



Taylor & Mulder
Property and Casualty Consulting Actuaries

Taylor & Mulder, Inc.

Missouri Department of Commerce and Insurance

**Actuarial Review of the
National Council on Compensation Insurance
Missouri Advisory Loss Cost and Rating Values Filing Proposed
to be Effective January 1, 2025**

NOVEMBER 2024



Taylor & Mulder
Property and Casualty Consulting Actuaries

10508 Rivers Bend Lane,
Potomac, MD 20854

t (301) 365-4800 f (301) 365-4882
e contact@taylorandmulder.com

w taylorandmulder.com

November 12, 2024

Mr. Patrick Lennon
Senior Regulatory Auditor
Property and Casualty Section
Missouri Department of Commerce & Insurance
301 W. High St., Room 530
Jefferson City, MO 65101

Dear Mr. Lennon:

Enclosed is the report detailing our actuarial review of the Missouri NCCI Advisory Loss Costs and Rating Values Filing proposed to be effective January 1, 2025.

The first section in the text of our report is the **Executive Summary** section. This section presents our **Conclusions**. It also describes the **Purpose and Scope** of our report, explains the **Distribution and Use** of our report, and provides the **Conditions and Limitations** underlying our work.

The second section of our report is a **Summary of the NCCI's Methodology** for determining the indicated voluntary loss costs and rating factors. The third section of our report contains the **Analysis Performed by Taylor & Mulder**.

The last section of the text of our report details our **Review of the NCCI's Response to Interrogatories**.

Please call if you have any questions regarding any aspect of our report.

Sincerely,

Evelyn Toni Mulder, FCAS, MAAA, FCA

Daniel W. Lupton, FCAS, MAAA, CSPA, MBA

Bobby J. Jaegers, ACAS, MAAA, CSPA, FCA



**Missouri Department of Commerce and Insurance
Actuarial Review of the
National Council on Compensation Insurance
Missouri Advisory Loss Costs and Rating Values Filing**

Contents

Executive Summary 3

 Purpose and Scope 3

 Conclusions 4

 Major Factors Influencing Overall Voluntary Loss Cost Level Change Indication..... 4

 Indication Excluding Assigned-Risk Experience..... 5

 Report Distribution and Use..... 6

 Conditions and Limitations 7

Summary of the NCCI’s Methodology 8

 Calculation of the Overall Voluntary Advisory Loss Cost Level Change 9

 Allocation of Overall to Industry Group 12

 Allocation to Occupational Classifications 14

Analysis Performed by Taylor & Mulder 14

 Loss Development Method 14

 Trend 15

 Loss Adjustment Expenses..... 20

Review of the NCCI’s Response to Interrogatories..... 20

 Question 1: DATA 21

 Question 2: METHODOLOGY 21

 Question 3: LOSS DEVELOPMENT FACTORS 21

 Question 4: D-RATIOS..... 21



Question 5: LOSS DEVELOPMENT FACTORS	21
Question 6: LOSS DEVELOPMENT FACTORS	22
Question 7: LOSS DEVELOPMENT FACTORS	22
Question 8: LOSS DEVELOPMENT FACTORS	22
Question 9: ASSIGNED RISK PLAN	22
Question 10: AOE AND DCCE RATIOS	23
Question 11: POLICY YEAR ON-LEVEL FACTORS	23
Question 12: INDUSTRY GROUP DIFFERENTIALS	23
Question 13: LIMITED LOSS DEVELOPMENT FACTORS.....	24
Question 14: LIMITED LOSS DEVELOPMENT FACTORS.....	24
Question 15: VOLUTNARY MARKET INDICATION	24
Question 16: TEST CORRECTION FACTOR	24
Question 16: CLASSIFICATION.....	24
Question 17: CLASSIFICATION.....	25
Question 19: VOLUNTARY MARKET AND ASSIGNED RISK PLANS	26
Question 20: COVID-19	26
Question 1: ASSIGNED RISK MARKET SHARE	27
Question 2: ASSIGNED RISK MARKET SHARE	27
Question 3: ASSIGNED RISK EXPERIENCE DIFFERENTIAL.....	27
Question 4: ASSIGNED RISK EXPERIENCE DIFFERENTIAL.....	27
Taylor & Mulder Analysis Exhibits.....	28
Appendix A - NCCI Responses to Objections including Exhibits	41
Appendix B – Proposed and Current Loss Costs by Class Code.....	87



Executive Summary

Purpose and Scope

Taylor & Mulder, Incorporated (“T&M”) was retained by the Missouri Department of Commerce and Insurance (“the Department”) to provide an actuarial review of the Missouri Loss Costs and Rating Values Filing (“the Filing”) filed by the National Council on Compensation Insurance (“NCCI”) with a proposed effective date of January 1, 2025. This report contains our summary, conclusions, actuarial aspects raised with the NCCI, and a description of the analysis underlying our conclusions.

The scope of our work consisted of an actuarial review of all the components underlying the calculation of the Missouri advisory loss costs and the allocation of the overall indications to industry group and then to occupational classification. We reviewed each one of the analyses leading to the NCCI indications in order to determine (1) if the factors and the underlying calculations were justified based on the experience and actuarial soundness, (2) if the methodology and judgments were reasonable and (3) if the resulting advisory loss costs comply with Missouri law to the extent that the resulting loss costs are not excessive, inadequate or unfairly discriminatory.

We provided one set of written interrogatories to the NCCI. Our interrogatories requested additional supporting data and calculations, which were also reviewed in order to reach our conclusions. The NCCI provided T&M with all the requested supporting information and additional schedules in a timely fashion.



The responses to the objections prepared by the NCCI were very thorough and detailed and included a significant number of supporting schedules, data and information that were very helpful.

Conclusions

The NCCI is proposing an overall average decrease of 5.3% in voluntary loss costs effective January 1, 2025. The 5.3% voluntary loss cost decrease is allocated to industry groups as shown in the following table:

NCCI Proposed Average Loss Cost Level Changes by Industry Group	
Industry Group	Average Change
Manufacturing	-3.2%
Contracting	-6.2%
Office & Clerical	-6.8%
Goods & Services	-5.3%
Miscellaneous	-5.4%

T&M has reviewed the methodology, calculations, assumptions, judgments, and selections of the advisory loss costs changes effective January 1, 2025 as filed by the NCCI. T&M concludes that there are several aspects of the filing where we think that different selections are more appropriate; however, although we would have selected different assumptions in certain areas, the overall impact on the indicated loss cost change is immaterial.

Major Factors Influencing Overall Voluntary Loss Cost Level Change Indication

Although a wide variety of factors affect the overall voluntary loss cost levels, a subset of factors may be seen as having the greatest impact on the indicated loss costs:



- The filing was based on premium and loss experience from the two most recent experience periods. These periods are consistent with periods used in prior filings.
- There have been slight increases in the indemnity and medical cost ratios during the experience period. The changes in cost ratio for the indemnity and medical coverages combined indicates a slight increase in the average cost ratio in the current filing from 92.2% to 94.8%.

Projected Cost Ratio Including Benefit Changes		
Coverage	Effective 1/1/2024	Effective 1/1/2025
Indemnity Prior Policy Year	38.9%	39.8%
Indemnity Current Policy Year	38.2%	40.2%
Medical Prior Policy Year	55.0%	54.5%
Medical Current Policy Year	52.2%	55.1%
Total Prior Policy Period	93.9%	94.3%
Total Current Policy Period	90.4%	95.3%
Average	92.2%	94.8%

The prior and current policy years for the filing effective 1/1/2024 are policy years 2020 and 2021 respectively whereas the prior and current policy years for the filing effective 1/1/2025 are 2021 and 2022, respectively.

- The provision for LAE has increased from 20.3% in the prior filing effective 1/1/2024 to 21.0% for this filing, resulting in a 0.6% loss cost increase.

Indication Excluding Assigned-Risk Experience

As part of our review, we were tasked with determining the indication when the assigned-risk experience was removed. In this year’s filing, NCCI developed an indication that was inclusive of



both voluntary and assigned-risk data. They then removed the effects of the assigned-risk plan to determine an indicated loss cost change for just the voluntary market.

The total indicated loss cost change on a combined basis is -5.2%. NCCI applies a factor of 0.993 to this overall indicated loss cost change to account for the having the assigned risk experience included in the indicated rate change. A factor of 0.993 was selected based on assumptions that the assigned risk premium market share is 1% and that the assigned risk Cost ratio experience is approximately 75% worse than that of the voluntary market. After removing the effects of the assigned risk market, the voluntary market indicated loss cost change is -5.9%. Finally, an adjustment is made to account for the change in loss-based expenses, yielding an overall indication of -5.3%.

Report Distribution and Use

This report has been prepared solely for internal use by the Missouri Department of Commerce and Insurance to assist the Department with its review of the NCCI filing. This report may be provided to other Missouri state agencies. The Exhibits are integral parts of this report. Other distribution or use of this report by the Department or parties described above is not authorized without the prior written permission of T&M. After approval by T&M, this report may be reproduced only in its entirety.

This report was prepared for use by persons technically competent in insurance financial matters. Persons receiving this report should be made aware of the availability of T&M personnel to answer questions and/or amplify on any matter addressed therein.



Conditions and Limitations

The actuarial review contained in this report was performed in conformance with sound actuarial standards and principles. With regard to projections of ultimate values, it should be understood that the emergence and settlement of claims are subject to uncertainty. While we have used our best professional judgment in all instances, projections of future ultimate losses and loss expenses are inherently uncertain because of the random nature of claims occurrences. They are also dependent upon future contingent events and are affected by many additional factors.

Claim reserving procedures and settlement philosophy, current and perceived social and economic inflation, current and future court and jury attitudes, improvements in medical technology, and many other economic, legal, political, and social factors all can have significant effects on ultimate claim costs. Therefore, we cannot warrant that actual developments will not differ from current projections. Such differences could be upward or downward and could be significant.

In summary, judgments regarding voluntary loss cost and assigned risk rate levels are subject to potential variations in estimation due to:

- (1) the fact that the ultimate liability of associated claims is subject to the outcome of events yet to occur,
- (2) the unanticipated changes in the legal, economic, or claims adjudication environments,
- (3) statistical fluctuation in losses around the estimated or expected values when all other factors remain constant; and,



- (4) the fact that the actual future loss and loss payment and reporting patterns may differ from those applied in the determination of the expected losses or there may be unanticipated changes in the loss and expense loss and expense reporting patterns.

Accordingly, no assurance can be given that future loss emergence will not deviate from the estimated ultimate loss and loss adjustment expenses. We performed a detailed review of the major aspects of each section of the ratemaking process. We believe our conclusions are based on a reasonable application of generally accepted actuarial procedures and techniques applied to the data and information provided by the NCCI.

T&M relied without audit or verification on historical loss, loss adjustment expense, exposure data, and other information compiled by the NCCI. T&M has relied upon the data provided and on the written statements made regarding the quality, accuracy, and completeness of the data and information supplied. Any inaccuracies or inconsistencies in the data or the written statements could have a significant effect on the conclusions drawn.

Summary of the NCCI's Methodology

The NCCI calculates proposed advisory loss cost changes by first calculating an overall proposed change in advisory loss cost level for new and renewal voluntary market policies. From this point, the overall proposed change is allocated to industry group and then to occupational classification within each industry group and ultimately to each class.



Calculation of the Overall Voluntary Advisory Loss Cost Level Change

Overall voluntary advisory loss cost level change is calculated based on both voluntary and assigned risk market data combined for the two most recent policy years.

In this filing, policy years are 2021 and 2022 are evaluated as of December 31, 2023. The indicated changes in loss and loss adjustment expenses are calculated separately for each policy year and then combined in order to obtain the overall indicated change in advisory loss costs.

The change in loss costs excluding expenses is calculated first. This calculation involves adjusting historical earned premiums to current rate levels and removing the portion expected to cover loss adjustment expenses. The limited losses are developed to ultimate loss levels, trended and then compared to the portion of the on-level premiums available for payment of such benefits (i.e., excluding added expenses and profits). This calculation is performed separately for indemnity losses and medical losses, and the resulting ratios are added together. A final ratio of 1.000 would indicate that the portion of premiums available for the payment of benefits was exactly equal to the cost of such benefits. A ratio greater than 1.000 would indicate that the cost of the benefits exceeded the premium available to pay for such, and as a result, an increase in loss costs is indicated. A ratio lower than 1.000 indicates that a decrease in loss costs is indicated.

The specific steps involved in calculation of this ratio are as follows:

1. Standard earned premiums for each policy year are developed to ultimate and multiplied by an on-level factor. This factor includes placing the premium on level to reflect approved loss cost and rate level changes as well as statutory benefit levels for all years in the



experience period. The factor also removes premium related to loss-based expenses because the purpose is to derive loss costs, which exclude expenses.

2. Ultimate limited medical and indemnity losses are multiplied by an on-level factor to obtain on-level ultimate limited medical and indemnity losses separately for both medical and indemnity.
3. The results are divided by the on-level ultimate standard earned premium to produce the loss cost.
4. The resulting loss cost ratio is next multiplied by trend factors which are calculated based on an exponential trend of indemnity and medical cost ratios for Policy Years 2008 to 2022 (See Appendix A-III). The following chart shows current approved and selected annual cost ratio trend factors for medical and indemnity:

Annual Trend Factors		
	Indemnity	Medical
Current Approved Annual Cost Ratio Trend Factor	0.975	0.975
Selected Annual Cost Ratio Trend Factor	0.965	0.970

The selected trend factor is then applied based on the length of the trend period calculated from the midpoint of each policy year to the midpoint of the effective period. For policy years 2021 and 2022, this is 4.001 and 3.001 years, respectively. So, for example, the indemnity trend factor for policy year 2022 is calculated as $0.965^{3.001} = 0.899$.

5. The trended loss cost ratio is then multiplied by a factor for the adjustment of limited losses to unlimited. Losses are initially limited to exclude large losses that may increase the volatility of loss cost change experience from year to year. A factor is then used to add back a provision for such large losses as a way of spreading such risk over a longer timeframe to achieve greater stability in loss costs. A threshold for large losses is selected



based on a projection of losses at the midpoint of the loss cost effective period. The threshold for this filing is \$9,599,292 and it was determined that 1.2% of the statewide losses are expected to exceed this threshold. Therefore, a factor of 1.012 is multiplied by the ultimate cost ratio to adjust losses from a limited to an unlimited basis.

6. Finally, the unlimited trended loss cost ratio is multiplied by a factor representing proposed changes in both medical and indemnity benefits. The results for medical and indemnity are summed to obtain the indicated change in loss costs excluding expenses.

The indicated ratios are calculated separately for Policy Years 2021 and 2022 and then averaged to determine the indicated change in total loss costs on Exhibit I. The following table shows the results of these calculations:

Indicated Loss Cost Level Change by Policy Year		
Term	Factor	Percent Change
Policy Year 2022	0.953	-4.7%
Policy Year 2021	0.943	-5.7%
Indicated Change	0.948	-5.2%

The indicated rate change factor of 0.948 is then adjusted by a factor of 0.993 to reflect the fact that assigned risk experience is included in the indicated loss cost calculation. NCCI assumes that 1% of the data is from the assigned risk market and that the assigned risk policies have experience that is 75% worse than the voluntary market. After removing the assigned risk data, the indicated change factor is 0.941, or -5.9%.

Finally, a provision is made for changes in loss-based expenses. Loss-based expenses are made up of two components: defense and cost containment expenses (“DCCE”) and adjusting and other expenses (“AOE”). For the DCCE expenses, the NCCI calculates the developed ratio of expenses



to losses for policy years 2018 to 2022 based on Missouri data. From these indications, a statewide average is selected. An AOE provision is selected by analyzing the AOE expense ratio for accident years 2018 to 2022 countrywide. A provision of 9.8% was selected for the countrywide provision and, after credibility weighting with Missouri data, an AOE provision of 10.6% was selected for the Missouri provision. The adjusted selected DCCE ratio and the selected AOE ratio are summed to obtain the Missouri selected loss adjustment expense (“LAE”) ratio. This ratio is compared to the prior year ratio to obtain a proposed change in LAE provision.

The following table shows the results of these calculations:

Indicated LAE Provision Change	
Current Missouri LAE Provision	20.3%
Proposed Missouri LAE Provision	21.0%
Indicated Change Factor	1.006

The calculated 1.006 factor is equal to $(1 + 21.0\%) / (1 + 20.3\%)$. This 1.006 factor is applied to the previously calculated average loss cost factor of 0.941 to obtain the overall indicated loss-cost level change reflecting the change in loss-based expenses of $1.006 \times 0.941 = 0.947$, or -5.3% on Exhibit I.

Allocation of Overall to Industry Group

Each of the five industry groups has unique experience over the five-year experience period. Because the overall loss cost level change of -5.3% represents the aggregated experience of all industry groups, it will only be accurate on average, i.e. for some industry groups the change of -5.3% will be inadequate, whereas for some it will be excessive. For this reason, the -5.3% must be allocated to the five industry groups to determine the relative change for each group. This is done



by applying industry group differentials to the overall loss cost level change factor to obtain indicated loss cost level change factors by industry group.

Industry group differentials are calculated based on the ratio of the prior five years' actual losses to the prior five years' expected losses. Actual losses are trended, brought to current levels, developed to ultimate, and include adjustments for wage trend and the off-balance factor (which is the ratio of standard premium to manual premium). Expected losses are based on underlying pure premiums multiplied by associated payrolls (in hundreds) and are adjusted for off-balance. Indicated ratios are normalized, adjusted for wage trend, credibility weighted, and re-normalized before being applied to the overall loss cost level change to obtain final level changes by industry group.

The following table from Exhibit I shows the results of this calculation:

Indicated Industry Group Loss Cost Level Change			
Industry Group	(1) Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group
Manufacturing	0.947	1.022	0.968
Contracting	0.947	0.991	0.938
Office & Clerical	0.947	0.984	0.932
Goods & Services	0.947	1.000	0.947
Miscellaneous	0.947	0.999	0.946
Overall	0.947	1.000	0.947



Allocation to Occupational Classifications

To allocate the overall rate change to individual occupational classifications, the allocated rate change level factor by industry group is applied to occupational classifications using a three-way credibility weighting approach to obtain proposed advisory loss costs by class code.

For each occupational classification, three pure premiums are credibility weighted together:

1. Indicated Pure Premium
2. Pure Premium Indicated by National Relativity
3. Pure Premium Present on Rate Level

Weighting all of the pure premiums together results in the adjusted loss costs. The adjusted loss costs are limited to swing limits, and loaded for disease, catastrophe, and/or miscellaneous additional costs. The result is the final loaded loss cost.

Analysis Performed by Taylor & Mulder

Our review of the filing consisted an evaluation of the methodologies and assumptions underlying the determination of the indicated loss cost change. T&M reviewed all aspects of the filing, applying particular scrutiny and testing to the assumptions and selections that were used in the loss development method, trend determinations, and loss adjustment expense provisions.

Loss Development Method

When developing losses to an ultimate level, NCCI chose to use a loss development factor that was equal to the three-year average of the link ratios for the paid loss development method. They used a five-year average of the link ratios for the paid plus case loss development method. In our



tests, we did not use a single prescribed average for a particular cohort of claims. For example, for the first to second loss development factor for the medical paid loss development method, we could select the three-year average of the link ratios in that period whereas for the next development period, the second to third year, we could select a different average, such as the five-year average. When making these selections, we considered trends in the link ratios as well as the stability of the link ratios over time with the goal of maximizing both stability and responsiveness. Since the NCCI used a single prescribed average without actuarial judgment, there are some cases where our selections were not equal to the NCCI selections.

After selecting loss development factors for the paid and paid plus case losses for medical and indemnity coverages, the cumulative loss development factors were applied to losses to bring them to an ultimate level. Although these newly calculated ultimate losses did not differ materially from the ultimate losses derived from the method used by NCCI, the net result was to lower the indication.

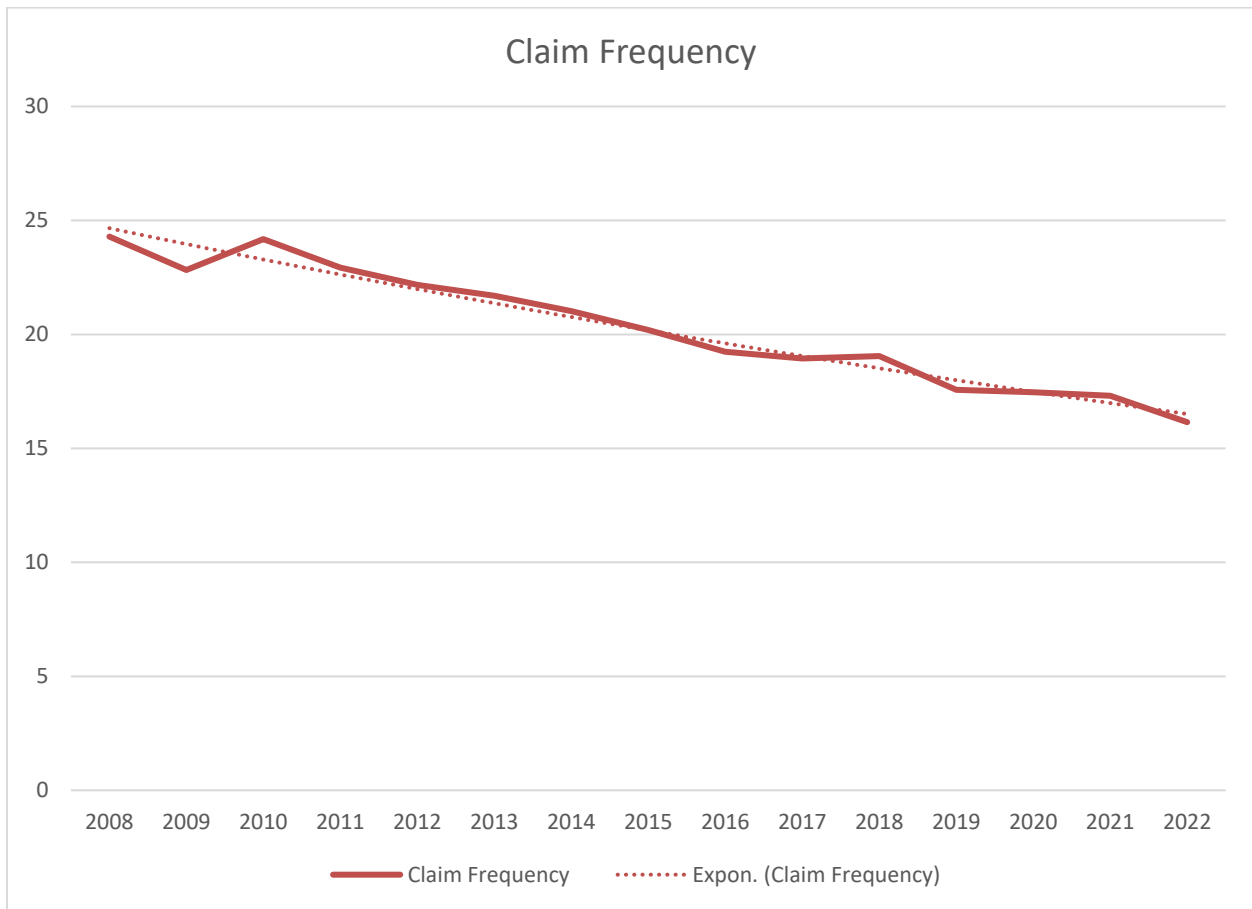
Trend

The next step in the ratemaking process that we tested was the trend factors that are used to bring losses and premiums to the projected level. In our tests, we reviewed how the premium, frequency, and severity for each year have changed from one policy period to the next over different time periods. Our review primarily focused on the selection of the frequency and severity trends. Our



analysis consisted of fitting an exponential curve to the frequency and severity then selecting the trend provision that maximized the average R-squared value¹ across all selections.

As can be seen from the following chart, the frequency is consistently decreasing, with minimal volatility beginning in policy year 2010. We have selected a frequency trend of -3.1%, which coincides with an exponential fit of the data from policy year 2010 to 2022.

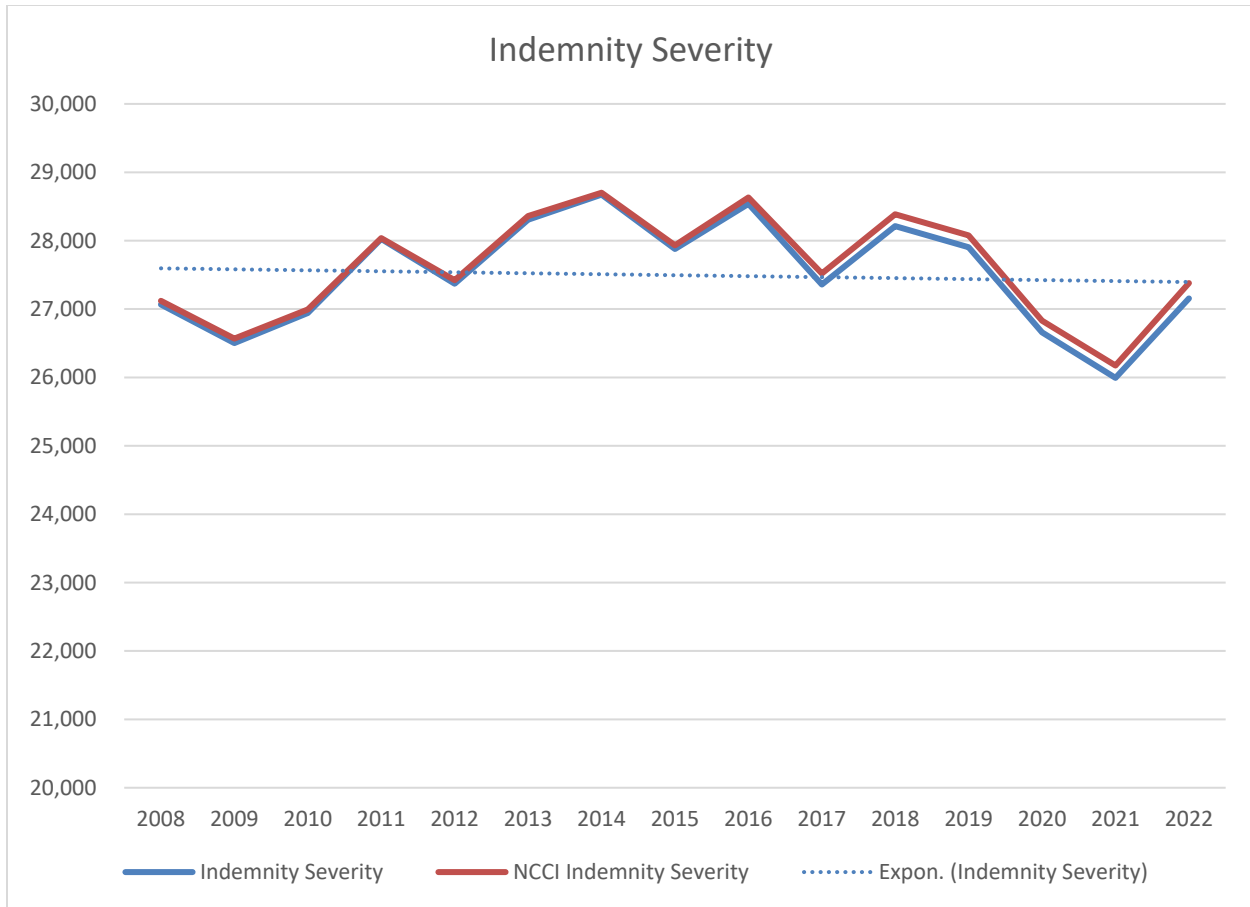


¹ The R² value is known as the “coefficient of determination” and is a measure of the proportion of the variance that is explained by the prediction. A higher R² value is indicative of a model that “fits” the data better. Mathematically, the R² value is defined as one minus the ratio of the sum of the squared error (between the model and the dependent variable) and the variance in the dependent variable. An R-squared value close to 1.0 would indicate a strong fit whereas a value close to 0 would suggest the model is not fitting well to the data.

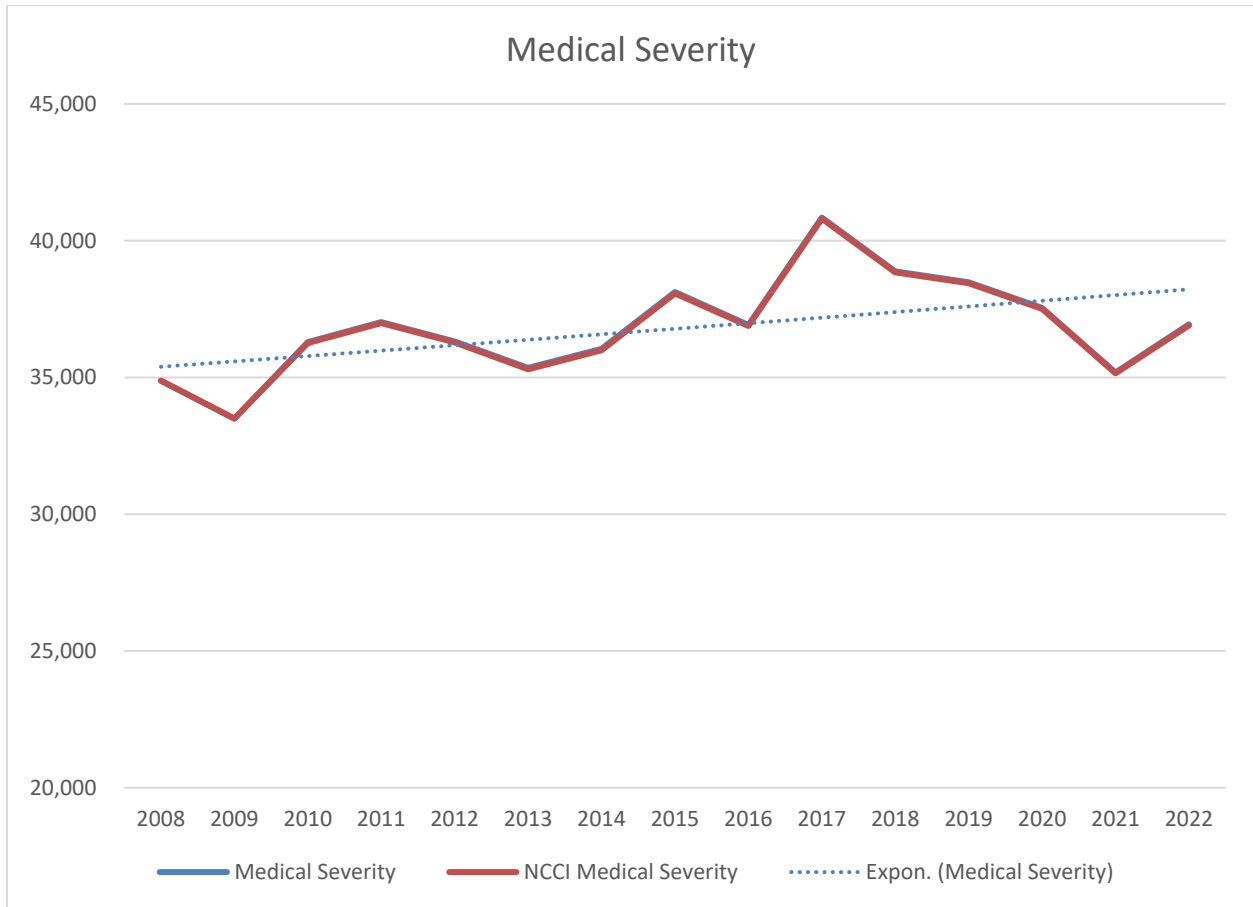


After selecting the frequency trend provision, we then analyzed the indemnity and medical severity trends. It is important to note that the loss development factors discussed in the prior section will have a direct effect on the severities, since ultimate losses are divided by the number of claims to calculate the ultimate severities.

The chart below shows the impact of our loss development factor selections on ultimate severities. Additionally, it shows how the ultimate indemnity severity changes from year to year. As can be seen from the chart, our loss development factor selections generated ultimate severities that were very similar to those calculated based on the NCCI's loss development factors (i.e., the solid red (NCCI) and solid blue (T&M) lines are very close for each policy year.) The dotted blue line shows the fitted severity trend based on our selection. We selected an indemnity severity trend provision of -0.9%. This trend reflects a consistent moderate decrease in indemnity severity over time.



The medical trend procedure is similar to that of the indemnity trend procedure. We calculated the ultimate severities, and then analyzed them over time. Medical severities have been steadily increasing over time. Similar to the indemnity severity chart above, Taylor & Mulder's loss development factor selections generated similar medical severities to NCCI's selections. The dotted blue line shows the line of best fit. We selected the trend provision balancing the highest R-squared value with the longest time period, resulting in a medical severity trend of 0.5%. The following chart shows the medical severities over time. The dotted blue line shows the fitted medical severity trend based on our selection.



In order to compare our trend selections with those of NCCI, we multiplied the frequency and severity trend factors together to determine a net trend. This yields a net indemnity trend of -3.9% ($= (1 - 0.031) * (1 - 0.009)$), which is slightly lower than the NCCI net indemnity trend selection of -3.5%. Repeating this same calculation for the net medical trend results in a net trend of -2.5% ($= (1 - 0.031) * (1 - 0.025)$), which is less than the NCCI medical net trend of -3.0%.



Loss Adjustment Expenses

NCCI used a five-year average of the ultimate paid DCCE to paid losses ratio to determine the DCCE provision to be applied to losses. Their selection of 10.4% for the DCCE provision appears reasonable.

To determine the AOE provision, NCCI uses a weighted average of countrywide AOE paid divided by paid losses and State specific AOE paid divided by paid losses. NCCI applies a weight of 78.4% to the countrywide AOE ratio and a weight of 21.6% to the Missouri AOE to paid loss provision to calculate an AOE provision of 10.4%. These weights reflect the respective shares of ultimate projected losses.

The DCCE and AOE provisions are added together to determine a proposed LAE ratio of 21.0% which is 0.6% higher than the prior year's LAE provision of 20.3%. To account for this, NCCI applies a factor of 1.006 to the indicated rate changed based on experience, trend, and benefits. The selections and methods used to determine this provision appear reasonable.

Review of the NCCI's Response to Interrogatories

The scope of our work includes (1) a review of the Filing and (2) a review of the answers, attachments and supporting documentation provided in response to the T&M interrogatories. During the course of our review, we were provided with additional information, supporting data and calculations underlying certain portions of the filing that were not included within the filing. Therefore, our conclusions are based on the totality of the information we received from the NCCI.



This section contains a review of the responses provided by NCCI to the objections issued on August 30, 2024.

Question 1: DATA

NCCI has confirmed that there have been no changes to the underlying data used in this filing when compared to the previous filing.

Question 2: METHODOLOGY

NCCI confirmed that there have been no changes to the methodology used in this filing when compared to the previous filing.

Question 3: LOSS DEVELOPMENT FACTORS

With this filing, NCCI is using the 3-year average paid loss development factors instead of the 2-years that were used in previous filings. Using 3-years ensures that NCCI does not over-react to more recent experience.

Question 4: D-RATIOS

NCCI provided Exhibit 4 which shows the calculation of the D-Ratios by hazard group.

Question 5: LOSS DEVELOPMENT FACTORS

NCCI provided loss development triangles with 10 years of loss development factors for indemnity and medical coverages as well as DCCE. Paid and Paid + Case triangles were provided for both the medical and indemnity coverages. We used this data to evaluate trends and make selections of loss development factors by period to test NCCI's selections.



Question 6: LOSS DEVELOPMENT FACTORS

NCCI explained that through their data validation process they were not able to identify any carriers that caused increased volatility in loss development factors. The rationale for selecting 3-year loss development factors instead of 2-years was based on actuarial judgement.

Question 7: LOSS DEVELOPMENT FACTORS

It was requested that NCCI provide detailed calculations of how the factor to adjust losses for prior policy years was determined in Appendix A-II Section G column 6. A spreadsheet showing how this was calculated was provided. T&M reviewed the calculations and determined that the calculation and methodology are appropriate.

Question 8: LOSS DEVELOPMENT FACTORS

We requested support for the factor to adjust the 19th-to-ultimate development factor to a limited basis since this information was not provided in the filing as seen in Appendix-II Section H line 2. This calculation was provided as a response to this interrogatory. NCCI uses a countrywide unlimited loss development factor and the expected percentage of losses about the large loss threshold to determine the countrywide limited tail factor. The countrywide limited tail factor minus one is then divided by the countrywide unlimited tail factor minus one to determine the factor to adjust the tail factor to a limited basis. After reviewing the calculations and supporting documentation, this calculation appears reasonable.

Question 9: ASSIGNED RISK PLAN

In this filing, NCCI is using a new factor that adjusts the loss cost level to reflect the fact that the assigned risk plan experience is included in the voluntary risk experience. To segment out the



assigned risk data from the voluntary data, NCCI developed a factor that removes that backs out the assigned risk plan data. This factor decreases the voluntary loss costs by 0.7%.

The factor for the assigned risk plan consists of two components; the assigned risk plan market share and the relative cost ratio for the assigned risk plan to the voluntary market. We requested support for each of these components and NCCI provided Exhibit 9 in support of each of these factors.

Question 10: AOE AND DCCE RATIOS

T&M requested detailed calculations and data supporting the AOE and DCCE analysis in Exhibit II Sections A and B. In response, NCCI provided spreadsheets and exhibits showing how these calculations were performed. After reviewing these exhibits, it was determined the method used by NCCI is the same as the process they had used in the prior year and the method and selections appear reasonable.

Question 11: POLICY YEAR ON-LEVEL FACTORS

NCCI provided the underlying calculations for the Adjustment for Expense Removal in Appendix A-1 Section A and Section D column (6). This calculation is reasonable.

Question 12: INDUSTRY GROUP DIFFERENTIALS

This question asks for the calculations underlying the factors in the determination of the industry group factors in Appendix A-IV, Section I, Columns (4) and (5). NCCI provided these calculations in Exhibit 12 of their response. Taylor & Mulder reviewed these calculations, and they appear reasonable.



Question 13: LIMITED LOSS DEVELOPMENT FACTORS

T&M asked for the underlying data and calculations of the limited loss development factors in Appendix B-1 Section 1. NCCI provided the requested information as Exhibit 13. We reviewed this exhibit and determined that the method and assumptions appear reasonable.

Question 14: LIMITED LOSS DEVELOPMENT FACTORS

We asked for more details regarding the iterative process to determine the loss costs by industry group. NCCI explained that an iterative approach had to be used to ensure that the new pure premiums will be equal to the target pure premium.

Question 15: VOLUNTARY MARKET INDICATION

T&M asked for the indication if all assigned risk were excluded. They stated that a strictly voluntary indication was not available, but they did state that after removing assigned risk premium and losses and removing the factor to reflect the inclusion of assigned risk experience, the indication would be -5.3%. Details regarding this calculation can be found in Exhibit 15.

Question 16: TEST CORRECTION FACTOR

NCCI provided Exhibit 16 to demonstrate that the test correction factor achieve the target loss costs by industry group. T&M reviewed these calculations and determined that they were reasonable.

Question 16: CLASSIFICATION

We requested the Missouri Class Experience Sheets (A-Sheets) for the five policy years underlying the loss costs and assigned risk rates in this filing. NCCI provided this data as Exhibit 17.



Question 17: CLASSIFICATION

T&M requested information pertaining to the loss cost changes and payrolls by class code. NCCI provided an excel spreadsheet with this information in Exhibit 18 in the responses to the objections. We evaluated the data and calculated several statistics based on the history of rate changes, including:

1. Coefficient of Variation of Loss Costs from loss costs that are effective from January 1, 2020 to January 1, 2025.
2. Absolute Percent Change in loss costs from changes effective from January 1, 2020 to January 1, 2025 (i.e., the total amount of rate change over time. For example, if a class code had a 10% increase and a 10% decrease, the absolute change would be 21% $(= (1+|.1|) \times (1+|-.1|) - 1) = ((1.1 \times 1.1) - 1.0)$).
3. Total “Swing” (i.e. the maximum change minus the minimum change in loss costs from loss cost changes effective from January 1, 2020 to January 1, 2025).

Appendix B displays loss costs and changes in loss costs by individual class codes. The data is sorted in three ways; (1) by dollar amount of payroll written in each class, (2) by absolute change percent of changes effective from January 1, 2020 to January 1, 2025 and (3) by swing. We searched for class codes that had particularly high payrolls and unusual or unstable loss cost change history, which would indicate potential issues with the classification rate making algorithm. We also reviewed the class codes with the largest amount of change and the widest swings in rate change history to see if similar stability issues could be detected.



The NCCI implemented a new classification ratemaking methodology effective January 1, 2019. If we look at the classification information sorted by payroll, we observe that the smaller classes appear to have a slightly higher coefficient of variation in rate changes from 2020 to 2025 than the higher payroll classes. For instance, classifications with greater than \$1 million in payroll in 2023 have a coefficient of variation of 0.120 on average, while classifications with less than \$1 million in payroll have a coefficient of variation of 0.129.

Question 19: VOLUNTARY MARKET AND ASSIGNED RISK PLANS

NCCI confirmed that the voluntary market advisory loss cost level indication determined in the filing's Exhibit I is based on combined voluntary and assigned risk premium and loss experience reported to NCCI. NCCI's role in Missouri does not include the filing of loss costs or rates for the state's assigned risk market.

Question 20: COVID-19

Beginning July 1, 2023, NCCI no longer keeps track of claims arising from COVID-19 through the NCCI's financial calls. They will still track claims through the Unit Statistical Plan and the Indemnity Data Call.

This section contains a review of the responses provided by NCCI to the objections issued on October 9, 2024.



Question 1: ASSIGNED RISK MARKET SHARE

We noted that in Exhibit 9 that the market share for the assigned risk plan has been between 1.2% and 1.4% however, NCCI selected a provision of 1.0%. NCCI stated that selecting a provision of 1.3% would have caused the indicated voluntary loss cost change to be -5.5%.

Question 2: ASSIGNED RISK MARKET SHARE

T&M asked NCCI why they selected the lower market share for the assigned risk plan. NCCI explained that selecting a higher assigned risk market share would cause lower voluntary loss costs during periods of assigned risk market growth. NCCI does not want to put downward pressure on the voluntary loss costs just because of higher assigned risk market share.

Question 3: ASSIGNED RISK EXPERIENCE DIFFERENTIAL

Support for the experience differential was provided in Exhibit 9. It was observed that the experience ratio was much larger than the selected provision of 1.75 in four of the last seven years. We asked NCCI to support the selected provision of 1.75 to which NCCI explained that they selected a factor that was closer to the median than the average due to the volatility apparent in the experience ratio of the assigned risk experience. This rationale is reasonable.

Question 4: ASSIGNED RISK EXPERIENCE DIFFERENTIAL

T&M asked what the impact would be if NCCI selected the all-year average differential instead of the differential of 1.75. They explained that if they were to use a market share of 1.3% and a differential of 2.224 the voluntary loss cost level change would be -6.1%.



