7.2%
3574	1.37	1.17	-14.6%
3581	1.39	1.44	3.6%
3612	1.92	1.83	-4.7%
3620	3.45	3.71	7.5%
3629	1.88	1.74	-7.4%
3632	3.33	3.24	-2.7%
3634	1.83	1.59	-13.1%
3635	3.21	2.97	-7.5%
3638	3.92	4.04	3.1%
3642	0.87	0.94	8.0%
3643	2.25	2.59	15.1%
3647	2.38	2.59	8.8%
3648	1.80	1.66	-7.8%
3681	1.45	1.33	-8.3%
3685	1.21	1.16	-4.1%
3719	1.72	1.78	3.5%
3724	4.38	4.24	-3.2%
3726	6.76	6.34	-6.2%
3803	2.00	1.75	-12.5%
3807	2.17	2.06	-5.1%
3808	3.65	3.20	-12.3%
3821	4.41	4.24	-3.9%
3822	6.75	7.89	16.9%
3824	3.46	3.52	1.7%
3826	0.61	0.71	16.4%
3827	1.42	1.40	-1.4%
3830	0.90	0.93	3.3%
3851	5.47	5.81	6.2%
3865	2.11	1.94	-8.1%
3881	3.43	4.01	16.9%
4000	4.19	4.10	-2.1%
4018	3.51	3.35	-4.6%
4021	4.51	4.28	-5.1%
4034	6.26	6.03	-3.7%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
4036	2.48	2.20	-11.3%
4038	4.82	4.67	-3.1%
4053	2.69	2.63	-2.2%
4061	6.38	5.91	-7.4%
4062	2.50	2.21	-11.6%
4101	2.25	2.42	7.6%
4109	1.46	1.35	-7.5%
4110	3.70	3.41	-7.8%
4111	4.02	3.79	-5.7%
4113	1.50	1.44	-4.0%
4114	2.54	2.63	3.5%
4130	3.90	3.53	-9.5%
4131	2.89	3.29	13.8%
4133	2.67	2.44	-8.6%
4149	1.44	1.30	-9.7%
4206	3.13	3.10	-1.0%
4207	1.20	1.04	-13.3%
4239	2.25	2.36	4.9%
4240	1.99	2.01	1.0%
4243	2.69	2.64	-1.9%
4244	3.18	3.39	6.6%
4250	1.66	1.28	-22.9%
4251	3.21	3.38	5.3%
4263	4.46	4.47	0.2%
4273	3.00	2.75	-8.3%
4279	3.11	3.16	1.6%
4282	1.78	2.05	15.2%
4283	3.21	3.75	16.8%
4299	1.95	1.90	-2.6%
4304	3.96	3.71	-6.3%
4307	2.28	2.36	3.5%
4351	1.80	1.39	-22.8%
4352	1.30	1.52	16.9%
4360	1.12	1.00	-10.7%
4361	0.95	0.97	2.1%
4410	3.26	3.14	-3.7%
4420	3.67	3.78	3.0%
4431	1.35	1.33	-1.5%
4432	1.66	1.68	1.2%
4439	1.62	1.53	-5.6%
4452	2.66	2.62	-1.5%
4459	2.26	2.13	-5.8%
4470	4.25	3.28	-22.8%
4484	2.96	2.94	-0.7%
4493	3.15	2.78	-11.7%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
4511	0.35	0.34	-2.9%
4557	1.79	1.81	1.1%
4558	2.43	1.88	-22.6%
4568	4.32	4.15	-3.9%
4581	1.62	1.54	-4.9%
4583	4.64	3.63	-21.8%
4597	0.90	0.90	0.0%
4611	1.34	1.23	-8.2%
4635	2.42	2.65	9.5%
4653	1.57	1.55	-1.3%
4665	8.15	8.34	2.3%
4670	4.81	4.60	-4.4%
4683	2.62	2.73	4.2%
4686	1.38	1.43	3.6%
4692	0.60	0.58	-3.3%
4693	0.55	0.55	0.0%
4703	2.09	2.21	5.7%
4716	5.94	5.15	-13.3%
4717	1.60	1.54	-3.8%
4720	1.65	1.93	17.0%
4740	1.08	1.09	0.9%
4741	3.14	3.18	1.3%
4751	2.02	2.01	-0.5%
4771	2.59	2.41	-6.9%
4777	4.52	4.43	-2.0%
