

**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, 2014  
**Project Name/Number:** /

## Filing at a Glance

Company: NCCI  
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2014  
State: Missouri  
TOI: 16.0 Workers Compensation  
Sub-TOI: 16.0004 Standard WC  
Filing Type: Rate  
Date Submitted: 08/30/2013  
SERFF Tr Num: NCCI-129179550  
SERFF Status: Closed-REVIEWED  
State Tr Num:  
State Status: REVIEWED  
Co Tr Num: MISSOURI LC 01012014

Effective Date 01/01/2014  
Requested (New):  
Effective Date 01/01/2014  
Requested (Renewal):  
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnolfo, Roy Wood, Dennis Kokulak, Robert Dalton,  
Michelle Baker  
Reviewer(s): Jon Meyer (PC) (primary), Patrick Lennon  
Disposition Date: 12/20/2013  
Disposition Status: REVIEWED  
Effective Date (New): 01/01/2014  
Effective Date (Renewal): 01/01/2014

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, 2014  
**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: 12/20/2013  
 State Status Changed: 12/20/2013 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, 2014. The proposal is for an overall average increase of 11.6% from the January 1, 2013 NCCI Loss Costs Including Trend. The increase in Voluntary Loss Costs also includes an overall impact of 3.8% due to the enactment of Senate Bill 1.

## 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

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, 2014  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
REVIEWED	Jon Meyer (PC)	12/20/2013	12/20/2013

**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, 2014  
**Project Name/Number:** /

## Disposition

Disposition Date: 12/20/2013

Effective Date (New): 01/01/2014

Effective Date (Renewal): 01/01/2014

Status: REVIEWED

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI	11.600%	11.600%	\$89,000,000	0	\$769,000,000	34.000%	-12.000%

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	LC Comparison	REVIEWED	No
Rate	New Filing	REVIEWED	No

**SERFF Tracking #:**

NCCI-129179550

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

MISSOURI LC 01012014

**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, 2014  
**Project Name/Number:** /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Electronic Rate Submission
<b>Comments:</b>	Complete
<b>Attachment(s):</b>	
<b>Item Status:</b>	REVIEWED
<b>Status Date:</b>	12/20/2013

<b>Bypassed - Item:</b>	Exhibits A & B (20 CSR 500-6.950)(2)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	REVIEWED
<b>Status Date:</b>	12/20/2013

<b>Satisfied - Item:</b>	Filing Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Explanatory Memo 01012014.pdf
<b>Item Status:</b>	REVIEWED
<b>Status Date:</b>	12/20/2013



August 30, 2013

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, 2014**

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2014. The proposal is for an overall average increase of 11.6% from the January 1, 2013 NCCI Loss Costs Including Trend. The increase in Voluntary Loss Costs also includes an overall impact of +3.8%, due to the enactment of Senate Bill 1. Please refer to page 3 of this filing document for the breakdown of the key components.

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

- As a result of Item B-1397, effective January 1, 2008, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
- As a result of Item E-1402, the split point for experience rating was changed from \$7,500 to \$10,000.
- As a result of Items R-1406 and R-1407, the retrospective rating plan parameters were updated.
- As a result of Item 02-MO-2009, effective January 1, 2010, the payroll determination amounts for Class Codes 9178 and 9179 were calculated based on the state average weekly wage and, therefore, multiple Expected Loss Rates are reflected for these codes.
- As a result of the passage of HB 404, Item 03-MO-2013 was filed, effective January 1, 2014. The Missouri Contracting Classification Premium Adjustment Program (CCPAP) formula will revert back to the program in effect January 1, 1999 as required in the bill.



Honorable John Huff  
Page 2  
August 30, 2013

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,

A handwritten signature in black ink, appearing to read "Roy O. Wood". The signature is fluid and cursive, with a long horizontal stroke at the end.