Taylor & Mulder
Property and Casualty Consulting Actuaries

Taylor & Mulder Analysis Exhibits

Determination of Loss Cost Level Change

	Policy Year	
	<u>2022</u>	<u>2021</u>
<u>Premium</u>		
(1) Standard Earned Premium Developed to Ultimate	699,403,228	699,191,746
(2) Premium On-level Factor	0.72	0.665
(3) Pure Premium Available for Benefit Costs = (1) x (2)	503,570,324	464,962,511
<u>Indemnity Benefit Cost:</u>		
(4) Limited Indemnity Losses Developed to Ultimate	200,782,578	210,710,994
(5) Indemnity Loss On-level Factor	1.000	1.000
(6) Adjusted Limited Indemnity Losses = (4) x (5)	200,782,578	210,710,994
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.399	0.453
(8) Factor to Reflect Indemnity Trend	0.886	0.851
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.354	0.386
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis	1.012	1.012
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.358	0.391
(12) Factor to Reflect Proposed Changes in Indemnity Benefits	1.000	1.000
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.358	0.391
NCCI Indemnity Benefit Cost	0.402	0.398
<u>Medical Benefit Cost:</u>		
(14) Limited Medical Losses Developed to Ultimate	300,103,021	282,976,964
(15) Medical Loss On-level Factor	1.000	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	300,103,021	282,976,964
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.596	0.609
(18) Factor to Reflect Medical Trend	0.926	0.902
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.552	0.549
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis	1.012	1.012
(21) Projected Medical Cost Ratio = (19) x (20)	0.559	0.556
(22) Factor to Reflect Proposed Changes in Medical Benefits	1.000	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.559	0.556
NCCI Medical Benefit Cost	0.551	0.545
<u>Total Benefit Cost:</u>		
(24) Indicated Change Based on Experience, Trend, and Benefits = (13) + (23)	0.917	0.947
NCCI Indicated Change Based on Experience, Trend, and Benefits	0.953	0.943
<u>Total Indicated Change</u>		
(25) PY 2022 Indicated Change Based on Experience, Trend and Benefits		0.917
(26) PY 2021 Indicated Change Based on Experience, Trend and Benefits		0.947
(27) Indicated Change Based on Experience, Trend, and Benefits = Average of (25) and (26)		0.932
(28) Factor to Reflect the Inclusion of Assigned Risk Experience		0.993
(29) Indicated Change Modified to Reflect the Inclusion of Assigned Risk Experience (27) * (28)		0.925
(30) Effect of Change in Loss-Based Expenses		1.006
(31) Indicated Change Modified to Reflect the Change in Loss-Based Expenses = (27) * (28)		0.931
NCCI Indicated Change Modified to Reflect the Change in Loss-Based Expenses		0.947

Missouri Department of Commerce and Insurance
Review of 2025 NCCI Loss Cost Filing
Determination of Change in LAE Provision

Exhibit II
Page 1

Missouri Provisions	Current	Proposed
(1) AOE	10.2%	10.6%
(2) DCCE	10.1%	10.4%
(3) Total LAE = (1) + (2)	20.3%	21.0%
(4) Proposed Change in MO LAE Provision = [1 + (3 Proposed)] / [1 + (3 Current)]		1.006

Accident Year	CW Ult AOE Ratio
2018	9.6%
2019	10.2%
2020	9.9%
2021	9.7%
2022	9.9%
T&M CW Selected	9.8%
NCCI CW Selected	9.8%
T&M MO Selected	10.6%
NCCI MO Selected	10.6%

(5) Policy Year	(6) Reported Ratio of Paid DCCE to Paid Losses	(7) Age to Ult Development Factor	(8) = (6) * (7) Ultimate DCCE Ratio
2018	10.4%	0.976	10.2%
2019	10.3%	0.983	10.1%
2020	10.3%	0.998	10.3%
2021	10.4%	1.020	10.6%
2022	9.8%	1.099	10.8%
		T&M Selected	10.4%
		NCCI Selected	10.4%

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy	Claim	Fitted		T&M	Fitted		T&M	Fitted	
<u>Year</u>	<u>Frequency</u>	<u>Trend</u>	<u>R²</u>	<u>Indemnity</u>	<u>Trend</u>	<u>R²</u>	<u>Medical</u>	<u>Trend</u>	<u>R²</u>
				<u>Severity</u>			<u>Severity</u>		
2008	24.291	-2.8%	96.9%	27,067	-0.1%	0.6%	34,881	0.6%	25.1%
2009	22.828	-2.9%	96.5%	26,503	-0.1%	2.7%	33,495	0.5%	18.6%
2010	24.181	-3.1%	98.2%	26,941	-0.3%	15.4%	36,292	0.3%	5.7%
2011	22.931	-3.0%	97.9%	28,025	-0.5%	35.5%	37,021	0.2%	3.2%
2012	22.173	-3.0%	97.3%	27,370	-0.6%	37.0%	36,314	0.2%	3.1%
2013	21.696	-3.0%	96.5%	28,307	-0.8%	58.7%	35,349	0.1%	0.8%
2014	21.019	-2.9%	95.2%	28,674	-0.9%	58.7%	36,043	-0.3%	3.0%
2015	20.196	-2.8%	93.2%	27,879	-0.9%	48.5%	38,124	-0.9%	23.2%
2016	19.236	-2.8%	89.8%	28,539	-1.1%	52.6%	36,916	-1.2%	29.3%
2017	18.945	-3.1%	88.8%	27,359	-0.9%	34.5%	40,844	-2.3%	76.5%
2018	19.052	-3.4%	86.4%	28,214	-1.5%	48.9%	38,876	-1.9%	59.1%
2019	17.568	-2.6%	74.4%	27,903	-1.1%	21.3%	38,479	-1.9%	40.9%
2020	17.464	-3.8%	83.3%	26,658	0.9%	17.7%	37,545	-0.8%	5.7%
2021	17.312	-6.7%	100.0%	25,994	4.5%	100.0%	35,182	5.0%	100.0%
2022	16.151			27,154			36,943		
(11) T&M Selected		-3.1%			-0.9%			0.6%	
(12) T&M Net Trend					-3.9%			-2.5%	
(13) Current NCCI Net Trend					-0.4%			0.1%	
(14) Selected NCCI Net Trend					-3.5%			-3.0%	

(15)	(16)	(17)	(18)
Policy		Indemnity	Medical
<u>Year</u>	<u>Years</u>	<u>Trend Factor</u>	<u>Trend Factor</u>
2021	4.001	0.8512	0.9023
2022	3.001	0.8862	0.9258

Notes: (12) = [1.0 + (11 Frequency Trend)] × [1.0 + (11 Severity Trend)] - 1.0
 (17) and (18) = [1.0 + (12)] ^ (16)

Indemnity Ultimate Losses

(1)	(2)	(3)	(4)	(5) = 1 - (3)	(6) = (2) * (3) + (4) * (5)
	Paid On-Level	Paid Ult Loss	Paid + Case On-Level	Paid + Case Ult Loss	Selected On-Level
<u>Policy Year</u>	<u>Ult. Losses</u>	<u>Weight</u>	<u>Ult. Losses</u>	<u>Weight</u>	<u>Ult. Losses</u>
2021	197,666,633	50%	199,793,131	50%	198,729,882
2022	194,454,658	50%	207,110,498	50%	200,782,578

Medical Ultimate Losses

(1)	(2)	(3)	(4)	(5) = 1 - (3)	(6) = (2) * (3) + (4) * (5)
	Paid On-Level	Paid Ult Loss	Paid + Case On-Level	Paid + Case Ult Loss	Selected On-Level
<u>Policy Year</u>	<u>Ult. Losses</u>	<u>Weight</u>	<u>Ult. Losses</u>	<u>Weight</u>	<u>Ult. Losses</u>
2021	272,285,876	50%	263,294,036	50%	267,789,956
2022	273,507,504	50%	279,536,681	50%	276,522,092

Policy Year	Ultimate Development		Ultimate Losses
	Losses	Factor	
2008	175,272,624	1.054	184,737,346
2009	174,731,209	1.059	185,040,350
2010	199,502,693	1.064	212,270,865
2011	183,250,397	1.070	196,077,925
2012	164,811,930	1.076	177,337,637
2013	182,860,647	1.084	198,220,941
2014	184,106,596	1.095	201,596,723
2015	171,945,395	1.111	191,031,334
2016	171,844,519	1.141	196,074,596
2017	170,870,752	1.175	200,773,134
2018	164,518,302	1.242	204,331,731
2019	155,116,819	1.345	208,632,122
2020	136,538,641	1.532	209,177,198
2021	100,185,825	1.973	197,666,633
2022	54,499,624	3.568	194,454,658

Indemnity Limited Statewide Paid Loss Development through @12/22

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1995																			1.002
1996																			1.002
1997																1.002			1.004
1998																1.004			1.007
1999															1.007	1.001	1.007	1.002	1.002
2000																1.006	1.006	1.004	1.003
2001												1.004	1.012	1.003	1.004	1.004	1.004	1.003	1.006
2002												1.007	1.003	1.004	1.003	1.004	1.004	1.002	1.002
2003										1.005	1.006	1.005	1.007	1.007	1.005	1.002	1.005	1.002	1.002
2004									1.014	1.014	1.007	1.006	1.012	1.005	1.005	1.004	1.004	1.004	1.006
2005								1.012	1.014	1.009	1.009	1.006	1.004	1.004	1.003	1.004	1.004	1.003	1.003
2006							1.026	1.016	1.009	1.008	1.010	1.005	1.012	1.003	1.005	1.007			
2007						1.036	1.018	1.016	1.021	1.013	1.006	1.006	1.006	1.007	1.005				
2008					1.047	1.041	1.019	1.019	1.019	1.009	1.006	1.009	1.004	1.005					
2009				1.091	1.059	1.026	1.023	1.017	1.012	1.006	1.006	1.002	1.003						
2010			1.152	1.092	1.051	1.033	1.020	1.016	1.016	1.006	1.010	1.004							
2011		1.295	1.161	1.092	1.060	1.045	1.023	1.013	1.009	1.005	1.005								
2012	1.801	1.308	1.155	1.086	1.052	1.031	1.028	1.015	1.007	1.008									
2013	1.747	1.328	1.182	1.073	1.040	1.022	1.024	1.015	1.009										
2014	1.869	1.267	1.118	1.074	1.061	1.026	1.035	1.016											
2015	1.807	1.281	1.145	1.086	1.047	1.026	1.025												
2016	1.781	1.291	1.133	1.066	1.057	1.043													
2017	1.813	1.263	1.114	1.085	1.057														
2018	1.736	1.284	1.138	1.080															
2019	1.771	1.276	1.139																
2020	1.784	1.300																	
2021	1.833																		
2 Yr Avg	1.809	1.288	1.139	1.083	1.057	1.035	1.030	1.016	1.008	1.007	1.008	1.003	1.004	1.006	1.005	1.006	1.004	1.004	
3 Yr Avg	1.796	1.287	1.130	1.077	1.054	1.032	1.028	1.015	1.008	1.006	1.007	1.005	1.004	1.005	1.004	1.005	1.004	1.003	
5 Yr Avg	1.787	1.283	1.134	1.078	1.052	1.030	1.027	1.015	1.011	1.007	1.007	1.005	1.006	1.005	1.005	1.004	1.003	1.003	
5 Yr Avg (Ex. Hi Lo)	1.789	1.284	1.137	1.080	1.054	1.028	1.026	1.015	1.010	1.007	1.006	1.005	1.005	1.005	1.005	1.004	1.003	1.003	
5 Yr Median	1.784	1.284	1.138	1.080	1.057	1.026	1.025	1.015	1.009	1.006	1.006	1.005	1.004	1.005	1.005	1.004	1.003	1.002	
7 Yr Avg	1.789	1.280	1.138	1.079	1.053	1.032	1.025	1.016	1.013	1.008	1.007	1.005	1.007	1.005	1.004	1.004	1.003	1.004	
All Yr Avg	1.794	1.289	1.144	1.083	1.053	1.033	1.024	1.016	1.013	1.008	1.007	1.005	1.007	1.005	1.004	1.004	1.003	1.003	
NCCI Selected	1.809	1.288	1.139	1.083	1.057	1.035	1.030	1.016	1.008	1.007	1.008	1.003	1.004	1.006	1.005	1.006	1.004	1.004	1.039
NCCI Cumulative	3.609	1.995	1.549	1.360	1.256	1.188	1.148	1.115	1.097	1.088	1.080	1.071	1.068	1.064	1.058	1.053	1.047	1.043	1.039
T&M Selected	1.809	1.288	1.139	1.083	1.057	1.030	1.027	1.015	1.011	1.007	1.006	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.039
T&M Cumulative	3.568	1.973	1.532	1.345	1.242	1.175	1.141	1.111	1.095	1.084	1.076	1.070	1.064	1.059	1.054	1.050	1.046	1.042	1.039

Tail

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2008	179,756,406	1.014	182,272,996
2009	198,950,113	1.016	202,133,315
2010	220,882,644	1.019	225,079,414
2011	232,456,428	1.019	236,873,100
2012	225,498,511	1.018	229,557,484
2013	200,835,736	1.020	204,852,451
2014	183,496,440	1.024	187,900,355
2015	165,007,399	1.024	168,967,577
2016	141,633,259	1.028	145,598,990
2017	148,254,038	1.039	154,035,945
2018	154,914,525	1.054	163,279,909
2019	182,906,839	1.080	197,539,386
2020	195,440,205	1.124	219,674,790
2021	167,190,905	1.195	199,793,131
2022	152,399,189	1.359	207,110,498

Indemnity Limited Statewide Paid+Case Loss Development through @12/22

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1995																			1.001
1996																			1.002
1997																	0.998	1.004	1.004
1998															0.999	1.003	1.002	1.000	
1999														0.999	1.001	1.001	1.001	1.003	
2000													1.001	1.001	1.000	1.000	0.996	1.001	
2001												1.001	1.002	0.999	1.001	1.000	0.999	1.002	
2002											0.995	0.999	1.003	0.999	1.002	1.001	1.001	1.000	
2003										1.000	1.001	1.008	0.998	1.004	1.001	1.004	1.004	1.000	
2004									1.008	1.003	1.000	1.011	1.006	1.002	1.002	1.000	1.001	1.002	
2005								1.000	1.006	0.996	1.005	1.004	1.002	1.002	1.006	0.999	0.998		
2006							1.010	1.002	1.002	1.001	0.998	1.002	1.010	0.999	1.002	1.004			
2007						1.001	1.007	1.014	1.012	1.002	1.002	1.002	1.000	1.005	1.002				
2008					1.028	1.013	1.010	1.008	1.002	1.002	1.000	0.998	1.005	1.001					
2009				1.041	1.005	1.002	1.013	1.001	1.004	0.999	0.998	0.998	0.999						
2010			1.043	1.029	1.015	1.014	1.005	1.000	0.995	1.002	0.997	1.001							
2011		1.050	1.072	1.033	1.017	1.004	1.002	0.997	1.005	1.004	0.999								
2012	1.136	1.078	1.039	1.018	1.011	1.009	1.004	1.003	1.003	1.004									
2013	1.128	1.089	1.074	1.040	1.002	1.012	1.008	0.997	1.004										
2014	1.135	1.054	1.027	1.028	1.024	1.028	1.002	1.000											
2015	1.123	1.063	1.034	1.021	1.023	1.011	1.004												
2016	1.141	1.063	1.059	1.025	1.014	1.002													
2017	1.127	1.075	1.033	1.035	1.011														
2018	1.133	1.062	1.027	1.022															
2019	1.161	1.054	1.054																
2020	1.098	1.073																	
2021	1.166																		
2 Yr Avg	1.132	1.064	1.041	1.029	1.013	1.007	1.003	0.999	1.004	1.004	0.998	1.000	1.002	1.003	1.002	1.002	1.000	1.001	
3 Yr Avg	1.142	1.063	1.038	1.027	1.016	1.014	1.005	1.000	1.004	1.003	0.998	0.999	1.001	1.002	1.003	1.001	1.001	1.001	
5 Yr Avg	1.137	1.065	1.041	1.026	1.015	1.012	1.004	0.999	1.002	1.002	0.999	1.000	1.003	1.002	1.003	1.002	1.001	1.001	
5 Yr Avg (Ex. Hi Lo)	1.140	1.066	1.040	1.025	1.016	1.011	1.003	0.999	1.004	1.003	0.999	1.000	1.002	1.002	1.002	1.000	1.000	1.001	
5 Yr Median	1.133	1.063	1.034	1.025	1.014	1.011	1.004	1.000	1.004	1.002	0.999	1.001	1.002	1.002	1.002	1.001	1.001	1.001	
7 Yr Avg	1.136	1.063	1.044	1.027	1.015	1.011	1.005	1.001	1.004	1.002	1.000	1.002	1.003	1.002	1.002	1.001	1.000	1.001	
All Yr Avg	1.135	1.066	1.046	1.029	1.015	1.010	1.007	1.002	1.004	1.001	1.000	1.002	1.003	1.001	1.002	1.001	1.001	1.002	
NCCI Selected	1.137	1.065	1.041	1.026	1.015	1.012	1.004	0.999	1.002	1.002	0.999	1.000	1.003	1.002	1.003	1.002	1.001	1.001	
NCCI Cumulative	1.362	1.198	1.125	1.081	1.054	1.038	1.026	1.022	1.023	1.021	1.019	1.020	1.017	1.015	1.012	1.010	1.009	1.008	
T&M Selected	1.137	1.063	1.041	1.025	1.015	1.011	1.004	1.000	1.004	1.002	1.000	1.000	1.003	1.002	1.002	1.002	1.001	1.001	
T&M Cumulative	1.359	1.195	1.124	1.080	1.054	1.039	1.028	1.024	1.024	1.020	1.018	1.019	1.019	1.016	1.014	1.012	1.010	1.009	

Tail

1.008

1.008

1.008

1.008

Policy Year	Losses	Ultimate	
		Development	Ultimate
		Factor	Losses
2008	212,183,616	1.058	224,490,266
2009	222,130,869	1.061	235,680,852
2010	244,128,698	1.065	259,997,063
2011	238,049,872	1.067	253,999,213
2012	211,200,734	1.070	225,984,785
2013	250,938,649	1.073	269,257,170
2014	248,623,294	1.078	268,015,911
2015	233,684,224	1.086	253,781,067
2016	224,894,120	1.095	246,259,061
2017	231,063,706	1.104	255,094,331
2018	242,881,235	1.118	271,541,221
2019	238,002,558	1.137	270,608,908
2020	257,561,357	1.162	299,286,297
2021	221,011,263	1.232	272,285,876
2022	182,216,858	1.501	273,507,504

Medical Limited Statewide Paid Loss Development through @12/20

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	
1995																			1.003
1996																			1.001
1997																	1.005	1.003	1.007
1998															1.003	1.001	1.001	1.002	
1999														1.002	1.002	1.008	1.001	1.001	
2000													1.004	1.017	1.001	1.002	1.003	1.001	
2001												1.004	1.003	1.004	1.005	1.003	1.003	1.003	
2002											1.005	1.005	1.007	1.004	1.003	1.011	1.004	1.004	
2003										1.005	1.005	1.004	1.002	1.004	1.002	1.004	1.005	1.003	
2004									1.012	1.009	1.004	1.004	1.004	1.005	1.004	1.003	1.003	1.003	
2005								1.006	1.006	1.005	1.004	1.005	1.004	1.004	1.004	1.004	1.004	1.003	
2006							1.012	1.007	1.004	1.003	1.005	1.003	1.005	1.002	1.002	1.004			
2007						1.011	1.009	1.004	1.004	1.005	1.005	1.003	1.001	1.002	1.001	1.002			
2008					1.022	1.019	1.012	1.004	1.012	1.005	1.004	1.004	1.004	1.004					
2009				1.017	1.013	1.010	1.005	1.006	1.003	1.001	1.001	1.000	1.000						
2010			1.036	1.016	1.012	1.007	1.008	1.007	1.009	1.003	1.002	1.003							
2011		1.058	1.036	1.020	1.018	1.014	1.009	1.008	1.003	1.001	1.003								
2012	1.226	1.066	1.030	1.017	1.016	1.009	1.017	1.006	1.004	1.002									
2013	1.219	1.064	1.027	1.016	1.005	1.007	1.008	1.005	1.005										
2014	1.241	1.061	1.023	1.015	1.018	1.010	1.009	1.009											
2015	1.238	1.057	1.036	1.024	1.013	1.009	1.008												
2016	1.206	1.059	1.021	1.011	1.007	1.007													
2017	1.213	1.055	1.025	1.019	1.018														
2018	1.191	1.047	1.019	1.014															
2019	1.202	1.056	1.025																
2020	1.215	1.063																	
2021	1.221																		
2 Yr Avg	1.218	1.060	1.022	1.017	1.013	1.008	1.009	1.007	1.005	1.002	1.003	1.002	1.002	1.003	1.002	1.004	1.003	1.003	
3 Yr Avg	1.213	1.055	1.023	1.015	1.013	1.009	1.008	1.007	1.004	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.004	1.003	
5 Yr Avg	1.208	1.056	1.025	1.017	1.012	1.008	1.010	1.007	1.005	1.002	1.003	1.002	1.003	1.003	1.003	1.005	1.004	1.003	
5 Yr Avg (Ex. Hi Lo)	1.210	1.057	1.024	1.016	1.013	1.008	1.009	1.007	1.004	1.002	1.003	1.002	1.003	1.003	1.003	1.004	1.003	1.003	
5 Yr Median	1.213	1.056	1.025	1.015	1.013	1.009	1.009	1.007	1.004	1.002	1.003	1.003	1.004	1.004	1.002	1.004	1.003	1.003	
7 Yr Avg	1.212	1.057	1.025	1.017	1.014	1.009	1.009	1.006	1.006	1.003	1.003	1.003	1.003	1.003	1.003	1.004	1.003	1.002	
All Yr Avg	1.217	1.059	1.028	1.017	1.014	1.010	1.010	1.006	1.006	1.004	1.004	1.003	1.004	1.005	1.003	1.005	1.003	1.003	
NCCI Selected	1.218	1.060	1.022	1.017	1.013	1.008	1.009	1.007	1.005	1.002	1.003	1.002	1.002	1.003	1.002	1.004	1.003	1.003	1.046
NCCI Cumulative	1.498	1.230	1.160	1.135	1.116	1.102	1.093	1.083	1.075	1.070	1.068	1.065	1.063	1.061	1.058	1.056	1.052	1.049	1.046
T&M Selected	1.218	1.060	1.022	1.017	1.013	1.008	1.008	1.007	1.005	1.002	1.003	1.002	1.003	1.003	1.002	1.004	1.003	1.003	1.046
T&M Cumulative	1.501	1.232	1.162	1.137	1.118	1.104	1.095	1.086	1.078	1.073	1.070	1.067	1.065	1.061	1.058	1.056	1.052	1.049	1.046

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2008	140,700,501	1.017	143,092,410
2009	152,395,769	1.015	154,681,706
2010	169,069,844	1.015	171,605,892
2011	186,527,540	1.014	189,138,926
2012	191,692,398	1.014	194,376,092
2013	166,012,660	1.011	167,838,799
2014	170,212,510	1.011	172,084,848
2015	152,705,754	1.008	153,927,400
2016	134,631,701	1.010	135,978,018
2017	128,910,066	1.010	130,199,167
2018	153,272,672	1.007	154,345,581
2019	156,640,785	1.007	157,737,270
2020	177,106,284	1.014	179,585,772
2021	260,945,526	1.009	263,294,036
2022	270,606,661	1.033	279,536,681

Medical Limited Statewide Paid+Case Loss Development through @12/20

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19		
1995																			1.001	
1996																			1.002	
1997																	0.999	1.005	0.995	
1998																1.008	1.004	1.000	1.000	
1999															1.000	1.000	1.004	0.999	0.999	
2000																			1.003	
2001												1.002	0.999	1.003	0.997	0.997	1.000	1.001	1.003	
2002													0.999	1.005	1.003	1.003	1.001	1.002	1.011	1.004
2003													0.999	1.004	0.999	1.009	1.001	1.002	1.001	1.004
2004																				0.998
2005									1.001	1.021	0.997	1.007	1.002	1.000	0.999	0.989	1.000	0.998		
2006										1.001	1.006	1.001	1.003	1.005	1.001	1.002	1.003			
2007																				
2008																				
2009																				
2010																				
2011																				
2012																				
2013																				
2014																				
2015																				
2016																				
2017																				
2018																				
2019																				
2020																				
2021																				
2022																				
2 Yr Avg	1.023	1.005	1.005	0.992	0.993	0.996	0.996	0.999	1.000	0.998	0.997	0.997	1.001	0.998	1.001	1.002	0.998	1.001		
3 Yr Avg	1.030	0.999	1.008	0.996	1.000	1.000	1.004	0.999	1.000	0.998	0.998	0.997	1.000	0.999	0.997	1.001	0.999	1.002		
5 Yr Avg	1.024	0.993	1.007	1.000	0.997	1.000	1.004	0.997	1.000	0.994	0.999	0.999	1.001	0.998	0.998	1.001	1.001	1.002		
5 Yr Avg (Ex. Hi Lo)	1.024	0.992	1.008	1.002	0.996	0.999	1.002	0.997	1.000	0.995	1.000	0.998	1.000	0.998	0.999	1.001	0.999	1.003		
5 Yr Median	1.027	0.993	1.008	1.002	0.995	0.999	1.003	0.998	0.999	0.996	1.001	0.998	1.000	0.998	1.000	1.002	0.998	1.003		
7 Yr Avg	1.023	0.994	1.004	0.999	0.999	0.999	1.004	0.999	0.999	0.996	1.000	1.000	1.000	0.998	1.001	1.000	1.001	1.001		
All Yr Avg	1.024	0.995	1.000	0.998	1.001	1.000	1.004	0.999	1.002	0.997	1.000	1.001	1.000	1.000	0.999	1.001	1.001	1.001		
NCCI Selected	1.024	0.993	1.007	1.000	0.997	1.000	1.004	0.997	1.000	0.994	0.999	0.999	1.001	0.998	0.998	1.001	1.001	1.002	1.014	
NCCI Cumulative	1.029	1.005	1.012	1.005	1.005	1.008	1.008	1.004	1.007	1.007	1.013	1.014	1.015	1.014	1.016	1.018	1.017	1.016	1.014	
T&M Selected	1.024	0.995	1.007	1.000	0.997	1.000	1.002	0.997	1.000	0.997	1.000	0.999	1.000	0.998	0.999	1.001	1.001	1.002	1.014	
T&M Cumulative	1.033	1.009	1.014	1.007	1.007	1.010	1.010	1.008	1.011	1.011	1.014	1.014	1.015	1.015	1.017	1.018	1.017	1.016	1.014	

Tail



Appendix A - NCCI Responses to Objections including Exhibits



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

- 1. Have any of the data sources used in determining the Missouri Advisory Loss Costs and Rating Values Filing changed since the previous filing? For example, using data from a different data call to develop expenses.**

There have not been any changes in the underlying data sources between this and last year's filings.

- 2. Please provide the estimated overall impact for each change in methodology from the previous filing.**

The only methodology change included in this filing is the introduction of the Factor to Reflect the Inclusion of Assigned Risk Experience. As shown in the filing, its impact on the indication is -0.7% .

- 3. What is the rationale for the change from using 2-year average paid loss development factors to 3-year average paid loss development factors? What is the impact of this change?**

The rationale for the change is included in the Loss Development section of Appendix A-II of the filing (pages 51–52). In addition, Missouri's indication is responsive to recent changes in experience by utilizing a two-Policy Year experience period. Using a three-year average for the paid development factors adds stability compared to a two-year average. Instead of having 50% of the experience period and 50% of development factors (for the paid methodology) drop off with each filing, which is a highly responsive methodology, we are opting for a slightly more stable approach (i.e., balancing stability and responsiveness).

The impact of the change from a two-year average to a three-year average of paid loss development factors is -1.0% . That is, the indication would be a point higher had two-year average development factors for paid loss development been employed.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

4. Please provide the derivation of the D-ratios by hazard group.

Please find the requested information enclosed as Exhibit 4. Note that a monotonicity smoother is applied after a D-ratio is calculated for each hazard group in column (6) to ensure they decrease from hazard group A to G. However, this resulted in no changes to the ratios between what is displayed in column (6) and the final D-ratios for the 1/1/2025 Missouri filing.

5. Please provide loss development triangles with at least 10 diagonals for both the voluntary and assigned risk markets separated by indemnity, medical, and DCCE for the past 19 years. In the prior year, this was submitted as Exhibit 4 Development Triangles.xlsx. An updated version of this file will suffice for these purposes.

Please see the attached Exhibit 5 for the available loss development triangles.

6. Has there been a study done to determine what has caused the volatility in recent paid loss development factor? Please provide the results of this study supporting this claim.

NCCI's standard comprehensive data validation identified no particular carrier as causing the recent volatility observed in the indemnity paid development factors. The decision to increase the length of the development average from two to three factors was based on actuarial judgement and the rationale provided in the Loss Development section of the filing's Appendix A-II (pages 51–52).

7. Please provide an Excel file with the specific calculations used to determine Appendix A-II, Section G, column (6) for the most recent year.

Please see the attached Exhibit 7 for the requested information. The calculations are provided for indemnity and medical.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

- 8. Please provide an excel file spreadsheet with the specific calculations that provide the derivation of the 0.709 factor in Appendix A-II, Section H, line 2.**

Please see the attached Exhibit 8 for the requested information.

- 9. a. What is the rationale for the addition of the Factor to Reflect Inclusion of Assigned Risk Experience?**

Assigned risk premium and loss experience is included into the calculation of the voluntary loss costs. The premium associated with assigned risk policies is reported to NCCI at the NCCI voluntary loss cost level. Without applying the Factor to Reflect the Inclusion of Assigned Risk Experience, the resulting loss cost change would better reflect the average risk in Missouri rather than the average risk written in Missouri's voluntary market. This year, NCCI decided to implement the Factor to Reflect the Inclusion of Assigned Risk Experience to promote greater equity in the voluntary loss costs. Additionally, explicitly recognizing the impact of the assigned risk market is conceptually consistent with NCCI's methodology in a majority of NCCI states where assigned risk market experience is considered in ratemaking.

- b. What is the impact of the inclusion of this factor on voluntary loss costs and assigned risk rates?**

The impact on the voluntary loss cost level change is -0.7%. NCCI does not calculate or file assigned risk rates for Missouri.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

c. Please provide the assigned risk market share for the preceding 10 years to support the use of a 1% assigned risk market assumption.

Please see the attached Exhibit 9 for the requested information. Rather than establishing voluntary loss costs that assume all risks will be written at the NCCI loss cost level, the Factor to Reflect the Inclusion of Assigned Risk Experience is intended to recognize that there will inevitably be some minimum proportion of employers who obtain coverage in the assigned risk market each year. The market share selection considered the observed history across a 10-year period in which the assigned risk market share ranges from 1.2% to 2.5%, with more recent years on the lower end of this range. The selection of 1% recognizes the apparent asymptotic behavior of the market share in recent years and is intended to remain appropriate for some time.

d. Please provide loss ratios for the voluntary and assigned risk market over the preceding 10 years to demonstrate support for the claim that loss ratio experience of the assigned risk market is approximately 75% worse than that of the voluntary market, on average over time.

Please see the attached Exhibit 9 for the requested information. The selection of 75% (1.75) as the differential between assigned risk and voluntary loss experience considered the observed history across a 10-year period in which the assigned risk-to-voluntary loss ratio differential ranged from 1.395 to 3.833 on an unlimited and undeveloped paid plus case loss basis. The observed differential is prone to volatility, especially considering the relatively modest assigned risk market share. The selection of 1.75 for the differential also considered the assigned risk administrator's latest assigned risk rate filing. As with the market share, the differential selection is intended to remain appropriate for some time.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

10. Exhibit II Sections A and B:

- a. Please provide the underlying data and calculations to bring AOE and DCCE to an ultimate level including the development factors, AOE, DCCE, losses, and any other values used to determine the Ultimate AOE and DCCE ratios.**

Please see the attached Exhibit 10a – Countrywide AOE and Exhibit 10b – DCCE for the requested information.

- b. Please provide the Ultimate AOE Ratios for MO only data.**

Unlike with DCCE, NCCI does not have the data required to calculate a Missouri-only AOE ratio. The data source for NCCI's AOE analysis, Financial Call #19, is reported to NCCI on a countrywide basis. Therefore, state-specific AOE data is not available. A "Missouri-only" AOE ratio can only be calculated for Missouri Employers Mutual (MEM) because the carrier does not currently write business in any other state. Note that the approach to calculating the Missouri AOE provision remains the same as that of the previous year's filing. The Missouri AOE provision is based on a weighted average of the countrywide private carrier AOE provision (Exhibit 10a) and the indicated provision for MEM. Please see the attached Exhibit 10c for the indicated AOE provision for MEM and the calculation of the weightings applied to each provision to derive the calculated overall Missouri AOE provision.

11. Appendix A-I Section A and Section D: Please provide the underlying data and calculations to support the factors in column (6).

In addition to adjusting historical policy year experience to the current loss cost and benefit levels, the calculations in Appendix A-I also bring premium to a pure loss level. This is necessary because DSR Premium is reported to NCCI at the voluntary loss cost level, which includes the Loss Adjustment Expense (LAE) provision in Missouri. After the application of the factor in column (5), premium will have been brought to the current (1/1/24) loss cost level. The factor shown in column (6) then removes the current loss adjustment expense provision. This factor is calculated as $1 / 1.203 = 0.831$, where 1.203 is 1 plus the current loss adjustment expense provision of 20.3% (effective 1/1/24).



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

12. Appendix A-IV Section I: Please show the calculations underlying the factors in Col (4) and Col (5)

Column (4) shows the current manual premium to standard premium ratios that were calculated using the latest five years of WCSP data underlying the 1/1/2024 Missouri filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of WCSP data underlying the 1/1/2025 Missouri filing. Standard premium is calculated as the reported manual premium multiplied by the reported experience modification factor. Please see Exhibit 12 for the calculation of these factors.

13. Appendix B-I Section I: Please provide underlying data and calculations for how the Likely-to-Develop and Not-Likely-to-Develop columns are calculated.

Please find the requested information enclosed as Exhibit 13.

14. Appendix B-II Section 1: Please provide more details regarding the iterative process used to determine the test correction factor.

Test correction factors (TCFs) adjust the loss costs by industry group to ensure that the actual new pure premium level is equivalent to the targeted pure premium level. The reviewed rate level by industry group is the product of the proposed pure premium level and the industry group differentials. The determination of the TCFs by industry group is an iterative process, with a maximum of 16 iterations. At each iteration, the ratio of the reviewed rate level to the premium level change implied by the TCF is taken. The TCF which results in the ratio with the minimal distance to unity is selected.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

- 15. Please provide the indication as of 1/1/2025 if all assigned risk experience was excluded. Please provide these calculations in an excel file and include all the underlying components that will change because they are based on only voluntary experience, such as loss development, trend, LAE, etc.**

A strictly voluntary indication is not available. After excluding assigned risk losses and premium from the experience period and removing the Factor to Reflect the Inclusion of Assigned Risk Experience, the resulting indication is -5.3%, which happens to be unchanged from the indication that includes assigned risk experience and the corresponding factor. For more details, please refer to the attached Exhibit 15.

- 16. Please provide, in Excel format, the derivation of the test correction factors in Appendix B-II by industry group. Please include an exhibit that demonstrates that the proposed loss costs effect the desired change by industry group.**

Please see the attached Exhibit 16 for the requested information.

- 17. Provide the Missouri Class Experience Sheets (A-Sheets) for the five policy years underlying loss costs and assigned risk rates in the filing. Provide in Excel format.**

Please see the attached Exhibit 17 for the requested information.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

- 18. Please provide an Excel file with seven columns of information. The first column should be the class code, the second column should be the exposures by class code, the third column should be the current advisory loss cost, the fourth column should be the proposed advisory loss cost by class code and the last three columns should be the percentage loss cost changes effective 2025, 2024, and 2023 by class code. Include totals in columns 4, 5 and 6 and please exclude discontinued classes. This file was submitted as Exhibit 18 Loss Cost Comparison.xlsx for the 2023 filing.**

Please find the requested information enclosed as Exhibit 18. The exposure reflects the most recent policy period used in the Missouri 1/1/2025 filing. The prior year changes exclude class codes that are discontinued as of 1/1/2025.

- 19. Please confirm that the indication provided in Exhibit I is an indication for the voluntary market but that the data upon which it is based is on combined voluntary and assigned risk plan losses. If not, please explain. Please confirm that although the voluntary indications are based on combined voluntary and assigned risk plan data, that you are not providing loss costs or rates for the assigned risk market.**

Yes, the indication provided in Exhibit I of the filing is intended and appropriate for the voluntary market. To take advantage of a broader base of experience and limit the underwriting cycle's influence on NCCI's ratemaking, the data used to derive this indication includes both voluntary market and assigned risk plan experience. With the introduction of the Factor to Reflect the Inclusion of Assigned Risk Experience in this filing, the indication has been adjusted to contemplate the contribution of an expected level of assigned risk plan experience, which promotes improved equity in the voluntary loss costs. Additionally, NCCI does not calculate or file assigned risk loss costs or rates for Missouri.



NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2025

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 4, 2024

20. Does the NCCI continue to track COVID-19 claim counts and losses subsequent to July 1, 2023?

After July 1, 2023, COVID-19 claims will not be separately identified in NCCI's Financial Calls. However, NCCI will continue to track COVID-19 claim counts and losses through two other data streams – the Unit Statistical Plan and the Indemnity Data Call (IDC). COVID-19 claims reported via these data sources will be assigned an identifying nature of injury and cause of injury code. This will allow NCCI to continue to track all COVID-19 claims going forward regardless of accident date or claim size.

Missouri 1/1/2025 Filing

Exhibit 4

Three Reports (1st-3rd)

Hazard Group	Injury Group	(1)	(2)	(3)	(4)	(5) = (2)x(4)/(1)	(6)	(7)	
		Limited Total Loss	Primary	Limited Indemnity	Limited Medical	Estimated Medical Primary			D-Ratio
A	Lost-Time	115,486,115	52,589,147	44,066,706	71,419,409	32,522,401	Indemnity	0.455 $\leq (2) / (1)$	0.355 $\leq (3) / Tot(1)$
	Medical Only	8,513,194	8,133,408	-	8,513,194	8,133,408	Medical	0.509 $\leq Tot(5) / Tot(4)$	0.645 $\leq Tot(4) / Tot(1)$
	Total	123,999,309	60,722,555	44,066,706	79,932,603	40,655,809		0.49	1.00
B	Lost-Time	149,668,776	62,356,254	57,090,783	92,577,993	38,570,616	Indemnity	0.417 $\leq (2) / (1)$	0.364 $\leq (3) / Tot(1)$
	Medical Only	7,365,451	7,158,440	-	7,365,451	7,158,440	Medical	0.458 $\leq Tot(5) / Tot(4)$	0.636 $\leq Tot(4) / Tot(1)$
	Total	157,034,227	69,514,694	57,090,783	99,943,444	45,729,056		0.44	1.00
C	Lost-Time	442,465,230	182,727,883	184,486,703	257,978,527	106,539,151	Indemnity	0.413 $\leq (2) / (1)$	0.401 $\leq (3) / Tot(1)$
	Medical Only	17,334,080	16,521,666	-	17,334,080	16,521,666	Medical	0.447 $\leq Tot(5) / Tot(4)$	0.599 $\leq Tot(4) / Tot(1)$
	Total	459,799,310	199,249,549	184,486,703	275,312,607	123,060,817		0.43	1.00
D	Lost-Time	284,255,795	110,491,693	119,533,600	164,722,195	64,028,366	Indemnity	0.389 $\leq (2) / (1)$	0.409 $\leq (3) / Tot(1)$
	Medical Only	8,114,817	7,833,560	-	8,114,817	7,833,560	Medical	0.416 $\leq Tot(5) / Tot(4)$	0.591 $\leq Tot(4) / Tot(1)$
	Total	292,370,612	118,325,253	119,533,600	172,837,012	71,861,926		0.40	1.00
E	Lost-Time	284,265,242	99,385,051	122,991,622	161,273,620	56,384,618	Indemnity	0.350 $\leq (2) / (1)$	0.423 $\leq (3) / Tot(1)$
	Medical Only	6,765,925	6,499,209	-	6,765,925	6,499,209	Medical	0.374 $\leq Tot(5) / Tot(4)$	0.577 $\leq Tot(4) / Tot(1)$
	Total	291,031,167	105,884,260	122,991,622	168,039,545	62,883,827		0.36	1.00
F	Lost-Time	341,257,714	111,185,217	158,682,548	182,575,166	59,484,837	Indemnity	0.326 $\leq (2) / (1)$	0.458 $\leq (3) / Tot(1)$
	Medical Only	5,128,146	4,905,633	-	5,128,146	4,905,633	Medical	0.343 $\leq Tot(5) / Tot(4)$	0.542 $\leq Tot(4) / Tot(1)$
	Total	346,385,860	116,090,850	158,682,548	187,703,312	64,390,470		0.34	1.00
G	Lost-Time	139,804,475	43,281,422	60,225,949	79,578,526	24,636,348	Indemnity	0.310 $\leq (2) / (1)$	0.424 $\leq (3) / Tot(1)$
	Medical Only	2,095,400	1,904,569	-	2,095,400	1,904,569	Medical	0.325 $\leq Tot(5) / Tot(4)$	0.576 $\leq Tot(4) / Tot(1)$
	Total	141,899,875	45,185,991	60,225,949	81,673,926	26,540,917		0.32	1.00

Missouri

Exhibit 5a

Policy Year—Private Carrier + State Fund—Limited Statewide—Indemnity Paid Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1995																		1.002
1996																	1.004	1.002
1997																1.002	1.002	1.004
1998															1.004	1.005	1.004	1.007
1999														1.007	1.001	1.007	1.002	1.002
2000													1.006	1.006	1.004	1.003	1.004	1.001
2001												1.004	1.012	1.003	1.004	1.004	1.003	1.006
2002											1.008	1.007	1.003	1.004	1.003	1.004	1.002	1.002
2003										1.005	1.006	1.005	1.007	1.007	1.005	1.002	1.005	1.002
2004									1.014	1.014	1.007	1.006	1.012	1.005	1.005	1.004	1.004	1.006
2005								1.012	1.014	1.009	1.009	1.006	1.004	1.004	1.003	1.004	1.003	
2006							1.026	1.016	1.009	1.008	1.010	1.005	1.012	1.003	1.005	1.007		
2007						1.036	1.018	1.016	1.021	1.013	1.006	1.006	1.006	1.007	1.005			
2008					1.047	1.041	1.019	1.019	1.019	1.009	1.006	1.009	1.004	1.005				
2009				1.091	1.059	1.026	1.023	1.017	1.012	1.006	1.006	1.002	1.003					
2010			1.152	1.092	1.051	1.033	1.020	1.016	1.016	1.006	1.010	1.004						
2011		1.295	1.161	1.092	1.060	1.045	1.023	1.013	1.009	1.005	1.005							
2012	1.801	1.308	1.155	1.086	1.052	1.031	1.028	1.015	1.007	1.008								
2013	1.747	1.328	1.182	1.073	1.040	1.022	1.024	1.015	1.009									
2014	1.869	1.267	1.118	1.074	1.061	1.026	1.035	1.016										
2015	1.807	1.281	1.145	1.086	1.047	1.026	1.025											
2016	1.781	1.291	1.133	1.066	1.057	1.043												
2017	1.813	1.263	1.114	1.085	1.057													
2018	1.736	1.284	1.138	1.080														
2019	1.771	1.276	1.139															
2020	1.784	1.300																
2021	1.833																	

Missouri

Exhibit 5b

Policy Year—Private Carrier + State Fund—Limited Statewide—Indemnity Paid+Case Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1995																		1.001
1996																	1.000	1.002
1997																0.998	1.004	1.004
1998															0.999	1.003	1.002	1.000
1999														0.999	1.001	1.001	1.001	1.003
2000													1.001	1.001	1.000	1.000	0.996	1.001
2001												1.001	1.002	0.999	1.001	1.000	0.999	1.002
2002											0.995	0.999	1.003	0.999	1.002	1.001	1.001	1.000
2003										1.000	1.001	1.008	0.998	1.004	1.001	1.004	1.004	1.000
2004									1.008	1.003	1.000	1.011	1.006	1.002	1.002	1.000	1.001	1.002
2005								1.000	1.006	0.996	1.005	1.004	1.002	1.002	1.006	0.999	0.998	
2006							1.010	1.002	1.002	1.001	0.998	1.002	1.010	0.999	1.002	1.004		
2007						1.001	1.007	1.014	1.012	1.002	1.002	1.002	1.000	1.005	1.002			
2008					1.028	1.013	1.010	1.008	1.002	1.002	1.000	0.998	1.005	1.001				
2009				1.041	1.005	1.002	1.013	1.001	1.004	0.999	0.998	0.998	0.999					
2010			1.043	1.029	1.015	1.014	1.005	1.000	0.995	1.002	0.997	1.001						
2011		1.050	1.072	1.033	1.017	1.004	1.002	0.997	1.005	1.004	0.999							
2012	1.136	1.078	1.039	1.018	1.011	1.009	1.004	1.003	1.003	1.004								
2013	1.128	1.089	1.074	1.040	1.002	1.012	1.008	0.997	1.004									
2014	1.135	1.054	1.027	1.028	1.024	1.028	1.002	1.000										
2015	1.123	1.063	1.034	1.021	1.023	1.011	1.004											
2016	1.141	1.063	1.059	1.025	1.014	1.002												
2017	1.127	1.075	1.033	1.035	1.011													
2018	1.133	1.062	1.027	1.022														
2019	1.161	1.054	1.054															
2020	1.098	1.073																
2021	1.166																	