4825	0.88	0.68	-22.7%
4828	2.16	1.97	-8.8%
4829	1.22	1.07	-12.3%
4902	2.84	3.03	6.7%
4923	0.89	1.04	16.9%
4940	1.97	1.88	-4.6%
5020	4.71	4.02	-14.6%
5022	6.58	6.64	0.9%
5037	33.47	26.60	-20.5%
5040	19.01	20.87	9.8%
5057	10.90	8.21	-24.7%
5059	48.17	42.01	-12.8%
5067	6.65	6.23	-6.3%
5069	32.01	29.08	-9.2%
5102	5.32	5.41	1.7%
5146	5.83	5.63	-3.4%
5160	2.93	2.72	-7.2%
5183	4.07	3.95	-2.9%
5188	3.69	3.70	0.3%
5190	2.93	2.70	-7.8%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
5191	0.83	0.66	-20.5%
5192	3.13	2.91	-7.0%
5213	5.98	4.99	-16.6%
5215	4.65	4.41	-5.2%
5221	4.40	4.54	3.2%
5222	7.27	7.13	-1.9%
5223	6.82	6.93	1.6%
5348	5.05	4.57	-9.5%
5402	3.97	3.07	-22.7%
5403	5.54	5.62	1.4%
5437	5.09	4.87	-4.3%
5443	3.39	3.25	-4.1%
5445	4.11	3.91	-4.9%
5462	4.38	4.14	-5.5%
5472	6.99	5.40	-22.7%
5473	7.29	6.92	-5.1%
5474	4.93	5.01	1.6%
5478	5.56	5.31	-4.5%
5479	5.17	5.07	-1.9%
5480	5.65	5.31	-6.0%
5491	2.32	2.16	-6.9%
5505	4.69	4.11	-12.4%
5506	5.50	5.28	-4.0%
5515	5.07	4.05	-20.1%
5535	4.41	4.34	-1.6%
5537	3.66	3.79	3.6%
5551	16.38	16.12	-1.6%
5606	2.11	1.69	-19.9%
5610	4.73	5.43	14.8%
5645	8.54	8.63	1.1%
5651	8.54	8.63	1.1%
5703	16.01	12.67	-20.9%
5705	8.27	9.49	14.8%
5951	0.47	0.54	14.9%
6003	6.79	5.85	-13.8%
6005	11.51	11.40	-1.0%
6045	1.69	1.41	-16.6%
6204	8.79	7.52	-14.4%
6206	3.18	3.24	1.9%
6213	1.85	1.77	-4.3%
6214	3.09	3.00	-2.9%
6216	9.86	7.73	-21.6%
6217	4.88	4.37	-10.5%
6229	4.77	4.56	-4.4%
6233	2.87	3.10	8.0%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
6235	10.50	7.90	-24.8%
6236	10.72	10.16	-5.2%
6237	1.50	1.37	-8.7%
6251	12.76	9.62	-24.6%
6252	11.53	10.66	-7.5%
6260	5.39	4.70	-12.8%
6306	6.47	5.88	-9.1%
6319	2.65	2.41	-9.1%
6325	3.76	3.78	0.5%
6400	6.41	5.50	-14.2%
6503	1.92	1.91	-0.5%
6504	1.92	1.91	-0.5%
6702	9.94	7.56	-23.9%
6703	13.80	10.35	-25.0%
6704	11.04	8.40	-23.9%
6824	6.93	6.85	-1.2%
6825	5.54	5.04	-9.0%
6826	6.30	5.57	-11.6%
6834	3.88	3.63	-6.4%
6835	3.00	2.94	-2.0%
6836	4.33	4.88	12.7%
6872	13.46	16.15	20.0%
6874	21.67	18.81	-13.2%
6882	3.40	4.08	20.0%
6884	8.67	8.23	-5.1%
7016	3.16	2.57	-18.7%
7024	3.51	2.85	-18.8%
7038	6.61	5.80	-12.3%
7046	11.55	11.58	0.3%
7047	4.39	3.51	-20.0%
7050	9.18	7.93	-13.6%
7090	7.34	6.44	-12.3%
7098	12.83	12.87	0.3%
7099	16.04	15.86	-1.1%
7133	3.51	3.52	0.3%
7151	4.26	4.28	0.5%