Roy O. Wood  
State Relations Executive

**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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	3.43	2.28	0.30	2003	3.45	2.29	0.30	2701	10.62	6.68	0.23
0008	1.96	1.27	0.28	2014	4.34	2.72	0.23	2702	29.50	15.56	0.18
0016	5.43	3.40	0.23	2016	2.30	1.57	0.32	2709	13.52	8.50	0.23
0034	2.34	1.55	0.30	2021	2.70	1.76	0.27	2710	12.56	7.43	0.19
0035	2.13	1.46	0.32	2039	2.44	1.67	0.32	2714	4.76	3.26	0.32
0036	7.11	4.71	0.31	2041	3.07	2.10	0.32	2731	2.98	1.87	0.23
0037	3.93	2.55	0.28	2065	3.53	2.35	0.30	2735	4.44	3.04	0.32
0042	6.52	3.88	0.27	2070	5.22	3.47	0.30	2747X	2.45	1.70	0.39
0050	6.22	3.78	0.30	2081X	7.83	5.19	0.31	2759	6.57	4.49	0.32
0059D	0.14	0.04	0.18	2089	4.65	3.08	0.30	2790	1.94	1.32	0.32
0065D	0.04	0.01	0.23	2095	3.46	2.30	0.30	2791X	1.98	1.38	0.39
0066D	0.04	0.01	0.23	2105	2.97	2.03	0.32	2797	4.09	2.72	0.30
0067D	0.04	0.01	0.23	2110	2.13	1.46	0.32	2799	2.70	1.61	0.27
0079	5.94	3.72	0.23	2111	2.22	1.52	0.32	2802	4.77	3.11	0.27
0083	4.77	3.16	0.30	2112	2.91	1.99	0.32	2812	-	2.55	0.30
0106	9.15	5.42	0.19	2114	1.89	1.29	0.32	2835	2.74	1.91	0.39
0113	4.93	3.26	0.31	2121	1.52	1.01	0.30	2836	2.62	1.83	0.39
0170	3.67	2.43	0.30	2130	2.51	1.67	0.30	2841	4.06	2.78	0.32
0251	4.13	2.74	0.30	2131	2.78	1.85	0.30	2881	2.75	1.92	0.39
0400	6.89	4.49	0.27	2143	2.66	1.81	0.32	2883	3.85	2.55	0.30
0401	8.51	5.04	0.19	2157	6.10	4.06	0.30	2913	3.90	2.72	0.39
0771N	0.42	-	-	2172	2.15	1.41	0.27	2915	3.23	2.10	0.27
0790N	8.81	-	-	2174	3.18	2.18	0.32	2916	3.46	2.05	0.19
0908P	137.00	91.02	0.30	2211	7.33	4.59	0.23	2923	2.15	1.47	0.32
0913P	406.00	269.19	0.30	2220	2.28	1.51	0.30	2942	5.52	3.86	0.39
0917	4.50	3.08	0.32	2286	2.18	1.49	0.32	2960	7.41	4.91	0.31