Missouri

Exhibit 5c

Policy Year—Private Carrier + State Fund—Limited Statewide—Medical Paid Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1995																		1.003
1996																	1.003	1.001
1997																1.005	1.003	1.007
1998															1.003	1.001	1.001	1.002
1999														1.002	1.002	1.008	1.001	1.001
2000													1.004	1.017	1.001	1.002	1.003	1.001
2001												1.004	1.003	1.004	1.005	1.003	1.003	1.003
2002											1.005	1.005	1.007	1.004	1.003	1.011	1.004	1.004
2003										1.005	1.005	1.004	1.002	1.004	1.002	1.004	1.005	1.003
2004									1.012	1.009	1.004	1.004	1.004	1.005	1.004	1.003	1.003	1.003
2005								1.006	1.006	1.005	1.004	1.005	1.004	1.004	1.004	1.004	1.004	1.003
2006							1.012	1.007	1.004	1.003	1.005	1.003	1.005	1.002	1.002	1.004		
2007						1.011	1.009	1.004	1.004	1.005	1.003	1.001	1.002	1.001	1.002			
2008					1.022	1.019	1.012	1.004	1.012	1.005	1.004	1.004	1.004	1.004				
2009				1.017	1.013	1.010	1.005	1.006	1.003	1.001	1.001	1.000	1.000					
2010			1.036	1.016	1.012	1.007	1.008	1.007	1.009	1.003	1.002	1.003						
2011		1.058	1.036	1.020	1.018	1.014	1.009	1.008	1.003	1.001	1.003							
2012	1.226	1.066	1.030	1.017	1.016	1.009	1.017	1.006	1.004	1.002								
2013	1.219	1.064	1.027	1.016	1.005	1.007	1.008	1.005	1.005									
2014	1.241	1.061	1.023	1.015	1.018	1.010	1.009	1.009										
2015	1.238	1.057	1.036	1.024	1.013	1.009	1.008											
2016	1.206	1.059	1.021	1.011	1.007	1.007												
2017	1.213	1.055	1.025	1.019	1.018													
2018	1.191	1.047	1.019	1.014														
2019	1.202	1.056	1.025															
2020	1.215	1.063																
2021	1.221																	

Missouri

Exhibit 5d

Policy Year—Private Carrier + State Fund—Limited Statewide—Medical Paid+Case Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1995																		1.001
1996																	1.001	1.002
1997																0.999	1.005	0.995
1998															1.008	1.004	1.000	1.000
1999														1.000	1.000	1.004	0.999	0.999
2000													1.003	0.997	0.997	1.000	1.001	1.003
2001												1.002	0.999	1.003	0.993	1.000	0.996	1.002
2002											0.999	1.005	1.003	1.003	1.001	1.002	1.011	1.004
2003										1.004	0.999	1.004	0.999	1.009	1.001	1.002	1.001	1.004
2004									1.005	0.997	1.001	1.005	0.994	0.997	0.997	1.000	0.997	0.998
2005								1.001	1.021	0.997	1.007	1.002	1.000	0.999	0.989	1.000	0.998	
2006							1.005	0.998	1.001	1.006	1.001	1.003	1.005	1.001	1.002	1.003		
2007						0.998	1.003	1.004	1.002	0.996	1.001	0.999	0.998	0.998	1.000			
2008					1.010	1.007	1.003	1.007	0.990	0.984	1.001	0.998	1.001	0.997				
2009				1.003	0.998	1.007	1.007	0.996	0.997	0.989	0.999	0.998	1.000					
2010			0.993	0.993	1.010	1.001	1.001	0.998	1.003	1.000	1.001	0.996						
2011		0.993	0.975	0.993	1.023	0.993	1.006	0.993	0.999	0.999	0.993							
2012	1.032	1.005	1.004	0.996	0.987	0.995	1.003	0.998	1.002	0.996								
2013	1.013	0.993	1.000	1.000	0.981	1.004	1.020	0.994	0.998									
2014	1.034	0.993	0.995	1.008	1.004	1.007	0.998	1.004										
2015	1.035	1.005	1.008	1.002	1.015	0.999	0.993											
2016	1.007	0.971	1.003	1.004	0.995	0.993												
2017	1.027	0.994	1.014	1.000	0.990													
2018	1.002	0.989	0.997	0.984														
2019	1.044	1.016	1.013															
2020	1.007	0.993																
2021	1.038																	

MISSOURI

Statewide - Private Carrier + State Fund

Derivation of the Factor to Adjust Losses for Prior Policy Years for Valuation Year 2023

Indemnity Paid+Case Data							
(1)	(2)		(3)		(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Indemnity		Newer Year's Indemnity		Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses		Ratio	1 / (4)	Product of (5)
1990/1989	PY 1989@2008	219,039,126	PY 1990@2009	232,456,428	1.061	0.942	0.971
1991/1990	PY 1990@2009	227,189,268	PY 1991@2010	225,498,511	0.993	1.007	1.031
1992/1991	PY 1991@2010	225,498,511	PY 1992@2011	200,835,736	0.891	1.123	1.023
1993/1992	PY 1992@2011	200,811,854	PY 1993@2012	183,496,440	0.914	1.094	0.911
1994/1993	PY 1993@2012	183,545,036	PY 1994@2013	165,007,399	0.899	1.112	0.833
1995/1994	PY 1994@2013	163,997,293	PY 1995@2014	141,633,259	0.864	1.158	0.748
1996/1995	PY 1995@2014	141,608,646	PY 1996@2015	148,254,038	1.047	0.955	0.646
1997/1996	PY 1996@2015	148,247,760	PY 1997@2016	154,914,525	1.045	0.957	0.677
1998/1997	PY 1997@2016	154,914,525	PY 1998@2017	182,906,839	1.181	0.847	0.707
1999/1998	PY 1998@2017	192,061,279	PY 1999@2018	195,440,205	1.018	0.983	0.835
2000/1999	PY 1999@2018	187,282,040	PY 2000@2019	199,418,430	1.065	0.939	0.850
2001/2000	PY 2000@2019	196,663,409	PY 2001@2020	203,545,043	1.035	0.966	0.905
2002/2001	PY 2001@2020	207,781,582	PY 2002@2021	197,849,349	0.952	1.050	0.936
2003/2002	PY 2002@2021	197,849,349	PY 2003@2022	221,902,475	1.122	0.892	0.892
Factor to Adjust Losses for Prior Years—10-Year Average							0.803

Medical Paid+Case Data							
(1)	(2)		(3)		(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Medical		Newer Year's Medical		Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses		Ratio	1 / (4)	Product of (5)
1990/1989	PY 1989@2008	167,794,520	PY 1990@2009	186,527,540	1.112	0.900	0.746
1991/1990	PY 1990@2009	182,662,813	PY 1991@2010	191,692,398	1.049	0.953	0.829
1992/1991	PY 1991@2010	191,692,398	PY 1992@2011	166,012,660	0.866	1.155	0.870
1993/1992	PY 1992@2011	166,008,493	PY 1993@2012	170,212,510	1.025	0.975	0.753
1994/1993	PY 1993@2012	170,220,623	PY 1994@2013	152,705,754	0.897	1.115	0.772
1995/1994	PY 1994@2013	151,577,681	PY 1995@2014	134,631,701	0.888	1.126	0.693
1996/1995	PY 1995@2014	134,623,547	PY 1996@2015	128,910,066	0.958	1.044	0.616
1997/1996	PY 1996@2015	128,897,172	PY 1997@2016	153,272,672	1.189	0.841	0.589
1998/1997	PY 1997@2016	153,272,672	PY 1998@2017	156,640,785	1.022	0.978	0.701
1999/1998	PY 1998@2017	164,679,784	PY 1999@2018	177,106,284	1.075	0.930	0.716
2000/1999	PY 1999@2018	169,817,461	PY 2000@2019	189,908,827	1.118	0.894	0.770
2001/2000	PY 2000@2019	186,929,065	PY 2001@2020	183,658,391	0.983	1.018	0.861
2002/2001	PY 2001@2020	186,292,265	PY 2002@2021	194,333,105	1.043	0.959	0.846
2003/2002	PY 2002@2021	194,333,105	PY 2003@2022	220,105,371	1.133	0.883	0.883
Factor to Adjust Losses for Prior Years—10-Year Average							0.745

Calculation of Tail Adjustment Factors (F_T) by Threshold
 Rate Filing Season 2024–2025
 ULDF = 1.020

<u>Threshold</u>	<u>ELF_T</u>	<u>ELDF_T</u>	<u>CLDF_T</u>	<u>F_T</u>
9,000,000	0.014	1.815	1.014	0.688
10,000,000	0.012	1.877	1.014	0.723
9,599,292				0.709

Notes:

- (1) ULDF = Uncapped 19th to ultimate tail factor, based on NCCI states except NV, TX, and WV
- (2) ELF_T = Excess ratio for threshold T
- (3) ELDF_T = Excess paid+case tail factor, 19th to ultimate, for threshold T
- (4) CLDF_T = Capped paid+case tail factor, 19th to ultimate: $(1 - ELF_T) / (1 / ULDF - ELF_T / ELDF_T)$
- (5) F_T = Tail Adjustment Factor: $[CLDF_T - 1] / [ULDF - 1]$

Missouri Assigned Risk Market Shares

Exhibit 9c

PY	(1) Statewide DSR Premium	(2) Assigned Risk DSR Premium	(3) = (2) / (1) Assigned Risk Market Share
2013	537,690,608	13,284,388	2.5%
2014	626,160,082	15,765,628	2.5%
2015	640,107,048	13,179,434	2.1%
2016	653,360,147	11,021,760	1.7%
2017	656,366,634	9,538,009	1.5%
2018	633,785,076	8,364,831	1.3%
2019	616,537,116	7,150,114	1.2%
2020	625,926,442	8,384,739	1.3%
2021	699,891,638	9,673,707	1.4%
2022	689,746,773	8,692,141	1.3%

© Copyright 2024 National Council on Compensation Insurance Inc. All Rights Reserved.

Missouri Implied Assigned Risk Differential*

Exhibit 9d

Voluntary Experience						
PY	(1)		(2)	(3) = (2) / (1)		
	DSR Premium	Total Paid+Case Losses		Loss Ratio		
2013	524,406,220	410,757,119		0.783		
2014	610,394,454	427,663,611		0.701		
2015	626,927,614	458,001,676		0.731		
2016	642,338,387	433,759,642		0.675		
2017	646,828,625	486,320,112		0.752		
2018	625,420,245	478,642,267		0.765		
2019	609,387,002	445,889,258		0.732		
2020	617,541,703	432,144,207		0.700		
2021	690,217,931	449,224,556		0.651		
2022	681,054,632	444,008,898		0.652		
	6,274,516,813	4,466,411,346		0.711833513		
Assigned Risk Experience						
PY	(4)		(5)	(6) = (5) / (4)		(7) = (6) / (3)
	DSR Premium	Total Paid+Case Losses		Loss Ratio	Experience Differential	
2013	13,284,388	23,033,231		1.734	2.215	0.465
2014	15,765,628	18,367,014		1.165	1.662	-0.088
2015	13,179,434	13,448,623		1.020	1.395	-0.355
2016	11,021,760	28,514,793		2.587	3.833	2.083
2017	9,538,009	15,434,321		1.618	2.152	0.402
2018	8,364,831	17,850,423		2.134	2.790	1.040
2019	7,150,114	8,130,491		1.137	1.553	-0.197
2020	8,384,739	19,099,064		2.278	3.254	1.504
2021	9,673,707	10,364,727		1.071	1.645	-0.105
2022	8,692,141	9,864,723		1.135	1.741	-0.009
	105,054,751	164,107,410		1.562113169		
				2.194492308		5.000

* Based on unlimited, undeveloped premium and losses.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Each year, NCCI calculates a countrywide (CW) adjusting and other expense (AOE) provision. This file provides the CW AOE provision that will be filed as applicable during the 2024-2025 filing season.

NCCI calculates ultimate AOE ratios by accident year, separately for both paid and incurred data (paid plus unpaid). The average of the paid and incurred AOE ratio indications are also calculated. The AOE ratios by year as well as the selected provision are shown in Exhibit 1.

Exhibit 1: Ultimate AOE Ratios and Countrywide Selection

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2017	9.2%	9.5%	9.4%
2018	9.0%	9.0%	9.0%
2019	9.5%	9.7%	9.6%
2020	10.3%	10.0%	10.2%
2021	9.7%	10.0%	9.9%
2022	9.5%	9.9%	9.7%
2023	10.0%	9.8%	9.9%
Selected AOE Provision			9.8%

For the 2024-2025 filing season, NCCI selected a countrywide AOE provision of 9.8%, an increase over last year's 9.4%. In the latest valuation of data, NCCI observed an increase in AOE ratio emergence in the years following the pandemic. The selection aligns with an average of the latest two accident year AOE ratios and is responsive to the latest available data.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Data Used

NCCI uses private carrier data reported on NCCI Call 19 to calculate the ultimate AOE ratios. Call 19 is a countrywide Call in which data is reported for the most recent ten individual accident years, in addition to an aggregated “prior line” in which data is reported for all years older than the most recent ten. The data reported includes losses and AOE on both a paid and unpaid basis. Further, the Call 19 data is reported for all policy types—including that for large deductible policies. NCCI reviews all call submissions for completeness and accuracy. Occasionally, a carrier’s data submission is not included in the analysis because it had quality issues or NCCI determined that the data reported should not be included based on NCCI's actuarial judgment.

Methodology Overview

To determine the ultimate AOE ratios, NCCI uses the following methodology:

- Calculate AOE ratios at a 10th report by developing AOE and losses separately to a 10th.
 - A two-year average of historical paid loss and AOE development factors is selected.
 - A five-year average of historical incurred loss and AOE development factors is selected.
- Apply a 10th-to-ultimate ratio tail factor
 - An extended history of tail factors is reviewed as they can be influenced by underwriting cycles and changes to system costs.
- Apply the adjustment to reverse AOE credits
 - Carriers may credit their AOE amounts for reimbursement of claims-handling provided to policyholders (such as for claims below a deductible amount) or for other service fees charged related to claims-handling. The purpose of this adjustment is to add these credits back in to put AOE on a first-dollar basis.
- Apply the adjustment for losses associated with Third-Party Administrator (TPA) Agreements
 - As a result of TPA agreements, some carriers report losses on Call 19 without associated AOE. The purpose of this adjustment is to remove these losses from the analysis.
- Apply the adjustment to convert losses from a net-of-deductible to a gross-of-deductible basis
 - Up to this point in the calculation, the data used includes losses from large deductible policies, net of the deductible. The purpose of this adjustment is to convert the data to a full coverage basis, allowing the AOE provision to be on the same basis as the losses used in individual state experience filings.
- Apply an adjustment to exclude the percentage of COVID-19 pandemic related losses relative to total losses
 - COVID-19 claims with accident dates between December 1, 2019 through June 30, 2023 are excluded

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
Accident	Paid AOE	Cumulative Paid AOE	Estimated Paid AOE	Paid Losses	Cumulative Paid Loss	Estimated Paid Losses	10th Report-to-Ultimate
Year	at Current Report	Development Factors	Developed to a 10th Report	at Current Report	Development Factors	Developed to a 10th Report	Paid AOE Ratio Tail Factor
2017	2,030,879,327	1.041	2,114,145,379	16,480,272,138	1.044	17,205,404,112	0.94
2018	2,059,506,487	1.065	2,193,374,409	16,945,111,681	1.072	18,165,159,722	0.94
2019	2,133,199,123	1.098	2,342,252,637	16,600,912,675	1.119	18,576,421,283	0.94
2020	1,946,319,755	1.150	2,238,267,718	13,846,188,477	1.204	16,670,810,926	0.94
2021	1,871,771,971	1.237	2,315,381,928	13,203,721,622	1.374	18,141,913,509	0.94
2022	1,698,858,797	1.430	2,429,368,080	10,836,126,275	1.778	19,266,632,517	0.94
2023	1,155,150,874	2.191	2,530,935,565	4,807,332,348	3.897	18,734,174,160	0.94

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
Accident	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment to Reverse AOE Credits	Adjustment for Losses Associated with TPA Agreements	Adjustment to Convert Losses From Net to Gross of Deductible	Percentage of COVID-19-Related Losses to Total Losses	Estimated Ultimate AOE Ratio After Adjustments
Year						
2017	11.6%	0.011	1.037	0.70	-	9.2%
2018	11.4%	0.011	1.034	0.70	-	9.0%
2019	11.8%	0.013	1.040	0.70	-	9.5%
2020	12.6%	0.012	1.040	0.70	2.1%	10.3%
2021	12.0%	0.012	1.041	0.70	0.8%	9.7%
2022	11.8%	0.012	1.036	0.70	0.1%	9.5%
2023	12.7%	0.012	1.045	0.69	0.0%	10.0%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

Accident Year	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
	Incurred AOE at Current Report	Cumulative Incurred AOE Development Factors	Estimated Incurred AOE Developed to a 10th Report	Incurred Losses at Current Report	Cumulative Incurred Loss Development Factors	Estimated Incurred Losses Developed to a 10th Report	10th Report- to-Ultimate Incurred AOE Ratio Tail Factor
2017	2,279,642,128	1.007	2,295,599,623	20,847,792,342	0.967	20,159,815,195	1.04
2018	2,314,007,369	1.006	2,327,891,413	22,244,642,598	0.951	21,154,655,111	1.04
2019	2,478,547,207	1.002	2,483,504,301	23,144,847,297	0.930	21,524,707,986	1.04
2020	2,329,369,896	0.997	2,322,381,786	21,785,846,112	0.907	19,759,762,424	1.04
2021	2,452,313,238	0.987	2,420,433,166	23,014,169,115	0.882	20,298,497,159	1.04
2022	2,535,938,682	0.991	2,513,115,234	24,565,195,397	0.861	21,150,633,237	1.04
2023	2,482,000,572	1.014	2,516,748,580	24,656,457,954	0.857	21,130,584,467	1.04

Accident Year	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated Ultimate AOE Ratio Before Adjustments	Adjustment to Reverse AOE Credits	Adjustment for Losses Associated with TPA Agreements	Adjustment to Convert Losses From Net to Gross of Deductible	Percentage of COVID-19-Related Losses to Total Losses	Estimated Ultimate AOE Ratio After Adjustments
2017	11.9%	0.011	1.037	0.70	-	9.5%
2018	11.4%	0.011	1.034	0.70	-	9.0%
2019	12.0%	0.013	1.040	0.70	-	9.7%
2020	12.3%	0.012	1.040	0.70	2.1%	10.0%
2021	12.4%	0.012	1.041	0.70	0.8%	10.0%
2022	12.4%	0.012	1.036	0.70	0.1%	9.9%
2023	12.4%	0.012	1.045	0.69	0.0%	9.8%

**NATIONAL COUNCIL ON COMPENSATION INSURANCE
2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW**

Exhibit 4: AOE Ratio Tail Factor Selection—Paid

Valuation Date	(1)	(2)	(3) = (1)/(2)
	Paid AOE 10th-to-Ultimate	Paid Loss 10th-to-Ultimate	Paid AOE-to-Loss 10th-to-Ultimate Tail Factor
12/31/2009	1.044	1.204	0.867
12/31/2010	1.134	1.169	0.970
12/31/2011	1.170	1.245	0.940
12/31/2012	1.167	1.221	0.956
12/31/2013	1.118	1.252	0.893
12/31/2014	1.089	1.233	0.883
12/31/2015	1.057	1.214	0.871
12/31/2016	1.081	1.198	0.902
12/31/2017	1.072	1.190	0.901
12/31/2018	1.115	1.136	0.982
12/31/2019	1.089	1.146	0.950
12/31/2020	1.122	1.136	0.988
12/31/2021	1.106	1.135	0.974
12/31/2022	1.087	1.152	0.944
12/31/2023	1.114	1.130	0.986
		Selected Paid AOE Tail Factor	0.940

**NATIONAL COUNCIL ON COMPENSATION INSURANCE
2024 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW**

Exhibit 5: AOE Ratio Tail Factor Selection—Incurred

Valuation Date	(1) Incurred AOE 10th-to-Ultimate	(2) Incurred Loss 10th-to-Ultimate	(3) = (1)/(2) Incurred AOE-to-Loss 10th-to-Ultimate Tail Factor
12/31/2009	1.021	1.061	0.962
12/31/2010	1.109	1.043	1.063
12/31/2011	1.112	1.047	1.062
12/31/2012	1.113	1.026	1.085
12/31/2013	1.051	1.039	1.012
12/31/2014	1.027	1.033	0.994
12/31/2015	0.999	1.017	0.982
12/31/2016	1.003	0.995	1.008
12/31/2017	1.000	0.995	1.005
12/31/2018	1.041	0.958	1.087
12/31/2019	1.003	0.973	1.031
12/31/2020	1.025	0.969	1.058
12/31/2021	1.025	0.967	1.060
12/31/2022	1.022	0.973	1.050
12/31/2023	1.028	0.953	1.079
		Selected Incurred AOE Tail Factor	1.040

Missouri

Paid DCCE to Paid Loss Ratio Development Factors

Report	(1)	(2)
	DCCE Ratio Development	
	<u>To Next Report</u>	<u>To Ultimate</u>
1st	1.077	1.099
2nd	1.022	1.020
3rd	1.015	0.998
4th	1.007	0.983
5th	1.000	0.976
6th	1.002	0.976
7th	0.996	0.974
8th	0.998	0.978
9th	0.998	0.980
10th	0.999	0.982
11th	0.998	0.983
12th	0.999	0.985
13th	1.000	0.986
14th	0.999	0.986
15th	0.998	0.987
16th	0.997	0.989
17th	0.998	0.992
18th	0.999	0.994
19th		0.995*

(1) Derived on next tab

(2) = Cumulative upward product of column (1)

*Selection

© Copyright 2024 National Council on Compensation Insurance Inc. All Rights Reserved.

Missouri

Paid DCCE to Paid Loss Ratio Age-to-Age Development Factors

<u>Valuation</u>	<u>1st/2nd</u>	<u>2nd/3rd</u>	<u>3rd/4th</u>	<u>4th/5th</u>	<u>5th/6th</u>	<u>6th/7th</u>
12/31/2021	1.071	1.035	1.020	1.013	1.002	1.006
12/31/2022	1.068	1.016	1.015	1.002	1.002	1.002
12/31/2023	1.092	1.014	1.011	1.007	0.995	0.998
Average	1.077	1.022	1.015	1.007	1.000	1.002

<u>Valuation</u>	<u>7th/8th</u>	<u>8th/9th</u>	<u>9th/10th</u>	<u>10th/11th</u>	<u>11th/12th</u>	<u>12th/13th</u>
12/31/2021	0.999	0.997	0.998	0.999	0.999	0.997
12/31/2022	0.994	0.995	0.999	1.001	0.998	1.000
12/31/2023	0.996	1.002	0.997	0.997	0.998	1.001
Average	0.996	0.998	0.998	0.999	0.998	0.999

<u>Valuation</u>	<u>13th/14th</u>	<u>14th/15th</u>	<u>15th/16th</u>	<u>16th/17th</u>	<u>17th/18th</u>	<u>18th/19th</u>
12/31/2021	1.000	0.999	0.998	0.997	0.999	0.998
12/31/2022	1.000	0.999	0.997	0.997	0.997	1.001
12/31/2023	1.000	0.998	0.999	0.997	0.998	0.997
Average	1.000	0.999	0.998	0.997	0.998	0.999

© Copyright 2024 National Council on Compensation Insurance Inc. All Rights Reserved.

Missouri AOE Provision Calculation

Exhibit 10c

Policy Year	DSR Premium*		State Fund Calculated
	Private Carrier	State Fund	Weight^
2021	363,913,676	101,048,836	21.7%
2022	395,530,126	108,040,198	21.5%
Selected State Fund Weight			21.6%

*Designated Statistical Reporting level premium on-leveled and developed to ultimate

^State Fund Premium / Combined Private Carrier and State Fund Premium

	Weight	AOE Provision
Private Carrier	78.4%	9.8%
State Fund	21.6%	13.5%
Overall		10.6%

© Copyright 2024 National Council on Compensation Insurance Inc. All Rights Reserved.

Missouri

1/1/2025

Objection 12

		(1)	(2)	Current Manual to Standard Ratio (2)/(1)		(3)	(4)	Proposed Manual to Standard Ratio (4)/(3)
	Policy Period	PY Standard Earned Premiums	Premiums @ PY Manual Rates		Policy Period	PY Standard Earned Premiums	Premiums @ PY Manual Rates	
Manufacturing	7/16-6/17	233,233,631	293,364,969		7/17-6/18	245,749,732	308,645,977	
	7/17-6/18	245,772,261	308,626,479		7/18-6/19	247,104,793	312,419,737	
	7/18-6/19	247,041,762	312,255,654		7/19-6/20	235,326,211	300,867,284	
	7/19-6/20	234,719,606	299,123,676		7/20-6/21	250,975,082	322,934,252	
	7/20-6/21	249,836,997	320,483,084		7/21-6/22	266,634,673	342,175,050	
	5 Yr Totals	1,210,604,257	1,533,853,862	1.267	5 Yr Totals	1,245,790,491	1,587,042,300	1.274
Contracting	7/16-6/17	332,426,461	373,836,061		7/17-6/18	325,336,649	365,504,563	
	7/17-6/18	325,215,687	365,331,251		7/18-6/19	326,165,955	367,060,756	
	7/18-6/19	326,177,709	367,083,340		7/19-6/20	325,719,455	366,097,457	
	7/19-6/20	325,753,492	366,240,304		7/20-6/21	348,611,451	392,962,683	
	7/20-6/21	348,076,202	392,088,245		7/21-6/22	366,889,251	413,032,647	
	5 Yr Totals	1,657,649,551	1,864,579,201	1.125	5 Yr Totals	1,692,722,761	1,904,658,106	1.125
Office & Clerical	7/16-6/17	164,344,380	189,368,405		7/17-6/18	163,805,109	186,131,291	
	7/17-6/18	162,859,093	184,816,417		7/18-6/19	164,102,644	183,323,688	
	7/18-6/19	162,767,420	181,929,952		7/19-6/20	156,333,195	176,798,017	
	7/19-6/20	156,341,897	176,655,474		7/20-6/21	163,411,998	185,921,214	
	7/20-6/21	164,217,779	186,740,597		7/21-6/22	175,063,470	201,873,119	
	5 Yr Totals	810,530,569	919,510,845	1.134	5 Yr Totals	822,716,416	934,047,329	1.135
Goods & Services	7/16-6/17	406,480,235	442,115,682		7/17-6/18	416,951,438	452,778,353	
	7/17-6/18	416,279,047	452,060,431		7/18-6/19	409,994,596	447,428,652	
	7/18-6/19	409,825,469	447,225,667		7/19-6/20	407,221,287	443,987,427	
	7/19-6/20	407,406,765	444,187,353		7/20-6/21	430,630,555	463,333,909	
	7/20-6/21	430,015,841	462,678,030		7/21-6/22	461,210,837	499,014,605	
	5 Yr Totals	2,070,007,357	2,248,267,163	1.086	5 Yr Totals	2,126,008,713	2,306,542,946	1.085
Miscellaneous	7/16-6/17	267,987,632	285,693,284		7/17-6/18	277,720,172	293,458,113	
	7/17-6/18	275,502,990	290,842,237		7/18-6/19	278,442,272	298,732,350	
	7/18-6/19	278,526,382	298,743,832		7/19-6/20	282,415,271	304,226,062	
	7/19-6/20	282,363,415	303,998,609		7/20-6/21	302,210,962	323,368,497	
	7/20-6/21	304,945,405	325,208,667		7/21-6/22	316,415,311	340,033,581	
	5 Yr Totals	1,409,325,824	1,504,486,629	1.068	5 Yr Totals	1,457,203,988	1,559,818,603	1.070

**LIMITED INDEMNITY LOSS
DEVELOPMENT**
Likely

Missouri
01/01/25

1st Report Start: 7/1/2021
1st Report End: 6/30/2022

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/08-6/09	56,394,400	68,119,688	76,960,072	81,812,658	86,340,805	88,808,054	90,128,179	91,674,860	91,998,967	92,402,355
7/09-6/10	59,353,135	72,061,974	78,751,760	85,780,165	92,479,110	95,818,557	97,128,246	98,916,286	99,134,325	99,041,531
7/10-6/11	57,436,737	70,737,482	81,332,688	87,004,173	92,401,354	94,585,249	97,054,647	96,688,549	96,992,388	97,153,193
7/11-6/12	55,738,741	68,604,052	76,709,818	82,746,589	87,599,902	90,381,910	91,480,869	92,775,488	93,869,039	94,040,847
7/12-6/13	51,993,838	65,464,388	76,147,455	83,686,834	87,257,025	90,583,671	93,341,543	94,395,797	94,104,038	94,426,009
7/13-6/14	55,068,087	71,554,736	82,975,895	89,076,954	94,485,327	98,863,390	101,391,311	104,049,031	104,381,357	
7/14-6/15	61,410,760	77,540,554	87,661,671	95,073,073	99,369,509	101,821,623	104,210,251	104,812,565		
7/15-6/16	58,716,974	74,975,858	84,894,667	91,456,773	95,540,045	99,180,327	100,206,093			
7/16-6/17	59,003,576	74,933,544	85,452,045	91,485,437	96,858,946	100,933,818				
7/17-6/18	59,504,400	75,406,566	87,291,668	92,059,711	97,408,022					
7/18-6/19	58,903,185	72,523,833	82,962,412	90,171,660						
7/19-6/20	52,378,436	65,585,841	75,391,093							
7/20-6/21	59,145,207	76,503,554								
7/21-6/22	65,418,843									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/08-6/09	1.208	1.130	1.063	1.055	1.029	1.015	1.017	1.004	1.004
7/09-6/10	1.214	1.093	1.089	1.078	1.036	1.014	1.018	1.002	0.999
7/10-6/11	1.232	1.150	1.070	1.062	1.024	1.026	0.996	1.003	1.002
7/11-6/12	1.231	1.118	1.079	1.059	1.032	1.012	1.014	1.012	1.002
7/12-6/13	1.259	1.163	1.099	1.043	1.038	1.030	1.011	0.997	1.003
7/13-6/14	1.299	1.160	1.074	1.061	1.046	1.026	1.026	1.003	
7/14-6/15	1.263	1.131	1.085	1.045	1.025	1.023	1.006		
7/15-6/16	1.277	1.132	1.077	1.045	1.038	1.010			
7/16-6/17	1.270	1.140	1.071	1.059	1.042				
7/17-6/18	1.267	1.158	1.055	1.058					
7/18-6/19	1.231	1.144	1.087						
7/19-6/20	1.252	1.150							
7/20-6/21	1.293								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.263	1.145	1.075	1.054	1.038	1.020	1.011	1.003	1.002

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.828	1.447	1.264	1.176	1.116	1.075	1.054	1.043	1.040	1.038

**LIMITED INDEMNITY LOSS
DEVELOPMENT
Not-Likely**

Missouri
01/01/25

1st Report Start: 7/1/2021
1st Report End: 6/30/2022

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/08-6/09	143,348,893	158,385,454	166,673,069	168,886,668	169,362,949	171,114,591	172,071,117	172,827,622	172,575,080	172,995,619
7/09-6/10	137,929,325	149,999,354	158,861,623	161,919,515	164,228,362	164,004,946	164,233,547	166,425,295	166,474,918	166,581,748
7/10-6/11	143,631,111	159,767,585	168,398,468	171,025,417	174,081,280	176,750,088	177,092,378	176,656,627	177,254,742	177,195,719
7/11-6/12	142,885,709	156,413,734	166,865,179	170,200,525	172,641,023	174,270,255	175,650,851	175,046,315	175,717,877	176,153,152
7/12-6/13	156,750,141	172,696,409	181,918,292	186,881,356	189,001,926	191,554,963	192,811,467	193,000,835	192,975,253	193,131,835
7/13-6/14	157,674,786	175,180,954	185,827,851	192,297,531	194,451,013	196,598,311	197,209,443	197,158,076	196,779,310	
7/14-6/15	163,662,948	184,076,964	195,584,098	201,934,532	204,769,132	208,053,265	209,552,462	209,209,959		
7/15-6/16	167,281,518	184,841,137	194,810,584	199,875,044	202,805,275	205,170,170	206,894,095			
7/16-6/17	166,489,036	184,880,513	197,604,328	205,379,359	207,863,719	209,371,179				
7/17-6/18	179,100,124	198,884,795	210,832,771	215,559,731	217,940,398					
7/18-6/19	180,570,094	202,335,568	210,417,266	217,333,569						
7/19-6/20	166,057,720	185,414,042	194,382,656							
7/20-6/21	180,973,948	205,915,420								
7/21-6/22	198,616,716									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/08-6/09	1.105	1.052	1.013	1.003	1.010	1.006	1.004	0.999	1.002
7/09-6/10	1.088	1.059	1.019	1.014	0.999	1.001	1.013	1.000	1.001
7/10-6/11	1.112	1.054	1.016	1.018	1.015	1.002	0.998	1.003	1.000
7/11-6/12	1.095	1.067	1.020	1.014	1.009	1.008	0.997	1.004	1.002
7/12-6/13	1.102	1.053	1.027	1.011	1.014	1.007	1.001	1.000	1.001
7/13-6/14	1.111	1.061	1.035	1.011	1.011	1.003	1.000	0.998	
7/14-6/15	1.125	1.063	1.032	1.014	1.016	1.007	0.998		
7/15-6/16	1.105	1.054	1.026	1.015	1.012	1.008			
7/16-6/17	1.110	1.069	1.039	1.012	1.007				
7/17-6/18	1.110	1.060	1.022	1.011					
7/18-6/19	1.121	1.040	1.033						
7/19-6/20	1.117	1.048							
7/20-6/21	1.138								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.119	1.054	1.030	1.013	1.012	1.007	0.999	1.001	1.001

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.269	1.134	1.076	1.045	1.032	1.020	1.013	1.014	1.013	1.012

**LIMITED MEDICAL LOSS
DEVELOPMENT**

Likely

Missouri

01/01/25

1st Report Start: 7/1/2021

1st Report End: 6/30/2022

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/08-6/09	77,299,299	83,716,216	84,487,702	85,601,036	86,424,633	86,263,145	86,015,817	86,159,079	86,125,504	85,926,982
7/09-6/10	83,954,929	91,556,817	92,066,985	93,080,155	93,556,226	93,040,273	92,810,952	92,672,685	92,409,890	92,240,876
7/10-6/11	84,917,439	90,617,270	94,644,199	95,612,579	95,582,458	95,746,427	95,930,481	95,509,483	95,592,564	95,528,239
7/11-6/12	84,401,586	89,352,612	91,525,169	92,120,542	92,536,044	92,953,231	92,368,583	92,239,180	92,242,314	91,888,189
7/12-6/13	77,266,505	85,796,389	88,269,149	89,194,727	88,694,645	88,605,507	88,265,939	88,351,711	88,418,716	87,900,324
7/13-6/14	81,391,862	87,707,675	90,767,705	91,169,753	92,917,829	93,151,772	93,190,998	93,176,495	92,689,868	
7/14-6/15	86,253,043	93,206,031	94,976,720	94,991,338	95,280,270	95,789,076	96,185,495	96,444,888		
7/15-6/16	86,402,410	91,109,164	93,200,799	94,348,423	95,363,237	95,379,813	94,680,908			
7/16-6/17	87,705,430	95,499,457	95,197,636	97,780,406	98,118,482	97,475,587				
7/17-6/18	88,148,277	94,683,935	93,882,927	94,541,190	94,242,866					
7/18-6/19	87,610,320	90,899,813	92,958,353	93,477,946						
7/19-6/20	77,823,042	83,935,249	87,627,173							
7/20-6/21	86,408,102	92,493,154								
7/21-6/22	93,746,349									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/08-6/09	1.083	1.009	1.013	1.010	0.998	0.997	1.002	1.000	0.998
7/09-6/10	1.091	1.006	1.011	1.005	0.994	0.998	0.999	0.997	0.998
7/10-6/11	1.067	1.044	1.010	1.000	1.002	1.002	0.996	1.001	0.999
7/11-6/12	1.059	1.024	1.007	1.005	1.005	0.994	0.999	1.000	0.996
7/12-6/13	1.110	1.029	1.010	0.994	0.999	0.996	1.001	1.001	0.994
7/13-6/14	1.078	1.035	1.004	1.019	1.003	1.000	1.000	0.995	
7/14-6/15	1.081	1.019	1.000	1.003	1.005	1.004	1.003		
7/15-6/16	1.054	1.023	1.012	1.011	1.000	0.993			
7/16-6/17	1.089	0.997	1.027	1.003	0.993				
7/17-6/18	1.074	0.992	1.007	0.997					
7/18-6/19	1.038	1.023	1.006						
7/19-6/20	1.079	1.044							
7/20-6/21	1.070								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.070	1.016	1.010	1.007	1.000	0.997	1.000	0.999	0.997

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.118	1.045	1.029	1.019	1.012	1.012	1.015	1.015	1.016	1.019

**LIMITED MEDICAL LOSS
DEVELOPMENT
Not-Likely**

Missouri
01/01/25

1st Report Start: 7/1/2021
1st Report End: 6/30/2022

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/08-6/09	239,392,040	244,924,400	247,716,387	247,551,813	246,455,377	246,566,197	246,401,538	246,377,727	246,332,065	246,572,160
7/09-6/10	245,550,064	249,616,946	250,588,934	248,945,252	247,958,004	247,523,790	247,989,990	248,003,878	248,512,889	248,277,978
7/10-6/11	262,728,943	267,916,001	267,944,450	267,911,790	268,753,637	268,502,319	268,611,733	268,823,816	268,211,758	267,998,623
7/11-6/12	261,384,678	263,115,056	263,883,686	264,073,123	264,333,041	264,410,330	264,430,667	263,348,529	263,022,695	263,183,320
7/12-6/13	283,943,382	285,866,987	284,270,587	283,091,477	282,505,349	282,367,195	281,162,063	281,231,450	281,277,323	280,973,867
7/13-6/14	292,203,654	294,018,056	295,102,620	295,144,274	294,733,718	294,152,179	293,555,439	293,462,425	293,249,322	
7/14-6/15	299,068,964	302,661,852	303,678,247	303,083,715	303,061,433	303,620,815	302,924,769	301,616,007		
7/15-6/16	316,446,411	319,217,189	321,669,709	321,749,755	320,391,245	319,453,371	319,027,926			
7/16-6/17	320,358,038	321,935,442	323,416,222	323,972,774	322,296,070	322,438,535				
7/17-6/18	344,312,939	347,374,633	346,750,726	345,793,244	345,455,152					
7/18-6/19	352,229,677	355,520,215	354,612,728	355,154,393						
7/19-6/20	310,278,868	313,113,331	311,051,712							
7/20-6/21	336,349,157	339,812,930								
7/21-6/22	361,495,070									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/08-6/09	1.023	1.011	0.999	0.996	1.000	0.999	1.000	1.000	1.001
7/09-6/10	1.017	1.004	0.993	0.996	0.998	1.002	1.000	1.002	0.999
7/10-6/11	1.020	1.000	1.000	1.003	0.999	1.000	1.001	0.998	0.999
7/11-6/12	1.007	1.003	1.001	1.001	1.000	1.000	0.996	0.999	1.001
7/12-6/13	1.007	0.994	0.996	0.998	1.000	0.996	1.000	1.000	0.999
7/13-6/14	1.006	1.004	1.000	0.999	0.998	0.998	1.000	0.999	
7/14-6/15	1.012	1.003	0.998	1.000	1.002	0.998	0.996		
7/15-6/16	1.009	1.008	1.000	0.996	0.997	0.999			
7/16-6/17	1.005	1.005	1.002	0.995	1.000				
7/17-6/18	1.009	0.998	0.997	0.999					
7/18-6/19	1.009	0.997	1.002						
7/19-6/20	1.009	0.993							
7/20-6/21	1.010								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.008	1.000	1.000	0.998	0.999	0.998	0.999	1.000	1.000

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.006	0.998	0.998	0.998	1.000	1.001	1.003	1.004	1.004	1.004

Determination of the indicated loss cost level change after excluding the assigned risk premium and loss experience reported to NCCI by Missouri's designated assigned risk plan administrator from the filing's experience period

	<u>PY 2022</u>	<u>PY 2021</u>
Premium:		
(1) Standard Earned Premium Developed to Ultimate	\$690,589,397	\$689,527,713
(2) Premium On-level Factor (Appendix A-I)	0.720	0.665
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$497,224,366	\$458,535,929
Indemnity Benefit Cost:		
(4) Limited Indemnity Losses Developed to Ultimate	\$218,635,468	\$206,717,543
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000	1.000
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$218,635,468	\$206,717,543
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.440	0.451
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.899	0.867
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.396	0.391
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012	1.012
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.401	0.396
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000	1.000
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.401	0.396
Medical Benefit Cost:		
(14) Limited Medical Losses Developed to Ultimate	\$292,827,179	\$276,836,887
(15) Medical Loss On-level Factor (Appendix A-I)	1.000	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$292,827,179	\$276,836,887
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.589	0.604
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.913	0.885
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.538	0.535
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012	1.012
(21) Projected Medical Cost Ratio = (19) x (20)	0.544	0.541
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.544	0.541
Total Benefit Cost:		
(24) Indicated Change Based on Experience, Trend, and Benefits = (13) + (23)	0.945	0.937
(25) Average Indicated Change Based on Experience, Trend, and Benefits = Average of (24)		0.941
(26) Effect of the Change in Loss-based Expenses (Exhibit II)		1.006
(27) Overall Average Voluntary Loss Cost Level Change		0.947



Derivation of Test Correction Factor (TCF)
Industry Group 1

Iteration	TCF	Old Premium	New Premium	Premium Level Change	Reviewed Rate Level	Tolerance
1	1.0000	234,049,778	224,289,835	0.968	0.958299713	1.010122
2	1.5000	234,049,778	273,274,552	0.968	1.167591591	0.829057
3	1.2500	234,049,778	270,364,666	0.968	1.155158827	0.837980
4	1.1250	234,049,778	251,851,762	0.968	1.076060676	0.899578
5	1.0625	234,049,778	238,368,857	0.968	1.018453678	0.950461
6	1.0313	234,049,778	231,287,792	0.968	0.988199154	0.979560
7	1.0157	234,049,778	227,804,877	0.968	0.973318068	0.994536
8	1.0079	234,049,778	226,146,828	0.968	0.966233896	1.001828
9	1.0118	234,049,778	227,049,871	0.968	0.970092233	0.997843
10	1.0099	234,049,778	226,596,209	0.968	0.968153919	0.999841
11	1.0089	234,049,778	226,431,594	0.968	0.967450586	1.000568
12	1.0094	234,049,778	226,576,094	0.968	0.968067974	0.999930
13	1.0092	234,049,778	226,505,078	0.968	0.967764550	1.000243
14	1.0093	234,049,778	226,563,134	0.968	0.968012599	0.999987
15	1.0093	234,049,778	226,563,134	0.968	0.968012599	0.999987
16	1.0093	234,049,778	226,563,134	0.968	0.968012599	0.999987

Industry Group 2

Iteration	TCF	Old Premium	New Premium	Premium Level Change	Reviewed Rate Level	Tolerance
1	1.0000	208,618,130	194,715,410	0.938	0.933358045	1.004973
2	1.5000	208,618,130	237,455,357	0.938	1.138229727	0.824087
3	1.2500	208,618,130	235,478,945	0.938	1.128755898	0.831003
4	1.1250	208,618,130	219,001,877	0.938	1.049773942	0.893526
5	1.0625	208,618,130	206,963,483	0.938	0.992068535	0.945499
6	1.0313	208,618,130	200,752,003	0.938	0.962294135	0.974754
7	1.0157	208,618,130	197,792,956	0.938	0.948110098	0.989337
8	1.0079	208,618,130	196,347,336	0.938	0.941180596	0.996621
9	1.0040	208,618,130	195,651,663	0.938	0.937845926	1.000164
10	1.0060	208,618,130	195,965,813	0.938	0.939351786	0.998561
11	1.0050	208,618,130	195,867,732	0.938	0.938881641	0.999061
12	1.0045	208,618,130	195,758,640	0.938	0.938358715	0.999618
13	1.0043	208,618,130	195,752,131	0.938	0.938327511	0.999651
14	1.0042	208,618,130	195,744,991	0.938	0.938293286	0.999687
15	1.0041	208,618,130	195,660,170	0.938	0.937886704	1.000121
16	1.0042	208,618,130	195,744,991	0.938	0.938293286	0.999687

Industry Group 3

Iteration	TCF	Old Premium	New Premium	Premium Level Change	Reviewed Rate Level	Tolerance
1	1.0000	119,428,548	115,320,313	0.9320	0.965600890	0.965202
2	0.5000	119,428,548	90,119,929	0.9320	0.754592851	1.235103
3	0.7500	119,428,548	90,220,210	0.9320	0.755432524	1.233730
4	0.8750	119,428,548	101,565,498	0.9320	0.850428974	1.095918
5	0.9375	119,428,548	106,763,233	0.9320	0.893950687	1.042563
6	0.9688	119,428,548	109,341,789	0.9320	0.915541471	1.017977
7	0.9844	119,428,548	110,811,683	0.9320	0.927849201	1.004474
8	0.9922	119,428,548	114,915,570	0.9320	0.962211898	0.968602
9	0.9883	119,428,548	110,891,630	0.9320	0.928518614	1.003749
10	0.9903	119,428,548	114,105,787	0.9320	0.955431412	0.975476
11	0.9893	119,428,548	114,105,787	0.9320	0.955431412	0.975476
12	0.9888	119,428,548	110,896,414	0.9320	0.928558667	1.003706
13	0.9891	119,428,548	110,896,414	0.9320	0.928558667	1.003706
14	0.9892	119,428,548	114,105,787	0.9320	0.955431412	0.975476
15	0.9892	119,428,548	114,105,787	0.9320	0.955431412	0.975476
16	0.9892	119,428,548	114,105,787	0.9320	0.955431412	0.975476

Industry Group 4

Iteration	TCF	Old Premium	New Premium	Premium Level Change	Reviewed Rate Level	Tolerance
1	1.0000	324,470,765	308,260,066	0.9470	0.950039568	0.996801
2	0.5000	324,470,765	243,990,086	0.9470	0.751963233	1.259370
3	0.7500	324,470,765	244,419,096	0.9470	0.753285417	1.257160
4	0.8750	324,470,765	270,050,548	0.9470	0.832280061	1.137838
5	0.9375	324,470,765	289,348,938	0.9470	0.891756575	1.061949
6	0.9688	324,470,765	298,982,788	0.9470	0.921447537	1.027731
7	0.9844	324,470,765	303,461,619	0.9470	0.935251035	1.012562
8	0.9922	324,470,765	305,955,741	0.9470	0.942937773	1.004308
9	0.9961	324,470,765	307,152,246	0.9470	0.946625333	1.000396
10	0.9981	324,470,765	307,842,754	0.9470	0.948753439	0.998152
11	0.9971	324,470,765	307,631,893	0.9470	0.948103576	0.998836
12	0.9966	324,470,765	307,510,265	0.9470	0.947728725	0.999231
13	0.9964	324,470,765	307,276,446	0.9470	0.947008110	0.999991
14	0.9963	324,470,765	307,252,143	0.9470	0.946933210	1.000071
15	0.9964	324,470,765	307,276,446	0.9470	0.947008110	0.999991
16	0.9964	324,470,765	307,276,446	0.9470	0.947008110	0.999991

Industry Group 5

Iteration	TCF	Old Premium	New Premium	Premium Level Change	Reviewed Rate Level	Tolerance
1	1.0000	229,856,234	215,930,822	0.9460	0.939416861	1.007008
2	1.5000	229,856,234	264,080,393	0.9460	1.148893759	0.823401
3	1.2500	229,856,234	261,039,696	0.9460	1.135665069	0.832992
4	1.1250	229,856,234	242,786,569	0.9460	1.056254011	0.895618
5	1.0625	229,856,234	229,278,314	0.9460	0.997485734	0.948384
6	1.0313	229,856,234	222,637,505	0.9460	0.968594593	0.976673
7	1.0157	229,856,234	218,994,747	0.9460	0.952746606	0.992919
8	1.0079	229,856,234	217,540,977	0.9460	0.946421913	0.999554
9	1.0040	229,856,234	216,629,913	0.9460	0.942458290	1.003758
10	1.0060	229,856,234	217,021,650	0.9460	0.944162557	1.001946
11	1.0070	229,856,234	217,414,969	0.9460	0.945873710	1.000134
12	1.0075	229,856,234	217,515,740	0.9460	0.946312121	0.999670
13	1.0073	229,856,234	217,436,574	0.9460	0.945967702	1.000034
14	1.0074	229,856,234	217,514,790	0.9460	0.946307986	0.999675
15	1.0074	229,856,234	217,514,790	0.9460	0.946307986	0.999675
16	1.0074	229,856,234	217,514,790	0.9460	0.946307986	0.999675

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.