7152	5.92	5.85	-1.2%
7153	4.74	4.75	0.2%
7207	8.17	8.22	0.6%
7222	5.71	5.01	-12.3%
7228	5.89	5.46	-7.3%
7229	6.25	6.79	8.6%
7230	4.50	5.01	11.3%
7231	7.88	8.11	2.9%
7232	4.29	5.14	19.8%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
7250	5.15	5.66	9.9%
7309	22.50	18.00	-20.0%
7313	5.23	4.77	-8.8%
7317	8.34	7.47	-10.4%
7327	13.44	16.12	19.9%
7333	3.12	3.15	1.0%
7335	3.47	3.50	0.9%
7337	4.34	4.31	-0.7%
7350	6.50	6.60	1.5%
7360	6.95	5.56	-20.0%
7370	3.68	3.85	4.6%
7380	4.13	3.92	-5.1%
7382	3.31	3.13	-5.4%
7390	5.97	6.38	6.9%
7394	13.37	10.85	-18.8%
7395	14.85	12.06	-18.8%
7398	18.56	14.86	-19.9%
7402	0.19	0.17	-10.5%
7403	3.46	3.85	11.3%
7405	0.75	0.73	-2.7%
7420	25.74	20.60	-20.0%
7421	1.17	1.05	-10.3%
7422	2.09	1.96	-6.2%
7425	3.55	2.84	-20.0%
7431	1.97	1.58	-19.8%
7445	0.40	0.39	-2.5%
7453	1.06	0.85	-19.8%
7502	3.95	3.92	-0.8%
7515	1.12	1.34	19.6%
7520	4.04	3.79	-6.2%
7538	10.53	9.96	-5.4%
7539	3.56	3.21	-9.8%
7540	3.59	3.36	-6.4%
7580	2.11	2.12	0.5%
7590	4.40	3.89	-11.6%
7600	1.91	2.15	12.6%
7601	4.10	2.98	-27.3%
7605	2.11	1.97	-6.6%
7610	0.52	0.54	3.8%
7611	3.88	2.94	-24.2%
7612	6.27	3.76	-40.0%
7613	3.83	2.98	-22.2%
7705	4.11	4.31	4.9%
7710	5.07	5.25	3.6%
7711	5.07	5.25	3.6%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
7720	2.58	2.58	0.0%
7855	8.96	6.74	-24.8%
8001	1.48	1.46	-1.4%
8002	2.99	2.31	-22.7%
8006	1.92	1.91	-0.5%
8008	0.82	0.84	2.4%
8010	1.56	1.50	-3.8%
8013	0.45	0.50	11.1%
8015	0.54	0.52	-3.7%
8017	1.28	1.23	-3.9%
8018	2.22	2.19	-1.4%
8021	1.96	2.01	2.6%
8031	2.26	2.08	-8.0%
8032	1.60	1.58	-1.3%
8033	1.68	1.56	-7.1%
8034	2.87	2.60	-9.4%
8037	1.28	1.23	-3.9%
8039	1.49	1.33	-10.7%
8044	2.70	2.80	3.7%
8045	0.37	0.37	0.0%
8046	2.15	1.67	-22.3%
8047	1.05	0.91	-13.3%
8058	2.20	2.20	0.0%
8061	1.76	1.68	-4.5%
8072	0.71	0.68	-4.2%
8102	3.08	2.64	-14.3%
8103	2.49	2.24	-10.0%
8105	3.23	2.71	-16.1%
8106	5.65	5.19	-8.1%
8107	3.01	3.08	2.3%
8111	2.22	2.09	-5.9%
8116	2.35	2.54	8.1%
8203	6.83	5.41	-20.8%
8204	2.91	2.74	-5.8%
8209	2.99	2.92	-2.3%
8215	3.44	3.47	0.9%
8227	3.93	3.64	-7.4%
8232	5.23	5.15	-1.5%
8233	4.72	3.88	-17.8%
8235	3.61	3.53	-2.2%
8263	9.16	7.06	-22.9%
8264	4.90	4.93	0.6%
8265	6.37	6.44	1.1%
8279	5.78	5.10	-11.8%
8288	5.58	5.84	4.7%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
8291	4.42	3.92	-11.3%