1005*	6.55	2.32	0.18	2288	3.55	2.43	0.32	3004	2.50	1.57	0.23
1016X*	20.63	7.28	0.18	2300	2.43	1.70	0.39	3018	3.78	2.37	0.23
1164D	5.26	2.76	0.18	2302	2.03	1.35	0.30	3022	3.89	2.66	0.32
1165D	4.59	2.71	0.19	2305	3.41	2.22	0.27	3027	2.97	1.86	0.23
1320	3.53	2.09	0.19	2352X	6.80	4.71	0.31	3028	4.95	3.28	0.30
1322	9.16	4.97	0.19	2361	1.77	1.18	0.30	3030	7.01	4.40	0.23
1430	6.72	4.22	0.23	2362	1.95	1.29	0.30	3040	8.19	5.14	0.23
1438	6.52	3.86	0.19	2380	2.84	1.88	0.30	3041	4.11	2.73	0.30
1452	3.72	2.34	0.23	2386	1.76	1.21	0.32	3042	4.67	3.05	0.27
1463	12.84	7.60	0.19	2388	2.24	1.53	0.32	3064	5.28	3.50	0.30
1472	3.81	2.25	0.19	2402	2.10	1.31	0.23	3069	3.95	2.48	0.23
1624D	3.19	1.88	0.19	2413	2.30	1.53	0.30	3076	2.73	1.86	0.32
1642	4.87	3.05	0.23	2416	1.91	1.27	0.30	3081DX	4.61	2.88	0.23
1654	8.22	5.15	0.23	2417	1.73	1.15	0.30	3082D	6.35	3.96	0.23
1655	2.97	1.87	0.23	2501	2.52	1.67	0.30	3085DX	5.85	3.64	0.23
1699	3.38	2.12	0.23	2503	1.28	0.88	0.32	3110	4.56	3.03	0.30
1701	3.61	2.26	0.23	2534	4.08	2.78	0.32	3111	2.48	1.65	0.30
1710D	7.39	4.61	0.23	2570	5.23	3.58	0.32	3113	2.28	1.51	0.30
1741D	3.28	1.65	0.18	2585	3.79	2.59	0.32	3114	2.76	1.83	0.30
1747	2.34	1.47	0.23	2586	3.10	2.06	0.30	3118	2.23	1.53	0.32
1748	4.41	2.76	0.23	2587	4.71	3.23	0.32	3119	2.70	1.89	0.39
1803D	6.91	4.00	0.19	2589	1.97	1.31	0.30	3122	2.21	1.51	0.32
1852D	2.67	1.40	0.18	2600	2.26	1.55	0.32	3126	2.29	1.52	0.30
1853	2.50	1.63	0.27	2623	6.22	4.05	0.27	3131	1.64	1.09	0.30
1860	2.07	1.42	0.32	2651	3.26	2.22	0.32	3132	3.88	2.58	0.30
1924	4.67	3.19	0.32	2660	2.36	1.61	0.32	3145	2.67	1.77	0.30
1925	4.99	3.25	0.28	2670	1.72	1.20	0.39	3146	3.00	1.99	0.30
2001	-	2.29	0.30	2683	1.87	1.27	0.32	3169	3.42	2.27	0.30
2002	2.38	1.63	0.32	2688	2.69	1.84	0.32	3175D	3.98	2.63	0.30