An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2024 Voluntary Loss Cost	Proposed 01/01/2025 Voluntary Loss Cost	Proposed 01/01/2025 Voluntary Loss Cost Change	01/01/2024 Voluntary Loss Cost Change	01/01/2023 Voluntary Loss Cost Change
0005	248,877.68	2.19	2.12	-3.2%	-6.8%	-7.5%
0008	116,705.07	1.86	1.71	-8.1%	-3.1%	-9.9%
0016	25,960.35	3.02	2.77	-8.3%	-14.7%	-12.2%
0034	618,087.43	2.28	2.02	-11.4%	-3.8%	-4.8%
0035	644,153.12	1.48	1.45	-2.0%	-11.4%	-6.7%
0036	89,445.56	3.18	3.03	-4.7%	-20.5%	-15.4%
0037	904,149.50	2.76	2.60	-5.8%	-1.8%	-1.4%
0042	1,098,517.56	4.83	4.38	-9.3%	0.2%	-9.6%
0050	231,891.54	4.18	4.25	1.7%	-5.4%	2.1%
0059	-	N/A	N/A	N/A	N/A	-9.1%
0065	-	N/A	N/A	N/A	N/A	0.0%
0066	-	N/A	N/A	N/A	N/A	0.0%
0067	-	N/A	N/A	N/A	N/A	0.0%
0079	24,396.27	2.18	1.96	-10.1%	-15.5%	-13.1%
0083	1,081,669.24	3.40	3.11	-8.5%	-8.6%	-3.6%
0106	1,012,590.22	4.93	4.41	-10.5%	-10.0%	-7.4%
0113	17,972.55	3.53	3.23	-8.5%	-7.3%	-2.1%
0170	12,131.77	1.61	1.41	-12.4%	-11.5%	-6.7%
0251	9,398.96	2.74	2.51	-8.4%	-8.1%	-4.2%
0401	93,683.75	7.10	6.44	-9.3%	-14.7%	-6.4%
0771	-	0.39	0.37	-5.1%	-7.1%	-2.3%
0908	* 247.50	101.00	96.00	-5.0%	-3.8%	-5.4%
0913	* 301.80	362.00	348.00	-3.9%	-8.8%	-4.8%
0917	279,862.04	2.83	2.81	-0.7%	-8.4%	-4.6%
1005	4,188.51	4.10	3.83	-6.6%	-11.6%	-12.3%
1016	1,277.33	14.22	12.14	-14.6%	-9.6%	-0.1%
1164	1,020,260.22	3.80	3.75	-1.3%	-1.6%	4.0%
1165	16,639.69	2.02	2.07	2.5%	-11.0%	-8.1%
1320	30,561.27	1.19	1.11	-6.7%	-7.0%	-3.0%
1322	-	5.57	5.27	-5.4%	-7.6%	-4.3%
1430	4,501.09	4.09	4.01	-2.0%	-8.9%	-9.3%
1438	417,622.33	6.03	4.73	-21.6%	-27.0%	-26.0%
1452	110,457.15	2.19	2.03	-7.3%	-11.0%	-9.6%
1463	145,467.74	7.26	7.25	-0.1%	-4.0%	-3.2%
1472	286,993.38	2.60	2.57	-1.2%	-6.8%	-0.4%
1624	1,294,274.35	2.39	2.35	-1.7%	0.8%	-3.3%
1642	340,206.06	2.67	2.83	6.0%	-0.7%	3.1%
1654	26,618.33	3.13	3.37	7.7%	3.3%	-2.3%
1699	301,099.16	2.20	2.27	3.2%	-3.1%	2.7%

1701	920,326.80	2.37	2.19	-7.6%	-2.1%	-11.0%
1710	26,394.60	2.96	2.44	-17.6%	-6.0%	-4.0%
1747	89,103.09	2.56	2.71	5.9%	9.9%	13.7%
1748	-	4.50	4.22	-6.2%	-8.5%	-6.6%
1803	242,796.67	5.32	4.80	-9.8%	-16.7%	-8.5%
1924	141,113.46	2.27	2.31	1.8%	-7.3%	-9.9%
1925	471,661.88	2.24	2.32	3.6%	-14.5%	-14.4%
2002	231,791.34	2.81	2.76	-1.8%	-7.3%	0.3%
2003	1,176,668.49	2.94	2.71	-7.8%	-7.5%	-3.0%
2014	959,287.95	3.71	3.63	-2.2%	-9.3%	-4.4%
2016	411,263.59	2.17	2.23	2.8%	-6.1%	-9.4%
2021	103,782.77	2.26	2.13	-5.8%	-9.2%	-3.1%
2039	542,152.21	2.42	2.55	5.4%	-6.9%	4.8%
2041	70,486.07	2.20	2.09	-5.0%	-3.1%	-3.8%
2065	5,141.41	1.44	1.47	2.1%	-6.5%	-3.8%
2070	1,472,792.73	3.32	3.34	0.6%	-6.7%	0.8%
2081	48,722.28	4.00	3.68	-8.0%	-11.5%	0.4%
2089	2,462,459.87	2.10	2.05	-2.4%	-11.0%	-14.8%
2095	2,381,991.67	2.61	2.38	-8.8%	-8.7%	-10.1%
2105	12,646.96	3.41	3.27	-4.1%	-6.8%	-5.7%
2110	2,190.03	1.98	2.15	8.6%	10.6%	5.3%
2111	295,486.36	1.74	1.71	-1.7%	-2.2%	-1.7%
2112	1,408.48	3.21	3.08	-4.0%	-1.8%	-2.4%
2114	-	1.99	1.83	-8.0%	-11.9%	-10.0%
2121	1,070,616.37	0.96	0.98	2.1%	-2.0%	-14.8%
2130	172,624.49	1.63	1.63	0.0%	-3.0%	5.0%
2131	107,113.76	2.07	1.86	-10.1%	-2.8%	-0.9%
2143	220,449.00	1.69	1.61	-4.7%	-12.0%	-11.5%
2157	1,180,820.62	3.19	3.11	-2.5%	-12.8%	-15.1%
2172	-	1.31	1.38	5.3%	-1.5%	-2.9%
2174	216.13	2.47	2.50	1.2%	-5.0%	-3.7%
2211	7.50	6.28	6.28	0.0%	-10.0%	-10.4%
2220	13,453.47	1.94	1.91	-1.5%	-3.5%	-1.0%
2288	27,964.90	3.41	3.41	0.0%	-1.4%	-5.2%
2302	3.28	1.57	1.61	2.5%	-4.8%	-2.4%
2305	203,832.75	1.72	1.71	-0.6%	-8.5%	-7.8%
2361	2,749.85	1.48	1.57	6.1%	-3.3%	-4.4%
2362	9,743.94	2.03	1.94	-4.4%	0.0%	2.5%
2380	49,704.13	1.72	1.75	1.7%	2.4%	-9.7%
2388	191,463.51	1.11	1.16	4.5%	-12.6%	-7.3%
2402	2,061.72	1.95	1.73	-11.3%	-9.7%	-7.7%
2413	9,018.63	1.77	1.73	-2.3%	-14.1%	-11.2%
2416	-	2.07	1.96	-5.3%	-2.4%	7.1%
2417	27,103.72	1.23	1.11	-9.8%	-8.2%	-4.3%
2501	1,343,906.77	1.75	1.58	-9.7%	-12.9%	-9.0%
2503	14,259.35	0.94	0.89	-5.3%	-7.8%	-8.9%
2570	33,555.35	2.86	3.07	7.3%	-8.9%	-13.7%
2585	1,266,594.49	2.62	2.69	2.7%	-4.0%	-1.4%
2586	69,836.96	3.44	3.59	4.4%	12.8%	13.8%
2587	7,093.27	2.16	2.06	-4.6%	4.3%	5.6%
2589	158,330.18	1.66	1.72	3.6%	-7.3%	-5.3%
2600	-	3.78	3.59	-5.0%	-4.5%	-1.5%
2623	247,909.94	3.85	3.40	-11.7%	-12.3%	-13.1%

2651	64,863.41	1.29	1.20	-7.0%	-15.7%	-17.7%
2660	308,730.85	1.77	1.66	-6.2%	-16.9%	-15.8%
2688	123,606.44	1.94	1.89	-2.6%	-3.5%	-6.5%
2701	4,621.76	8.63	8.14	-5.7%	-6.8%	-0.9%
2702	22,314.71	12.59	12.69	0.8%	-14.2%	-1.0%
2709	4,606.86	9.02	7.79	-13.6%	-18.7%	-22.6%
2710	115,234.91	9.40	8.34	-11.3%	-12.6%	-6.6%
2714	1,367.69	3.60	3.59	-0.3%	-4.3%	-8.5%
2731	477,666.19	2.70	2.83	4.8%	-2.9%	-7.6%
2735	45,706.22	3.29	3.39	3.0%	-2.9%	-4.2%
2759	400,323.61	4.05	3.95	-2.5%	-13.6%	-10.3%
2790	34,426.25	1.65	1.61	-2.4%	-9.3%	-1.6%
2797	43,598.27	3.10	2.97	-4.2%	-17.6%	-16.4%
2799	37,485.68	4.30	4.68	8.8%	2.4%	-3.9%
2802	476,392.70	4.18	3.87	-7.4%	-2.8%	-5.9%
2835	14,082.63	1.96	1.81	-7.7%	-9.3%	0.5%
2836	3,874.22	2.10	1.96	-6.7%	-8.7%	-5.0%
2841	43,486.71	3.40	3.27	-3.8%	-4.2%	-7.3%
2881	191,114.12	2.38	2.24	-5.9%	-2.5%	-6.2%
2883	2,115,812.47	1.91	1.81	-5.2%	-15.1%	-8.5%
2915	6,073.40	2.24	2.23	-0.4%	-10.8%	-14.9%
2916	440.00	2.48	2.48	0.0%	-8.1%	-11.2%
2923	12,109.09	1.28	1.35	5.5%	-7.9%	-8.6%
2960	25,547.78	3.59	3.35	-6.7%	-9.3%	-7.3%
3004	8,092.34	1.08	1.08	0.0%	-9.2%	-14.4%
3018	44,942.82	2.58	2.56	-0.8%	-2.6%	-12.3%
3022	153,267.64	2.56	2.55	-0.4%	-5.5%	-4.9%
3027	2,834.44	1.71	1.92	12.3%	-6.6%	-9.9%
3028	308,179.16	3.28	3.16	-3.7%	1.2%	-4.7%
3030	1,307,391.26	3.80	3.72	-2.1%	-6.9%	-4.7%
3040	427,861.27	3.61	3.49	-3.3%	-6.0%	-9.2%
3041	23,989.28	2.90	2.83	-2.4%	-4.9%	-8.7%
3042	1,678.33	3.17	2.87	-9.5%	-14.8%	-13.1%
3064	188,424.38	2.91	2.69	-7.6%	-4.6%	-9.0%
3076	5,067,425.51	2.43	2.31	-4.9%	-9.3%	-1.1%
3081	140,964.95	3.04	3.22	5.9%	-8.7%	-13.3%
3082	44,596.43	3.72	3.87	4.0%	-6.1%	-7.0%
3085	1,156,414.70	3.66	3.87	5.7%	-5.7%	-10.6%
3110	67,411.63	3.09	3.07	-0.6%	-7.5%	-9.5%
3111	9,111.71	1.62	1.67	3.1%	-1.2%	-6.3%
3113	1,321,750.50	1.38	1.30	-5.8%	-11.0%	-2.5%
3114	58,467.47	2.20	2.04	-7.3%	-14.1%	-17.2%
3118	9,399.27	1.56	1.52	-2.6%	-4.3%	-8.4%
3119	12,014.99	1.03	0.97	-5.8%	-11.2%	-10.8%
3122	439.79	1.52	1.53	0.7%	-11.6%	-9.0%
3126	280,510.00	1.37	1.38	0.7%	-2.1%	7.7%
3131	15,786.43	1.23	1.15	-6.5%	-14.6%	-10.6%
3132	9,169.23	3.86	3.75	-2.8%	-4.7%	-6.5%
3145	113,200.61	1.75	1.75	0.0%	-3.8%	-8.5%
3146	432,010.30	1.70	1.72	1.2%	-9.1%	-4.1%
3169	137,691.83	1.75	1.85	5.7%	-6.9%	-13.4%
3179	2,417,069.38	1.53	1.43	-6.5%	-7.3%	-10.3%
3180	295,103.60	2.52	2.47	-2.0%	-6.3%	4.3%

3188	323,787.63	1.82	1.78	-2.2%	-7.1%	-2.0%
3220	380,326.23	1.57	1.47	-6.4%	-12.3%	-10.5%
3224	-	2.79	2.62	-6.1%	-7.9%	-3.8%
3227	276,325.81	2.31	2.03	-12.1%	-7.2%	-9.5%
3241	278,883.33	2.41	2.64	9.5%	5.7%	-1.7%
3255	-	2.07	2.05	-1.0%	-10.0%	0.4%
3257	397,858.59	1.99	2.10	5.5%	-1.0%	-7.4%
3270	156,285.21	2.43	2.19	-9.9%	-15.0%	-11.5%
3300	380,344.31	3.60	3.13	-13.1%	-14.3%	-5.8%
3303	373,948.13	2.09	2.42	15.8%	5.6%	7.0%
3307	83,231.63	1.88	1.85	-1.6%	-13.0%	-12.9%
3315	21,237.59	2.20	2.18	-0.9%	-7.2%	-6.0%
3334	-	1.62	1.63	0.6%	2.5%	-3.7%
3336	110,052.28	2.07	2.14	3.4%	-5.0%	-6.8%
3365	249,489.65	2.96	2.81	-5.1%	-2.6%	-4.7%
3372	200,396.59	2.15	2.15	0.0%	-7.7%	-12.4%
3373	112,434.83	4.21	4.24	0.7%	-4.8%	1.6%
3383	37,959.48	1.19	1.18	-0.8%	-6.3%	-7.3%
3385	8,126.61	0.82	0.80	-2.4%	-4.7%	0.0%
3400	1,479,507.81	3.08	2.98	-3.2%	-13.5%	-10.6%
3507	1,290,621.21	2.13	2.04	-4.2%	-5.3%	-3.8%
3515	8,549.01	1.76	1.62	-8.0%	-12.9%	-13.3%
3548	117,191.06	1.27	1.18	-7.1%	-8.6%	-0.7%
3559	88,657.72	1.65	1.47	-10.9%	-13.6%	-9.9%
3574	1,718,789.97	1.67	1.31	-21.6%	-16.9%	-7.8%
3581	125,169.22	1.04	0.94	-9.6%	-6.3%	-1.8%
3612	1,296,039.58	1.61	1.58	-1.9%	-3.6%	-9.2%
3620	754,367.20	2.65	2.40	-9.4%	-6.4%	-13.7%
3629	1,114,184.77	1.27	1.25	-1.6%	-4.5%	-4.3%
3632	4,476,194.98	2.31	2.17	-6.1%	-2.5%	-7.8%
3634	642,393.44	1.19	1.22	2.5%	-8.5%	-7.1%
3635	95,566.80	1.37	1.32	-3.6%	-13.8%	-11.2%
3638	168,135.93	1.89	1.67	-11.6%	-8.7%	-3.7%
3642	-	1.17	1.11	-5.1%	0.9%	4.5%
3643	2,697,140.12	2.37	2.15	-9.3%	-9.2%	-5.1%
3647	1,686,920.97	2.42	2.50	3.3%	-5.5%	-2.3%
3648	105,389.10	1.04	0.99	-4.8%	-13.3%	-13.7%
3681	3,677,942.56	0.51	0.47	-7.8%	-10.5%	-8.1%
3685	1,671,634.09	0.75	0.74	-1.3%	-11.8%	-11.5%
3719	47,309.48	0.60	0.59	-1.7%	-7.7%	-14.5%
3724	3,832,465.78	3.04	2.72	-10.5%	-3.2%	0.3%
3726	235,756.00	2.36	2.21	-6.4%	-18.9%	-8.2%
3803	142,742.64	1.93	2.10	8.8%	-0.5%	-11.0%
3807	265,315.30	1.60	1.68	5.0%	-8.6%	-14.6%
3808	389,822.24	3.10	3.17	2.3%	-2.8%	-5.9%
3821	275,937.20	3.96	3.80	-4.0%	-3.9%	-1.0%
3822	14,916.04	2.96	3.02	2.0%	-4.2%	-4.6%
3824	1,125,869.73	2.80	2.76	-1.4%	-6.0%	-4.2%
3826	165,685.85	0.75	0.70	-6.7%	-8.5%	-9.9%
3827	3,496.58	1.57	1.49	-5.1%	-11.8%	-15.2%
3830	8,195,294.09	0.65	0.68	4.6%	-3.0%	0.0%
3851	6,739.99	1.57	1.54	-1.9%	-12.8%	-11.8%
3865	35,466.40	2.69	2.47	-8.2%	-8.2%	8.1%

3881	284,091.66	2.83	2.62	-7.4%	-5.7%	-7.4%
4000	162,802.03	2.93	2.74	-6.5%	-10.9%	-6.0%
4018	164,153.42	4.07	3.78	-7.1%	-14.7%	-6.7%
4021	318.93	3.56	3.29	-7.6%	-11.0%	-13.4%
4034	489,418.69	5.49	5.38	-2.0%	-3.3%	-3.2%
4036	48,739.62	2.01	2.00	-0.5%	-2.9%	-6.8%
4038	14,081.62	2.89	2.70	-6.6%	-6.5%	-6.1%
4062	22,058.39	1.98	1.78	-10.1%	-6.6%	-11.3%
4101	83,769.36	1.90	2.17	14.2%	3.3%	-5.6%
4109	135,826.54	0.53	0.52	-1.9%	0.0%	1.9%
4110	30,375.77	0.79	0.73	-7.6%	-12.2%	-11.8%
4111	4,915.26	1.57	1.62	3.2%	-7.6%	2.4%
4114	246,550.00	2.13	2.04	-4.2%	-11.3%	-12.1%
4130	279,354.79	2.84	3.02	6.3%	5.2%	-2.9%
4131	-	4.02	4.13	2.7%	2.8%	-5.3%
4133	2,027.87	2.00	2.11	5.5%	-1.0%	4.7%
4149	166,804.49	0.70	0.70	0.0%	1.4%	-2.8%
4206	11,873.29	2.53	2.46	-2.8%	2.4%	-0.8%
4207	100.10	1.72	1.75	1.7%	-9.0%	-4.1%
4239	127,869.13	1.58	1.57	-0.6%	-10.7%	-4.3%
4240	71,291.16	2.15	1.96	-8.8%	-14.7%	-13.1%
4243	1,019,206.84	1.69	1.71	1.2%	-8.2%	-5.6%
4244	1,478,280.89	2.17	2.19	0.9%	-3.6%	-5.9%
4250	119,855.32	1.74	1.75	0.6%	-1.7%	4.7%
4251	104,826.46	3.15	2.80	-11.1%	-8.2%	0.6%
4263	42,576.34	3.71	4.04	8.9%	12.8%	0.9%
4273	653,037.35	1.84	1.75	-4.9%	-7.1%	-6.6%
4279	402,381.25	2.65	2.66	0.4%	3.9%	9.4%
4283	262,003.97	1.36	1.34	-1.5%	9.7%	3.3%
4299	2,565,539.56	1.63	1.48	-9.2%	-9.4%	-5.3%
4304	143,401.53	3.75	3.67	-2.1%	-8.5%	-6.8%
4307	95,853.95	1.70	1.83	7.6%	-1.7%	-0.6%
4351	56,545.38	0.92	0.87	-5.4%	-5.2%	5.4%
4352	38,259.02	1.27	1.21	-4.7%	-6.6%	-8.7%
4361	675,336.59	0.54	0.50	-7.4%	-6.9%	-4.9%
4410	1,347,191.16	2.51	2.41	-4.0%	-8.7%	-3.5%
4420	14,080.42	2.55	2.34	-8.2%	-12.1%	-17.1%
4431	13,689.70	0.92	0.85	-7.6%	-14.0%	-8.5%
4432	12,872.75	1.01	1.07	5.9%	-3.8%	-4.5%
4452	912,856.17	1.95	1.89	-3.1%	-6.3%	-8.4%
4459	1,539,479.29	1.91	1.81	-5.2%	-1.0%	-9.8%
4470	161,188.76	1.93	1.80	-6.7%	-4.0%	-1.5%
4484	5,603,909.30	2.14	2.10	-1.9%	-5.7%	-5.8%
4493	10,754.25	1.96	1.73	-11.7%	-16.9%	-17.8%
4511	4,310,478.38	0.28	0.27	-3.6%	-12.5%	-11.1%
4557	276,774.40	1.95	1.91	-2.1%	-12.6%	0.5%
4558	494,271.41	1.32	1.39	5.3%	-6.4%	-9.0%
4568	10,610.29	2.45	2.31	-5.7%	-7.9%	-6.3%
4581	16,532.89	1.09	0.96	-11.9%	-16.8%	-16.0%
4583	459,781.93	3.85	3.97	3.1%	-4.9%	-4.0%
4611	3,278,743.06	0.81	0.78	-3.7%	-12.9%	-8.8%
4635	467,562.73	1.89	1.85	-2.1%	-8.3%	-13.8%
4653	4,458.79	1.61	1.62	0.6%	4.5%	6.2%

4665	12,646.70	6.09	6.00	-1.5%	-4.2%	-7.7%
4683	58,650.98	3.86	4.20	8.8%	6.9%	9.1%
4686	162,764.14	1.57	1.66	5.7%	-4.8%	-12.7%
4692	353,932.96	0.66	0.64	-3.0%	-9.6%	-6.4%
4693	134,597.63	0.96	0.96	0.0%	-2.0%	6.5%
4703	351,675.50	1.56	1.52	-2.6%	-2.5%	-9.1%
4717	93,141.95	1.81	1.76	-2.8%	-6.7%	1.0%
4720	1,088,810.67	1.94	1.90	-2.1%	-2.5%	0.0%
4740	110,482.33	0.90	0.79	-12.2%	2.3%	-8.3%
4741	100,385.94	2.23	2.37	6.3%	0.0%	2.8%
4751	4,647.57	2.19	2.19	0.0%	-6.0%	9.9%
4771	352,872.96	2.19	2.08	-5.0%	-7.2%	-4.1%
4777	64,938.06	3.61	3.59	-0.6%	5.2%	5.2%
4825	2,728,959.17	0.63	0.70	11.1%	-4.5%	-1.5%
4828	1,588,454.90	1.60	1.62	1.3%	-9.6%	-1.1%
4829	3,153,814.33	0.86	0.88	2.3%	-7.5%	-4.1%
4902	80,332.45	1.63	1.55	-4.9%	-10.4%	-15.3%
4923	2,252.91	1.00	1.04	4.0%	7.5%	0.0%
5020	88,851.95	2.99	2.72	-9.0%	-7.4%	-8.8%
5022	1,418,240.76	4.69	4.31	-8.1%	-8.9%	-8.8%
5037	23,718.28	6.41	6.38	-0.5%	-4.5%	-16.9%
5040	143,207.20	6.12	5.31	-13.2%	-16.3%	-10.9%
5057	288,750.00	3.10	2.98	-3.9%	-17.1%	-12.4%
5059	74,663.39	15.04	13.53	-10.0%	-10.3%	-8.8%
5102	617,423.84	4.07	3.91	-3.9%	-7.7%	-5.8%
5146	378,173.02	3.11	2.98	-4.2%	-9.3%	-13.6%
5160	568,254.49	1.43	1.39	-2.8%	-4.0%	-9.1%
5183	5,779,537.26	2.32	2.16	-6.9%	2.2%	-7.7%
5188	750,785.65	2.11	2.04	-3.3%	-1.9%	-7.3%
5190	7,098,661.33	1.78	1.73	-2.8%	-11.9%	-8.6%
5191	4,039,790.66	0.67	0.66	-1.5%	-2.9%	-1.4%
5192	738,661.19	2.37	2.32	-2.1%	1.3%	-5.6%
5213	1,716,468.54	3.82	3.43	-10.2%	-9.0%	-9.7%
5215	707,245.99	3.88	3.71	-4.4%	-9.1%	-4.5%
5221	3,854,375.17	3.22	2.92	-9.3%	-8.8%	-6.9%
5222	285,346.13	5.09	4.66	-8.4%	-3.4%	-15.4%
5223	280,995.02	2.85	2.54	-10.9%	-13.4%	-19.4%
5348	747,566.92	2.71	2.49	-8.1%	-7.5%	-6.1%
5402	10,955.02	3.71	3.61	-2.7%	-3.1%	-13.9%
5403	3,768,707.82	3.19	3.10	-2.8%	-15.6%	-15.8%
5437	1,606,637.81	3.74	3.40	-9.1%	-3.6%	-3.2%
5443	1,379.61	2.05	1.96	-4.4%	-6.0%	-13.5%
5445	2,180,414.31	3.06	3.01	-1.6%	-2.2%	-8.7%
5462	425,351.82	3.39	3.36	-0.9%	-4.2%	-8.8%
5472	52,080.38	5.05	4.97	-1.6%	0.6%	5.7%
5473	127,255.17	5.44	5.06	-7.0%	-8.9%	-6.0%
5474	2,433,566.42	3.99	3.67	-8.0%	-6.6%	-5.3%
5478	755,660.38	3.10	2.81	-9.4%	-8.3%	-11.1%
5479	224,022.00	4.81	4.18	-13.1%	-12.5%	-5.3%
5480	46,967.86	4.62	4.64	0.4%	5.7%	-4.6%
5491	28,504.45	1.55	1.76	13.5%	11.5%	-4.8%
5506	2,544,502.53	3.78	3.61	-4.5%	-0.5%	-11.4%
5507	273,082.48	2.64	2.72	3.0%	-6.7%	-9.9%

5535	1,534,522.78	4.57	4.27	-6.6%	-6.2%	-2.4%
5537	4,756,879.04	2.55	2.50	-2.0%	-10.5%	-10.7%
5551	943,482.92	10.56	10.52	-0.4%	-1.9%	-9.6%
5606	8,223,703.88	0.93	0.83	-10.8%	-6.1%	-6.6%
5610	168,288.89	3.24	2.97	-8.3%	-5.0%	-6.1%
5645	2,850,404.30	6.76	5.98	-11.5%	-9.9%	-10.7%
5703	896.19	12.05	10.23	-15.1%	-4.3%	-1.9%
5705	1,453.90	13.32	11.52	-13.5%	-12.5%	-12.7%
5951	641,337.95	0.46	0.45	-2.2%	4.5%	10.0%
6003	30,660.20	4.01	3.67	-8.5%	-6.7%	-5.5%
6005	14,492.21	3.25	2.84	-12.6%	-10.0%	-7.7%
6045	25,446.83	3.05	2.56	-16.1%	-10.0%	-1.5%
6204	191,378.35	5.08	4.42	-13.0%	-9.9%	-7.1%
6206	199.16	1.73	1.68	-2.9%	-6.5%	-9.8%
6213	2,977.15	1.37	1.53	11.7%	3.8%	7.3%
6214	-	1.11	1.05	-5.4%	-6.7%	-12.5%
6216	8,552.06	3.09	2.74	-11.3%	-11.2%	-7.7%
6217	3,291,413.56	2.51	2.41	-4.0%	-7.0%	-1.1%
6229	154,269.39	3.40	3.10	-8.8%	-10.5%	-8.0%
6233	198,504.01	1.57	1.46	-7.0%	-11.3%	-12.8%
6235	1,898.06	3.62	3.32	-8.3%	-10.8%	-14.3%
6236	-	3.59	3.31	-7.8%	-11.1%	-11.6%
6237	898.99	1.00	0.97	-3.0%	-1.0%	-4.7%
6251	54,768.66	2.41	2.70	12.0%	-12.0%	0.4%
6252	11,354.35	2.95	3.11	5.4%	1.0%	0.3%
6306	564,662.28	3.59	3.17	-11.7%	-8.4%	-6.7%
6319	931,410.63	2.14	1.88	-12.1%	-17.7%	-16.1%
6325	1,086,249.10	2.23	2.13	-4.5%	-7.5%	-9.1%
6400	324,507.25	3.60	3.06	-15.0%	-15.9%	-8.0%
6503	75,138.21	1.66	1.73	4.2%	-5.1%	-8.9%
6504	6,310,332.98	1.76	1.68	-4.5%	-5.4%	-8.8%
6702	-	2.71	2.64	-2.6%	-8.1%	-6.9%
6703	-	4.89	4.71	-3.7%	-8.9%	-6.9%
6704	-	3.01	2.93	-2.7%	-8.2%	-6.8%
6824	473.20	4.44	3.84	-13.5%	-8.1%	-9.4%
6825	244,480.34	1.33	1.30	-2.3%	-19.9%	-19.8%
6826	536.64	2.50	2.00	-20.0%	-8.1%	-13.7%
6834	1,317,129.88	1.71	1.61	-5.8%	-8.1%	-14.7%
6835	-	2.17	2.07	-4.6%	-6.5%	-3.7%
6836	237,576.94	2.17	1.96	-9.7%	-11.1%	-12.9%
6872	314.67	4.76	4.74	-0.4%	-18.5%	-20.0%
6874	-	7.50	6.00	-20.0%	-20.0%	-20.0%
6882	2,925.30	2.30	2.07	-10.0%	-11.5%	-7.5%
6884	-	3.84	3.54	-7.8%	-9.4%	-6.0%
7016	-	2.11	2.05	-2.8%	-2.8%	-11.4%
7024	1,156.19	2.34	2.28	-2.6%	-2.9%	-11.4%
7038	-	3.91	3.67	-6.1%	-5.6%	-4.6%
7046	-	7.64	7.33	-4.1%	-7.3%	-5.8%
7047	-	3.80	3.67	-3.4%	-3.8%	-11.4%
7050	-	7.04	6.56	-6.8%	-6.5%	-4.7%
7090	944.12	4.34	4.08	-6.0%	-5.7%	-4.6%
7098	10.00	8.49	8.14	-4.1%	-7.2%	-5.9%
7099	-	13.78	13.09	-5.0%	-8.1%	-5.8%

7133	27,680.01	2.11	1.85	-12.3%	-8.7%	-9.8%
7151	-	2.56	2.25	-12.1%	-8.9%	-9.6%
7152	-	4.62	4.02	-13.0%	-9.6%	-9.7%
7153	-	2.85	2.50	-12.3%	-8.7%	-9.8%
7219	16,275,456.97	4.87	4.60	-5.5%	-8.6%	-6.5%
7222	408.30	4.98	4.68	-6.0%	-8.6%	-4.0%
7225	464,959.64	6.41	5.60	-12.6%	-10.0%	-7.3%
7230	87,565.55	4.98	4.84	-2.8%	-10.1%	-7.7%
7231	2,630,223.16	6.70	5.65	-15.7%	-1.6%	4.8%
7232	267,304.48	6.39	6.23	-2.5%	-5.1%	-2.0%
7309	19,416.73	4.72	4.74	0.4%	-19.9%	-20.0%
7313	-	1.87	2.09	11.8%	-10.1%	-20.0%
7317	21,581.80	4.10	3.28	-20.0%	-19.9%	-20.0%
7327	-	9.59	7.68	-19.9%	-19.9%	-20.0%
7333	-	1.77	1.64	-7.3%	-8.8%	-4.4%
7335	1,470.07	1.97	1.82	-7.6%	-8.4%	-4.9%
7337	-	3.20	2.93	-8.4%	-9.1%	-4.9%
7350	3,731.86	4.85	4.07	-16.1%	-20.0%	-19.9%
7360	604,363.55	3.29	3.39	3.0%	-0.6%	-0.9%
7370	166,243.09	3.42	3.41	-0.3%	-2.8%	-2.8%
7380	6,414,096.23	4.51	4.31	-4.4%	-4.7%	1.9%
7382	1,653,537.92	4.11	3.95	-3.9%	-2.8%	3.7%
7390	520,801.74	3.86	3.68	-4.7%	-4.5%	-4.0%
7394	-	3.19	3.11	-2.5%	-6.5%	-4.2%
7395	-	3.54	3.46	-2.3%	-6.6%	-4.1%
7398	-	5.75	5.56	-3.3%	-7.4%	-4.0%
7402	9,553.61	0.08	0.07	-12.5%	-11.1%	0.0%
7403	2,283,687.60	3.02	3.10	2.6%	-5.9%	-9.8%
7405	164,852.33	0.95	0.83	-12.6%	-9.5%	-2.8%
7420	17,392.90	5.34	5.94	11.2%	5.3%	-6.3%
7421	430,862.46	0.44	0.37	-15.9%	-10.2%	-12.5%
7422	200,116.28	0.91	0.78	-14.3%	-16.5%	-11.4%
7425	354,817.60	1.10	1.10	0.0%	-14.1%	-14.1%
7431	416,502.21	0.63	0.56	-11.1%	-19.2%	-12.4%
7445	-	0.51	0.45	-11.8%	-10.5%	-1.7%
7453	-	0.34	0.30	-11.8%	-19.0%	-12.5%
7502	147,823.21	1.16	1.29	11.2%	-12.1%	-12.0%
7515	363,449.36	0.75	0.66	-12.0%	-5.1%	-8.1%
7520	1,259,870.87	2.04	1.84	-9.8%	-8.9%	-7.4%
7538	2,011,525.95	2.33	1.94	-16.7%	-28.1%	-20.6%
7539	727,272.10	1.16	1.11	-4.3%	-14.1%	-11.8%
7540	2,540.72	2.11	1.99	-5.7%	-7.0%	-1.7%
7580	427,110.13	1.87	1.73	-7.5%	-12.2%	-1.8%
7590	113,273.17	2.34	2.35	0.4%	-4.5%	-0.8%
7600	3,437,353.88	2.66	2.69	1.1%	-7.3%	-6.5%
7605	1,242,068.11	1.52	1.41	-7.2%	-0.7%	-0.6%
7610	3,208,688.74	0.33	0.33	0.0%	-8.3%	-7.7%
7705	1,569,925.39	3.09	3.06	-1.0%	-2.5%	-3.6%
7710	2,001,418.30	3.96	3.94	-0.5%	1.3%	-3.0%
7711	153,748.71	3.96	3.94	-0.5%	1.3%	-3.0%
7720	5,224,712.55	2.38	2.30	-3.4%	-2.9%	-2.0%
7855	366,537.06	2.42	2.34	-3.3%	-8.3%	-7.0%
8001	444,924.49	1.50	1.44	-4.0%	-10.2%	-4.0%

8002	757,785.13	1.47	1.40	-4.8%	-8.7%	-5.8%
8006	4,465,042.24	1.27	1.17	-7.9%	-8.0%	-9.8%
8008	4,206,818.56	0.74	0.67	-9.5%	-8.6%	-4.7%
8010	3,765,203.68	1.49	1.56	4.7%	-3.2%	-3.8%
8013	1,771,503.57	0.26	0.23	-11.5%	-13.3%	-6.3%
8015	472,577.31	0.51	0.52	2.0%	-3.8%	-10.2%
8017	10,648,377.81	1.00	1.01	1.0%	-2.9%	-10.4%
8018	10,806,291.72	1.92	1.90	-1.0%	-7.2%	-8.0%
8021	513,018.37	2.02	2.04	1.0%	-6.9%	-4.8%
8031	253,691.15	1.50	1.36	-9.3%	-12.8%	-9.0%
8032	344,124.67	1.27	1.20	-5.5%	-15.3%	-9.6%
8033	5,497,197.90	1.21	1.12	-7.4%	-10.4%	-4.3%
8034	296,946.27	1.63	1.64	0.6%	-5.2%	-7.0%
8037	11,767,238.27	1.40	1.32	-5.7%	-7.3%	-4.4%
8039	1,065,726.94	1.19	1.19	0.0%	-2.5%	1.7%
8044	1,987,009.34	1.65	1.53	-7.3%	-6.3%	-6.4%
8045	5,415,500.20	0.47	0.47	0.0%	0.0%	0.0%
8046	2,977,424.64	1.91	1.91	0.0%	-3.0%	-3.4%
8047	917,918.52	0.65	0.65	0.0%	6.6%	-10.3%
8058	2,662,658.73	1.92	1.76	-8.3%	-11.9%	-6.4%
8061	2,079,145.44	1.24	1.19	-4.0%	-5.3%	-9.7%
8072	212,140.30	0.47	0.44	-6.4%	6.8%	2.3%
8102	356,593.37	1.52	1.45	-4.6%	-3.8%	-9.7%
8103	30,540.23	2.05	1.84	-10.2%	-10.5%	-5.0%
8106	610,559.34	3.51	3.04	-13.4%	-11.4%	-8.3%
8107	2,664,183.25	2.14	2.05	-4.2%	-0.5%	0.5%
8111	824,572.20	1.53	1.43	-6.5%	-3.8%	6.0%
8116	1,186,063.93	1.81	1.76	-2.8%	-5.2%	-4.5%
8203	72,189.41	6.02	5.71	-5.1%	-4.0%	12.6%
8204	58,079.65	2.67	2.39	-10.5%	-5.7%	-6.0%
8209	1,758.14	2.72	2.71	-0.4%	-7.8%	-9.0%
8215	1,374,110.63	2.74	2.59	-5.5%	-4.2%	-12.8%
8227	1,433,453.38	2.74	2.85	4.0%	-2.1%	-0.4%
8232	4,030,879.91	4.46	4.19	-6.1%	-1.1%	-4.4%
8233	-	1.94	2.07	6.7%	12.1%	-1.7%
8235	159,485.57	3.08	2.99	-2.9%	-3.8%	-0.6%
8263	79,412.16	4.41	4.43	0.5%	0.0%	-2.6%
8264	282,061.35	3.45	3.28	-4.9%	-7.3%	-6.8%
8265	401,080.52	3.15	3.26	3.5%	-12.5%	-3.5%
8279	62,125.60	4.93	4.68	-5.1%	1.9%	-1.6%
8288	159,625.80	5.32	4.76	-10.5%	-7.8%	-6.3%
8291	355,964.88	2.35	2.26	-3.8%	-6.7%	-10.0%
8292	2,097,181.35	2.63	2.38	-9.5%	-12.6%	-6.8%
8293	726,412.17	4.53	4.17	-7.9%	-14.5%	-11.8%
8304	339,822.48	3.97	3.90	-1.8%	-2.9%	-1.7%
8350	1,103,129.85	4.50	4.48	-0.4%	-3.2%	0.0%
8353	312,618.75	3.01	3.18	5.6%	-2.6%	-4.6%
8370	642,279.13	3.24	3.07	-5.2%	-9.7%	3.8%
8381	256,971.43	1.42	1.43	0.7%	-10.1%	-16.0%
8385	613,813.56	1.65	1.55	-6.1%	-7.8%	-1.6%
8387	3,072,129.73	1.88	1.79	-4.8%	-10.9%	-2.3%
8391	10,729,265.15	1.64	1.58	-3.7%	-6.8%	-5.9%
8392	370,507.38	1.65	1.53	-7.3%	-1.2%	-8.2%

8393	2,607,863.42	1.19	1.14	-4.2%	-0.8%	-7.7%
8500	110,918.20	3.63	3.32	-8.5%	-11.7%	-4.4%
8601	14,269,031.95	0.17	0.16	-5.9%	-15.0%	-9.1%
8602	316,762.13	0.94	0.91	-3.2%	-10.5%	5.0%
8603	6,856,078.45	0.05	0.05	0.0%	-16.7%	0.0%
8606	13,807.55	1.18	1.06	-10.2%	-11.3%	-8.9%
8709	2,179.07	2.12	1.70	-19.8%	-19.7%	-20.0%
8719	1,508.51	1.35	1.20	-11.1%	-10.6%	-5.6%
8720	3,149,432.81	0.74	0.68	-8.1%	-12.9%	-12.4%
8721	496,462.70	0.20	0.18	-10.0%	-13.0%	-8.0%
8723	32,518,271.10	0.08	0.07	-12.5%	-11.1%	-18.2%
8725	77,494.68	1.32	1.30	-1.5%	-10.2%	-13.5%
8726	403.85	0.99	0.80	-19.2%	-15.4%	-19.9%
8728	671,111.16	0.37	0.34	-8.1%	-7.5%	-4.8%
8734	-	0.24	0.23	-4.2%	-11.1%	-15.6%
8737	-	0.22	0.21	-4.5%	-8.3%	-17.2%
8738	-	0.39	0.37	-5.1%	-11.4%	-17.0%
8742	73,208,577.41	0.18	0.17	-5.6%	-10.0%	-16.7%
8745	15,088.96	2.75	2.66	-3.3%	-1.4%	-3.8%
8748	4,975,398.27	0.40	0.35	-12.5%	-11.1%	-6.3%
8755	685,498.61	0.23	0.20	-13.0%	-11.5%	-7.1%
8799	235,789.54	0.37	0.41	10.8%	2.8%	0.0%
8800	510,816.10	1.08	1.09	0.9%	-2.7%	2.8%
8803	19,974,263.98	0.04	0.03	-25.0%	-20.0%	0.0%
8805	-	0.12	0.11	-8.3%	-14.3%	-6.7%
8810	320,937,296.64	0.09	0.08	-11.1%	-10.0%	-9.1%
8814	-	0.11	0.10	-9.1%	-8.3%	-7.7%
8815	-	0.20	0.17	-15.0%	-9.1%	-8.3%
8820	15,705,849.93	0.08	0.08	0.0%	-11.1%	-10.0%
8824	8,493,704.13	1.46	1.32	-9.6%	-8.8%	-4.2%
8826	3,843,527.17	1.27	1.15	-9.4%	-18.1%	-11.9%
8831	4,115,727.98	0.84	0.80	-4.8%	-7.7%	-8.1%
8832	52,286,501.66	0.19	0.18	-5.3%	-13.6%	10.0%
8833	29,110,161.93	0.79	0.76	-3.8%	-12.2%	-6.3%
8835	8,096,903.19	1.53	1.35	-11.8%	-5.0%	-3.6%
8855	42,572,768.27	0.09	0.08	-11.1%	-18.2%	-15.4%
8856	268,612.49	0.34	0.33	-2.9%	-12.8%	-2.5%
8861	7,769,780.71	0.88	0.78	-11.4%	-11.1%	-9.2%
8868	37,989,145.64	0.31	0.30	-3.2%	-6.1%	-8.3%
8869	4,407,434.12	0.68	0.67	-1.5%	-9.3%	-9.6%
8871	26,433,036.41	0.04	0.03	-25.0%	-20.0%	-16.7%
8901	12,544,476.57	0.09	0.08	-11.1%	-30.8%	-13.3%
9012	7,677,942.30	0.52	0.49	-5.8%	-7.1%	-13.8%
9014	6,105,174.30	1.63	1.42	-12.9%	-13.8%	-10.4%
9015	4,868,381.36	2.35	2.10	-10.6%	-6.0%	-4.6%
9016	683,659.06	1.93	1.74	-9.8%	-17.2%	-7.9%
9019	3,819.22	1.93	1.87	-3.1%	-2.0%	7.7%
9033	337,040.22	1.43	1.36	-4.9%	-9.5%	-0.6%
9040	1,307,020.45	3.01	2.78	-7.6%	-5.3%	3.6%
9044	2,136,389.97	0.80	0.79	-1.3%	-1.2%	-2.4%
9052	5,224,025.52	1.26	1.19	-5.6%	-11.3%	-6.0%
9058	1,113,365.09	1.15	1.07	-7.0%	-9.4%	-3.8%
9060	1,752,988.80	1.06	1.02	-3.8%	-3.6%	0.0%