8292	4.37	4.17	-4.6%
8293	6.91	7.09	2.6%
8304	5.78	5.23	-9.5%
8350	6.76	6.11	-9.6%
8353	3.28	3.22	-1.8%
8370	2.84	2.74	-3.5%
8381	1.63	1.68	3.1%
8385	2.02	2.12	5.0%
8387	2.48	2.42	-2.4%
8391	2.42	2.35	-2.9%
8392	3.17	2.85	-10.1%
8393	1.62	1.61	-0.6%
8500	4.44	4.84	9.0%
8601	0.48	0.42	-12.5%
8602	0.48	0.42	-12.5%
8603	0.19	0.17	-10.5%
8606	2.57	2.72	5.8%
8709	4.18	4.97	18.9%
8719	2.06	2.41	17.0%
8720	1.45	1.28	-11.7%
8721	0.26	0.21	-19.2%
8723	na	0.17	na
8725	1.45	1.28	-11.7%
8726	3.27	2.99	-8.6%
8728	na	0.33	na
8734	0.46	0.45	-2.2%
8737	0.41	0.40	-2.4%
8738	0.57	0.55	-3.5%
8742	0.34	0.33	-2.9%
8745	5.15	5.27	2.3%
8748	0.67	0.65	-3.0%
8755	0.35	0.34	-2.9%
8799	1.47	1.22	-17.0%
8800	1.60	1.55	-3.1%
8803	0.08	0.08	0.0%
8805	0.26	0.23	-11.5%
8810	0.19	0.17	-10.5%
8814	0.23	0.21	-8.7%
8815	0.32	0.28	-12.5%
8820	0.21	0.19	-9.5%
8824	2.40	2.49	3.8%
8825	1.58	1.47	-7.0%
8826	1.94	1.75	-9.8%
8829	1.93	1.85	-4.1%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
8831	1.59	1.57	-1.3%
8832	0.30	0.30	0.0%
8833	1.00	0.99	-1.0%
8835	1.97	1.81	-8.1%
8855	na	0.17	na
8856	na	0.17	na
8861	1.17	1.28	9.4%
8868	0.33	0.32	-3.0%
8869	0.81	0.87	7.4%
8871	0.20	0.17	-15.0%
8901	0.16	0.13	-18.8%
9012	1.01	0.95	-5.9%
9014	2.87	2.60	-9.4%
9015	2.65	2.81	6.0%
9016	3.57	3.59	0.6%
9019	1.71	1.65	-3.5%
9033	1.77	1.73	-2.3%
9040	3.56	3.62	1.7%
9044	1.39	1.24	-10.8%
9052	1.95	1.78	-8.7%
9058	1.24	1.27	2.4%
9060	1.30	1.32	1.5%
9061	1.46	1.38	-5.5%
9062	1.58	1.57	-0.6%
9063	0.81	0.78	-3.7%
9077	1.70	1.64	-3.5%
9082	1.42	1.37	-3.5%
9083	1.28	1.22	-4.7%
9084	1.48	1.36	-8.1%
9089	1.31	1.11	-15.3%
9093	1.08	1.12	3.7%
9101	3.35	3.34	-0.3%
9102	2.82	2.52	-10.6%
9110	2.69	3.08	14.5%
9154	1.51	1.52	0.7%
9156	1.66	1.61	-3.0%
9170	3.30	3.86	17.0%
9178	16.43	13.15	-20.0%
9179	19.46	19.60	0.7%
9180	3.85	4.62	20.0%
9182	2.42	2.62	8.3%
9186	5.68	6.81	19.9%
9220	4.56	4.41	-3.3%
9402	3.80	3.60	-5.3%
9403	7.20	7.03	-2.4%

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/11</u>	<u>Proposed 01/01/12</u>	<u>Percent Change</u>
9410	4.19	3.77	-10.0%
9501	2.55	2.42	-5.1%
9505	2.72	2.35	-13.6%
9516	3.58	4.11	14.8%
9519	3.45	3.12	-9.6%
9521	4.01	3.66	-8.7%
9522	2.79	2.65	-5.0%
9534	4.77	4.35	-8.8%
9554	7.63	8.76	14.8%
9586	0.75	0.66	-12.0%
9600	1.78	1.64	-7.9%
9620	0.86	0.85	-1.2%