\* 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

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Effective January 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	3.08	2.11	0.32	3851	7.50	5.13	0.32	4511	0.40	0.26	0.27
3180	2.02	1.38	0.32	3865	1.73	1.21	0.39	4557	2.38	1.63	0.32
3188	2.21	1.51	0.32	3881	4.64	3.08	0.30	4558	1.66	1.10	0.30
3220	2.12	1.41	0.30	4000	4.96	2.94	0.19	4561	-	1.41	0.28
3223	4.50	3.13	0.39	4018DX	4.49	2.79	0.23	4568	3.24	2.04	0.23
3224	3.21	2.20	0.32	4021	5.27	3.31	0.23	4581	1.15	0.68	0.19
3227	3.19	2.19	0.32	4034	6.17	3.87	0.23	4583	4.66	2.76	0.19
3240	2.06	1.41	0.32	4036	1.99	1.25	0.23	4597X	0.96	0.66	0.32
3241	3.56	2.36	0.30	4038	4.14	2.89	0.39	4611	1.06	0.73	0.32
3255	1.94	1.35	0.39	4053	2.69	1.79	0.30	4635	2.81	1.48	0.18
3257	3.14	2.08	0.30	4061	5.23	3.58	0.32	4653	1.96	1.34	0.32
3270	4.64	3.07	0.30	4062	2.03	1.34	0.30	4665	9.79	6.15	0.23
3300	4.42	2.94	0.30	4101	3.16	2.05	0.27	4670	5.68	3.56	0.23
3303	2.43	1.66	0.32	4109	1.34	0.92	0.32	4683	2.79	1.86	0.30
3307	5.73	3.80	0.30	4110	3.40	2.27	0.30	4686	1.98	1.24	0.23
3315	3.65	2.50	0.32	4111	3.81	2.61	0.32	4692	0.62	0.42	0.32
3334	2.78	1.85	0.30	4112	-	2.27	0.30	4693	0.63	0.42	0.30
3336	2.85	1.79	0.23	4113	1.55	1.03	0.30	4703	3.00	1.99	0.30
3365	8.26	4.74	0.23	4114	3.31	2.20	0.30	4716X	4.47	3.06	0.32
3372	3.46	2.25	0.27	4130	4.13	2.74	0.30	4717	1.80	1.25	0.39
3373	7.66	5.07	0.31	4131	3.46	2.37	0.32	4720	2.21	1.47	0.30
3383	1.50	1.03	0.32	4133	2.29	1.56	0.32	4740	1.15	0.72	0.23
3385	0.79	0.54	0.32	4149	1.12	0.78	0.39	4741	2.51	1.66	0.30
3400	4.06	2.64	0.28	4150	-	0.78	0.39	4751	2.76	1.73	0.23
3507	3.96	2.63	0.30	4206	3.33	2.21	0.30	4771N	2.40	1.27	0.18
3515	2.05	1.36	0.30	4207	1.43	0.90	0.23	4777	4.32	2.28	0.18
3548	1.89	1.25	0.30	4239	2.79	1.76	0.23	4825	0.82	0.52	0.23
3559	2.56	1.70	0.30	4240	2.24	1.53	0.32	4828	2.29	1.49	0.27
3574	1.24	0.85	0.32	4243	2.69	1.79	0.30	4829	1.08	0.64	0.19
3581	1.67	1.14	0.32	4244	4.12	2.74	0.30	4902	4.18	2.86	0.32
3612	2.05	1.33	0.27	4250	1.45	0.97	0.30	4923	1.39	0.92	0.30
3620X	4.12	2.59	0.23	4251	4.00	2.65	0.30	4940X	1.82	1.15	0.23
3629	1.58	1.08	0.32	4263	4.17	2.76	0.31	5020	4.97	2.86	0.23
3632X	3.47	2.26	0.28	4273	2.78	1.85	0.30	5022	6.95	3.77	0.19
3634	1.49	1.02	0.32	4279	3.17	2.10	0.30	5037	25.76	12.49	0.18
3635	3.19	2.12	0.30	4282	2.42	1.66	0.32	5040	21.83	10.55	0.18
3638	4.05	2.77	0.32	4283	3.68	2.44	0.30	5057	7.40	3.58	0.18
3642	1.36	0.90	0.30	4299	2.31	1.58	0.32	5059	39.17	18.93	0.18
3643	3.09	2.05	0.30	4304	4.48	2.91	0.28	5067X	8.97	4.34	0.18
3647	3.07	1.99	0.28	4307	2.35	1.64	0.39	5069	30.21	14.65	0.18
3648	1.76	1.21	0.32	4351	1.21	0.81	0.30	5102	5.96	3.23	0.19
3681	1.10	0.75	0.32	4352	1.79	1.22	0.32	5146	5.74	3.30	0.23
3685	1.18	0.81	0.32	4360	1.08	0.74	0.32	5160	3.09	1.67	0.19
3719	2.91	1.41	0.18	4361	1.03	0.70	0.32	5183	4.39	2.52	0.23
3724	4.63	2.50	0.19	4362	-	0.74	0.32	5188	3.93	2.26	0.23
3726	6.33	3.06	0.18	4410	3.87	2.57	0.30	5190	3.12	1.79	0.23
3803	2.43	1.61	0.30	4420	4.26	2.53	0.19	5191	0.91	0.61	0.30
3807	2.56	1.75	0.32	4431	1.43	1.00	0.39	5192	2.97	1.97	0.30
3808	3.85	2.51	0.27	4432	1.77	1.24	0.39	5213X	5.45	2.95	0.19
3821	5.12	3.33	0.27	4439	2.16	1.41	0.28	5215	5.04	3.00	0.27
3822X	8.04	5.26	0.27	4452	2.84	1.88	0.30	5221X	5.77	3.31	0.23
3824X	4.84	3.15	0.27	4459	2.34	1.55	0.30	5222	8.01	4.34	0.19
3826	0.96	0.64	0.30	4470	2.45	1.63	0.30	5223	7.76	4.45	0.23
3827	2.00	1.30	0.27	4484	3.05	2.02	0.30	5348	6.26	3.59	0.23
3830	0.77	0.50	0.27	4493	3.01	2.00	0.30	5402	3.30	2.07	0.32

\* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5403	6.44	3.49	0.19	6835X	3.26	1.73	0.18	7502	4.16	2.61	0.23
5437	4.70	2.70	0.23	6836	5.68	3.56	0.23	7515	1.39	0.73	0.18
5443	3.38	2.05	0.30	6845a	a	a	a	7520	4.34	2.88	0.30
5445	5.02	2.72	0.19	6872F	15.56	6.98	0.16	7538	9.40	4.54	0.18
5462	5.20	2.99	0.23	6874F	17.28	7.76	0.16	7539	3.70	2.19	0.19
5472	6.17	2.98	0.18	6882	6.29	3.33	0.18	7540	3.77	1.99	0.18
5473	9.78	4.72	0.18	6884	8.81	4.68	0.18	7580	2.53	1.59	0.23
5474	6.98	3.79	0.19	7016M	2.37	1.26	0.18	7590	3.99	2.59	0.27
5478	6.16	3.54	0.23	7024M	2.63	1.40	0.18	7600	3.02	1.89	0.23
5479	6.29	3.74	0.27	7038M	5.87	3.10	0.18	7601	-	1.89	0.23
5480	5.43	2.94	0.19	7046M	13.13	6.96	0.18	7605	2.51	1.44	0.23
5491	2.32	1.26	0.19	7047M	3.16	1.67	0.18	7610	0.55	0.36	0.27
5505X	4.20	2.42	0.23	7050M	7.84	4.12	0.18	7611	-	1.89	0.23
5506	6.28	3.04	0.18	7090M	6.52	3.45	0.18	7612	-	1.89	0.23
5515DX	4.68	2.78	0.27	7098M	14.59	7.73	0.18	7613	-	1.89	0.23
5535	5.77	3.31	0.23	7099M	17.55	9.23	0.18	7705	4.46	2.90	0.27
5537	4.56	2.62	0.23	7133	3.89	2.31	0.19	7710	6.50	3.85	0.19
5551	19.17	9.26	0.18	7151M	4.73	2.81	0.19	7711	6.50	3.85	0.19
5606	1.91	1.04	0.19	7152M	6.32	3.72	0.19	7720	3.14	1.97	0.23
5610X	6.41	3.88	0.30	7153M	5.25	3.11	0.19	7855	7.70	4.43	0.23
5645	10.79	5.83	0.19	7207X	10.23	6.50	0.23	8001	2.07	1.42	0.32
5651	-	5.83	0.19	7222	4.94	3.11	0.23	8002	1.99	1.32	0.30
5703	13.12	7.54	0.23	7228X	6.40	4.02	0.23	8006X	2.34	1.55	0.30
5705	15.52	8.85	0.23	7229X	8.29	4.92	0.19	8008	1.08	0.73	0.32
5951	0.55	0.38	0.32	7230	6.79	4.42	0.27	8010	1.84	1.26	0.32
6003	5.77	3.32	0.23	7231	10.63	6.92	0.27	8013	0.68	0.45	0.30
6005	11.80	6.77	0.23	7232	7.36	4.36	0.19	8015	0.78	0.52	0.30