9061	374,156.86	0.96	0.88	-8.3%	-5.0%	-7.3%
9062	80,344.69	0.96	0.97	1.0%	-10.3%	-0.9%
9063	2,842,500.36	0.58	0.55	-5.2%	-7.9%	-7.4%
9077	-	3.78	3.55	-6.1%	8.3%	19.9%
9082	18,683,270.55	0.92	0.87	-5.4%	-6.1%	-4.9%
9083	16,364,754.50	0.80	0.78	-2.5%	-5.9%	-7.6%
9084	1,080,249.91	0.93	0.89	-4.3%	-7.0%	-7.4%
9089	433.39	0.68	0.66	-2.9%	-8.1%	-9.8%
9093	255,390.30	0.86	0.81	-5.8%	-5.5%	-10.8%
9101	2,711,500.12	2.27	2.24	-1.3%	-14.3%	-9.6%
9102	3,551,575.55	1.90	1.67	-12.1%	-13.2%	-3.1%
9110	1,514,028.73	2.42	2.33	-3.7%	3.9%	-1.7%
9154	1,135,251.80	1.29	1.13	-12.4%	-9.2%	0.0%
9156	478,337.44	1.44	1.49	3.5%	-14.8%	-15.5%
9170	51,382.25	9.32	8.58	-7.9%	-9.5%	2.5%
9178	128,998.49	7.57	6.82	-9.9%	-12.2%	-9.1%
9179	95,025.10	13.84	12.88	-6.9%	-7.5%	-6.7%
9180	259,398.79	3.47	3.42	-1.4%	-5.7%	-0.3%
9182	643,547.22	1.64	1.51	-7.9%	-8.9%	4.7%
9186	30,733.41	7.12	5.98	-16.0%	-24.0%	-13.6%
9220	189,153.21	3.23	2.96	-8.4%	-4.7%	1.8%
9402	619,638.48	3.47	3.01	-13.3%	-8.9%	-4.3%
9403	1,937,116.88	5.55	5.45	-1.8%	-2.6%	-7.0%
9410	303,166.16	2.47	2.25	-8.9%	-3.1%	-1.9%
9501	346,761.13	2.31	2.33	0.9%	-9.1%	-8.6%
9505	128,134.17	2.38	2.20	-7.6%	-13.8%	-14.8%
9516	544,195.36	1.57	1.46	-7.0%	-11.8%	-14.0%
9519	624,596.27	2.64	2.57	-2.7%	-7.4%	-4.7%
9521	293,847.30	2.81	2.59	-7.8%	-7.9%	-2.2%
9522	649,925.70	5.57	5.41	-2.9%	3.1%	13.9%
9534	244,293.95	3.06	2.98	-2.6%	-9.5%	-9.6%
9554	190,737.00	4.75	4.59	-3.4%	-13.3%	-17.5%
9586	1,750,661.82	0.38	0.36	-5.3%	-9.5%	-2.3%
9600	4,169.56	2.29	2.09	-8.7%	-10.9%	-10.5%
9620	682,832.79	1.05	1.03	-1.9%	6.1%	-10.0%
TOTAL				-5.3%	-7.6%	-6.5%



Appendix B – Proposed and Current Loss Costs by Class Code

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing		Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min	Change	
8810	0.11	0.11	0.11	0.10	0.09	0.08	0.0%	0.0%	-9.1%	-10.0%	-11.1%	0.13	33.33%	11.1%	320,937,297	
8742	0.24	0.25	0.24	0.20	0.18	0.17	4.2%	-4.0%	-16.7%	-10.0%	-5.6%	0.16	46.75%	20.8%	73,208,577	
8832	0.23	0.23	0.20	0.22	0.19	0.18	0.0%	-13.0%	10.0%	-13.6%	-5.3%	0.10	48.74%	23.6%	52,286,502	
8855	0.14	0.14	0.13	0.11	0.09	0.08	0.0%	-7.1%	-15.4%	-18.2%	-11.1%	0.23	62.34%	18.2%	42,572,768	
8868	0.38	0.39	0.36	0.33	0.31	0.30	2.6%	-7.7%	-8.3%	-6.1%	-3.2%	0.11	31.09%	11.0%	37,989,146	
8723	0.14	0.14	0.11	0.09	0.08	0.07	0.0%	-21.4%	-18.2%	-11.1%	-12.5%	0.29	79.38%	21.4%	32,518,271	
8833	1.04	1.07	0.96	0.90	0.79	0.76	2.9%	-10.3%	-6.2%	-12.2%	-3.8%	0.14	40.42%	15.1%	29,110,162	
8871	0.06	0.06	0.06	0.05	0.04	0.03	0.0%	0.0%	-16.7%	-20.0%	-25.0%	0.25	75.00%	25.0%	26,433,036	
8803	0.06	0.05	0.05	0.05	0.04	0.03	-16.7%	0.0%	0.0%	-20.0%	-25.0%	0.22	75.00%	25.0%	19,974,264	
9082	1.11	1.12	1.03	0.98	0.92	0.87	0.9%	-8.0%	-4.9%	-6.1%	-5.4%	0.10	27.89%	8.9%	18,683,271	
9083	0.91	0.97	0.92	0.85	0.80	0.78	6.6%	-5.2%	-7.6%	-5.9%	-2.5%	0.09	30.90%	14.2%	16,364,755	
7219	6.43	6.38	5.70	5.33	4.87	4.60	6.8%	-10.7%	-6.5%	-8.6%	-5.5%	0.14	36.16%	9.9%	16,275,457	
8820	0.13	0.11	0.10	0.09	0.08	0.08	-15.4%	-9.1%	-10.0%	-11.1%	0.0%	0.20	53.85%	15.4%	15,705,850	
8601	0.22	0.22	0.22	0.20	0.17	0.16	0.0%	0.0%	-9.1%	-15.0%	-5.9%	0.14	32.83%	15.0%	14,269,032	
8901	0.17	0.16	0.15	0.13	0.09	0.08	-5.9%	-6.3%	-13.3%	-30.8%	-11.1%	0.29	85.26%	24.9%	12,544,477	
8037	1.61	1.72	1.58	1.51	1.40	1.32	6.8%	-8.1%	-4.4%	-4.4%	-5.7%	0.10	36.83%	15.0%	11,767,238	
8018	2.19	2.31	2.25	2.07	1.92	1.90	5.5%	-2.6%	-8.0%	-7.2%	-1.0%	0.08	26.65%	13.5%	10,806,292	
8391	1.94	2.01	1.87	1.76	1.64	1.58	3.6%	-7.0%	-5.9%	-6.8%	-3.7%	0.09	29.93%	10.6%	10,729,265	
8017	1.31	1.28	1.15	1.03	1.00	1.01	-2.3%	-10.2%	-10.4%	-2.9%	1.0%	0.12	29.34%	11.4%	10,648,378	
8824	1.88	1.91	1.67	1.60	1.46	1.32	1.6%	-12.6%	-4.2%	-8.8%	-9.6%	0.14	42.01%	14.2%	8,493,704	
5606	1.10	1.12	1.06	0.99	0.93	0.83	1.8%	-5.4%	-6.6%	-6.1%	-10.8%	0.11	34.33%	12.6%	8,223,704	
3830	0.70	0.70	0.67	0.67	0.65	0.68	0.0%	-4.3%	0.0%	-3.0%	4.6%	0.03	12.36%	8.9%	8,195,294	
8835	1.76	1.74	1.67	1.61	1.53	1.35	-1.1%	-4.0%	-3.6%	-5.0%	-11.8%	0.10	27.86%	10.6%	8,096,903	
8861	1.14	1.25	1.09	0.99	0.88	0.78	9.6%	-12.8%	-9.2%	-11.1%	-11.4%	0.17	67.08%	22.4%	7,769,781	
9012	0.77	0.71	0.65	0.56	0.52	0.49	-7.8%	-8.5%	-13.8%	-7.1%	-5.8%	0.18	50.82%	8.1%	7,677,942	
5190	2.50	2.49	2.21	2.02	1.78	1.73	-0.4%	-11.2%	-8.6%	-11.9%	-2.8%	0.16	39.52%	11.5%	7,098,661	
8603	0.06	0.07	0.06	0.06	0.05	0.05	16.7%	-14.3%	0.0%	-16.7%	0.0%	0.13	55.56%	33.3%	6,856,076	
7380	4.26	4.45	4.64	4.73	4.51	4.31	4.5%	4.3%	1.9%	-4.7%	-4.4%	0.04	21.35%	9.1%	6,414,098	
6504	2.29	2.25	2.04	1.86	1.76	1.68	-1.7%	-9.3%	-8.8%	-5.4%	-4.5%	0.13	33.37%	7.6%	6,310,333	
9014	2.43	2.27	2.11	1.89	1.63	1.42	-6.6%	-7.0%	-10.4%	-13.8%	-12.9%	0.20	61.79%	7.2%	6,105,174	
5183	2.65	2.59	2.46	2.27	2.32	2.16	-2.3%	-5.0%	-7.7%	2.2%	-6.9%	0.08	26.39%	9.9%	5,779,537	
4484	2.47	2.65	2.41	2.27	2.14	2.10	7.3%	-9.1%	-5.8%	-5.7%	-1.9%	0.09	33.34%	16.3%	5,603,909	
8033	1.51	1.55	1.41	1.35	1.21	1.12	2.6%	-9.0%	-4.3%	-10.4%	-7.4%	0.12	38.36%	13.0%	5,497,198	
8045	0.54	0.52	0.47	0.47	0.47	0.47	-3.7%	-9.6%	0.0%	0.0%	0.0%	0.06	13.68%	9.6%	5,415,500	
7720	2.53	2.71	2.50	2.45	2.38	2.30	7.1%	-7.7%	-2.0%	-2.9%	-3.4%	0.06	25.16%	14.9%	5,224,713	
9052	1.71	1.66	1.51	1.42	1.26	1.19	-2.9%	-9.0%	-6.0%	-11.3%	-5.6%	0.14	39.66%	8.3%	5,224,026	
3076	3.00	2.99	2.71	2.68	2.43	2.31	-0.3%	-9.4%	-1.1%	-9.3%	-4.9%	0.11	27.28%	9.0%	5,067,426	
8748	0.49	0.51	0.48	0.45	0.40	0.35	4.1%	-5.9%	-6.2%	-11.1%	-12.5%	0.14	46.36%	16.6%	4,975,398	
9015	2.66	2.73	2.62	2.50	2.35	2.10	2.6%	-4.0%	-4.6%	-6.0%	-10.6%	0.09	30.95%	13.3%	4,868,381	
5537	3.83	3.66	3.19	2.85	2.55	2.50	-4.4%	-12.8%	-10.7%	-10.5%	-2.0%	0.18	46.96%	10.9%	4,756,879	
3632	2.80	2.81	2.57	2.37	2.31	2.17	0.4%	-8.5%	-4.7%	-2.5%	-6.1%	0.11	27.67%	8.9%	4,476,195	
8006	1.58	1.60	1.53	1.38	1.27	1.17	1.3%	-4.4%	-9.8%	-8.0%	-7.9%	0.12	35.18%	11.1%	4,465,042	
8869	0.89	0.89	0.83	0.75	0.68	0.67	0.0%	-6.7%	-9.6%	-9.3%	-1.5%	0.13	29.83%	9.6%	4,407,434	
4511	0.41	0.40	0.36	0.32	0.28	0.27	-2.4%	-10.0%	-11.1%	-12.5%	-3.6%	0.18	45.88%	10.1%	4,310,478	
8008	0.88	0.91	0.85	0.81	0.74	0.67	3.4%	-6.6%	-4.7%	-8.6%	-9.5%	0.11	37.25%	12.9%	4,206,819	
8831	1.14	1.14	0.99	0.91	0.84	0.80	0.0%	-13.2%	-8.1%	-7.7%	-4.8%	0.15	37.98%	13.2%	4,115,728	
5191	0.66	0.69	0.70	0.69	0.67	0.66	4.5%	1.4%	-1.4%	-2.9%	-1.5%	0.03	12.35%	7.4%	4,039,791	
8232	5.00	5.00	4.72	4.51	4.46	4.19	0.0%	-5.6%	-4.4%	-1.1%	-6.1%	0.07	18.27%	6.1%	4,030,880	
5221	3.94	4.15	3.79	3.53	3.22	2.92	5.3%	-8.7%	-6.9%	-8.8%	-9.3%	0.13	45.46%	14.6%	3,854,375	
8826	1.74	1.87	1.76	1.55	1.27	1.15	7.5%	-5.9%	-11.9%	-18.1%	-9.4%	0.19	64.59%	25.5%	3,843,527	
3724	3.20	3.19	3.13	3.14	3.04	2.72	-0.3%	-1.9%	0.3%	-3.2%	-10.5%	0.06	16.93%	10.8%	3,832,466	
5403	4.98	4.92	4.49	3.78	3.19	3.10	-1.2%	-8.7%	-15.8%	-15.6%	-2.8%	0.21	51.50%	14.6%	3,768,708	
8010	1.53	1.60	1.60	1.54	1.49	1.56	4.6%	0.0%	-3.8%	-3.2%	4.7%	0.03	17.28%	8.4%	3,765,204	
3681	0.73	0.72	0.62	0.57	0.51	0.47	-1.4%	-13.9%	-8.1%	-10.5%	-7.8%	0.18	48.71%	12.5%	3,677,943	
9102	2.50	2.48	2.26	2.19	1.90	1.67	-0.8%	-8.9%	-3.1%	-13.2%	-12.1%	0.15	43.63%	12.4%	3,551,576	
7600	3.04	3.14	3.07	2.87	2.66	2.69	3.3%	-2.2%	-6.5%	-7.3%	1.1%	0.07	22.06%	10.6%	3,437,354	
6217	3.40	3.15	2.73	2.70	2.51	2.41	-7.4%	-13.3%	-1.1%	-7.0%	-4.0%	0.14	36.90%	12.2%	3,291,414	
4611	0.98	1.07	1.02	0.93	0.81	0.78	9.2%	-4.7%	-8.8%	-12.9%	-3.7%	0.12	45.62%	22.1%	3,278,743	
7610	0.39	0.41	0.39	0.36	0.33	0.33	5.1%	-4.9%	-7.7%	-8.3%	0.0%	0.09	28.63%	13.5%	3,208,689	
4829	1.07	1.11	0.97	0.93	0.86	0.88	3.7%	-12.6%	-4.1%	-7.5%	2.3%	0.10	33.84%	16.4%	3,153,814	
8720	1.04	1.02	0.97	0.85	0.74	0.68	-1.9%	-4.9%	-12.4%	-12.9%	-8.1%	0.17	46.70%	11.0%	3,149,433	
8387	2.55	2.48	2.16	2.11	1.88	1.79	-2.7%	-12.9%	-2.3%	-10.9%	-4.8%	0.14	37.93%	10.6%	3,072,130	
8046	2.06	2.09	2.04	1.97	1.91	1.91	1.5%	-2.4%	-3.4%	-3.0%	0.0%	0.04	10.72%	4.9%	2,977,425	
5645	9.19	8.95	8.40	7.50	6.76	5.98	-2.6%	-6.1%	-10.7%	-9.9%	-11.5%	0.16	47.77%	8.9%	2,850,404	
9063	0.69	0.76	0.68	0.63	0.58	0.55	10.1%	-10.5%	-7.4%	-7.9%	-5.2%	0.12	48.36%	20.7%	2,842,500	
4825	0.72	0.72	0.67	0.66	0.63	0.70	0.0%	-6.9%	-1.5%	-4.5%	11.1%	0.05	26.08%	18.1%	2,728,959	
9101	3.13	3.36	2.93	2.65	2.27	2.24	7.3%	-12.8%	-9.6%	-14.3%	-1.3%	0.17	53.68%	21.7%	2,711,500	
3643	2.41	2.68	2.75	2.61	2.37	2.15	11.2%	2.6%	-5.1%	-9.2%	-9.3%	0.09	43.10%	20.5%	2,697,140	
8107	2.35	2.32	2.14	2.15	2.14	2.05	-1.3%	-7.8%	0.5%	-0.5%	-4.2%	0.05	14.79%	8.2%	2,664,183	

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
8058	2.33	2.49	2.33	2.18	1.92	1.76	6.9%	-6.4%	-6.4%	-11.9%	-8.3%	0.13	46.78%	18.8%	2,662,659
7231	6.91	6.99	6.50	6.81	6.70	5.65	1.2%	-7.0%	4.8%	-1.6%	-15.7%	0.07	33.30%	20.4%	2,630,223
8393	1.24	1.30	1.30	1.20	1.19	1.14	4.8%	0.0%	-7.7%	-0.8%	-4.2%	0.05	18.63%	12.5%	2,607,863
4299	2.07	1.96	1.90	1.80	1.63	1.48	-5.3%	-3.1%	-5.3%	-9.4%	-9.2%	0.12	36.55%	6.4%	2,565,540
5506	4.68	4.62	4.29	3.80	3.78	3.61	-1.3%	-7.1%	-11.4%	-0.5%	-4.5%	0.11	27.01%	10.9%	2,544,503
2089	3.17	3.13	2.77	2.36	2.10	2.05	-1.3%	-11.5%	-14.8%	-11.0%	-2.4%	0.19	47.33%	13.5%	2,462,460
5474	4.73	4.75	4.51	4.27	3.99	3.67	0.4%	-5.1%	-5.3%	-6.6%	-8.0%	0.10	27.89%	8.4%	2,433,566
3179	2.01	2.08	1.84	1.65	1.53	1.43	3.5%	-11.5%	-10.3%	-7.3%	-6.5%	0.15	45.53%	15.0%	2,417,069
2095	3.23	3.42	3.18	2.86	2.61	2.38	5.9%	-7.0%	-10.1%	-8.7%	-8.8%	0.14	47.57%	15.9%	2,381,992
7403	3.88	4.26	3.56	3.21	3.02	3.10	9.8%	-16.4%	-9.8%	-5.9%	2.6%	0.14	52.65%	26.2%	2,283,688
5445	4.38	3.97	3.43	3.13	3.06	3.01	-9.4%	-13.6%	-8.7%	-2.2%	-1.6%	0.16	40.38%	12.0%	2,180,414
9044	0.88	0.90	0.83	0.81	0.80	0.79	2.3%	-7.8%	-2.4%	-1.2%	-1.3%	0.05	15.71%	10.1%	2,136,390
2883	2.83	2.74	2.46	2.25	1.91	1.81	-3.2%	-10.2%	-8.5%	-15.1%	-5.2%	0.18	49.52%	11.9%	2,115,812
8292	3.42	3.52	3.23	3.01	2.63	2.38	2.9%	-8.2%	-6.8%	-12.6%	-9.5%	0.15	46.75%	15.5%	2,097,181
8061	1.61	1.55	1.45	1.31	1.24	1.19	-3.7%	-6.5%	-9.7%	-5.3%	-4.0%	0.12	32.69%	5.9%	2,079,145
7538	5.13	5.10	4.08	3.24	2.33	1.94	-0.6%	-20.0%	-20.6%	-28.1%	-16.7%	0.38	117.64%	27.5%	2,011,526
7710	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.3%	2,001,418
8044	2.26	2.20	1.88	1.76	1.65	1.53	-2.7%	-14.5%	-6.4%	-6.3%	-7.3%	0.16	42.58%	11.9%	1,987,009
9403	6.79	6.87	6.13	5.70	5.55	5.45	1.2%	-10.8%	-7.0%	-2.6%	-1.8%	0.10	25.31%	11.9%	1,937,117
8013	0.32	0.34	0.32	0.30	0.26	0.23	6.3%	-5.9%	-6.3%	-13.3%	-11.5%	0.14	51.10%	19.6%	1,771,504
9060	1.06	1.12	1.10	1.10	1.06	1.02	5.7%	-1.8%	0.0%	-3.6%	-3.8%	0.03	15.66%	9.4%	1,752,989
9586	0.48	0.48	0.43	0.42	0.38	0.36	0.0%	-10.4%	-2.3%	-9.5%	-5.3%	0.12	30.26%	10.4%	1,750,662
3574	1.72	2.08	2.18	2.01	1.67	1.31	20.9%	4.8%	-7.8%	-16.9%	-21.6%	0.18	94.17%	42.5%	1,718,790
5213	5.39	4.86	4.65	4.20	3.82	3.43	-9.8%	-4.3%	-9.7%	-9.0%	-10.2%	0.16	51.03%	5.9%	1,716,469
3647	2.49	2.76	2.62	2.56	2.42	2.50	10.8%	-5.1%	-2.3%	-5.5%	3.3%	0.05	29.80%	16.3%	1,686,921
3685	1.16	1.09	0.96	0.85	0.75	0.74	-6.0%	-11.9%	-11.5%	-11.8%	-1.3%	0.19	49.81%	10.6%	1,671,634
7382	4.07	4.14	4.08	4.23	4.11	3.95	1.7%	-1.4%	3.7%	-2.8%	-3.9%	0.02	14.31%	7.6%	1,653,538
5437	4.04	4.45	4.01	3.88	3.74	3.40	10.1%	-9.9%	-3.2%	-3.6%	-9.1%	0.09	41.24%	20.0%	1,606,638
4828	1.82	1.94	1.79	1.77	1.60	1.62	6.6%	-7.7%	-1.1%	-9.6%	1.3%	0.07	28.86%	16.2%	1,588,455
7705	3.76	3.79	3.29	3.17	3.09	3.06	0.8%	-13.2%	-3.6%	-2.5%	-1.0%	0.10	22.42%	14.0%	1,569,925
4459	2.40	2.39	2.14	1.93	1.91	1.81	-0.4%	-10.5%	-9.8%	-1.0%	-5.2%	0.12	29.51%	10.0%	1,539,479
5535	5.36	5.52	4.99	4.87	4.57	4.27	3.0%	-9.6%	-2.4%	-6.2%	-6.6%	0.10	30.76%	12.6%	1,534,523
9110	2.62	2.52	2.37	2.33	2.42	2.33	-3.8%	-6.0%	-1.7%	3.9%	-3.7%	0.05	20.49%	9.8%	1,514,029
3400	4.20	4.31	3.98	3.56	3.08	2.98	2.6%	-7.7%	-10.6%	-13.5%	-3.2%	0.15	43.10%	16.1%	1,479,508
4244	2.32	2.48	2.39	2.25	2.17	2.19	6.9%	-3.6%	-5.9%	-3.6%	0.9%	0.05	22.55%	12.8%	1,478,281
2070	3.91	3.86	3.53	3.56	3.32	3.34	-1.3%	-8.5%	0.8%	-6.7%	0.6%	0.07	19.06%	9.4%	1,472,793
8227	2.85	2.90	2.81	2.80	2.74	2.85	1.8%	-3.1%	-0.4%	-2.1%	4.0%	0.02	11.86%	7.1%	1,433,453
5022	5.46	5.66	5.65	5.15	4.69	4.31	3.7%	-0.2%	-8.8%	-8.9%	-8.1%	0.11	33.11%	12.6%	1,418,241
8215	3.50	3.71	3.28	2.86	2.74	2.59	6.0%	-11.6%	-12.8%	-4.2%	-5.5%	0.14	46.64%	18.8%	1,374,111
4410	2.88	3.06	2.85	2.75	2.51	2.41	6.3%	-6.9%	-3.5%	-8.7%	-4.0%	0.09	32.87%	15.0%	1,347,191
2501	2.45	2.53	2.21	2.01	1.75	1.58	3.3%	-12.6%	-9.0%	-12.9%	-9.7%	0.18	57.18%	16.2%	1,343,907
3113	1.76	1.64	1.59	1.55	1.38	1.30	-6.8%	-3.0%	-2.5%	-11.0%	-5.8%	0.11	32.48%	8.5%	1,321,751
6834	3.09	2.62	2.18	1.86	1.71	1.61	-15.2%	-16.8%	-14.7%	-8.1%	-5.8%	0.27	76.51%	10.9%	1,317,130
3030	4.32	4.48	4.28	4.08	3.80	3.72	3.7%	-4.5%	-4.7%	-6.9%	-2.1%	0.07	23.73%	10.6%	1,307,391
9040	3.29	3.38	3.07	3.18	3.01	2.78	2.7%	-9.2%	3.6%	-5.3%	-7.6%	0.07	31.74%	12.8%	1,307,020
3612	1.97	1.96	1.84	1.67	1.61	1.58	-0.5%	-6.1%	-9.2%	-3.6%	-1.9%	0.10	22.95%	8.7%	1,296,040
1624	2.90	2.46	2.45	2.37	2.39	2.35	-15.2%	-0.4%	-3.3%	0.8%	-1.7%	0.08	22.44%	16.0%	1,294,274
3507	2.57	2.59	2.34	2.25	2.13	2.04	0.8%	-9.7%	-3.8%	-5.3%	-4.2%	0.10	25.98%	10.4%	1,290,621
2585	3.08	2.94	2.77	2.73	2.62	2.69	-4.5%	-5.8%	-1.4%	-4.0%	2.7%	0.06	19.83%	8.5%	1,266,594
7520	2.78	2.55	2.42	2.24	2.04	1.84	-8.3%	-5.1%	-7.4%	-8.9%	-9.8%	0.15	46.23%	4.7%	1,259,871
7605	1.66	1.66	1.54	1.53	1.52	1.41	0.0%	-7.2%	-0.6%	-0.7%	-7.2%	0.06	16.49%	7.2%	1,242,068
8116	1.97	1.99	2.00	1.91	1.81	1.76	1.0%	0.5%	-4.5%	-5.2%	-2.8%	0.05	14.73%	6.3%	1,186,064
2157	5.97	5.32	4.31	3.66	3.19	3.11	-10.9%	-19.0%	-15.1%	-12.8%	-2.5%	0.28	75.63%	16.5%	1,180,821
2003	3.52	3.65	3.28	3.18	2.94	2.71	3.7%	-10.1%	-3.0%	-7.5%	-7.8%	0.11	36.47%	13.8%	1,176,668
3085	4.41	4.61	4.34	3.88	3.66	3.87	4.5%	-5.9%	-10.6%	-5.7%	5.7%	0.09	36.75%	16.3%	1,156,415
9154	1.47	1.63	1.42	1.42	1.29	1.13	10.9%	-12.9%	0.0%	-9.2%	-12.4%	0.12	53.58%	23.8%	1,135,252
3824	4.04	3.91	3.11	2.98	2.80	2.76	-3.2%	-20.5%	-4.2%	-6.0%	-1.4%	0.17	39.32%	19.0%	1,125,870
3629	1.51	1.48	1.39	1.33	1.27	1.25	-2.0%	-6.1%	-4.3%	-4.5%	-1.6%	0.08	19.81%	4.5%	1,114,185
9058	1.33	1.39	1.32	1.27	1.15	1.07	4.5%	-5.0%	-3.8%	-9.4%	-7.0%	0.10	33.37%	14.0%	1,113,365
8350	5.32	5.23	4.65	4.65	4.50	4.48	-1.7%	-11.1%	0.0%	-3.2%	-0.4%	0.08	17.13%	11.1%	1,103,130
0042	5.32	5.69	5.33	4.82	4.83	4.38	7.0%	-6.3%	-9.6%	0.2%	-9.3%	0.09	36.49%	16.5%	1,098,518
4720	1.93	2.05	1.99	1.99	1.94	1.90	6.2%	-2.9%	0.0%	-2.5%	-2.1%	0.03	14.38%	9.1%	1,088,811
6325	2.83	2.80	2.65	2.41	2.23	2.13	-1.1%	-5.4%	-9.1%	-7.5%	-4.5%	0.12	30.39%	8.0%	1,086,249
0083	4.34	4.25	3.86	3.72	3.40	3.11	-2.1%	-9.2%	-3.6%	-8.6%	-8.5%	0.13	36.11%	7.1%	1,081,669
9084	1.12	1.16	1.08	1.00	0.93	0.89	3.6%	-6.9%	-7.4%	-7.0%	-4.3%	0.10	32.71%	11.0%	1,080,250
2121	1.18	1.26	1.15	0.98	0.96	0.98	6.8%	-8.7%	-14.8%	-2.0%	2.1%	0.12	38.82%	21.6%	1,070,616
8039	1.11	1.19	1.20	1.22	1.19	1.19	7.2%	0.8%	1.7%	-2.5%	0.0%	0.03	12.61%	9.7%	1,065,727
1164	4.39	4.25	3.71	3.86	3.80	3.75	-3.2%	-12.7%	4.0%	-1.6%	-1.3%	0.07	24.50%	16.7%	1,020,260
4243	2.06	2.21	1.95	1.84	1.69	1.71	7.3%	-11.8%	-5.6%	-8.2%	1.2%	0.11	38.61%	19.0%	1,019,207

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
0106	7.12	6.74	5.92	5.48	4.93	4.41	-5.3%	-12.2%	-7.4%	-10.0%	-10.5%	0.18	54.41%	6.8%	1,012,590
2014	4.52	4.62	4.28	4.09	3.71	3.63	2.2%	-7.4%	-4.4%	-9.3%	-2.2%	0.10	27.95%	11.5%	959,288
5551	13.67	14.25	11.90	10.76	10.56	10.52	4.2%	-16.5%	-9.6%	-1.9%	-0.4%	0.14	36.05%	20.7%	943,483
6319	3.42	3.30	3.10	2.60	2.14	1.88	-3.5%	-6.1%	-16.1%	-17.7%	-12.1%	0.23	68.27%	14.2%	931,411
1701	3.08	2.94	2.72	2.42	2.37	2.19	-4.5%	-7.5%	-11.0%	-2.1%	-7.6%	0.13	37.01%	9.0%	920,327
8047	0.84	0.77	0.68	0.61	0.65	0.65	-8.3%	-11.7%	-10.3%	6.6%	0.0%	0.12	42.20%	18.2%	917,919
4452	2.59	2.47	2.27	2.08	1.95	1.89	-4.6%	-8.1%	-8.4%	-6.3%	-3.1%	0.13	34.24%	5.3%	912,856
0037	3.02	2.99	2.85	2.81	2.76	2.60	-1.0%	-4.7%	-1.4%	-1.8%	-5.8%	0.05	15.44%	4.8%	904,150
8111	1.54	1.52	1.50	1.59	1.53	1.43	-1.3%	-1.3%	6.0%	-3.8%	-6.5%	0.03	20.27%	12.5%	824,572
8002	1.62	1.78	1.71	1.61	1.47	1.40	9.9%	-3.9%	-5.8%	-8.7%	-4.8%	0.09	37.64%	18.6%	757,785
5478	5.05	4.41	3.80	3.38	3.10	2.81	-12.7%	-13.8%	-11.1%	-8.3%	-9.4%	0.22	68.66%	5.5%	755,660
3620	3.69	3.64	3.28	2.83	2.65	2.40	-1.4%	-9.9%	-13.7%	-6.4%	-9.4%	0.17	47.42%	12.4%	754,367
5188	2.64	2.58	2.32	2.15	2.11	2.04	-2.3%	-10.1%	-7.3%	-1.9%	-3.3%	0.11	27.16%	8.2%	750,786
5348	3.73	3.50	3.12	2.93	2.71	2.49	-6.2%	-10.9%	-6.1%	-7.5%	-8.1%	0.15	45.13%	4.8%	747,567
5192	2.19	2.55	2.48	2.34	2.37	2.32	16.4%	-2.7%	-5.6%	1.3%	-2.1%	0.05	30.71%	22.1%	738,661
7539	1.69	1.62	1.53	1.35	1.16	1.11	-4.1%	-5.6%	-11.8%	-14.1%	-4.3%	0.17	46.19%	9.9%	727,272
8293	7.18	7.09	6.01	5.30	4.53	4.17	-1.3%	-15.2%	-11.8%	-14.5%	-7.9%	0.22	61.29%	14.0%	726,412
5215	4.87	4.86	4.47	4.27	3.88	3.71	-0.2%	-8.0%	-4.5%	-9.1%	-4.4%	0.11	28.83%	8.9%	707,246
8755	0.31	0.30	0.28	0.26	0.23	0.20	-3.2%	-6.7%	-7.1%	-11.5%	-13.0%	0.16	48.75%	9.8%	685,499
9016	2.85	2.83	2.53	2.33	1.93	1.74	-0.7%	-10.6%	-7.9%	-17.2%	-9.8%	0.19	54.68%	16.5%	683,659
9620	1.01	1.05	1.10	0.99	1.05	1.03	4.0%	4.8%	-10.0%	6.1%	-1.9%	0.04	29.48%	16.1%	682,833
4361	0.71	0.67	0.61	0.58	0.54	0.50	-5.6%	-9.0%	-4.9%	-6.9%	-7.4%	0.13	38.64%	4.0%	675,337
8728	0.37	0.41	0.42	0.40	0.37	0.34	10.8%	2.4%	-4.8%	-7.5%	-8.1%	0.08	38.20%	18.9%	671,111
4273	2.27	2.34	2.12	1.98	1.84	1.75	3.1%	-9.4%	-6.6%	-7.1%	-4.9%	0.11	35.02%	12.5%	653,037
9522	3.60	4.35	4.74	5.40	5.57	5.41	20.8%	9.0%	13.9%	3.1%	-2.9%	0.16	59.17%	23.7%	649,926
0035	2.07	2.03	1.79	1.67	1.48	1.45	-1.9%	-11.8%	-6.7%	-11.4%	-2.0%	0.15	38.21%	9.9%	644,153
9182	1.67	1.75	1.72	1.80	1.64	1.51	4.8%	-1.7%	4.7%	-8.9%	-7.9%	0.06	31.09%	13.7%	643,547
3634	1.54	1.50	1.40	1.30	1.19	1.22	-2.6%	-6.7%	-7.1%	-8.5%	2.5%	0.11	30.38%	11.0%	642,393
8370	3.45	3.52	3.46	3.59	3.24	3.07	2.0%	-1.7%	3.8%	-9.7%	-5.2%	0.06	24.36%	13.5%	642,279
5951	0.35	0.39	0.40	0.44	0.46	0.45	11.4%	2.6%	10.0%	4.5%	-2.2%	0.10	34.29%	13.6%	641,338
9519	3.15	3.34	2.99	2.85	2.64	2.57	6.0%	-10.5%	-4.7%	-7.4%	-2.7%	0.10	35.15%	16.5%	624,596
9402	3.87	4.17	3.98	3.81	3.47	3.01	7.8%	-4.6%	-4.3%	-8.9%	-13.3%	0.11	44.92%	21.0%	619,638
0034	2.41	2.62	2.49	2.37	2.28	2.02	8.7%	-5.0%	-4.8%	-3.8%	-11.4%	0.09	38.31%	20.1%	618,087
5102	5.20	4.96	4.68	4.41	4.07	3.91	-4.6%	-5.6%	-5.8%	-7.7%	-3.9%	0.11	30.86%	3.8%	617,424
8385	1.68	1.86	1.82	1.79	1.65	1.55	10.7%	-2.2%	-1.6%	-7.8%	-6.1%	0.07	31.46%	18.5%	613,814
8106	4.17	4.56	4.32	3.96	3.51	3.04	9.4%	-5.3%	-8.3%	-11.4%	-13.4%	0.14	57.47%	22.7%	610,559
7360	3.66	3.73	3.34	3.31	3.29	3.39	1.9%	-10.5%	-0.9%	-0.6%	3.0%	0.06	17.74%	13.5%	604,364
5160	2.02	1.96	1.64	1.49	1.43	1.39	-3.0%	-16.3%	-9.1%	-4.0%	-2.8%	0.17	39.81%	13.5%	568,254
6306	4.92	4.53	4.20	3.92	3.59	3.17	-7.9%	-7.3%	-6.7%	-8.4%	-11.7%	0.16	49.57%	5.0%	564,662
9516	2.63	2.35	2.07	1.78	1.57	1.46	-10.6%	-11.9%	-14.0%	-11.8%	-7.0%	0.23	68.89%	7.0%	544,195
2039	2.50	2.68	2.48	2.60	2.42	2.55	7.2%	-7.5%	4.8%	-6.9%	5.4%	0.04	36.07%	14.7%	542,152
7390	4.84	4.54	4.21	4.04	3.86	3.68	-6.2%	-7.3%	-4.0%	-4.5%	-4.7%	0.10	29.57%	3.2%	520,802
8021	2.67	2.69	2.28	2.17	2.02	2.04	0.7%	-15.2%	-4.8%	-6.9%	1.0%	0.13	31.41%	16.2%	513,018
8800	1.23	1.21	1.08	1.11	1.08	1.09	-1.6%	-10.7%	2.8%	-2.7%	0.9%	0.06	19.90%	13.5%	510,816
8721	0.25	0.26	0.25	0.23	0.20	0.18	4.0%	-3.8%	-8.0%	-13.0%	-10.0%	0.14	45.04%	17.0%	496,463
4558	1.71	1.72	1.55	1.41	1.32	1.39	0.6%	-9.9%	-9.0%	-6.4%	5.3%	0.11	35.00%	15.2%	494,271
4034	6.33	6.28	5.87	5.68	5.49	5.38	-0.8%	-6.5%	-3.2%	-3.3%	-2.0%	0.07	16.85%	5.7%	489,419
9156	2.10	2.19	2.00	1.69	1.44	1.49	4.3%	-8.7%	-15.5%	-14.8%	3.5%	0.18	55.48%	19.8%	478,337
2731	3.68	3.47	3.01	2.78	2.70	2.83	-5.7%	-13.3%	-7.6%	-2.9%	4.8%	0.13	38.96%	18.1%	477,666
2802	4.92	4.88	4.57	4.30	4.18	3.87	-0.8%	-6.4%	-5.9%	-2.8%	-7.4%	0.09	25.38%	6.6%	476,393
8015	0.73	0.68	0.59	0.53	0.51	0.52	-6.8%	-13.2%	-10.2%	-3.8%	2.0%	0.16	41.04%	15.2%	472,577
1925	3.25	3.35	3.06	2.62	2.24	2.32	3.1%	-8.7%	-14.4%	-14.5%	3.6%	0.17	51.92%	18.1%	471,662
4635	2.94	2.77	2.39	2.06	1.89	1.85	-5.8%	-13.7%	-13.8%	-8.3%	-2.1%	0.20	51.34%	11.7%	467,563
7225	6.02	7.28	7.68	7.12	6.41	5.60	20.9%	5.5%	-7.3%	-10.0%	-12.6%	0.12	69.55%	33.6%	464,960
4583	4.08	4.43	4.22	4.05	3.85	3.97	8.6%	-4.7%	-4.0%	-4.9%	3.1%	0.05	28.02%	13.5%	459,782
8001	1.88	1.95	1.74	1.67	1.50	1.44	3.7%	-10.8%	-4.0%	-10.2%	-4.0%	0.12	36.95%	14.5%	444,924
3146	2.22	2.25	1.95	1.87	1.70	1.72	1.4%	-13.3%	-4.1%	-9.1%	1.2%	0.12	31.98%	14.7%	432,010
7421	0.55	0.58	0.56	0.49	0.44	0.37	5.5%	-3.4%	-12.5%	-10.2%	-15.9%	0.16	56.77%	21.4%	430,862
3040	4.84	4.76	4.23	3.84	3.61	3.49	-1.7%	-11.1%	-9.2%	-6.0%	-3.3%	0.14	35.12%	9.5%	427,861
7580	2.23	2.50	2.17	2.13	1.87	1.73	12.1%	-13.2%	-1.8%	-12.2%	-7.5%	0.13	55.88%	25.3%	427,110
5462	4.99	4.67	3.88	3.54	3.39	3.36	-6.4%	-16.9%	-8.8%	-4.2%	-0.9%	0.18	42.30%	16.0%	425,352
1438	12.64	12.78	11.16	8.26	6.03	4.73	1.1%	-12.7%	-26.0%	-27.0%	-21.6%	0.37	121.57%	28.1%	417,622
7431	0.99	1.04	0.89	0.78	0.63	0.56	5.1%	-14.4%	-12.4%	-19.2%	-11.1%	0.24	78.92%	24.3%	416,502
2016	2.88	2.84	2.55	2.31	2.17	2.23	-1.4%	-10.2%	-9.4%	-6.1%	2.8%	0.12	33.25%	13.0%	411,264
4279	2.24	2.33	2.33	2.55	2.65	2.66	4.0%	0.0%	9.4%	3.9%	0.4%	0.07	18.75%	9.4%	402,381
8265	4.13	4.13	3.73	3.60	3.15	3.26	0.0%	-9.7%	-3.5%	-12.5%	3.5%	0.11	32.16%	16.0%	401,081
2759	6.08	5.91	5.23	4.69	4.05	3.95	-2.8%	-11.5%	-10.3%	-13.6%	-2.5%	0.18	47.26%	11.2%	400,324
3257	2.47	2.48	2.17	2.01	1.99	2.10	0.4%	-12.5%	-7.4%	-1.0%	5.5%	0.10	29.26%	18.0%	397,859
3808	3.50	3.59	3.39	3.19	3.10	3.17	2.6%	-5.6%	-5.9%	-2.8%	2.3%	0.06	20.57%	8.5%	389,822

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
3300	3.93	4.28	4.46	4.20	3.60	3.13	8.9%	4.2%	-5.8%	-14.3%	-13.1%	0.13	55.18%	23.2%	380,344
3220	2.15	2.19	2.00	1.79	1.57	1.47	1.9%	-8.7%	-10.5%	-12.3%	-6.4%	0.16	46.10%	14.2%	380,326
5146	4.38	4.46	3.97	3.43	3.11	2.98	1.8%	-11.0%	-13.6%	-9.3%	-4.2%	0.17	46.23%	15.4%	378,173
9061	1.30	1.25	1.09	1.01	0.96	0.88	-3.8%	-12.8%	-7.3%	-5.0%	-8.3%	0.15	42.96%	9.0%	374,157
3303	2.01	2.04	1.85	1.98	2.09	2.42	1.5%	-9.3%	7.0%	5.6%	15.8%	0.09	45.13%	25.1%	373,948
8392	2.12	2.10	1.82	1.67	1.65	1.53	-0.9%	-13.3%	-8.2%	-1.2%	-7.3%	0.14	34.43%	12.4%	370,507
7855	3.10	3.17	2.84	2.64	2.42	2.34	2.3%	-10.4%	-7.0%	-8.3%	-3.3%	0.13	35.25%	12.7%	366,537
7515	0.99	0.95	0.86	0.79	0.75	0.66	-4.0%	-9.5%	-8.1%	-5.1%	-12.0%	0.15	44.93%	8.0%	363,449
8102	1.92	2.01	1.75	1.58	1.52	1.45	4.7%	-12.9%	-9.7%	-3.8%	-4.6%	0.13	40.84%	17.6%	356,593
8291	2.89	2.99	2.80	2.52	2.35	2.26	3.5%	-6.4%	-10.0%	-6.7%	-3.8%	0.11	34.15%	13.5%	355,965
7425	2.02	1.82	1.49	1.28	1.10	1.10	-9.9%	-18.1%	-14.1%	-14.1%	0.0%	0.26	68.96%	18.1%	354,818
4692	0.82	0.86	0.78	0.73	0.66	0.64	4.9%	-9.3%	-6.4%	-9.6%	-3.0%	0.12	37.73%	14.5%	353,933
4771	2.52	2.52	2.46	2.36	2.19	2.08	0.0%	-2.4%	-4.1%	-7.2%	-5.0%	0.08	19.95%	7.2%	352,873
4703	1.91	1.87	1.76	1.60	1.56	1.52	-2.1%	-5.9%	-9.1%	-2.5%	-2.6%	0.10	23.97%	7.0%	351,676
9501	2.84	2.99	2.78	2.54	2.31	2.33	5.3%	-7.0%	-8.6%	-9.1%	0.9%	0.11	34.64%	14.3%	346,761
8032	1.70	1.75	1.66	1.50	1.27	1.20	2.9%	-5.1%	-9.6%	-15.3%	-5.5%	0.15	44.41%	18.3%	344,125
1642	2.43	2.60	2.61	2.69	2.67	2.83	7.0%	0.4%	3.1%	-0.7%	6.0%	0.05	18.21%	7.7%	340,206
8304	4.03	4.26	4.16	4.09	3.97	3.90	5.7%	-2.3%	-1.7%	-2.9%	-1.8%	0.03	15.23%	8.6%	339,822
9033	1.73	1.71	1.59	1.58	1.43	1.36	-1.2%	-7.0%	-0.6%	-9.5%	-4.9%	0.09	25.12%	8.9%	337,040
6400	5.06	4.94	4.65	4.28	3.60	3.06	-2.4%	-5.9%	-8.0%	-15.9%	-15.0%	0.19	55.93%	13.5%	324,507
3188	2.16	2.19	2.00	1.96	1.82	1.78	1.4%	-8.7%	-2.0%	-7.1%	-2.2%	0.09	23.06%	10.1%	323,788
8602	0.96	1.11	1.00	1.05	0.94	0.91	15.6%	-9.9%	5.0%	-10.5%	-3.2%	0.07	52.12%	26.1%	316,762
8353	3.21	3.44	3.24	3.09	3.01	3.18	7.2%	-5.8%	-4.6%	-2.6%	5.6%	0.05	28.59%	13.0%	312,619
2660	2.70	2.83	2.53	2.13	1.77	1.66	4.8%	-10.6%	-15.8%	-16.9%	-6.2%	0.22	66.70%	21.7%	308,731
3028	3.60	3.71	3.40	3.24	3.28	3.16	3.1%	-8.4%	-4.7%	1.2%	-3.7%	0.06	22.70%	11.4%	308,179
9410	2.63	2.71	2.60	2.55	2.47	2.25	3.0%	-4.1%	-1.9%	-3.1%	-8.9%	0.06	22.75%	11.9%	303,166
1699	2.56	2.50	2.21	2.27	2.20	2.27	-2.3%	-11.6%	2.7%	-3.1%	3.2%	0.07	24.78%	14.8%	301,099
8034	1.92	2.01	1.85	1.72	1.63	1.64	4.7%	-8.0%	-7.0%	-5.2%	0.6%	0.09	28.07%	12.6%	296,946
2111	2.06	1.98	1.81	1.78	1.74	1.71	-3.9%	-8.6%	-1.7%	-2.2%	-1.7%	0.08	19.27%	6.9%	295,486
3180	2.64	2.65	2.58	2.69	2.52	2.47	0.4%	-2.6%	4.3%	-6.3%	-2.0%	0.03	16.48%	10.6%	295,104
9521	3.29	3.45	3.12	3.05	2.81	2.59	4.9%	-9.6%	-2.2%	-7.9%	-7.8%	0.10	36.64%	14.4%	293,847
5057	3.66	4.34	4.27	3.74	3.10	2.98	18.6%	-1.6%	-12.4%	-17.1%	-3.9%	0.15	64.77%	35.7%	288,750
1472	2.68	2.74	2.80	2.79	2.60	2.57	2.2%	2.2%	-0.4%	-6.8%	-1.2%	0.04	13.28%	9.0%	286,993
5222	6.74	6.70	6.23	5.27	5.09	4.66	-0.6%	-7.0%	-15.4%	-3.4%	-8.4%	0.15	39.34%	14.8%	285,346
3881	3.69	3.57	3.24	3.00	2.83	2.62	-3.3%	-9.2%	-7.4%	-5.7%	-7.4%	0.13	37.52%	6.0%	284,092
8264	4.52	4.43	3.99	3.72	3.45	3.28	-2.0%	-9.9%	-6.8%	-7.3%	-4.9%	0.13	34.72%	7.9%	282,061
5223	5.27	4.97	4.08	3.29	2.85	2.54	-5.7%	-17.9%	-19.4%	-13.4%	-10.9%	0.29	86.99%	13.7%	280,995
3126	1.31	1.36	1.30	1.40	1.37	1.38	3.8%	-4.4%	7.7%	-2.1%	0.7%	0.03	20.11%	12.1%	280,510
0917	3.39	3.31	3.24	3.09	2.83	2.81	-2.4%	-2.1%	-4.6%	-8.4%	-0.7%	0.08	19.40%	7.7%	279,862
4130	3.09	3.03	2.78	2.70	2.84	3.02	-1.9%	-8.3%	-2.9%	5.2%	6.3%	0.05	26.98%	14.6%	279,355
3241	2.74	2.60	2.32	2.28	2.41	2.64	-5.1%	-10.8%	-1.7%	5.7%	9.5%	0.08	37.14%	20.3%	278,883
4557	2.00	2.23	2.22	2.23	1.95	1.91	11.5%	-0.4%	0.5%	-12.6%	-2.1%	0.07	29.23%	24.1%	276,774
3227	2.89	2.83	2.75	2.49	2.31	2.03	-2.1%	-2.8%	-9.5%	-7.2%	-12.1%	0.13	38.12%	10.0%	276,326
3821	4.46	4.57	4.16	4.12	3.96	3.80	2.5%	-9.0%	-1.0%	-3.9%	-4.0%	0.07	21.84%	11.4%	275,937
5507	3.20	3.28	3.14	2.83	2.64	2.72	2.5%	-4.3%	-9.9%	-6.7%	3.0%	0.09	29.11%	12.9%	273,082
8856	0.30	0.36	0.40	0.39	0.34	0.33	20.0%	11.1%	-2.5%	-12.8%	-2.9%	0.11	58.72%	32.8%	268,612
7232	6.86	7.53	6.87	6.73	6.39	6.23	9.8%	-8.8%	-2.0%	-5.1%	-2.5%	0.07	31.18%	18.5%	267,304
3807	2.02	2.28	2.05	1.75	1.60	1.68	12.9%	-10.1%	-14.6%	-8.6%	5.0%	0.14	62.38%	27.5%	265,315
4283	1.38	1.28	1.20	1.24	1.36	1.34	-7.2%	-6.3%	3.3%	9.7%	-1.5%	0.06	31.04%	16.9%	262,004
9180	3.85	3.87	3.69	3.68	3.47	3.42	0.5%	-4.7%	-0.3%	-5.7%	-1.4%	0.05	13.11%	6.2%	259,399
8381	2.10	2.06	1.88	1.58	1.42	1.43	-1.9%	-8.7%	-16.0%	-10.1%	0.7%	0.18	42.50%	16.7%	256,971
9093	1.23	1.16	1.02	0.91	0.86	0.81	-5.7%	-12.1%	-10.8%	-5.5%	-5.8%	0.17	46.48%	6.6%	255,390
8031	1.98	2.01	1.89	1.72	1.50	1.36	1.5%	-6.0%	-9.0%	-12.8%	-9.3%	0.15	44.59%	14.3%	253,691
3365	3.31	3.28	3.19	3.04	2.96	2.81	-0.9%	-2.7%	-4.7%	-2.6%	-5.1%	0.06	17.05%	4.2%	249,490
0005	2.84	2.90	2.54	2.35	2.19	2.12	2.1%	-12.4%	-7.5%	-6.8%	-3.2%	0.13	35.99%	14.5%	248,878
2623	6.02	5.79	5.05	4.39	3.85	3.40	-3.8%	-12.8%	-13.1%	-12.3%	-11.7%	0.22	66.06%	9.2%	247,910
4114	3.11	3.11	2.73	2.40	2.13	2.04	0.0%	-12.2%	-12.1%	-11.3%	-4.2%	0.18	45.85%	12.2%	246,550
6825	2.74	2.58	2.07	1.66	1.33	1.30	-5.8%	-19.8%	-19.8%	-19.9%	-2.3%	0.32	86.17%	17.6%	244,480
9534	4.02	3.99	3.74	3.38	3.06	2.98	-0.7%	-6.3%	-9.6%	-9.5%	-2.6%	0.13	31.83%	8.9%	244,294
1803	7.16	7.24	6.98	6.39	5.32	4.80	1.1%	-3.6%	-8.5%	-16.7%	-9.8%	0.16	45.59%	17.9%	242,797
6836	3.02	3.09	2.80	2.44	2.17	1.96	2.3%	-9.4%	-12.9%	-11.1%	-9.7%	0.18	53.86%	15.2%	237,577
8799	0.35	0.36	0.36	0.36	0.37	0.41	2.9%	0.0%	0.0%	2.8%	10.8%	0.06	17.14%	10.8%	235,790
3726	3.18	3.25	3.17	2.91	2.36	2.21	2.2%	-2.5%	-8.2%	-18.9%	-6.4%	0.16	43.28%	21.1%	235,756
0050	4.48	4.55	4.33	4.42	4.18	4.25	1.6%	-4.8%	2.1%	-5.4%	1.7%	0.03	16.51%	7.5%	231,892
2002	2.91	3.08	3.02	3.03	2.81	2.76	5.8%	-1.9%	0.3%	-7.3%	-1.8%	0.04	18.19%	13.1%	231,791
5479	6.14	6.14	5.81	5.50	4.81	4.18	0.0%	-5.4%	-5.3%	-12.5%	-13.1%	0.15	41.28%	13.1%	224,022
2143	2.17	2.31	2.17	1.92	1.69	1.61	6.5%	-6.1%	-11.5%	-12.0%	-4.7%	0.14	47.67%	18.4%	220,449
8072	0.51	0.51	0.43	0.44	0.47	0.44	0.0%	-15.7%	2.3%	6.8%	-6.4%	0.08	34.52%	22.5%	212,140
2305	2.26	2.18	2.04	1.88	1.72	1.71	-3.5%	-6.4%	-7.8%	-8.5%	-0.6%	0.12	29.69%	7.9%	203,833

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
3372	3.13	2.99	2.66	2.33	2.15	2.15	-4.5%	-11.0%	-12.4%	-7.7%	0.0%	0.17	40.47%	12.4%	200,397
7422	1.73	1.52	1.23	1.09	0.91	0.78	-12.1%	-19.1%	-11.4%	-16.5%	-14.3%	0.30	98.05%	7.7%	200,116
6233	1.89	2.07	2.03	1.77	1.57	1.46	9.5%	-1.9%	-12.8%	-11.3%	-7.0%	0.14	49.99%	22.3%	198,504
2388	1.52	1.55	1.37	1.27	1.11	1.16	2.0%	-11.6%	-7.3%	-12.6%	4.5%	0.14	43.70%	17.1%	191,464
6204	8.43	7.30	6.07	5.64	5.08	4.42	-13.4%	-16.8%	-7.1%	-9.9%	-13.0%	0.24	76.26%	9.8%	191,378
2881	2.93	2.78	2.60	2.44	2.38	2.24	-5.1%	-6.5%	-6.2%	-2.5%	-5.9%	0.10	28.90%	4.0%	191,114
9554	7.50	7.40	6.64	5.48	4.75	4.59	-1.3%	-10.3%	-17.5%	-13.3%	-3.4%	0.21	53.76%	16.1%	190,737
9220	3.45	3.53	3.33	3.39	3.23	2.96	2.3%	-5.7%	1.8%	-4.7%	-8.4%	0.06	24.89%	10.7%	189,153
3064	3.32	3.45	3.35	3.05	2.91	2.69	3.9%	-2.9%	-9.0%	-4.6%	-7.6%	0.09	31.06%	12.9%	188,424
2130	1.68	1.72	1.60	1.68	1.63	1.63	2.4%	-7.0%	5.0%	-3.0%	0.0%	0.03	18.42%	12.0%	172,624
5610	4.25	3.68	3.63	3.41	3.24	2.97	-13.4%	-1.4%	-6.1%	-5.0%	-8.3%	0.12	38.66%	12.1%	168,289
3638	1.88	2.18	2.15	2.07	1.89	1.67	16.0%	-1.4%	-3.7%	-8.7%	-11.6%	0.10	47.96%	27.6%	168,136
4149	0.82	0.77	0.71	0.69	0.70	0.70	-6.1%	-7.8%	-2.8%	1.4%	0.0%	0.07	19.29%	9.2%	166,804
7370	4.12	4.02	3.62	3.52	3.42	3.41	-2.4%	-10.0%	-2.8%	-2.8%	-0.3%	0.08	19.37%	9.7%	166,243
3826	1.00	1.07	0.91	0.82	0.75	0.70	7.0%	-15.0%	-9.9%	-8.5%	-6.7%	0.16	56.48%	22.0%	165,686
7405	1.19	1.22	1.08	1.05	0.95	0.83	2.5%	-11.5%	-2.8%	-9.5%	-12.6%	0.14	44.90%	15.2%	164,852
4018	4.95	5.34	5.11	4.77	4.07	3.78	7.9%	-4.3%	-6.7%	-14.7%	-7.1%	0.13	47.43%	22.6%	164,153
4000	4.50	3.99	3.50	3.29	2.93	2.74	-11.3%	-12.3%	-6.0%	-10.9%	-6.5%	0.19	56.54%	6.3%	162,802
4686	2.41	2.16	1.89	1.65	1.57	1.66	-10.4%	-12.5%	-12.7%	-4.8%	5.7%	0.18	55.13%	18.4%	162,764
4470	2.17	2.15	2.04	2.01	1.93	1.80	-0.9%	-5.1%	-1.5%	-4.0%	-6.7%	0.07	19.47%	5.8%	161,189
8288	6.89	6.96	6.16	5.77	5.32	4.76	1.0%	-11.5%	-6.3%	-7.8%	-10.5%	0.15	42.69%	12.5%	159,626
8235	3.54	3.58	3.22	3.20	3.08	2.99	1.1%	-10.1%	-0.6%	-3.8%	-2.9%	0.07	19.59%	11.2%	159,486
2589	1.88	1.96	1.89	1.79	1.66	1.72	4.3%	-3.6%	-5.3%	-7.3%	3.6%	0.06	26.36%	11.5%	158,330
3270	3.65	3.62	3.23	2.86	2.43	2.19	-0.8%	-10.8%	-11.5%	-15.0%	-9.9%	0.20	57.34%	14.2%	156,285
6229	3.91	4.14	4.13	3.80	3.40	3.10	5.9%	-0.2%	-8.0%	-10.5%	-8.8%	0.11	37.86%	16.4%	154,269
7711	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.3%	153,749
3022	3.44	3.28	2.85	2.71	2.56	2.55	-4.7%	-13.1%	-4.9%	-5.5%	-0.4%	0.13	31.57%	12.7%	153,268
7502	2.47	2.07	1.50	1.32	1.16	1.29	-16.2%	-27.5%	-12.0%	-12.1%	11.2%	0.32	106.95%	38.7%	147,823
1463	9.01	8.77	7.81	7.56	7.26	7.25	-2.7%	-10.9%	-3.2%	-4.0%	-0.1%	0.10	22.38%	10.8%	145,468
4304	5.73	5.07	4.40	4.10	3.75	3.67	-11.5%	-13.2%	-6.8%	-8.5%	-2.1%	0.18	49.50%	11.1%	143,402
5040	11.04	9.71	8.20	7.31	6.12	5.31	-12.0%	-15.6%	-10.9%	-16.3%	-13.2%	0.27	88.98%	5.4%	143,207
3803	2.00	2.28	2.18	1.94	1.93	2.10	14.0%	-4.4%	-11.0%	-0.5%	8.8%	0.07	44.48%	25.0%	142,743
1924	3.58	3.32	2.72	2.45	2.27	2.31	-7.3%	-18.1%	-9.9%	-7.3%	1.8%	0.20	52.08%	19.8%	141,113
3081	3.95	4.27	3.84	3.33	3.04	3.22	8.1%	-10.1%	-13.3%	-8.7%	5.9%	0.13	55.20%	21.4%	140,965
3169	2.22	2.48	2.17	1.88	1.75	1.85	11.7%	-12.5%	-13.4%	-6.9%	5.7%	0.14	61.03%	25.1%	137,692
4109	0.55	0.57	0.52	0.53	0.53	0.52	3.6%	-8.8%	1.9%	0.0%	-1.9%	0.04	17.06%	12.4%	135,827
4693	0.82	0.92	0.92	0.98	0.96	0.96	12.2%	0.0%	6.5%	0.0%	0.0%	0.06	21.95%	14.2%	134,598
9178	10.14	10.32	9.48	8.62	7.57	6.82	1.8%	-8.1%	-9.1%	-12.2%	-9.9%	0.16	48.01%	14.0%	128,998
9505	3.98	3.87	3.24	2.76	2.38	2.20	-2.8%	-16.3%	-14.8%	-13.8%	-7.6%	0.24	67.89%	13.5%	128,134
4239	1.90	2.01	1.85	1.77	1.58	1.57	5.8%	-8.0%	-4.3%	-10.7%	-0.6%	0.10	32.77%	16.5%	127,869
5473	6.81	6.85	6.35	5.97	5.44	5.06	0.6%	-7.3%	-6.0%	-8.9%	-7.0%	0.12	33.24%	9.5%	127,255
3581	1.22	1.27	1.13	1.11	1.04	0.94	4.1%	-11.0%	-1.8%	-6.3%	-9.6%	0.11	37.06%	15.1%	125,169
2688	2.42	2.30	2.15	2.01	1.94	1.89	-5.0%	-6.5%	-6.5%	-3.5%	-2.6%	0.10	26.41%	3.9%	123,606
4250	1.68	1.72	1.69	1.77	1.74	1.75	2.4%	-1.7%	4.7%	-1.7%	0.6%	0.02	11.58%	6.5%	119,855
3548	1.43	1.48	1.40	1.39	1.27	1.18	3.5%	-5.4%	-0.7%	-8.6%	-7.1%	0.08	27.81%	12.1%	117,191
0008	2.53	2.39	2.13	1.92	1.86	1.71	-5.5%	-10.9%	-9.9%	-3.1%	-8.1%	0.15	43.26%	7.8%	116,705
2710	12.46	12.62	11.52	10.76	9.40	8.34	1.3%	-8.7%	-6.6%	-12.6%	-11.3%	0.16	47.12%	13.9%	115,235
7590	2.59	2.62	2.47	2.45	2.34	2.35	1.2%	-5.7%	-0.8%	-4.5%	0.4%	0.05	13.14%	6.9%	113,273
3145	2.26	2.33	1.99	1.82	1.75	1.75	3.1%	-14.6%	-8.5%	-3.8%	0.0%	0.13	33.17%	17.7%	113,201
3373	4.45	4.37	4.35	4.42	4.21	4.24	-1.8%	-0.5%	1.6%	-4.8%	0.7%	0.02	9.62%	6.4%	112,435
8500	4.60	4.61	4.30	4.11	3.63	3.32	0.2%	-6.7%	-4.4%	-11.7%	-8.5%	0.13	35.38%	11.9%	110,918
4740	0.98	1.01	0.96	0.88	0.90	0.79	3.1%	-5.0%	-8.3%	2.3%	-12.2%	0.09	34.49%	15.3%	110,482
1452	2.81	2.96	2.72	2.46	2.19	2.03	5.3%	-8.1%	-9.6%	-11.0%	-7.3%	0.14	48.57%	16.3%	110,457
3336	2.63	2.72	2.34	2.18	2.07	2.14	3.4%	-14.0%	-6.8%	-5.0%	3.4%	0.12	36.76%	17.4%	110,052
2131	2.22	2.34	2.15	2.13	2.07	1.86	5.4%	-8.1%	-0.9%	-2.8%	-10.1%	0.08	30.26%	15.6%	107,114
3648	1.46	1.55	1.39	1.20	1.04	0.99	6.2%	-10.3%	-13.7%	-13.3%	-4.8%	0.18	58.14%	19.8%	105,389
4251	3.28	3.41	3.41	3.43	3.15	2.80	4.0%	0.0%	0.6%	-8.2%	-11.1%	0.08	25.68%	15.1%	104,826
2021	2.06	2.49	2.57	2.49	2.26	2.13	20.9%	3.2%	-3.1%	-9.2%	-5.8%	0.09	48.61%	30.1%	103,783
4741	2.22	2.31	2.17	2.23	2.23	2.37	4.1%	-6.1%	2.8%	0.0%	6.3%	0.03	20.53%	12.3%	100,386
4307	1.68	1.79	1.74	1.73	1.70	1.83	6.5%	-2.8%	-0.6%	-1.7%	7.6%	0.03	20.63%	10.4%	95,854
3635	2.10	2.08	1.79	1.59	1.37	1.32	-1.0%	-13.9%	-11.2%	-13.8%	-3.6%	0.20	50.89%	13.0%	95,567
9179	17.37	17.95	16.04	14.97	13.84	12.88	3.3%	-10.6%	-6.7%	-7.5%	-6.9%	0.13	40.27%	14.0%	95,025
0401	10.47	10.77	8.89	8.32	7.10	6.44	2.9%	-17.5%	-6.4%	-14.7%	-9.3%	0.20	61.12%	20.3%	93,684
4717	2.05	2.11	1.92	1.94	1.81	1.76	2.9%	-9.0%	1.0%	-6.7%	-2.8%	0.07	24.30%	11.9%	93,142
0036	6.61	5.93	4.73	4.00	3.18	3.03	-10.3%	-20.2%	-15.4%	-20.5%	-4.7%	0.32	93.15%	15.8%	89,446
1747	1.95	1.99	2.05	2.33	2.56	2.71	2.1%	3.0%	13.7%	9.9%	5.9%	0.14	38.97%	11.6%	89,103
5020	4.23	4.07	3.54	3.23	2.99	2.72	-3.8%	-13.0%	-8.8%	-7.4%	-9.0%	0.17	49.42%	9.2%	88,852
3559	2.36	2.35	2.12	1.91	1.65	1.47	-0.4%	-9.8%	-9.9%	-13.6%	-10.9%	0.19	52.69%	13.2%	88,658
7230	6.01	6.30	6.00	5.54	4.98	4.84	4.8%	-4.8%	-7.7%	-10.1%	-2.8%	0.11	33.85%	14.9%	87,566

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
4101	2.22	2.21	1.95	1.84	1.90	2.17	-0.5%	-11.8%	-5.6%	3.3%	14.2%	0.08	39.87%	26.0%	83,769
3307	3.27	2.92	2.48	2.16	1.88	1.85	-10.7%	-15.1%	-12.9%	-13.0%	-1.6%	0.24	65.06%	13.5%	83,232
9062	1.16	1.20	1.08	1.07	0.96	0.97	3.4%	-10.0%	-0.9%	-10.3%	1.0%	0.09	27.97%	13.7%	80,345
4902	2.39	2.34	2.15	1.82	1.63	1.55	-2.1%	-8.1%	-15.3%	-10.4%	-4.9%	0.18	47.52%	13.3%	80,332
8263	4.33	4.58	4.53	4.41	4.41	4.43	5.8%	-1.1%	-2.6%	0.0%	0.5%	0.02	10.26%	8.4%	79,412
8725	1.99	2.05	1.70	1.47	1.32	1.30	3.0%	-17.1%	-13.5%	-10.2%	-1.5%	0.20	53.18%	20.1%	77,495
6503	1.96	2.00	1.92	1.75	1.66	1.73	2.0%	-4.0%	-8.9%	-5.1%	4.2%	0.08	26.58%	13.1%	75,138
5059	24.30	23.46	18.39	16.77	15.04	13.53	-3.5%	-21.6%	-8.8%	-10.3%	-10.0%	0.24	66.18%	18.2%	74,663
8203	5.92	5.86	5.57	6.27	6.02	5.71	-1.0%	-4.9%	12.6%	-4.0%	-5.1%	0.04	30.48%	17.7%	72,189
4240	3.48	3.37	2.90	2.52	2.15	1.96	-3.2%	-13.9%	-13.1%	-14.7%	-8.8%	0.23	65.95%	11.5%	71,291
2041	2.47	2.54	2.36	2.27	2.20	2.09	2.8%	-7.1%	-3.8%	-3.1%	-5.0%	0.07	23.74%	9.9%	70,486
2586	2.50	2.78	2.68	3.05	3.44	3.59	11.2%	-3.6%	13.8%	12.8%	4.4%	0.14	54.32%	17.4%	69,837
3110	4.21	4.19	3.69	3.34	3.09	3.07	-0.5%	-11.9%	-9.5%	-7.5%	-0.6%	0.14	33.21%	11.5%	67,412
4777	3.89	3.86	3.26	3.43	3.61	3.59	-0.8%	-15.5%	5.2%	5.2%	-0.6%	0.07	29.65%	20.8%	64,938
2651	2.21	2.23	1.86	1.53	1.29	1.20	0.9%	-16.6%	-17.7%	-15.7%	-7.0%	0.26	71.43%	18.6%	64,863
8279	5.01	5.10	4.92	4.84	4.93	4.68	1.8%	-3.5%	-1.6%	1.9%	-5.1%	0.03	14.63%	6.9%	62,126
4683	3.58	3.60	3.31	3.61	3.86	4.20	0.6%	-8.1%	9.1%	6.9%	8.8%	0.08	37.88%	17.1%	58,651
3114	3.25	3.35	3.09	2.56	2.20	2.04	3.1%	-7.8%	-17.2%	-14.1%	-7.3%	0.20	59.22%	20.2%	58,467
8204	3.36	3.36	3.01	2.83	2.67	2.39	0.0%	-10.4%	-6.0%	-5.7%	-10.5%	0.13	36.60%	10.5%	58,080
4351	0.83	0.89	0.92	0.97	0.92	0.87	7.2%	3.4%	5.4%	-5.2%	-5.4%	0.05	29.57%	12.7%	56,545
6251	3.06	2.90	2.73	2.74	2.41	2.70	-5.2%	-5.9%	0.4%	-12.0%	12.0%	0.08	40.35%	24.1%	54,769
5472	4.55	4.36	4.75	5.02	5.05	4.97	-4.2%	8.9%	5.7%	0.6%	-1.6%	0.06	22.57%	13.1%	52,080
9170	10.34	10.85	10.05	10.30	9.32	8.58	4.9%	-7.4%	2.5%	-9.5%	-7.9%	0.08	36.50%	14.4%	51,382
2380	1.98	2.00	1.86	1.68	1.72	1.75	1.0%	-7.0%	-9.7%	2.4%	1.7%	0.07	23.48%	12.1%	49,704
4036	2.40	2.25	2.22	2.07	2.01	2.00	-6.3%	-1.3%	-6.8%	-2.9%	-0.5%	0.07	18.86%	6.3%	48,740
2081	4.79	4.79	4.50	4.52	4.00	3.68	0.0%	-6.1%	0.4%	-11.5%	-8.0%	0.10	28.28%	11.9%	48,722
3719	1.04	0.95	0.76	0.65	0.60	0.59	-8.7%	-20.0%	-14.5%	-7.7%	-1.7%	0.25	63.42%	18.3%	47,309
5480	5.08	4.91	4.58	4.37	4.62	4.64	-3.3%	-6.7%	-4.6%	5.7%	0.4%	0.05	22.48%	12.4%	46,968
2735	3.48	3.69	3.54	3.39	3.29	3.39	6.0%	-4.1%	-4.2%	-2.9%	3.0%	0.04	22.01%	10.3%	45,706
3018	4.37	3.87	3.02	2.65	2.58	2.56	-11.4%	-22.0%	-12.3%	-2.6%	-0.8%	0.24	57.81%	21.2%	44,943
3082	4.61	4.76	4.26	3.96	3.72	3.87	3.3%	-10.5%	-7.0%	-6.1%	4.0%	0.10	34.76%	14.5%	44,596
2797	4.75	5.07	4.50	3.76	3.10	2.97	6.7%	-11.2%	-16.4%	-17.6%	-4.2%	0.22	69.35%	24.3%	43,598
2841	3.55	3.94	3.83	3.55	3.40	3.27	11.0%	-2.8%	-7.3%	-4.2%	-3.8%	0.07	32.48%	18.3%	43,487
4263	3.32	3.36	3.26	3.29	3.71	4.04	1.2%	-3.0%	0.9%	12.8%	8.9%	0.09	29.15%	15.7%	42,576
4352	1.65	1.66	1.49	1.36	1.27	1.21	0.6%	-10.2%	-8.7%	-6.6%	-4.7%	0.13	34.64%	10.8%	38,259
3383	1.51	1.55	1.37	1.27	1.19	1.18	2.6%	-11.6%	-7.3%	-6.3%	-0.8%	0.12	31.77%	14.3%	37,959
2799	5.03	4.69	4.37	4.20	4.30	4.68	-6.8%	-6.8%	-3.9%	2.4%	8.8%	0.07	32.02%	15.7%	37,486
3865	2.05	2.47	2.71	2.93	2.69	2.47	20.5%	9.7%	8.1%	-8.2%	-8.2%	0.12	67.28%	28.7%	35,466
2790	1.63	1.80	1.85	1.82	1.65	1.61	10.4%	2.8%	-1.6%	-9.3%	-2.4%	0.06	29.17%	19.8%	34,426
2570	3.77	3.86	3.64	3.14	2.86	3.07	2.4%	-5.7%	-13.7%	-8.9%	7.3%	0.12	43.91%	21.1%	33,555
9186	14.81	13.02	10.84	9.37	7.12	5.98	-12.1%	-16.7%	-13.6%	-24.0%	-16.0%	0.33	113.79%	11.9%	30,733
6003	4.26	4.58	4.55	4.30	4.01	3.67	7.5%	-0.7%	-5.5%	-6.7%	-8.5%	0.08	32.19%	16.0%	30,660
1320	1.40	1.42	1.32	1.28	1.19	1.11	1.4%	-7.0%	-3.0%	-7.0%	-6.7%	0.09	27.78%	8.5%	30,561
8103	1.92	2.24	2.41	2.29	2.05	1.84	16.7%	7.6%	-5.0%	-10.5%	-10.2%	0.11	60.49%	27.1%	30,540
4110	1.21	1.16	1.02	0.90	0.79	0.73	-4.1%	-12.1%	-11.8%	-12.2%	-7.6%	0.20	57.49%	8.1%	30,376
5491	1.54	1.49	1.46	1.39	1.55	1.76	-3.2%	-2.0%	-4.8%	11.5%	13.5%	0.08	39.76%	18.3%	28,504
2288	3.55	3.84	3.65	3.46	3.41	3.41	8.2%	-4.9%	-5.2%	-1.4%	0.0%	0.05	21.16%	13.4%	27,965
7133	2.26	2.57	2.56	2.31	2.11	1.85	13.7%	-0.4%	-9.8%	-8.7%	-12.3%	0.12	52.93%	26.0%	27,680
2417	1.34	1.40	1.40	1.34	1.23	1.11	4.5%	0.0%	-4.3%	-8.2%	-9.8%	0.09	29.40%	14.2%	27,104
1654	3.47	3.45	3.10	3.03	3.13	3.37	-0.6%	-10.1%	-2.3%	3.3%	7.7%	0.06	25.99%	17.8%	26,618
1710	3.03	3.28	3.28	3.15	2.96	2.44	8.3%	0.0%	-4.0%	-6.0%	-17.6%	0.10	40.29%	25.8%	26,395
0016	5.19	4.80	4.03	3.54	3.02	2.77	-7.5%	-16.0%	-12.2%	-14.7%	-8.3%	0.25	73.77%	8.5%	25,960
2960	5.19	4.97	4.27	3.96	3.59	3.35	-4.2%	-14.1%	-7.3%	-9.3%	-6.7%	0.17	48.80%	9.8%	25,548
6045	3.12	3.52	3.44	3.39	3.05	2.56	12.8%	-2.3%	-1.5%	-10.0%	-16.1%	0.11	49.50%	28.9%	25,447
0079	3.57	3.42	2.97	2.58	2.18	1.96	-4.2%	-13.2%	-13.1%	-15.5%	-10.1%	0.24	69.63%	11.3%	24,396
3041	4.07	3.96	3.34	3.05	2.90	2.83	-2.7%	-15.7%	-8.7%	-4.9%	-2.4%	0.16	38.71%	13.2%	23,989
5037	10.46	9.86	8.07	6.71	6.41	6.38	-5.7%	-18.2%	-16.9%	-4.5%	-0.5%	0.23	53.23%	17.7%	23,718
2702	15.86	15.80	14.82	14.67	12.59	12.69	-0.4%	-6.2%	-1.0%	-14.2%	0.8%	0.10	23.93%	15.0%	22,315
4062	2.63	2.67	2.39	2.12	1.98	1.78	1.5%	-10.5%	-11.3%	-6.6%	-10.1%	0.16	46.53%	12.8%	22,058
7317	8.02	7.99	6.40	5.12	4.10	3.28	-0.4%	-19.9%	-20.0%	-19.9%	-20.0%	0.34	107.83%	19.6%	21,582
3315	3.04	2.97	2.52	2.37	2.20	2.18	-2.3%	-15.2%	-6.0%	-7.2%	-0.9%	0.15	34.98%	14.2%	21,238
7309	10.26	9.20	7.36	5.89	4.72	4.74	-10.3%	-20.0%	-20.0%	-19.9%	0.4%	0.33	91.20%	20.4%	19,417
0113	4.54	4.39	3.89	3.81	3.53	3.23	-3.3%	-11.4%	-2.1%	-7.3%	-8.5%	0.13	36.78%	9.3%	17,973
7420	6.86	6.50	5.41	5.07	5.34	5.94	-5.2%	-16.8%	-6.3%	5.3%	11.2%	0.12	53.03%	28.0%	17,393
1165	3.12	3.00	2.47	2.27	2.02	2.07	-3.8%	-17.7%	-8.1%	-11.0%	2.5%	0.19	50.26%	20.1%	16,640
4581	1.58	1.91	1.56	1.31	1.09	0.96	20.9%	-18.3%	-16.0%	-16.8%	-11.9%	0.25	116.95%	39.2%	16,533
3131	1.81	1.79	1.61	1.44	1.23	1.15	-1.1%	-10.1%	-10.6%	-14.6%	-6.5%	0.19	50.13%	13.5%	15,786
8745	3.49	3.19	2.90	2.79	2.75	2.66	-8.6%	-9.1%	-3.8%	-1.4%	-3.3%	0.11	28.81%	7.7%	15,089
3822	3.50	3.45	3.24	3.09	2.96	3.02	-1.4%	-6.1%	-4.6%	-4.2%	2.0%	0.07	19.70%	8.1%	14,916

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
6005	4.55	4.32	3.91	3.61	3.25	2.84	-5.1%	-9.5%	-7.7%	-10.0%	-12.6%	0.17	53.38%	7.6%	14,492
2503	1.31	1.21	1.12	1.02	0.94	0.89	-7.6%	-7.4%	-8.9%	-7.8%	-5.3%	0.15	43.07%	3.6%	14,259
2835	2.22	2.26	2.15	2.16	1.96	1.81	1.8%	-4.9%	0.5%	-9.3%	-7.7%	0.08	26.15%	11.1%	14,083
4038	3.83	3.71	3.29	3.09	2.89	2.70	-3.1%	-11.3%	-6.1%	-6.5%	-6.6%	0.14	38.20%	8.2%	14,082
4420	3.92	3.89	3.50	2.90	2.55	2.34	-0.8%	-10.0%	-17.1%	-12.1%	-8.2%	0.21	57.53%	16.4%	14,080
8606	1.69	1.68	1.46	1.33	1.18	1.06	-0.6%	-13.1%	-8.9%	-11.3%	-10.2%	0.18	51.89%	12.5%	13,808
4431	1.26	1.26	1.17	1.07	0.92	0.85	0.0%	-7.1%	-8.5%	-14.0%	-7.6%	0.16	42.69%	14.0%	13,690
2220	1.92	2.03	2.03	2.01	1.94	1.91	5.7%	0.0%	-1.0%	-3.5%	-1.5%	0.03	12.20%	9.2%	13,453
4432	1.21	1.20	1.10	1.05	1.01	1.07	-0.8%	-8.3%	-4.5%	-3.8%	5.9%	0.07	25.59%	14.3%	12,873
2105	3.42	4.00	3.88	3.66	3.41	3.27	17.0%	-3.0%	-5.7%	-6.8%	-4.1%	0.08	41.58%	23.8%	12,647
4665	9.01	9.02	6.89	6.36	6.09	6.00	0.1%	-23.6%	-7.7%	-4.2%	-1.5%	0.20	40.98%	23.7%	12,647
0170	1.99	1.99	1.95	1.82	1.61	1.41	0.0%	-2.0%	-6.7%	-11.5%	-12.4%	0.13	36.44%	12.4%	12,132
2923	1.85	1.77	1.52	1.39	1.28	1.35	-4.3%	-14.1%	-8.6%	-7.9%	5.5%	0.15	47.10%	19.6%	12,109
3119	1.37	1.41	1.30	1.16	1.03	0.97	2.9%	-7.8%	-10.8%	-11.2%	-5.8%	0.15	44.63%	14.1%	12,015
4206	2.34	2.49	2.49	2.47	2.53	2.46	6.4%	0.0%	-0.8%	2.4%	-2.8%	0.03	12.91%	9.2%	11,873
6252	2.95	2.79	2.91	2.92	2.95	3.11	-5.4%	4.3%	0.3%	1.0%	5.4%	0.04	17.52%	10.8%	11,354
5402	3.72	4.26	4.45	3.83	3.71	3.61	14.5%	4.5%	-13.9%	-3.1%	-2.7%	0.09	44.35%	28.4%	10,955
4493	4.44	3.66	2.87	2.36	1.96	1.73	-17.6%	-21.6%	-17.8%	-16.9%	-11.7%	0.37	119.98%	9.9%	10,754
4568	3.71	3.30	2.84	2.66	2.45	2.31	-11.1%	-13.9%	-6.3%	-7.9%	-5.7%	0.19	53.47%	8.2%	10,610
2362	1.73	1.94	1.98	2.03	2.03	1.94	12.1%	2.1%	2.5%	0.0%	-4.4%	0.06	22.54%	16.6%	9,744
7402	0.10	0.10	0.09	0.09	0.08	0.07	0.0%	-10.0%	0.0%	-11.1%	-12.5%	0.13	37.50%	12.5%	9,554
3118	2.05	1.99	1.78	1.63	1.56	1.52	-2.9%	-10.6%	-8.4%	-4.3%	-2.6%	0.13	31.98%	8.0%	9,399
0251	3.35	3.38	3.11	2.98	2.74	2.51	0.9%	-8.0%	-4.2%	-8.1%	-8.4%	0.11	32.95%	9.3%	9,399
3132	3.68	4.45	4.33	4.05	3.86	3.75	20.9%	-2.7%	-6.5%	-4.7%	-2.8%	0.08	42.36%	27.4%	9,169
3111	2.15	2.08	1.75	1.64	1.62	1.67	-3.3%	-15.9%	-6.3%	-1.2%	3.1%	0.13	32.68%	19.0%	9,112
2413	2.52	2.65	2.32	2.06	1.77	1.73	5.2%	-12.5%	-11.2%	-14.1%	-2.3%	0.18	53.41%	19.2%	9,019
6216	3.96	4.01	3.77	3.48	3.09	2.74	1.3%	-6.0%	-7.7%	-11.2%	-11.3%	0.14	43.09%	12.6%	8,552
3515	2.59	2.57	2.33	2.02	1.76	1.62	-0.8%	-9.3%	-13.3%	-12.9%	-8.0%	0.19	52.12%	12.5%	8,549
3385	0.82	0.88	0.86	0.86	0.82	0.80	7.3%	-2.3%	0.0%	-4.7%	-2.4%	0.04	17.66%	12.0%	8,127
3004	1.77	1.71	1.39	1.19	1.08	1.08	-3.4%	-18.7%	-14.4%	-9.2%	0.0%	0.23	53.38%	18.7%	8,092
2587	1.73	1.95	1.96	2.07	2.16	2.06	12.7%	0.5%	5.6%	4.3%	-4.6%	0.07	30.64%	17.3%	7,093
3851	2.69	2.38	2.04	1.80	1.57	1.54	-11.5%	-14.3%	-11.8%	-12.8%	-1.9%	0.23	63.72%	12.4%	6,740
2915	3.35	3.32	2.95	2.51	2.24	2.23	-0.9%	-11.1%	-14.9%	-10.8%	-0.4%	0.19	43.37%	14.5%	6,073
2065	1.75	1.70	1.60	1.54	1.44	1.47	-2.9%	-5.9%	-3.8%	-6.5%	2.1%	0.08	22.84%	8.6%	5,141
4111	1.73	1.79	1.66	1.70	1.57	1.62	3.5%	-7.3%	2.4%	-7.6%	3.2%	0.05	26.24%	11.1%	4,915
4751	1.75	2.05	2.12	2.33	2.19	2.19	17.1%	3.4%	9.9%	-6.0%	0.0%	0.09	41.14%	23.2%	4,648
2701	10.48	10.42	9.34	9.26	8.63	8.14	-0.6%	-10.4%	-0.9%	-6.8%	-5.7%	0.10	26.35%	9.8%	4,622
2709	16.56	19.92	14.35	11.10	9.02	7.79	20.3%	-28.0%	-22.6%	-18.7%	-13.6%	0.36	154.73%	48.3%	4,607
1430	5.40	5.22	4.95	4.49	4.09	4.01	-3.3%	-5.2%	-9.3%	-8.9%	-2.0%	0.12	31.89%	7.3%	4,501
4653	1.29	1.41	1.45	1.54	1.61	1.62	9.3%	2.8%	6.2%	4.5%	0.6%	0.09	25.58%	8.7%	4,459
1005	5.21	5.70	5.29	4.64	4.10	3.83	9.4%	-7.2%	-12.3%	-11.6%	-6.6%	0.15	56.69%	21.7%	4,189
9600	2.96	3.17	2.87	2.57	2.29	2.09	7.1%	-9.5%	-10.5%	-10.9%	-8.7%	0.16	56.13%	18.0%	4,170
2836	2.16	2.48	2.42	2.30	2.10	1.96	14.8%	-2.4%	-5.0%	-8.7%	-6.7%	0.09	43.10%	23.5%	3,874
9019	1.80	1.94	1.83	1.97	1.93	1.87	7.8%	-5.7%	7.7%	-2.0%	-3.1%	0.04	28.98%	13.4%	3,819
7350	10.48	9.46	7.57	6.06	4.85	4.07	-9.7%	-20.0%	-19.9%	-20.0%	-16.1%	0.36	119.92%	10.2%	3,732
3827	2.35	2.39	2.10	1.78	1.57	1.49	1.7%	-12.1%	-15.2%	-11.8%	-5.1%	0.20	54.41%	16.9%	3,497
6213	1.15	1.11	1.23	1.32	1.37	1.53	-3.5%	10.8%	7.3%	3.8%	11.7%	0.12	42.63%	15.2%	2,977
6882	3.32	3.16	2.81	2.60	2.30	2.07	-4.8%	-11.1%	-7.5%	-11.5%	-10.0%	0.18	53.53%	6.7%	2,925
3027	2.45	2.28	2.03	1.83	1.71	1.92	-6.9%	-11.0%	-9.9%	-6.6%	12.3%	0.14	55.96%	23.2%	2,834
2361	1.80	1.74	1.60	1.53	1.48	1.57	-3.3%	-8.0%	-4.4%	-3.3%	6.1%	0.08	27.66%	14.1%	2,750
7540	2.55	2.51	2.31	2.27	2.11	1.99	-1.6%	-8.0%	-1.7%	-7.0%	-5.7%	0.10	26.22%	6.4%	2,541
4923	0.97	0.99	0.93	0.93	1.00	1.04	2.1%	-6.1%	0.0%	7.5%	4.0%	0.04	21.05%	13.6%	2,253
2110	1.80	1.76	1.70	1.79	1.98	2.15	-2.2%	-3.4%	5.3%	10.6%	8.6%	0.09	33.69%	14.0%	2,190
8709	4.35	4.12	3.30	2.64	2.12	1.70	-5.3%	-19.9%	-20.0%	-19.7%	-19.8%	0.35	117.25%	14.7%	2,179
2402	2.46	2.54	2.34	2.16	1.95	1.73	3.3%	-7.9%	-7.7%	-9.7%	-11.3%	0.14	46.46%	14.5%	2,062
4133	1.80	1.96	1.93	2.02	2.00	2.11	8.9%	-1.5%	4.7%	-1.0%	5.5%	0.05	23.28%	10.4%	2,028
6235	5.33	5.18	4.74	4.06	3.62	3.32	-2.8%	-8.5%	-14.3%	-10.8%	-8.3%	0.19	53.09%	11.5%	1,898
8209	3.57	3.56	3.24	2.95	2.72	2.71	-0.3%	-9.0%	-9.0%	-7.8%	-0.4%	0.13	28.83%	8.7%	1,758
3042	4.76	4.79	4.28	3.72	3.17	2.87	0.6%	-10.6%	-13.1%	-14.8%	-9.5%	0.21	58.21%	15.4%	1,678
8719	1.76	1.73	1.60	1.51	1.35	1.20	-1.7%	-7.5%	-5.6%	-10.6%	-11.1%	0.14	41.93%	9.4%	1,509
7335	2.05	2.19	2.26	2.15	1.97	1.82	6.8%	3.2%	-4.9%	-8.4%	-7.6%	0.08	34.83%	15.2%	1,470
5705	22.38	19.95	17.45	15.23	13.32	11.52	-10.9%	-12.5%	-12.7%	-12.5%	-13.5%	0.25	79.64%	2.7%	1,454
2112	3.57	3.57	3.35	3.27	3.21	3.08	0.0%	-6.2%	-2.4%	-1.8%	-4.0%	0.06	15.18%	6.2%	1,408
5443	2.80	2.82	2.52	2.18	2.05	1.96	0.7%	-10.6%	-13.5%	-6.0%	-4.4%	0.16	39.89%	14.2%	1,380
2714	4.62	4.50	4.11	3.76	3.60	3.59	-2.6%	-8.7%	-8.5%	-4.3%	-0.3%	0.11	26.48%	8.4%	1,368
1016	12.52	14.64	15.75	15.73	14.22	12.14	16.9%	7.6%	-0.1%	-9.6%	-14.6%	0.11	58.24%	31.6%	1,277
7024	2.60	2.93	2.72	2.41	2.34	2.28	12.7%	-7.2%	-11.4%	-2.9%	-2.6%	0.10	41.99%	24.1%	1,156
7090	5.67	5.33	4.82	4.60	4.34	4.08	-6.0%	-9.6%	-4.6%	-5.7%	-6.0%	0.13	35.99%	5.0%	944
6237	1.19	1.16	1.06	1.01	1.00	0.97	-2.5%	-8.6%	-4.7%	-1.0%	-3.0%	0.08	21.30%	7.6%	899