6045	2.12	1.22	0.23	7250NX	8.81	4.66	0.18	8017X	1.45	0.99	0.32
6204	10.24	5.55	0.19	7309F	14.28	6.41	0.16	8018X	2.37	1.62	0.32
6206	3.74	1.81	0.18	7313F	3.69	1.66	0.16	8021	2.36	1.56	0.30
6213	2.24	1.21	0.19	7317F	7.74	3.47	0.16	8031	2.29	1.52	0.30
6214	3.29	1.59	0.18	7327F	21.79	9.81	0.16	8032	2.00	1.37	0.32
6216	7.46	3.61	0.18	7333M	3.19	1.70	0.18	8033	1.94	1.29	0.31
6217	4.43	2.40	0.19	7335M	3.54	1.88	0.18	8034X	2.31	1.53	0.30
6229	5.20	2.81	0.19	7337M	4.26	2.24	0.18	8037	1.45	0.99	0.32
6233	4.09	2.22	0.19	7350F	8.43	4.13	0.17	8039	1.49	1.02	0.32
6235	8.05	3.89	0.18	7360	6.34	3.99	0.23	8044	2.92	1.90	0.27
6236	10.20	5.86	0.23	7370	4.70	3.12	0.30	8045	0.49	0.33	0.32
6237	1.59	0.91	0.23	7380	4.26	2.78	0.27	8046	1.91	1.27	0.30
6251D	8.11	4.39	0.19	7382	3.77	2.50	0.30	8047	1.03	0.70	0.32
6252D	8.21	3.96	0.18	7390	8.09	5.38	0.30	8058	2.74	1.82	0.30
6260D	5.14	2.50	0.19	7394M	8.37	4.45	0.18	8061X	1.96	1.30	0.30
6306	6.28	3.40	0.19	7395M	9.30	4.94	0.18	8072	0.78	0.53	0.32
6319	3.25	1.76	0.19	7398M	11.19	5.90	0.18	8102	2.39	1.63	0.32
6325	4.44	2.41	0.19	7402	0.18	0.12	0.30	8103	2.88	1.87	0.27
6400	6.13	3.65	0.27	7403	4.96	3.11	0.23	8105	2.46	1.68	0.32
6503	2.05	1.40	0.32	7405N	0.97	0.61	0.23	8106	4.68	2.94	0.23
6504	2.19	1.50	0.32	7420	16.12	8.60	0.19	8107	3.01	1.89	0.23
6702M*	8.55	5.38	0.23	7421	1.12	0.67	0.19	8111	2.00	1.33	0.30
6703M*	11.43	7.14	0.23	7422	2.63	1.39	0.18	8116	3.47	2.30	0.31
6704M*	9.50	5.98	0.23	7423	-	3.11	0.23	8203	5.84	3.88	0.30
6824F	6.73	3.31	0.17	7425	2.57	1.36	0.18	8204	2.87	1.80	0.23
6825FX	4.06	1.83	0.16	7431N	1.23	0.65	0.18	8209	4.18	2.77	0.30
6826F	4.18	2.14	0.21	7445N	0.52	-	-	8215	4.83	3.02	0.23
6834	5.00	3.25	0.28	7453N	0.66	-	-	8227	4.68	2.26	0.18