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by 2023 Payroll

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
5703	10.02	11.90	12.83	12.59	12.05	10.23	18.8%	7.8%	-1.9%	-4.3%	-15.1%	0.10	56.58%	33.9%	896
6826	4.21	3.93	3.15	2.72	2.50	2.00	-6.7%	-19.8%	-13.7%	-8.1%	-20.0%	0.28	88.42%	13.3%	537
6824	7.27	6.64	5.33	4.83	4.44	3.84	-8.7%	-19.7%	-9.4%	-8.1%	-13.5%	0.24	74.58%	11.7%	473
2916	3.71	3.41	3.04	2.70	2.48	2.48	-8.1%	-10.9%	-11.2%	-8.1%	0.0%	0.17	44.07%	11.2%	440
3122	2.03	2.08	1.89	1.72	1.52	1.53	2.5%	-9.1%	-9.0%	-11.6%	0.7%	0.14	36.95%	14.1%	440
9089	0.99	0.94	0.82	0.74	0.68	0.66	-5.1%	-12.8%	-9.8%	-8.1%	-2.9%	0.17	44.69%	9.8%	433
7222	5.63	5.80	5.68	5.45	4.98	4.68	3.0%	-2.1%	-4.0%	-8.6%	-6.0%	0.08	26.00%	11.6%	408
8726	1.78	1.82	1.46	1.17	0.99	0.80	2.2%	-19.8%	-19.9%	-15.4%	-19.2%	0.31	101.89%	22.1%	404
4021	6.19	5.40	4.62	4.00	3.56	3.29	-12.8%	-14.4%	-13.4%	-11.0%	-7.6%	0.25	74.79%	6.9%	319
6872	10.12	9.12	7.30	5.84	4.76	4.74	-9.9%	-20.0%	-20.0%	-18.5%	-0.4%	0.33	88.21%	19.6%	315
0913	394.00	423.00	417.00	397.00	362.00	348.00	7.4%	-1.4%	-4.8%	-8.8%	-3.9%	0.08	28.97%	16.2%	302
0908	116.00	117.00	111.00	105.00	101.00	96.00	0.9%	-5.1%	-5.4%	-3.8%	-5.0%	0.08	21.77%	6.3%	248
2174	2.76	2.93	2.70	2.60	2.47	2.50	6.2%	-7.8%	-3.7%	-5.0%	1.2%	0.07	26.18%	14.0%	216
6206	2.10	2.28	2.05	1.85	1.73	1.68	8.6%	-10.1%	-9.8%	-6.5%	-2.9%	0.12	43.73%	18.7%	199
4207	1.80	1.92	1.97	1.89	1.72	1.75	6.7%	2.6%	-4.1%	-9.0%	1.7%	0.05	26.30%	15.7%	100
7098	10.44	10.54	9.72	9.15	8.49	8.14	1.0%	-7.8%	-5.9%	-7.2%	-4.1%	0.11	28.59%	8.7%	10
2211	9.36	8.97	7.79	6.98	6.28	6.28	-4.2%	-13.2%	-10.4%	-10.0%	0.0%	0.18	43.18%	13.2%	8
2302	1.62	1.71	1.69	1.65	1.57	1.61	5.6%	-1.2%	-2.4%	-4.8%	2.5%	0.03	17.54%	10.4%	3
3334	1.80	1.79	1.64	1.58	1.62	1.63	-0.6%	-8.4%	-3.7%	2.5%	0.6%	0.06	16.54%	10.9%	0
8233	1.97	1.96	1.76	1.73	1.94	2.07	-0.5%	-10.2%	-1.7%	12.1%	6.7%	0.07	34.79%	22.3%	0
7395	3.92	4.14	3.95	3.79	3.54	3.46	5.6%	-4.6%	-4.1%	-6.6%	-2.3%	0.07	25.28%	12.2%	0
2172	1.47	1.48	1.37	1.33	1.31	1.38	0.7%	-7.4%	-2.9%	-1.5%	5.3%	0.05	19.03%	12.8%	0
1322	6.10	6.44	6.30	6.03	5.57	5.27	5.6%	-2.2%	-4.3%	-7.6%	-5.4%	0.08	27.59%	13.2%	0
7313	3.38	3.25	2.60	2.08	1.87	2.09	-3.8%	-20.0%	-20.0%	-10.1%	11.8%	0.25	84.01%	31.8%	0
3642	1.21	1.12	1.11	1.16	1.17	1.11	-7.4%	-0.9%	4.5%	0.9%	-5.1%	0.04	20.12%	11.9%	0
0059	0.12	0.12	0.11	0.10	N/A	N/A	0.0%	-8.3%	-9.1%			0.09		9.1%	0
0065	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0
0066	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0
0067	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0
0771	0.44	0.44	0.43	0.42	0.39	0.37	0.0%	-2.3%	-2.3%	-7.1%	-5.1%	0.07	17.88%	7.1%	0
1748	5.31	5.60	5.27	4.92	4.50	4.22	5.5%	-5.9%	-6.6%	-8.5%	-6.2%	0.11	37.30%	14.0%	0
2114	2.96	2.92	2.51	2.26	1.99	1.83	-1.4%	-14.0%	-10.0%	-11.9%	-8.0%	0.20	53.72%	12.7%	0
2416	1.80	1.94	1.98	2.12	2.07	1.96	7.8%	2.1%	7.1%	-2.4%	-5.3%	0.06	26.96%	13.1%	0
2600	3.72	4.08	4.02	3.96	3.78	3.59	9.7%	-1.5%	-1.5%	-4.5%	-5.0%	0.05	24.02%	14.7%	0
3224	2.85	3.12	3.15	3.03	2.79	2.62	9.5%	1.0%	-3.8%	-7.9%	-6.1%	0.07	31.37%	17.4%	0
3255	2.24	2.37	2.29	2.30	2.07	2.05	5.8%	-3.4%	0.4%	-10.0%	-1.0%	0.06	22.01%	15.8%	0
4131	4.55	4.58	4.13	3.91	4.02	4.13	0.7%	-9.8%	-5.3%	2.8%	2.7%	0.07	22.99%	12.6%	0
6214	1.58	1.52	1.36	1.19	1.11	1.05	-3.8%	-10.5%	-12.5%	-6.7%	-5.4%	0.17	45.19%	8.7%	0
6236	5.22	5.14	4.57	4.04	3.59	3.31	-1.5%	-11.1%	-11.6%	-11.1%	-7.8%	0.18	50.80%	10.1%	0
6702	3.45	3.54	3.17	2.95	2.71	2.64	2.6%	-10.5%	-6.9%	-8.1%	-2.6%	0.12	34.44%	13.1%	0
6703	5.60	6.48	5.77	5.37	4.89	4.71	15.7%	-11.0%	-6.9%	-8.9%	-3.7%	0.12	55.07%	26.7%	0
6704	3.83	3.93	3.52	3.28	3.01	2.93	2.6%	-10.4%	-6.8%	-8.2%	-2.7%	0.12	34.49%	13.0%	0
6835	2.59	2.62	2.41	2.32	2.17	2.07	1.2%	-8.0%	-3.7%	-6.5%	-4.6%	0.09	26.24%	9.2%	0
6874	15.18	14.63	11.71	9.37	7.50	6.00	-3.6%	-20.0%	-20.0%	-20.0%	-20.0%	0.35	114.69%	16.4%	0
6884	5.16	5.03	4.51	4.24	3.84	3.54	-2.5%	-10.3%	-6.0%	-9.4%	-7.8%	0.15	41.45%	7.8%	0
7016	2.34	2.64	2.45	2.17	2.11	2.05	12.8%	-7.2%	-11.4%	-2.8%	-2.8%	0.10	42.43%	24.2%	0
7038	5.10	4.80	4.34	4.14	3.91	3.67	-5.9%	-9.6%	-4.6%	-5.6%	-6.1%	0.12	35.98%	5.0%	0
7046	9.40	9.49	8.75	8.24	7.64	7.33	1.0%	-7.8%	-5.8%	-7.3%	-4.1%	0.11	28.57%	8.8%	0
7047	3.24	4.83	4.46	3.95	3.80	3.67	49.1%	-7.7%	-11.4%	-3.8%	-3.4%	0.14	91.99%	60.5%	0
7050	8.73	8.79	7.90	7.53	7.04	6.56	0.7%	-10.1%	-4.7%	-6.5%	-6.8%	0.12	32.06%	10.8%	0
7099	15.63	17.38	15.92	14.99	13.78	13.09	11.2%	-8.4%	-5.8%	-8.1%	-5.0%	0.10	44.78%	19.6%	0
7151	2.75	3.12	3.11	2.81	2.56	2.25	13.5%	-0.3%	-9.6%	-8.9%	-12.1%	0.12	52.36%	25.6%	0
7152	4.40	5.72	5.66	5.11	4.62	4.02	30.0%	-1.0%	-9.7%	-9.6%	-13.0%	0.14	78.46%	43.0%	0
7153	3.05	3.47	3.46	3.12	2.85	2.50	13.8%	-0.3%	-9.8%	-8.7%	-12.3%	0.12	52.88%	26.1%	0
7327	19.03	18.71	14.97	11.98	9.59	7.68	-1.7%	-20.0%	-20.0%	-19.9%	-19.9%	0.35	110.55%	18.3%	0
7333	1.85	1.97	2.03	1.94	1.77	1.64	6.5%	3.0%	-4.4%	-8.8%	-7.3%	0.08	33.79%	15.2%	0
7337	3.15	3.61	3.70	3.52	3.20	2.93	14.6%	2.5%	-4.9%	-9.1%	-8.4%	0.09	45.71%	23.7%	0
7394	3.53	3.73	3.56	3.41	3.19	3.11	5.7%	-4.6%	-4.2%	-6.5%	-2.5%	0.07	25.64%	12.1%	0
7398	5.47	6.83	6.47	6.21	5.75	5.56	24.9%	-5.3%	-4.0%	-7.4%	-3.3%	0.09	51.71%	32.3%	0
7445	0.64	0.66	0.58	0.57	0.51	0.45	3.1%	-12.1%	-1.7%	-10.5%	-11.8%	0.14	45.29%	15.2%	0
7453	0.53	0.56	0.48	0.42	0.34	0.30	5.7%	-14.3%	-12.5%	-19.0%	-11.8%	0.24	80.75%	24.7%	0
8734	0.32	0.34	0.32	0.27	0.24	0.23	6.3%	-5.9%	-15.6%	-11.1%	-4.2%	0.16	50.55%	21.9%	0
8737	0.29	0.30	0.29	0.24	0.22	0.21	3.4%	-3.3%	-17.2%	-8.3%	-4.5%	0.15	41.94%	20.7%	0
8738	0.49	0.56	0.53	0.44	0.39	0.37	14.3%	-5.4%	-17.0%	-11.4%	-5.1%	0.16	64.91%	31.3%	0
8805	0.15	0.15	0.15	0.14	0.12	0.11	0.0%	0.0%	-6.7%	-14.3%	-8.3%	0.13	32.06%	14.3%	0
8814	0.13	0.13	0.13	0.12	0.11	0.10	0.0%	0.0%	-7.7%	-8.3%	-9.1%	0.11	27.27%	9.1%	0
8815	0.23	0.24	0.24	0.22	0.20	0.17	4.3%	0.0%	-8.3%	-9.1%	-15.0%	0.13	41.82%	19.3%	0
9077	2.42	2.43	2.91	3.49	3.78	3.55	0.4%	19.8%	19.9%	8.3%	-6.1%	0.19	65.70%	26.0%	0

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
2709	16.56	19.92	14.35	11.10	9.02	7.79	20.3%	-28.0%	-22.6%	-18.7%	-13.6%	0.36	154.73%	48.3%	4,607
1438	12.64	12.78	11.16	8.26	6.03	4.73	1.1%	-12.7%	-26.0%	-27.0%	-21.6%	0.37	121.57%	27.1%	417,622
4493	4.44	3.66	2.87	2.36	1.96	1.73	-17.6%	-21.6%	-17.8%	-16.9%	-11.7%	0.37	119.98%	4.0%	10,754
7350	10.48	9.46	7.57	6.06	4.85	4.07	-9.7%	-20.0%	-19.9%	-20.0%	-16.1%	0.36	119.92%	10.2%	3,732
7538	5.13	5.10	4.08	3.24	2.33	1.94	-0.6%	-20.0%	-20.6%	-28.1%	-16.7%	0.38	117.64%	20.0%	2,011,526
8709	4.35	4.12	3.30	2.64	2.12	1.70	-5.3%	-19.9%	-20.0%	-19.7%	-19.8%	0.35	117.25%	14.7%	2,179
4581	1.58	1.91	1.56	1.31	1.09	0.96	20.9%	-18.3%	-16.0%	-16.8%	-11.9%	0.25	116.95%	39.2%	16,533
6874	15.18	14.63	11.71	9.37	7.50	6.00	-3.6%	-20.0%	-20.0%	-20.0%	-20.0%	0.35	114.69%	16.4%	0
9186	14.81	13.02	10.84	9.37	7.12	5.98	-12.1%	-16.7%	-13.6%	-24.0%	-16.0%	0.33	113.79%	4.7%	30,733
7327	19.03	18.71	14.97	11.98	9.59	7.68	-1.7%	-20.0%	-20.0%	-19.9%	-19.9%	0.35	110.55%	18.3%	0
7317	8.02	7.99	6.40	5.12	4.10	3.28	-0.4%	-19.9%	-20.0%	-19.9%	-20.0%	0.34	107.83%	19.6%	21,582
7502	2.47	2.07	1.50	1.32	1.16	1.29	-16.2%	-27.5%	-12.0%	-12.1%	11.2%	0.32	106.95%	15.5%	147,823
8726	1.78	1.82	1.46	1.17	0.99	0.80	2.2%	-19.8%	-19.9%	-15.4%	-19.2%	0.31	101.89%	22.1%	404
7422	1.73	1.52	1.23	1.09	0.91	0.78	-12.1%	-19.1%	-11.4%	-16.5%	-14.3%	0.30	98.05%	7.7%	200,116
3574	1.72	2.08	2.18	2.01	1.67	1.31	20.9%	4.8%	-7.8%	-16.9%	-21.6%	0.18	94.17%	28.7%	1,718,790
0036	6.61	5.93	4.73	4.00	3.18	3.03	-10.3%	-20.2%	-15.4%	-20.5%	-4.7%	0.32	93.15%	9.9%	89,446
7047	3.24	4.83	4.46	3.95	3.80	3.67	49.1%	-7.7%	-11.4%	-3.8%	-3.4%	0.14	91.99%	60.5%	0
7309	10.26	9.20	7.36	5.89	4.72	4.74	-10.3%	-20.0%	-20.0%	-19.9%	0.4%	0.33	91.20%	9.7%	19,417
5040	11.04	9.71	8.20	7.31	6.12	5.31	-12.0%	-15.6%	-10.9%	-16.3%	-13.2%	0.27	88.98%	4.7%	143,207
6826	4.21	3.93	3.15	2.72	2.50	2.00	-6.7%	-19.8%	-13.7%	-8.1%	-20.0%	0.28	88.42%	13.2%	537
6872	10.12	9.12	7.30	5.84	4.76	4.74	-9.9%	-20.0%	-20.0%	-18.5%	-0.4%	0.33	88.21%	10.1%	315
5223	5.27	4.97	4.08	3.29	2.85	2.54	-5.7%	-17.9%	-19.4%	-13.4%	-10.9%	0.29	86.99%	13.7%	280,995
6825	2.74	2.58	2.07	1.66	1.33	1.30	-5.8%	-19.8%	-19.8%	-19.9%	-2.3%	0.32	86.17%	14.0%	244,480
8901	0.17	0.16	0.15	0.13	0.09	0.08	-5.9%	-6.3%	-13.3%	-30.8%	-11.1%	0.29	85.26%	7.5%	12,544,477
7313	3.38	3.25	2.60	2.08	1.87	2.09	-3.8%	-20.0%	-20.0%	-10.1%	11.8%	0.25	84.01%	16.2%	0
7453	0.53	0.56	0.48	0.42	0.34	0.30	5.7%	-14.3%	-12.5%	-19.0%	-11.8%	0.24	80.75%	19.9%	0
5705	22.38	19.95	17.45	15.23	13.32	11.52	-10.9%	-12.5%	-12.7%	-12.5%	-13.5%	0.25	79.64%	1.9%	1,454
8723	0.14	0.14	0.11	0.09	0.08	0.07	0.0%	-21.4%	-18.2%	-11.1%	-12.5%	0.29	79.38%	21.4%	32,518,271
7431	0.99	1.04	0.89	0.78	0.63	0.56	5.1%	-14.4%	-12.4%	-19.2%	-11.1%	0.24	78.92%	19.5%	416,502
7152	4.40	5.72	5.66	5.11	4.62	4.02	30.0%	-1.0%	-9.7%	-9.6%	-13.0%	0.14	78.46%	39.7%	0
6834	3.09	2.62	2.18	1.86	1.71	1.61	-15.2%	-16.8%	-14.7%	-8.1%	-5.8%	0.27	76.51%	2.1%	1,317,130
6204	8.43	7.30	6.07	5.64	5.08	4.42	-13.4%	-16.8%	-7.1%	-9.9%	-13.0%	0.24	76.26%	9.8%	191,378
2157	5.97	5.32	4.31	3.66	3.19	3.11	-10.9%	-19.0%	-15.1%	-12.8%	-2.5%	0.28	75.63%	8.1%	1,180,821
8803	0.06	0.05	0.05	0.05	0.04	0.03	-16.7%	0.0%	0.0%	-20.0%	-25.0%	0.22	75.00%	16.7%	19,974,264
8871	0.06	0.06	0.06	0.05	0.04	0.03	0.0%	0.0%	-16.7%	-20.0%	-25.0%	0.25	75.00%	16.7%	26,433,036
4021	6.19	5.40	4.62	4.00	3.56	3.29	-12.8%	-14.4%	-13.4%	-11.0%	-7.6%	0.25	74.79%	1.7%	319
6824	7.27	6.64	5.33	4.83	4.44	3.84	-8.7%	-19.7%	-9.4%	-8.1%	-13.5%	0.24	74.58%	11.1%	473
0016	5.19	4.80	4.03	3.54	3.02	2.77	-7.5%	-16.0%	-12.2%	-14.7%	-8.3%	0.25	73.77%	8.5%	25,960
2651	2.21	2.23	1.86	1.53	1.29	1.20	0.9%	-16.6%	-17.7%	-15.7%	-7.0%	0.26	71.43%	18.6%	64,863
0079	3.57	3.42	2.97	2.58	2.18	1.96	-4.2%	-13.2%	-13.1%	-15.5%	-10.1%	0.24	69.63%	9.0%	24,396
7225	6.02	7.28	7.68	7.12	6.41	5.60	20.9%	5.5%	-7.3%	-10.0%	-12.6%	0.12	69.55%	28.2%	464,960
2797	4.75	5.07	4.50	3.76	3.10	2.97	6.7%	-11.2%	-16.4%	-17.6%	-4.2%	0.22	69.35%	23.2%	43,598
7425	2.02	1.82	1.49	1.28	1.10	1.10	-9.9%	-18.1%	-14.1%	-14.1%	0.0%	0.26	68.96%	8.2%	354,818
9516	2.63	2.35	2.07	1.78	1.57	1.46	-10.6%	-11.9%	-14.0%	-11.8%	-7.0%	0.23	68.89%	3.4%	544,195
5478	5.05	4.41	3.80	3.38	3.10	2.81	-12.7%	-13.8%	-11.1%	-8.3%	-9.4%	0.22	68.66%	2.8%	755,660
6319	3.42	3.30	3.10	2.60	2.14	1.88	-3.5%	-6.1%	-16.1%	-17.7%	-12.1%	0.23	68.27%	12.6%	931,411
9505	3.98	3.87	3.24	2.76	2.38	2.20	-2.8%	-16.3%	-14.8%	-13.8%	-7.6%	0.24	67.89%	13.5%	128,134
3865	2.05	2.47	2.71	2.93	2.69	2.47	20.5%	9.7%	8.1%	-8.2%	-8.2%	0.12	67.28%	12.4%	35,466
8861	1.14	1.25	1.09	0.99	0.88	0.78	9.6%	-12.8%	-9.2%	-11.1%	-11.4%	0.17	67.08%	22.4%	7,769,781
2660	2.70	2.83	2.53	2.13	1.77	1.66	4.8%	-10.6%	-15.8%	-16.9%	-6.2%	0.22	66.70%	20.6%	308,731
5059	24.30	23.46	18.39	16.77	15.04	13.53	-3.5%	-21.6%	-8.8%	-10.3%	-10.0%	0.24	66.18%	18.2%	74,663
2623	6.02	5.79	5.05	4.39	3.85	3.40	-3.8%	-12.8%	-13.1%	-12.3%	-11.7%	0.22	66.06%	9.2%	247,910
4240	3.48	3.37	2.90	2.52	2.15	1.96	-3.2%	-13.9%	-13.1%	-14.7%	-8.8%	0.23	65.95%	10.8%	71,291
9077	2.42	2.43	2.91	3.49	3.78	3.55	0.4%	19.8%	19.9%	8.3%	-6.1%	0.19	65.70%	19.5%	0
3307	3.27	2.92	2.48	2.16	1.88	1.85	-10.7%	-15.1%	-12.9%	-13.0%	-1.6%	0.24	65.06%	4.4%	83,232
8738	0.49	0.56	0.53	0.44	0.39	0.37	14.3%	-5.4%	-17.0%	-11.4%	-5.1%	0.16	64.91%	31.3%	0
5057	3.66	4.34	4.27	3.74	3.10	2.98	18.6%	-1.6%	-12.4%	-17.1%	-3.9%	0.15	64.77%	31.0%	288,750
8826	1.74	1.87	1.76	1.55	1.27	1.15	7.5%	-5.9%	-11.9%	-18.1%	-9.4%	0.19	64.59%	19.4%	3,843,527
3851	2.69	2.38	2.04	1.80	1.57	1.54	-11.5%	-14.3%	-11.8%	-12.8%	-1.9%	0.23	63.72%	2.8%	6,740
3719	1.04	0.95	0.76	0.65	0.60	0.59	-8.7%	-20.0%	-14.5%	-7.7%	-1.7%	0.25	63.42%	11.3%	47,309
3807	2.02	2.28	2.05	1.75	1.60	1.68	12.9%	-10.1%	-14.6%	-8.6%	5.0%	0.14	62.38%	27.5%	265,315
8855	0.14	0.14	0.13	0.11	0.09	0.08	0.0%	-7.1%	-15.4%	-18.2%	-11.1%	0.23	62.34%	15.4%	42,572,768
9014	2.43	2.27	2.11	1.89	1.63	1.42	-6.6%	-7.0%	-10.4%	-13.8%	-12.9%	0.20	61.79%	3.8%	6,105,174
8293	7.18	7.09	6.01	5.30	4.53	4.17	-1.3%	-15.2%	-11.8%	-14.5%	-7.9%	0.22	61.29%	14.0%	726,412
0401	10.47	10.77	8.89	8.32	7.10	6.44	2.9%	-17.5%	-6.4%	-14.7%	-9.3%	0.20	61.12%	20.3%	93,684
3169	2.22	2.48	2.17	1.88	1.75	1.85	11.7%	-12.5%	-13.4%	-6.9%	5.7%	0.14	61.03%	25.1%	137,692
8103	1.92	2.24	2.41	2.29	2.05	1.84	16.7%	7.6%	-5.0%	-10.5%	-10.2%	0.11	60.49%	21.6%	30,540
3114	3.25	3.35	3.09	2.56	2.20	2.04	3.1%	-7.8%	-17.2%	-14.1%	-7.3%	0.20	59.22%	20.2%	58,467
9522	3.60	4.35	4.74	5.40	5.57	5.41	20.8%	9.0%	13.9%	3.1%	-2.9%	0.16	59.17%	11.9%	649,926

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
8856	0.30	0.36	0.40	0.39	0.34	0.33	20.0%	11.1%	-2.5%	-12.8%	-2.9%	0.11	58.72%	22.5%	268,612
1016	12.52	14.64	15.75	15.73	14.22	12.14	16.9%	7.6%	-0.1%	-9.6%	-14.6%	0.11	58.24%	17.1%	1,277
3042	4.76	4.79	4.28	3.72	3.17	2.87	0.6%	-10.6%	-13.1%	-14.8%	-9.5%	0.21	58.21%	13.7%	1,678
3648	1.46	1.55	1.39	1.20	1.04	0.99	6.2%	-10.3%	-13.7%	-13.3%	-4.8%	0.18	58.14%	19.8%	105,389
3018	4.37	3.87	3.02	2.65	2.58	2.56	-11.4%	-22.0%	-12.3%	-2.6%	-0.8%	0.24	57.81%	10.5%	44,943
4420	3.92	3.89	3.50	2.90	2.55	2.34	-0.8%	-10.0%	-17.1%	-12.1%	-8.2%	0.21	57.53%	16.4%	14,080
4110	1.21	1.16	1.02	0.90	0.79	0.73	-4.1%	-12.1%	-11.8%	-12.2%	-7.6%	0.20	57.49%	7.9%	30,376
8106	4.17	4.56	4.32	3.96	3.51	3.04	9.4%	-5.3%	-8.3%	-11.4%	-13.4%	0.14	57.47%	17.7%	610,559
3270	3.65	3.62	3.23	2.86	2.43	2.19	-0.8%	-10.8%	-11.5%	-15.0%	-9.9%	0.20	57.34%	10.6%	156,285
2501	2.45	2.53	2.21	2.01	1.75	1.58	3.3%	-12.6%	-9.0%	-12.9%	-9.7%	0.18	57.18%	15.9%	1,343,907
7421	0.55	0.58	0.56	0.49	0.44	0.37	5.5%	-3.4%	-12.5%	-10.2%	-15.9%	0.16	56.77%	18.0%	430,862
1005	5.21	5.70	5.29	4.64	4.10	3.83	9.4%	-7.2%	-12.3%	-11.6%	-6.6%	0.15	56.69%	21.7%	4,189
5703	10.02	11.90	12.83	12.59	12.05	10.23	18.8%	7.8%	-1.9%	-4.3%	-15.1%	0.10	56.58%	20.6%	896
4000	4.50	3.99	3.50	3.29	2.93	2.74	-11.3%	-12.3%	-6.0%	-10.9%	-6.5%	0.19	56.54%	6.3%	162,802
3826	1.00	1.07	0.91	0.82	0.75	0.70	7.0%	-15.0%	-9.9%	-8.5%	-6.7%	0.16	56.48%	22.0%	165,686
9600	2.96	3.17	2.87	2.57	2.29	2.09	7.1%	-9.5%	-10.5%	-10.9%	-8.7%	0.16	56.13%	17.5%	4,170
3027	2.45	2.28	2.03	1.83	1.71	1.92	-6.9%	-11.0%	-9.9%	-6.6%	12.3%	0.14	55.96%	4.0%	2,834
6400	5.06	4.94	4.65	4.28	3.60	3.06	-2.4%	-5.9%	-8.0%	-15.9%	-15.0%	0.19	55.93%	5.6%	324,507
7580	2.23	2.50	2.17	2.13	1.87	1.73	12.1%	-13.2%	-1.8%	-12.2%	-7.5%	0.13	55.88%	25.3%	427,110
8603	0.06	0.07	0.06	0.06	0.05	0.05	16.7%	-14.3%	0.0%	-16.7%	0.0%	0.13	55.56%	31.0%	6,856,078
9156	2.10	2.19	2.00	1.69	1.44	1.49	4.3%	-8.7%	-15.5%	-14.8%	3.5%	0.18	55.48%	19.8%	478,337
3081	3.95	4.27	3.84	3.33	3.04	3.22	8.1%	-10.1%	-13.3%	-8.7%	5.9%	0.13	55.20%	21.4%	140,965
3300	3.93	4.28	4.46	4.20	3.60	3.13	8.9%	4.2%	-5.8%	-14.3%	-13.1%	0.13	55.18%	14.7%	380,344
4686	2.41	2.16	1.89	1.65	1.57	1.66	-10.4%	-12.5%	-12.7%	-4.8%	5.7%	0.18	55.13%	2.3%	162,764
6703	5.60	6.48	5.77	5.37	4.89	4.71	15.7%	-11.0%	-6.9%	-8.9%	-3.7%	0.12	55.07%	26.7%	0
9016	2.85	2.83	2.53	2.33	1.93	1.74	-0.7%	-10.6%	-7.9%	-17.2%	-9.8%	0.19	54.68%	9.9%	683,659
3827	2.35	2.39	2.10	1.78	1.57	1.49	1.7%	-12.1%	-15.2%	-11.8%	-5.1%	0.20	54.41%	16.9%	3,497
0106	7.12	6.74	5.92	5.48	4.93	4.41	-5.3%	-12.2%	-7.4%	-10.0%	-10.5%	0.18	54.41%	6.8%	1,012,590
2586	2.50	2.78	2.68	3.05	3.44	3.59	11.2%	-3.6%	13.8%	12.8%	4.4%	0.14	54.32%	17.4%	69,837
6836	3.02	3.09	2.80	2.44	2.17	1.96	2.3%	-9.4%	-12.9%	-11.1%	-9.7%	0.18	53.86%	15.2%	237,577
8820	0.13	0.11	0.10	0.09	0.08	0.08	-15.4%	-9.1%	-10.0%	-11.1%	0.0%	0.20	53.85%	6.3%	15,705,850
9554	7.50	7.40	6.64	5.48	4.75	4.59	-1.3%	-10.3%	-17.5%	-13.3%	-3.4%	0.21	53.76%	16.1%	190,737
2114	2.96	2.92	2.51	2.26	1.99	1.83	-1.4%	-14.0%	-10.0%	-11.9%	-8.0%	0.20	53.72%	12.7%	0
9101	3.13	3.36	2.93	2.65	2.27	2.24	7.3%	-12.8%	-9.6%	-14.3%	-1.3%	0.17	53.68%	20.1%	2,711,500
9154	1.47	1.63	1.42	1.42	1.29	1.13	10.9%	-12.9%	0.0%	-9.2%	-12.4%	0.12	53.58%	23.8%	1,135,252
6882	3.32	3.16	2.81	2.60	2.30	2.07	-4.8%	-11.1%	-7.5%	-11.5%	-10.0%	0.18	53.53%	6.3%	2,925
4568	3.71	3.30	2.84	2.66	2.45	2.31	-11.1%	-13.9%	-6.3%	-7.9%	-5.7%	0.19	53.47%	7.6%	10,610
2413	2.52	2.65	2.32	2.06	1.77	1.73	5.2%	-12.5%	-11.2%	-14.1%	-2.3%	0.18	53.41%	17.6%	9,019
6005	4.55	4.32	3.91	3.61	3.25	2.84	-5.1%	-9.5%	-7.7%	-10.0%	-12.6%	0.17	53.38%	4.4%	14,492
3004	1.77	1.71	1.39	1.19	1.08	1.08	-3.4%	-18.7%	-14.4%	-9.2%	0.0%	0.23	53.38%	15.3%	8,092
5037	10.46	9.86	8.07	6.71	6.41	6.38	-5.7%	-18.2%	-16.9%	-4.5%	-0.5%	0.23	53.23%	12.4%	23,718
8725	1.99	2.05	1.70	1.47	1.32	1.30	3.0%	-17.1%	-13.5%	-10.2%	-1.5%	0.20	53.18%	20.1%	77,495
6235	5.33	5.18	4.74	4.06	3.62	3.32	-2.8%	-8.5%	-14.3%	-10.8%	-8.3%	0.19	53.09%	11.5%	1,898
7420	6.86	6.50	5.41	5.07	5.34	5.94	-5.2%	-16.8%	-6.3%	5.3%	11.2%	0.12	53.03%	11.5%	17,393
7133	2.26	2.57	2.56	2.31	2.11	1.85	13.7%	-0.4%	-9.8%	-8.7%	-12.3%	0.12	52.93%	23.5%	27,680
7153	3.05	3.47	3.46	3.12	2.85	2.50	13.8%	-0.3%	-9.8%	-8.7%	-12.3%	0.12	52.88%	23.6%	0
3559	2.36	2.35	2.12	1.91	1.65	1.47	-0.4%	-9.8%	-9.9%	-13.6%	-10.9%	0.19	52.69%	9.5%	88,658
7403	3.88	4.26	3.56	3.21	3.02	3.10	9.8%	-16.4%	-9.8%	-5.9%	2.6%	0.14	52.65%	26.2%	2,283,688
7151	2.75	3.12	3.11	2.81	2.56	2.25	13.5%	-0.3%	-9.6%	-8.9%	-12.1%	0.12	52.36%	23.1%	0
8602	0.96	1.11	1.00	1.05	0.94	0.91	15.6%	-9.9%	5.0%	-10.5%	-3.2%	0.07	52.12%	25.5%	316,762
3515	2.59	2.57	2.33	2.02	1.76	1.62	-0.8%	-9.3%	-13.3%	-12.9%	-8.0%	0.19	52.12%	12.5%	8,549
1924	3.58	3.32	2.72	2.45	2.27	2.31	-7.3%	-18.1%	-9.9%	-7.3%	1.8%	0.20	52.08%	10.8%	141,113
1925	3.25	3.35	3.06	2.62	2.24	2.32	3.1%	-8.7%	-14.4%	-14.5%	3.6%	0.17	51.92%	17.5%	471,662
8606	1.69	1.68	1.46	1.33	1.18	1.06	-0.6%	-13.1%	-8.9%	-11.3%	-10.2%	0.18	51.89%	12.5%	13,808
7398	5.47	6.83	6.47	6.21	5.75	5.56	24.9%	-5.3%	-4.0%	-7.4%	-3.3%	0.09	51.71%	30.1%	0
5403	4.98	4.92	4.49	3.78	3.19	3.10	-1.2%	-8.7%	-15.8%	-15.6%	-2.8%	0.21	51.50%	14.6%	3,768,708
4635	2.94	2.77	2.39	2.06	1.89	1.85	-5.8%	-13.7%	-13.8%	-8.3%	-2.1%	0.20	51.34%	8.0%	467,563
8013	0.32	0.34	0.32	0.30	0.26	0.23	6.3%	-5.9%	-6.3%	-13.3%	-11.5%	0.14	51.10%	12.5%	1,771,504
5213	5.39	4.86	4.65	4.20	3.82	3.43	-9.8%	-4.3%	-9.7%	-9.0%	-10.2%	0.16	51.03%	5.5%	1,716,469
3635	2.10	2.08	1.79	1.59	1.37	1.32	-1.0%	-13.9%	-11.2%	-13.8%	-3.6%	0.20	50.89%	13.0%	95,567
9012	0.77	0.71	0.65	0.56	0.52	0.49	-7.8%	-8.5%	-13.8%	-7.1%	-5.8%	0.18	50.82%	6.1%	7,677,942
6236	5.22	5.14	4.57	4.04	3.59	3.31	-1.5%	-11.1%	-11.6%	-11.1%	-7.8%	0.18	50.80%	10.1%	0
8734	0.32	0.34	0.32	0.27	0.24	0.23	6.3%	-5.9%	-15.6%	-11.1%	-4.2%	0.16	50.55%	21.9%	0
1165	3.12	3.00	2.47	2.27	2.02	2.07	-3.8%	-17.7%	-8.1%	-11.0%	2.5%	0.19	50.26%	13.8%	16,640
3131	1.81	1.79	1.61	1.44	1.23	1.15	-1.1%	-10.1%	-10.6%	-14.6%	-6.5%	0.19	50.13%	9.5%	15,786
6233	1.89	2.07	2.03	1.77	1.57	1.46	9.5%	-1.9%	-12.8%	-11.3%	-7.0%	0.14	49.99%	22.3%	198,504
3685	1.16	1.09	0.96	0.85	0.75	0.74	-6.0%	-11.9%	-11.5%	-11.8%	-1.3%	0.19	49.81%	5.9%	1,671,634
6306	4.92	4.53	4.20	3.92	3.59	3.17	-7.9%	-7.3%	-6.7%	-8.4%	-11.7%	0.16	49.57%	1.3%	564,662
2883	2.83	2.74	2.46	2.25	1.91	1.81	-3.2%	-10.2%	-8.5%	-15.1%	-5.2%	0.18	49.52%	7.0%	2,115,812

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
4304	5.73	5.07	4.40	4.10	3.75	3.67	-11.5%	-13.2%	-6.8%	-8.5%	-2.1%	0.18	49.50%	6.4%	143,402
6045	3.12	3.52	3.44	3.39	3.05	2.56	12.8%	-2.3%	-1.5%	-10.0%	-16.1%	0.11	49.50%	15.1%	25,447
5020	4.23	4.07	3.54	3.23	2.99	2.72	-3.8%	-13.0%	-8.8%	-7.4%	-9.0%	0.17	49.42%	9.2%	88,852
2960	5.19	4.97	4.27	3.96	3.59	3.35	-4.2%	-14.1%	-7.3%	-9.3%	-6.7%	0.17	48.80%	9.8%	25,548
8755	0.31	0.30	0.28	0.26	0.23	0.20	-3.2%	-6.7%	-7.1%	-11.5%	-13.0%	0.16	48.75%	3.9%	685,499
8832	0.23	0.23	0.20	0.22	0.19	0.18	0.0%	-13.0%	10.0%	-13.6%	-5.3%	0.10	48.74%	23.0%	52,286,502
3681	0.73	0.72	0.62	0.57	0.51	0.47	-1.4%	-13.9%	-8.1%	-10.5%	-7.8%	0.18	48.71%	12.5%	3,677,943
2021	2.06	2.49	2.57	2.49	2.26	2.13	20.9%	3.2%	-3.1%	-9.2%	-5.8%	0.09	48.61%	24.0%	103,783
1452	2.81	2.96	2.72	2.46	2.19	2.03	5.3%	-8.1%	-9.6%	-11.0%	-7.3%	0.14	48.57%	14.9%	110,457
9063	0.69	0.76	0.68	0.63	0.58	0.55	10.1%	-10.5%	-7.4%	-7.9%	-5.2%	0.12	48.36%	20.7%	2,842,500
9178	10.14	10.32	9.48	8.62	7.57	6.82	1.8%	-8.1%	-9.1%	-12.2%	-9.9%	0.16	48.01%	10.8%	128,998
3638	1.88	2.18	2.15	2.07	1.89	1.67	16.0%	-1.4%	-3.7%	-8.7%	-11.6%	0.10	47.96%	19.7%	168,136
5645	9.19	8.95	8.40	7.50	6.76	5.98	-2.6%	-6.1%	-10.7%	-9.9%	-11.5%	0.16	47.77%	8.1%	2,850,404
2143	2.17	2.31	2.17	1.92	1.69	1.61	6.5%	-6.1%	-11.5%	-12.0%	-4.7%	0.14	47.67%	18.0%	220,449
2095	3.23	3.42	3.18	2.86	2.61	2.38	5.9%	-7.0%	-10.1%	-8.7%	-8.8%	0.14	47.57%	15.9%	2,381,992
4902	2.39	2.34	2.15	1.82	1.63	1.55	-2.1%	-8.1%	-15.3%	-10.4%	-4.9%	0.18	47.52%	13.3%	80,332
4018	4.95	5.34	5.11	4.77	4.07	3.78	7.9%	-4.3%	-6.7%	-14.7%	-7.1%	0.13	47.43%	14.5%	164,153
3620	3.69	3.64	3.28	2.83	2.65	2.40	-1.4%	-9.9%	-13.7%	-6.4%	-9.4%	0.17	47.42%	12.4%	754,367
2089	3.17	3.13	2.77	2.36	2.10	2.05	-1.3%	-11.5%	-14.8%	-11.0%	-2.4%	0.19	47.33%	13.5%	2,462,460
2759	6.08	5.91	5.23	4.69	4.05	3.95	-2.8%	-11.5%	-10.3%	-13.6%	-2.5%	0.18	47.26%	8.7%	400,324
2710	12.46	12.62	11.52	10.76	9.40	8.34	1.3%	-8.7%	-6.6%	-12.6%	-11.3%	0.16	47.12%	10.0%	115,235
2923	1.85	1.77	1.52	1.39	1.28	1.35	-4.3%	-14.1%	-8.6%	-7.9%	5.5%	0.15	47.10%	9.8%	12,109
5537	3.83	3.66	3.19	2.85	2.55	2.50	-4.4%	-12.8%	-10.7%	-10.5%	-2.0%	0.18	46.96%	8.4%	4,756,879
8058	2.33	2.49	2.33	2.18	1.92	1.76	6.9%	-6.4%	-6.4%	-11.9%	-8.3%	0.13	46.78%	13.3%	2,662,659
8292	3.42	3.52	3.23	3.01	2.63	2.38	2.9%	-8.2%	-6.8%	-12.6%	-9.5%	0.15	46.75%	11.2%	2,097,181
8742	0.24	0.25	0.24	0.20	0.18	0.17	4.2%	-4.0%	-16.7%	-10.0%	-5.6%	0.16	46.75%	20.8%	73,208,577
8720	1.04	1.02	0.97	0.85	0.74	0.68	-1.9%	-4.9%	-12.4%	-12.9%	-8.1%	0.17	46.70%	10.4%	3,149,433
8215	3.50	3.71	3.28	2.86	2.74	2.59	6.0%	-11.6%	-12.8%	-4.2%	-5.5%	0.14	46.64%	18.8%	1,374,111
4062	2.63	2.67	2.39	2.12	1.98	1.78	1.5%	-10.5%	-11.3%	-6.6%	-10.1%	0.16	46.53%	12.8%	22,058
9093	1.23	1.16	1.02	0.91	0.86	0.81	-5.7%	-12.1%	-10.8%	-5.5%	-5.8%	0.17	46.48%	6.4%	255,390
2402	2.46	2.54	2.34	2.16	1.95	1.73	3.3%	-7.9%	-7.7%	-9.7%	-11.3%	0.14	46.46%	11.1%	2,062
8748	0.49	0.51	0.48	0.45	0.40	0.35	4.1%	-5.9%	-6.2%	-11.1%	-12.5%	0.14	46.36%	10.3%	4,975,398
5146	4.38	4.46	3.97	3.43	3.11	2.98	1.8%	-11.0%	-13.6%	-9.3%	-4.2%	0.17	46.23%	15.4%	378,173
7520	2.78	2.55	2.42	2.24	2.04	1.84	-8.3%	-5.1%	-7.4%	-8.9%	-9.8%	0.15	46.23%	3.2%	1,259,871
7539	1.69	1.62	1.53	1.35	1.16	1.11	-4.1%	-5.6%	-11.8%	-14.1%	-4.3%	0.17	46.19%	7.6%	727,272
3220	2.15	2.19	2.00	1.79	1.57	1.47	1.9%	-8.7%	-10.5%	-12.3%	-6.4%	0.16	46.10%	12.4%	380,326
4511	0.41	0.40	0.36	0.32	0.28	0.27	-2.4%	-10.0%	-11.1%	-12.5%	-3.6%	0.18	45.88%	8.7%	4,310,478
4114	3.11	3.11	2.73	2.40	2.13	2.04	0.0%	-12.2%	-12.1%	-11.3%	-4.2%	0.18	45.85%	12.2%	246,550
7337	3.15	3.61	3.70	3.52	3.20	2.93	14.6%	2.5%	-4.9%	-9.1%	-8.4%	0.09	45.71%	19.5%	0
4611	0.98	1.07	1.02	0.93	0.81	0.78	9.2%	-4.7%	-8.8%	-12.9%	-3.7%	0.12	45.62%	18.0%	3,278,743
1803	7.16	7.24	6.98	6.39	5.32	4.80	1.1%	-3.6%	-8.5%	-16.7%	-9.8%	0.16	45.59%	9.6%	242,797
3179	2.01	2.08	1.84	1.65	1.53	1.43	3.5%	-11.5%	-10.3%	-7.3%	-6.5%	0.15	45.53%	15.0%	2,417,069
5221	3.94	4.15	3.79	3.53	3.22	2.92	5.3%	-8.7%	-6.9%	-8.8%	-9.3%	0.13	45.46%	14.0%	3,854,375
7445	0.64	0.66	0.58	0.57	0.51	0.45	3.1%	-12.1%	-1.7%	-10.5%	-11.8%	0.14	45.29%	15.2%	0
6214	1.58	1.52	1.36	1.19	1.11	1.05	-3.8%	-10.5%	-12.5%	-6.7%	-5.4%	0.17	45.19%	8.7%	0
5348	3.73	3.50	3.12	2.93	2.71	2.49	-6.2%	-10.9%	-6.1%	-7.5%	-8.1%	0.15	45.13%	4.8%	747,567
3303	2.01	2.04	1.85	1.98	2.09	2.42	1.5%	-9.3%	7.0%	5.6%	15.8%	0.09	45.13%	16.3%	373,948
8721	0.25	0.26	0.25	0.23	0.20	0.18	4.0%	-3.8%	-8.0%	-13.0%	-10.0%	0.14	45.04%	12.0%	496,463
7515	0.99	0.95	0.86	0.79	0.75	0.66	-4.0%	-9.5%	-8.1%	-5.1%	-12.0%	0.15	44.93%	5.4%	363,449
9402	3.87	4.17	3.98	3.81	3.47	3.01	7.8%	-4.6%	-4.3%	-8.9%	-13.3%	0.11	44.92%	12.3%	619,638
7405	1.19	1.22	1.08	1.05	0.95	0.83	2.5%	-11.5%	-2.8%	-9.5%	-12.6%	0.14	44.90%	14.0%	164,852
7099	15.63	17.38	15.92	14.99	13.78	13.09	11.2%	-8.4%	-5.8%	-8.1%	-5.0%	0.10	44.78%	19.6%	0
9089	0.99	0.94	0.82	0.74	0.68	0.66	-5.1%	-12.8%	-9.8%	-8.1%	-2.9%	0.17	44.69%	7.7%	433
3119	1.37	1.41	1.30	1.16	1.03	0.97	2.9%	-7.8%	-10.8%	-11.2%	-5.8%	0.15	44.63%	13.7%	12,015
8031	1.98	2.01	1.89	1.72	1.50	1.36	1.5%	-6.0%	-9.0%	-12.8%	-9.3%	0.15	44.59%	10.5%	253,691
3803	2.00	2.28	2.18	1.94	1.93	2.10	14.0%	-4.4%	-11.0%	-0.5%	8.8%	0.07	44.48%	25.0%	142,743
8032	1.70	1.75	1.66	1.50	1.27	1.20	2.9%	-5.1%	-9.6%	-15.3%	-5.5%	0.15	44.41%	12.6%	344,125
5402	3.72	4.26	4.45	3.83	3.71	3.61	14.5%	4.5%	-13.9%	-3.1%	-2.7%	0.09	44.35%	28.4%	10,955
2916	3.71	3.41	3.04	2.70	2.48	2.48	-8.1%	-10.9%	-11.2%	-8.1%	0.0%	0.17	44.07%	3.1%	440
2570	3.77	3.86	3.64	3.14	2.86	3.07	2.4%	-5.7%	-13.7%	-8.9%	7.3%	0.12	43.91%	16.1%	33,555
6206	2.10	2.28	2.05	1.85	1.73	1.68	8.6%	-10.1%	-9.8%	-6.5%	-2.9%	0.12	43.73%	18.7%	199
2388	1.52	1.55	1.37	1.27	1.11	1.16	2.0%	-11.6%	-7.3%	-12.6%	4.5%	0.14	43.70%	13.6%	191,464
9102	2.50	2.48	2.26	2.19	1.90	1.67	-0.8%	-8.9%	-3.1%	-13.2%	-12.1%	0.15	43.63%	8.1%	3,551,576
2915	3.35	3.32	2.95	2.51	2.24	2.23	-0.9%	-11.1%	-14.9%	-10.8%	-0.4%	0.19	43.37%	14.0%	6,073
3726	3.18	3.25	3.17	2.91	2.36	2.21	2.2%	-2.5%	-8.2%	-18.9%	-6.4%	0.16	43.28%	10.4%	235,756
0008	2.53	2.39	2.13	1.92	1.86	1.71	-5.5%	-10.9%	-9.9%	-3.1%	-8.1%	0.15	43.26%	5.3%	116,705
2211	9.36	8.97	7.79	6.98	6.28	6.28	-4.2%	-13.2%	-10.4%	-10.0%	0.0%	0.18	43.18%	9.0%	8
3400	4.20	4.31	3.98	3.56	3.08	2.98	2.6%	-7.7%	-10.6%	-13.5%	-3.2%	0.15	43.10%	13.2%	1,479,508
2836	2.16	2.48	2.42	2.30	2.10	1.96	14.8%	-2.4%	-5.0%	-8.7%	-6.7%	0.09	43.10%	19.8%	3,874