\* 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, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8232	6.24	3.92	0.23	8833X	1.08	0.72	0.30	9600	2.22	1.52	0.32
8233	3.24	2.04	0.23	8835	2.27	1.50	0.30	9620	1.23	0.80	0.28
8235	3.51	2.33	0.30	8855	0.18	0.12	0.30				
8263	7.53	4.90	0.27	8856	0.18	0.12	0.30				
8264	5.84	3.67	0.23	8861X	1.56	1.03	0.31				
8265	7.73	4.58	0.19	8868	0.39	0.27	0.32				
8279	5.57	3.29	0.19	8869	1.15	0.78	0.32				
8288	7.41	4.63	0.23	8871	0.14	0.10	0.32				
8291	3.77	2.45	0.27	8901	0.17	0.11	0.27				
8292	3.97	2.64	0.30	9012	1.24	0.80	0.27				
8293	9.08	5.71	0.23	9014	2.83	1.88	0.30				
8304	5.81	3.65	0.23	9015	3.33	2.21	0.30				
8350X	5.88	3.49	0.19	9016	3.25	2.15	0.31				
8353X	4.71	2.96	0.23	9019	1.73	1.08	0.23				
8370X	4.01	2.53	0.23	9033	1.87	1.24	0.30				
8381X	1.97	1.28	0.28	9040	3.63	2.47	0.32				
8385	2.59	1.63	0.23	9044	1.29	0.88	0.32				
8387X	3.33	2.17	0.27	9052	2.05	1.40	0.32				
8391X	2.55	1.66	0.27	9058	1.71	1.19	0.39				
8392	2.66	1.77	0.30	9059	-	0.78	0.32				
8393X	1.81	1.20	0.30	9060	1.39	0.95	0.32				
8500	5.18	3.25	0.23	9061	1.55	1.08	0.39				
8601	0.40	0.26	0.27	9062	1.67	1.16	0.39				
8602	0.43	0.28	0.27	9063	0.98	0.67	0.32				
8603	0.14	0.09	0.30	9077F	2.35	1.26	0.29				
8606	2.64	1.57	0.19	9082	1.46	1.02	0.39				
8709F	4.58	2.06	0.16	9083	1.32	0.92	0.39				
8719	3.45	1.83	0.18	9084	1.46	0.97	0.31				
8720X	1.73	1.08	0.23	9088a	a	a	a				
8721	0.31	0.20	0.23	9089	1.23	0.84	0.32				
8723X	0.18	0.12	0.30	9093	1.42	0.97	0.32				
8725	1.67	1.04	0.23	9101	3.95	2.70	0.32				
8726F	2.55	1.30	0.21	9102	2.90	1.92	0.30				
8728X	0.42	0.27	0.23	9110X	3.43	2.28	0.31				
8734M	0.57	0.35	0.23	9154	1.81	1.20	0.30				
8737M	0.51	0.32	0.23	9156	2.09	1.36	0.28				
8738M	0.68	0.44	0.23	9170	6.30	3.32	0.19				
8742X	0.42	0.27	0.23	9178*	11.94	-	0.39				
8745	5.58	3.62	0.28	9179*	20.25	-	0.32				
8748	0.69	0.45	0.27	9180	5.62	3.51	0.23				
8755	0.52	0.33	0.23	9182	2.93	1.94	0.31				
8799	0.91	0.60	0.30	9186	11.12	6.56	0.19				
8800	1.63	1.13	0.39	9220	5.27	3.43	0.28				
8803	0.08	0.05	0.23	9402	4.02	2.53	0.23				
8805M	0.24	0.16	0.30	9403	7.91	4.69	0.19				
8810	0.18	0.12	0.30	9410	3.81	2.53	0.30				
8814M	0.22	0.15	0.30	9501	3.25	2.11	0.28				
8815M	0.29	0.19	0.30	9505	2.77	1.80	0.27				
8820	0.20	0.13	0.27	9516	4.98	3.12	0.23				
8824	2.92	1.99	0.32	9519	4.16	2.61	0.23				
8825	1.93	1.34	0.39	9521	4.09	2.57	0.23				
8826	2.33	1.54	0.30	9522	2.66	1.76	0.30				
8829	2.27	1.50	0.30	9534	4.50	2.44	0.19				
8831	1.81	1.20	0.31	9554	14.33	7.75	0.19				
8832	0.33	0.22	0.30	9586	0.79	0.55	0.39				

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