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing		Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min	Change	
3643	2.41	2.68	2.75	2.61	2.37	2.15	11.2%	2.6%	-5.1%	-9.2%	-9.3%	0.09	43.10%	16.3%		2,697,140
6216	3.96	4.01	3.77	3.48	3.09	2.74	1.3%	-6.0%	-7.7%	-11.2%	-11.3%	0.14	43.09%	9.0%		8,552
2503	1.31	1.21	1.12	1.02	0.94	0.89	-7.6%	-7.4%	-8.9%	-7.8%	-5.3%	0.15	43.07%	1.5%		14,259
9061	1.30	1.25	1.09	1.01	0.96	0.88	-3.8%	-12.8%	-7.3%	-5.0%	-8.3%	0.15	42.96%	9.0%		374,157
4431	1.26	1.26	1.17	1.07	0.92	0.85	0.0%	-7.1%	-8.5%	-14.0%	-7.6%	0.16	42.69%	8.5%		13,690
8288	6.89	6.96	6.16	5.77	5.32	4.76	1.0%	-11.5%	-6.3%	-7.8%	-10.5%	0.15	42.69%	12.5%		159,626
6213	1.15	1.11	1.23	1.32	1.37	1.53	-3.5%	10.8%	7.3%	3.8%	11.7%	0.12	42.63%	14.3%		2,977
8044	2.26	2.20	1.88	1.76	1.65	1.53	-2.7%	-14.5%	-6.4%	-6.3%	-7.3%	0.16	42.58%	11.9%		1,987,009
8381	2.10	2.06	1.88	1.58	1.42	1.43	-1.9%	-8.7%	-16.0%	-10.1%	0.7%	0.18	42.50%	14.1%		256,971
7016	2.34	2.64	2.45	2.17	2.11	2.05	12.8%	-7.2%	-11.4%	-2.8%	-2.8%	0.10	42.43%	24.2%		0
3132	3.68	4.45	4.33	4.05	3.86	3.75	20.9%	-2.7%	-6.5%	-4.7%	-2.8%	0.08	42.36%	27.4%		9,169
5462	4.99	4.67	3.88	3.54	3.39	3.36	-6.4%	-16.9%	-8.8%	-4.2%	-0.9%	0.18	42.30%	10.5%		425,352
8047	0.84	0.77	0.68	0.61	0.65	0.65	-8.3%	-11.7%	-10.3%	6.6%	0.0%	0.12	42.20%	3.4%		917,919
8824	1.88	1.91	1.67	1.60	1.46	1.32	1.6%	-12.6%	-4.2%	-8.8%	-9.6%	0.14	42.01%	14.2%		8,493,704
7024	2.60	2.93	2.72	2.41	2.34	2.28	12.7%	-7.2%	-11.4%	-2.9%	-2.6%	0.10	41.99%	24.1%		1,156
8737	0.29	0.30	0.29	0.24	0.22	0.21	3.4%	-3.3%	-17.2%	-8.3%	-4.5%	0.15	41.94%	20.7%		0
8719	1.76	1.73	1.60	1.51	1.35	1.20	-1.7%	-7.5%	-5.6%	-10.6%	-11.1%	0.14	41.93%	5.8%		1,509
8815	0.23	0.24	0.24	0.22	0.20	0.17	4.3%	0.0%	-8.3%	-9.1%	-15.0%	0.13	41.82%	12.7%		0
2105	3.42	4.00	3.88	3.66	3.41	3.27	17.0%	-3.0%	-5.7%	-6.8%	-4.1%	0.08	41.58%	22.6%		12,647
6884	5.16	5.03	4.51	4.24	3.84	3.54	-2.5%	-10.3%	-6.0%	-9.4%	-7.8%	0.15	41.45%	7.8%		0
5479	6.14	6.14	5.81	5.50	4.81	4.18	0.0%	-5.4%	-5.3%	-12.5%	-13.1%	0.15	41.28%	5.4%		224,022
5437	4.04	4.45	4.01	3.88	3.74	3.40	10.1%	-9.9%	-3.2%	-3.6%	-9.1%	0.09	41.24%	20.0%		1,606,638
4751	1.75	2.05	2.12	2.33	2.19	2.19	17.1%	3.4%	9.9%	-6.0%	0.0%	0.09	41.14%	13.7%		4,648
8015	0.73	0.68	0.59	0.53	0.51	0.52	-6.8%	-13.2%	-10.2%	-3.8%	2.0%	0.16	41.04%	6.4%		472,577
4665	9.01	9.02	6.89	6.36	6.09	6.00	0.1%	-23.6%	-7.7%	-4.2%	-1.5%	0.20	40.98%	23.7%		12,647
8102	1.92	2.01	1.75	1.58	1.52	1.45	4.7%	-12.9%	-9.7%	-3.8%	-4.6%	0.13	40.84%	17.6%		356,593
3372	3.13	2.99	2.66	2.33	2.15	2.15	-4.5%	-11.0%	-12.4%	-7.7%	0.0%	0.17	40.47%	7.9%		200,397
8833	1.04	1.07	0.96	0.90	0.79	0.76	2.9%	-10.3%	-6.2%	-12.2%	-3.8%	0.14	40.42%	13.2%		29,110,162
5445	4.38	3.97	3.43	3.13	3.06	3.01	-9.4%	-13.6%	-8.7%	-2.2%	-1.6%	0.16	40.38%	4.9%		2,180,414
6251	3.06	2.90	2.73	2.74	2.41	2.70	-5.2%	-5.9%	0.4%	-12.0%	12.0%	0.08	40.35%	6.2%		54,769
1710	3.03	3.28	3.28	3.15	2.96	2.44	8.3%	0.0%	-4.0%	-6.0%	-17.6%	0.10	40.29%	12.2%		26,395
9179	17.37	17.95	16.04	14.97	13.84	12.88	3.3%	-10.6%	-6.7%	-7.5%	-6.9%	0.13	40.27%	14.0%		95,025
5443	2.80	2.82	2.52	2.18	2.05	1.96	0.7%	-10.6%	-13.5%	-6.0%	-4.4%	0.16	39.89%	14.2%		1,380
4101	2.22	2.21	1.95	1.84	1.90	2.17	-0.5%	-11.8%	-5.6%	3.3%	14.2%	0.08	39.87%	11.3%		83,769
5160	2.02	1.96	1.64	1.49	1.43	1.39	-3.0%	-16.3%	-9.1%	-4.0%	-2.8%	0.17	39.81%	13.4%		568,254
5491	1.54	1.49	1.46	1.39	1.55	1.76	-3.2%	-2.0%	-4.8%	11.5%	13.5%	0.08	39.76%	2.8%		28,504
9052	1.71	1.66	1.51	1.42	1.26	1.19	-2.9%	-9.0%	-6.0%	-11.3%	-5.6%	0.14	39.66%	6.1%		5,224,026
5190	2.50	2.49	2.21	2.02	1.78	1.73	-0.4%	-11.2%	-8.6%	-11.9%	-2.8%	0.16	39.52%	10.8%		7,098,661
5222	6.74	6.70	6.23	5.27	5.09	4.66	-0.6%	-7.0%	-15.4%	-3.4%	-8.4%	0.15	39.34%	14.8%		285,346
3824	4.04	3.91	3.11	2.98	2.80	2.76	-3.2%	-20.5%	-4.2%	-6.0%	-1.4%	0.17	39.32%	17.2%		1,125,870
1747	1.95	1.99	2.05	2.33	2.56	2.71	2.1%	3.0%	13.7%	9.9%	5.9%	0.14	38.97%	11.6%		89,103
2731	3.68	3.47	3.01	2.78	2.70	2.83	-5.7%	-13.3%	-7.6%	-2.9%	4.8%	0.13	38.96%	7.5%		477,666
2121	1.18	1.26	1.15	0.98	0.96	0.98	6.8%	-8.7%	-14.8%	-2.0%	2.1%	0.12	38.82%	21.6%		1,070,616
3041	4.07	3.96	3.34	3.05	2.90	2.83	-2.7%	-15.7%	-8.7%	-4.9%	-2.4%	0.16	38.71%	13.0%		23,989
5610	4.25	3.68	3.63	3.41	3.24	2.97	-13.4%	-1.4%	-6.1%	-5.0%	-8.3%	0.12	38.66%	12.1%		168,289
4361	0.71	0.67	0.61	0.58	0.54	0.50	-5.6%	-9.0%	-4.9%	-6.9%	-7.4%	0.13	38.64%	4.0%		675,337
4243	2.06	2.21	1.95	1.84	1.69	1.71	7.3%	-11.8%	-5.6%	-8.2%	1.2%	0.11	38.61%	19.0%		1,019,207
8033	1.51	1.55	1.41	1.35	1.21	1.12	2.6%	-9.0%	-4.3%	-10.4%	-7.4%	0.12	38.36%	11.7%		5,497,198
0034	2.41	2.62	2.49	2.37	2.28	2.02	8.7%	-5.0%	-4.8%	-3.8%	-11.4%	0.09	38.31%	13.7%		618,087
0035	2.07	2.03	1.79	1.67	1.48	1.45	-1.9%	-11.8%	-6.7%	-11.4%	-2.0%	0.15	38.21%	9.9%		644,153
8728	0.37	0.41	0.42	0.40	0.37	0.34	10.8%	2.4%	-4.8%	-7.5%	-8.1%	0.08	38.20%	15.6%		671,111
4038	3.83	3.71	3.29	3.09	2.89	2.70	-3.1%	-11.3%	-6.1%	-6.5%	-6.6%	0.14	38.20%	8.2%		14,082
3227	2.89	2.83	2.75	2.49	2.31	2.03	-2.1%	-2.8%	-9.5%	-7.2%	-12.1%	0.13	38.12%	7.4%		276,326
8831	1.14	1.14	0.99	0.91	0.84	0.80	0.0%	-13.2%	-8.1%	-7.7%	-4.8%	0.15	37.98%	13.2%		4,115,728
8387	2.55	2.48	2.16	2.11	1.88	1.79	-2.7%	-12.9%	-2.3%	-10.9%	-4.8%	0.14	37.93%	10.6%		3,072,130
4683	3.58	3.60	3.31	3.61	3.86	4.20	0.6%	-8.1%	9.1%	6.9%	8.8%	0.08	37.88%	17.1%		58,651
6229	3.91	4.14	4.13	3.80	3.40	3.10	5.9%	-0.2%	-8.0%	-10.5%	-8.8%	0.11	37.86%	13.9%		154,269
4692	0.82	0.86	0.78	0.73	0.66	0.64	4.9%	-9.3%	-6.4%	-9.6%	-3.0%	0.12	37.73%	14.2%		353,933
8002	1.62	1.78	1.71	1.61	1.47	1.40	9.9%	-3.9%	-5.8%	-8.7%	-4.8%	0.09	37.64%	15.7%		757,785
3881	3.69	3.57	3.24	3.00	2.83	2.62	-3.3%	-9.2%	-7.4%	-5.7%	-7.4%	0.13	37.52%	6.0%		284,092
7402	0.10	0.10	0.09	0.09	0.08	0.07	0.0%	-10.0%	0.0%	-11.1%	-12.5%	0.13	37.50%	10.0%		9,554
1748	5.31	5.60	5.27	4.92	4.50	4.22	5.5%	-5.9%	-6.6%	-8.5%	-6.2%	0.11	37.30%	12.1%		0
8008	0.88	0.91	0.85	0.81	0.74	0.67	3.4%	-6.6%	-4.7%	-8.6%	-9.5%	0.11	37.25%	10.0%		4,206,819
3241	2.74	2.60	2.32	2.28	2.41	2.64	-5.1%	-10.8%	-1.7%	5.7%	9.5%	0.08	37.14%	9.0%		278,883
3581	1.22	1.27	1.13	1.11	1.04	0.94	4.1%	-11.0%	-1.8%	-6.3%	-9.6%	0.11	37.06%	15.1%		125,169
1701	3.08	2.94	2.72	2.42	2.37	2.19	-4.5%	-7.5%	-11.0%	-2.1%	-7.6%	0.13	37.01%	6.5%		920,327
8001	1.88	1.95	1.74	1.67	1.50	1.44	3.7%	-10.8%	-4.0%	-10.2%	-4.0%	0.12	36.95%	14.5%		444,924
3122	2.03	2.08	1.89	1.72	1.52	1.53	2.5%	-9.1%	-9.0%	-11.6%	0.7%	0.14	36.95%	11.6%		440
6217	3.40	3.15	2.73	2.70	2.51	2.41	-7.4%	-13.3%	-1.1%	-7.0%	-4.0%	0.14	36.90%	12.2%		3,291,414

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
8037	1.61	1.72	1.58	1.51	1.40	1.32	6.8%	-8.1%	-4.4%	-7.3%	-5.7%	0.10	36.83%	15.0%	11,767,238
0113	4.54	4.39	3.89	3.81	3.53	3.23	-3.3%	-11.4%	-2.1%	-7.3%	-8.5%	0.13	36.78%	9.3%	17,973
3336	2.63	2.72	2.34	2.18	2.07	2.14	3.4%	-14.0%	-6.8%	-5.0%	3.4%	0.12	36.76%	17.4%	110,052
3085	4.41	4.61	4.34	3.88	3.66	3.87	4.5%	-5.9%	-10.6%	-5.7%	5.7%	0.09	36.75%	15.1%	1,156,415
9521	3.29	3.45	3.12	3.05	2.81	2.59	4.9%	-9.6%	-2.2%	-7.9%	-7.8%	0.10	36.64%	14.4%	293,847
8204	3.36	3.36	3.01	2.83	2.67	2.39	0.0%	-10.4%	-6.0%	-5.7%	-10.5%	0.13	36.60%	10.4%	58,080
4299	2.07	1.96	1.90	1.80	1.63	1.48	-5.3%	-3.1%	-5.3%	-9.4%	-9.2%	0.12	36.55%	2.3%	2,565,540
9170	10.34	10.85	10.05	10.30	9.32	8.58	4.9%	-7.4%	2.5%	-9.5%	-7.9%	0.08	36.50%	12.3%	51,382
0042	5.32	5.69	5.33	4.82	4.83	4.38	7.0%	-6.3%	-9.6%	0.2%	-9.3%	0.09	36.49%	16.5%	1,098,518
2003	3.52	3.65	3.28	3.18	2.94	2.71	3.7%	-10.1%	-3.0%	-7.5%	-7.8%	0.11	36.47%	13.8%	1,176,668
0170	1.99	1.99	1.95	1.82	1.61	1.41	0.0%	-2.0%	-6.7%	-11.5%	-12.4%	0.13	36.44%	6.7%	12,132
7219	6.43	6.38	5.70	5.33	4.87	4.60	-6.0%	-10.7%	-6.5%	-8.6%	-5.5%	0.14	36.16%	9.9%	16,275,457
0083	4.34	4.25	3.86	3.72	3.40	3.11	-2.1%	-9.2%	-3.6%	-8.6%	-8.5%	0.13	36.11%	7.1%	1,081,669
2039	2.50	2.68	2.48	2.60	2.42	2.55	7.2%	-7.5%	4.8%	-6.9%	5.4%	0.04	36.07%	14.7%	542,152
5551	13.67	14.25	11.90	10.76	10.56	10.52	4.2%	-16.5%	-9.6%	-1.9%	-0.4%	0.14	36.05%	20.7%	943,483
7090	5.67	5.33	4.82	4.60	4.34	4.08	-6.0%	-9.6%	-4.6%	-5.7%	-6.0%	0.13	35.99%	5.0%	944
0005	2.84	2.90	2.54	2.35	2.19	2.12	2.1%	-12.4%	-7.5%	-6.8%	-3.2%	0.13	35.99%	14.5%	248,878
7038	5.10	4.80	4.34	4.14	3.91	3.67	-5.9%	-9.6%	-4.6%	-5.6%	-6.1%	0.12	35.98%	5.0%	0
8500	4.60	4.61	4.30	4.11	3.63	3.32	0.2%	-6.7%	-4.4%	-11.7%	-8.5%	0.13	35.38%	6.9%	110,918
7855	3.10	3.17	2.84	2.64	2.42	2.34	2.3%	-10.4%	-7.0%	-8.3%	-3.3%	0.13	35.25%	12.7%	366,537
8006	1.58	1.60	1.53	1.38	1.27	1.17	1.3%	-4.4%	-9.8%	-8.0%	-7.9%	0.12	35.18%	11.1%	4,465,042
9519	3.15	3.34	2.99	2.85	2.64	2.57	6.0%	-10.5%	-4.7%	-7.4%	-2.7%	0.10	35.15%	16.5%	624,596
3040	4.84	4.76	4.23	3.84	3.61	3.49	-1.7%	-11.1%	-9.2%	-6.0%	-3.3%	0.14	35.12%	9.5%	427,861
4273	2.27	2.34	2.12	1.98	1.84	1.75	3.1%	-9.4%	-6.6%	-7.1%	-4.9%	0.11	35.02%	12.5%	653,037
4558	1.71	1.72	1.55	1.41	1.32	1.39	0.6%	-9.9%	-9.0%	-6.4%	5.3%	0.11	35.00%	10.5%	494,271
3315	3.04	2.97	2.52	2.37	2.20	2.18	-2.3%	-15.2%	-6.0%	-7.2%	-0.9%	0.15	34.98%	12.8%	21,238
7335	2.05	2.19	2.26	2.15	1.97	1.82	6.8%	3.2%	-4.9%	-8.4%	-7.6%	0.08	34.83%	11.7%	1,470
8233	1.97	1.96	1.76	1.73	1.94	2.07	-0.5%	-10.2%	-1.7%	12.1%	6.7%	0.07	34.79%	9.7%	0
3082	4.61	4.76	4.26	3.96	3.72	3.87	3.3%	-10.5%	-7.0%	-6.1%	4.0%	0.10	34.76%	13.8%	44,596
8264	4.52	4.43	3.99	3.72	3.45	3.28	-2.0%	-9.9%	-6.8%	-7.3%	-4.9%	0.13	34.72%	7.9%	282,061
9501	2.84	2.99	2.78	2.54	2.31	2.33	5.3%	-7.0%	-8.6%	-9.1%	0.9%	0.11	34.64%	13.9%	346,761
4352	1.65	1.66	1.49	1.36	1.27	1.21	0.6%	-10.2%	-8.7%	-6.6%	-4.7%	0.13	34.64%	10.8%	38,259
8072	0.51	0.51	0.43	0.44	0.47	0.44	0.0%	-15.7%	2.3%	6.8%	-6.4%	0.08	34.52%	18.0%	212,140
6704	3.83	3.93	3.52	3.28	3.01	2.93	2.6%	-10.4%	-6.8%	-8.2%	-2.7%	0.12	34.49%	13.0%	0
4740	0.98	1.01	0.96	0.88	0.90	0.79	3.1%	-5.0%	-8.3%	2.3%	-12.2%	0.09	34.49%	11.4%	110,482
6702	3.45	3.54	3.17	2.95	2.71	2.64	2.6%	-10.5%	-6.9%	-8.1%	-2.6%	0.12	34.44%	13.1%	0
8392	2.12	2.10	1.82	1.67	1.65	1.53	-0.9%	-13.3%	-8.2%	-1.2%	-7.3%	0.14	34.43%	12.4%	370,507
5606	1.10	1.12	1.06	0.99	0.93	0.83	1.8%	-5.4%	-6.6%	-6.1%	-10.8%	0.11	34.33%	8.4%	8,223,704
5951	0.35	0.39	0.40	0.44	0.46	0.45	11.4%	2.6%	10.0%	4.5%	-2.2%	0.10	34.29%	8.9%	641,338
4452	2.59	2.47	2.27	2.08	1.95	1.89	-4.6%	-8.1%	-8.4%	-6.3%	-3.1%	0.13	34.24%	3.7%	912,856
8291	2.89	2.99	2.80	2.52	2.35	2.26	3.5%	-6.4%	-10.0%	-6.7%	-3.8%	0.11	34.15%	13.5%	355,965
7230	6.01	6.30	6.00	5.54	4.98	4.84	4.8%	-4.8%	-7.7%	-10.1%	-2.8%	0.11	33.85%	12.5%	87,566
4829	1.07	1.11	0.97	0.93	0.86	0.88	3.7%	-12.6%	-4.1%	-7.5%	2.3%	0.10	33.84%	16.4%	3,153,814
7333	1.85	1.97	2.03	1.94	1.77	1.64	6.5%	3.0%	-4.4%	-8.8%	-7.3%	0.08	33.79%	10.9%	0
2110	1.80	1.76	1.70	1.79	1.98	2.15	-2.2%	-3.4%	5.3%	10.6%	8.6%	0.09	33.69%	8.7%	2,190
9058	1.33	1.39	1.32	1.27	1.15	1.07	4.5%	-5.0%	-3.8%	-9.4%	-7.0%	0.10	33.37%	9.5%	1,113,365
6504	2.29	2.25	2.04	1.86	1.76	1.68	-1.7%	-9.3%	-8.8%	-5.4%	-4.5%	0.13	33.37%	7.6%	6,310,333
4484	2.47	2.65	2.41	2.27	2.14	2.10	7.3%	-9.1%	-5.8%	-5.7%	-1.9%	0.09	33.34%	16.3%	5,603,909
8810	0.11	0.11	0.11	0.10	0.09	0.08	0.0%	0.0%	-9.1%	-10.0%	-11.1%	0.13	33.33%	9.1%	320,937,297
7231	6.91	6.99	6.50	6.81	6.70	5.65	1.2%	-7.0%	4.8%	-1.6%	-15.7%	0.07	33.30%	11.8%	2,630,223
2016	2.88	2.84	2.55	2.31	2.17	2.23	-1.4%	-10.2%	-9.4%	-6.1%	2.8%	0.12	33.25%	8.8%	411,264
5473	6.81	6.85	6.35	5.97	5.44	5.06	0.6%	-7.3%	-6.0%	-8.9%	-7.0%	0.12	33.24%	7.9%	127,255
3110	4.21	4.19	3.69	3.34	3.09	3.07	-0.5%	-11.9%	-9.5%	-7.5%	-0.6%	0.14	33.21%	11.5%	67,412
3145	2.26	2.33	1.99	1.82	1.75	1.75	3.1%	-14.6%	-8.5%	-3.8%	0.0%	0.13	33.17%	17.7%	113,201
5022	5.46	5.66	5.65	5.15	4.69	4.31	3.7%	-0.2%	-8.8%	-8.9%	-8.1%	0.11	33.11%	12.5%	1,418,241
0251	3.35	3.38	3.11	2.98	2.74	2.51	0.9%	-8.0%	-4.2%	-8.1%	-8.4%	0.11	32.95%	8.9%	9,399
4410	2.88	3.06	2.85	2.75	2.51	2.41	6.3%	-6.9%	-3.5%	-8.7%	-4.0%	0.09	32.87%	13.1%	1,347,191
8601	0.22	0.22	0.22	0.20	0.17	0.16	0.0%	0.0%	-9.1%	-15.0%	-5.9%	0.14	32.83%	9.1%	14,269,032
4239	1.90	2.01	1.85	1.77	1.58	1.57	5.8%	-8.0%	-4.3%	-10.7%	-0.6%	0.10	32.77%	13.7%	127,869
9084	1.12	1.16	1.08	1.00	0.93	0.89	3.6%	-6.9%	-7.4%	-7.0%	-4.3%	0.10	32.71%	11.0%	1,080,250
8061	1.61	1.55	1.45	1.31	1.24	1.19	-3.7%	-6.5%	-9.7%	-5.3%	-4.0%	0.12	32.69%	5.9%	2,079,145
3111	2.15	2.08	1.75	1.64	1.62	1.67	-3.3%	-15.9%	-6.3%	-1.2%	3.1%	0.13	32.68%	12.6%	9,112
3113	1.76	1.64	1.59	1.55	1.38	1.30	-6.8%	-3.0%	-2.5%	-11.0%	-5.8%	0.11	32.48%	4.3%	1,321,751
2841	3.55	3.94	3.83	3.55	3.40	3.27	11.0%	-2.8%	-7.3%	-4.2%	-3.8%	0.07	32.48%	18.3%	43,487
6003	4.26	4.58	4.55	4.30	4.01	3.67	7.5%	-0.7%	-5.5%	-6.7%	-8.5%	0.08	32.19%	13.0%	30,660
8265	4.13	4.13	3.73	3.60	3.15	3.26	0.0%	-9.7%	-3.5%	-12.5%	3.5%	0.11	32.16%	9.7%	401,081
8805	0.15	0.15	0.15	0.14	0.12	0.11	0.0%	0.0%	-6.7%	-14.3%	-8.3%	0.13	32.06%	6.7%	0
7050	8.73	8.79	7.90	7.53	7.04	6.56	0.7%	-10.1%	-4.7%	-6.5%	-6.8%	0.12	32.06%	10.8%	0
2799	5.03	4.69	4.37	4.20	4.30	4.68	-6.8%	-6.8%	-3.9%	2.4%	8.8%	0.07	32.02%	2.9%	37,486

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
3146	2.22	2.25	1.95	1.87	1.70	1.72	1.4%	-13.3%	-4.1%	-9.1%	1.2%	0.12	31.98%	14.7%	432,010
3118	2.05	1.99	1.78	1.63	1.56	1.52	-2.9%	-10.6%	-8.4%	-4.3%	-2.6%	0.13	31.98%	7.6%	9,399
1430	5.40	5.22	4.95	4.49	4.09	4.01	-3.3%	-5.2%	-9.3%	-8.9%	-2.0%	0.12	31.89%	6.0%	4,501
9534	4.02	3.99	3.74	3.38	3.06	2.98	-0.7%	-6.3%	-9.6%	-9.5%	-2.6%	0.13	31.83%	8.9%	244,294
3383	1.51	1.55	1.37	1.27	1.19	1.18	2.6%	-11.6%	-7.3%	-6.3%	-0.8%	0.12	31.77%	14.3%	37,959
9040	3.29	3.38	3.07	3.18	3.01	2.78	2.7%	-9.2%	3.6%	-5.3%	-7.6%	0.07	31.74%	12.8%	1,307,020
3022	3.44	3.28	2.85	2.71	2.56	2.55	-4.7%	-13.1%	-4.9%	-5.5%	-0.4%	0.13	31.57%	8.5%	153,268
8385	1.68	1.86	1.82	1.79	1.65	1.55	10.7%	-2.2%	-1.6%	-7.8%	-6.1%	0.07	31.46%	12.9%	613,814
8021	2.67	2.69	2.28	2.17	2.02	2.04	0.7%	-15.2%	-4.8%	-6.9%	1.0%	0.13	31.41%	16.0%	513,018
3224	2.85	3.12	3.15	3.03	2.79	2.62	9.5%	1.0%	-3.8%	-7.9%	-6.1%	0.07	31.37%	13.3%	0
7232	6.86	7.53	6.87	6.73	6.39	6.23	9.8%	-8.8%	-2.0%	-5.1%	-2.5%	0.07	31.18%	18.5%	267,304
8868	0.38	0.39	0.36	0.33	0.31	0.30	2.6%	-7.7%	-8.3%	-6.1%	-3.2%	0.11	31.09%	11.0%	37,989,146
9182	1.67	1.75	1.72	1.80	1.64	1.51	4.8%	-1.7%	4.7%	-8.9%	-7.9%	0.06	31.09%	6.5%	643,547
3064	3.32	3.45	3.35	3.05	2.91	2.69	3.9%	-2.9%	-9.0%	-4.6%	-7.6%	0.09	31.06%	12.9%	188,424
4283	1.38	1.28	1.20	1.24	1.36	1.34	-7.2%	-6.3%	3.3%	9.7%	-1.5%	0.06	31.04%	10.6%	262,004
9015	2.66	2.73	2.62	2.50	2.35	2.10	2.6%	-4.0%	-4.6%	-6.0%	-10.6%	0.09	30.95%	7.2%	4,868,381
9083	0.91	0.97	0.92	0.85	0.80	0.78	6.6%	-5.2%	-7.6%	-5.9%	-2.5%	0.09	30.90%	14.2%	16,364,755
5102	5.20	4.96	4.68	4.41	4.07	3.91	-4.6%	-5.6%	-5.8%	-7.7%	-3.9%	0.11	30.86%	1.2%	617,424
5535	5.36	5.52	4.99	4.87	4.57	4.27	3.0%	-9.6%	-2.4%	-6.2%	-6.6%	0.10	30.76%	12.6%	1,534,523
5192	2.19	2.55	2.48	2.34	2.37	2.32	16.4%	-2.7%	-5.6%	1.3%	-2.1%	0.05	30.71%	22.1%	738,661
2587	1.73	1.95	1.96	2.07	2.16	2.06	12.7%	0.5%	5.6%	4.3%	-4.6%	0.07	30.64%	12.2%	7,093
8203	5.92	5.86	5.57	6.27	6.02	5.71	-1.0%	-4.9%	12.6%	-4.0%	-5.1%	0.04	30.48%	17.5%	72,189
6325	2.83	2.80	2.65	2.41	2.23	2.13	-1.1%	-5.4%	-9.1%	-7.5%	-4.5%	0.12	30.39%	8.0%	1,086,249
3634	1.54	1.50	1.40	1.30	1.19	1.22	-2.6%	-6.7%	-7.1%	-8.5%	2.5%	0.11	30.38%	4.5%	642,393
2131	2.22	2.34	2.15	2.13	2.07	1.86	5.4%	-8.1%	-0.9%	-2.8%	-10.1%	0.08	30.26%	13.5%	107,114
9586	0.48	0.48	0.43	0.42	0.38	0.36	0.0%	-10.4%	-2.3%	-9.5%	-5.3%	0.12	30.26%	10.4%	1,750,662
8391	1.94	2.01	1.87	1.76	1.64	1.58	3.6%	-7.0%	-5.9%	-6.8%	-3.7%	0.09	29.93%	10.6%	10,729,265
8869	0.89	0.89	0.83	0.75	0.68	0.67	0.0%	-6.7%	-9.6%	-9.3%	-1.5%	0.13	29.83%	9.6%	4,407,434
3647	2.49	2.76	2.62	2.56	2.42	2.50	10.8%	-5.1%	-2.3%	-5.5%	3.3%	0.05	29.80%	15.9%	1,686,921
2305	2.26	2.18	2.04	1.88	1.72	1.71	-3.5%	-6.4%	-7.8%	-8.5%	-0.6%	0.12	29.69%	4.3%	203,833
4777	3.89	3.86	3.26	3.43	3.61	3.59	-0.8%	-15.5%	5.2%	5.2%	-0.6%	0.07	29.65%	20.8%	64,938
7390	4.84	4.54	4.21	4.04	3.86	3.68	-6.2%	-7.3%	-4.0%	-4.5%	-4.7%	0.10	29.57%	3.2%	520,802
4351	0.83	0.89	0.92	0.97	0.92	0.87	7.2%	3.4%	5.4%	-5.2%	-5.4%	0.05	29.57%	3.9%	56,545
4459	2.40	2.39	2.14	1.93	1.91	1.81	-0.4%	-10.5%	-9.8%	-1.0%	-5.2%	0.12	29.51%	10.0%	1,539,479
9620	1.01	1.05	1.10	0.99	1.05	1.03	4.0%	4.8%	-10.0%	6.1%	-1.9%	0.04	29.48%	14.8%	682,833
2417	1.34	1.40	1.40	1.34	1.23	1.11	4.5%	0.0%	-4.3%	-8.2%	-9.8%	0.09	29.40%	8.8%	27,104
8017	1.31	1.28	1.15	1.03	1.00	1.01	-2.3%	-10.2%	-10.4%	-2.9%	1.0%	0.12	29.34%	8.1%	10,648,378
3257	2.47	2.48	2.17	2.01	1.99	2.10	0.4%	-12.5%	-7.4%	-1.0%	5.5%	0.10	29.26%	12.9%	397,859
4557	2.00	2.23	2.22	2.23	1.95	1.91	11.5%	-0.4%	0.5%	-12.6%	-2.1%	0.07	29.23%	11.9%	276,774
2790	1.63	1.80	1.85	1.82	1.65	1.61	10.4%	2.8%	-1.6%	-9.3%	-2.4%	0.06	29.17%	12.1%	34,426
4263	3.32	3.36	3.26	3.29	3.71	4.04	1.2%	-3.0%	0.9%	12.8%	8.9%	0.09	29.15%	4.2%	42,576
5507	3.20	3.28	3.14	2.83	2.64	2.72	2.5%	-4.3%	-9.9%	-6.7%	3.0%	0.09	29.11%	12.4%	273,082
9019	1.80	1.94	1.83	1.97	1.93	1.87	7.8%	-5.7%	7.7%	-2.0%	-3.1%	0.04	28.98%	13.4%	3,819
0913	394.00	423.00	417.00	397.00	362.00	348.00	7.4%	-1.4%	-4.8%	-8.8%	-3.9%	0.08	28.97%	12.2%	302
2881	2.93	2.78	2.60	2.44	2.38	2.24	5.1%	-6.5%	-6.2%	-2.5%	-5.9%	0.10	28.90%	1.4%	191,114
4828	1.82	1.94	1.79	1.77	1.60	1.62	6.6%	-7.7%	-1.1%	-9.6%	1.3%	0.07	28.86%	14.3%	1,588,455
8209	3.57	3.56	3.24	2.95	2.72	2.71	-0.3%	-9.0%	-9.0%	-7.8%	-0.4%	0.13	28.83%	8.7%	1,758
5215	4.87	4.86	4.47	4.27	3.88	3.71	-0.2%	-8.0%	-4.5%	-9.1%	-4.4%	0.11	28.83%	7.8%	707,246
8745	3.49	3.19	2.90	2.79	2.75	2.66	-8.6%	-9.1%	-3.8%	-1.4%	-3.3%	0.11	28.81%	5.3%	15,089
7610	0.39	0.41	0.39	0.36	0.33	0.33	5.1%	-4.9%	-7.7%	-8.3%	0.0%	0.09	28.63%	12.8%	3,208,689
7098	10.44	10.54	9.72	9.15	8.49	8.14	1.0%	-7.8%	-5.9%	-7.2%	-4.1%	0.11	28.59%	8.7%	10
8353	3.21	3.44	3.24	3.09	3.01	3.18	7.2%	-5.8%	-4.6%	-2.6%	5.6%	0.05	28.59%	13.0%	312,619
7046	9.40	9.49	8.75	8.24	7.64	7.33	1.0%	-7.8%	-5.8%	-7.3%	-4.1%	0.11	28.57%	8.8%	0
2081	4.79	4.79	4.50	4.52	4.00	3.68	0.0%	-6.1%	0.4%	-11.5%	-8.0%	0.10	28.28%	6.5%	48,722
8034	1.92	2.01	1.85	1.72	1.63	1.64	4.7%	-8.0%	-7.0%	-5.2%	0.6%	0.09	28.07%	12.6%	296,946
4583	4.08	4.43	4.22	4.05	3.85	3.97	8.6%	-4.7%	-4.0%	-4.9%	3.1%	0.05	28.02%	13.3%	459,782
9062	1.16	1.20	1.08	1.07	0.96	0.97	3.4%	-10.0%	-0.9%	-10.3%	1.0%	0.09	27.97%	13.4%	80,345
2014	4.52	4.62	4.28	4.09	3.71	3.63	2.2%	-7.4%	-4.4%	-9.3%	-2.2%	0.10	27.95%	9.6%	959,288
5474	4.73	4.75	4.51	4.27	3.99	3.67	0.4%	-5.1%	-5.3%	-6.6%	-8.0%	0.10	27.89%	5.7%	2,433,566
9082	1.11	1.12	1.03	0.98	0.92	0.87	0.9%	-8.0%	-4.9%	-6.1%	-5.4%	0.10	27.89%	8.9%	18,683,271
8835	1.76	1.74	1.67	1.61	1.53	1.35	-1.1%	-4.0%	-3.6%	-5.0%	-11.8%	0.10	27.86%	2.9%	8,096,903
3548	1.43	1.48	1.40	1.39	1.27	1.18	3.5%	-5.4%	-0.7%	-8.6%	-7.1%	0.08	27.81%	8.9%	117,191
1320	1.40	1.42	1.32	1.28	1.19	1.11	1.4%	-7.0%	-3.0%	-7.0%	-6.7%	0.09	27.78%	8.5%	30,561
3632	2.80	2.81	2.57	2.37	2.31	2.17	0.4%	-8.5%	-7.8%	-2.5%	-6.1%	0.11	27.67%	8.9%	4,476,195
2361	1.80	1.74	1.60	1.53	1.48	1.57	-3.3%	-8.0%	-4.4%	-3.3%	6.1%	0.08	27.66%	4.7%	2,750
1322	6.10	6.44	6.30	6.03	5.57	5.27	5.6%	-2.2%	-4.3%	-7.6%	-5.4%	0.08	27.59%	9.9%	0
3076	3.00	2.99	2.71	2.68	2.43	2.31	-0.3%	-9.4%	-1.1%	-9.3%	-4.9%	0.11	27.28%	9.0%	5,067,426
8814	0.13	0.13	0.13	0.12	0.11	0.10	0.0%	0.0%	-7.7%	-8.3%	-9.1%	0.11	27.27%	7.7%	0
5188	2.64	2.58	2.32	2.15	2.11	2.04	-2.3%	-10.1%	-7.3%	-1.9%	-3.3%	0.11	27.16%	7.8%	750,786

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
5506	4.68	4.62	4.29	3.80	3.78	3.61	-1.3%	-7.1%	-11.4%	-0.5%	-4.5%	0.11	27.01%	10.1%	2,544,503
4130	3.09	3.03	2.78	2.70	2.84	3.02	-1.9%	-8.3%	-2.9%	5.2%	6.3%	0.05	26.98%	6.3%	279,355
2416	1.80	1.94	1.98	2.12	2.07	1.96	7.8%	2.1%	7.1%	-2.4%	-5.3%	0.06	26.96%	5.7%	0
8018	2.19	2.31	2.25	2.07	1.92	1.90	5.5%	-2.6%	-8.0%	-7.2%	-1.0%	0.08	26.65%	13.5%	10,806,292
6503	1.96	2.00	1.92	1.75	1.66	1.73	2.0%	-4.0%	-8.9%	-5.1%	4.2%	0.08	26.58%	10.9%	75,138
2714	4.62	4.50	4.11	3.76	3.60	3.59	-2.6%	-8.7%	-8.5%	-4.3%	-0.3%	0.11	26.48%	6.1%	1,368
2688	2.42	2.30	2.15	2.01	1.94	1.89	-5.0%	-6.5%	-6.5%	-3.5%	-2.6%	0.10	26.41%	1.6%	123,606
5183	2.65	2.59	2.46	2.27	2.32	2.16	-2.3%	-5.0%	-7.7%	2.2%	-6.9%	0.08	26.39%	5.5%	5,779,537
2589	1.88	1.96	1.89	1.79	1.66	1.72	4.3%	-3.6%	-5.3%	-7.3%	3.6%	0.06	26.36%	9.5%	158,330
2701	10.48	10.42	9.34	9.26	8.63	8.14	-0.6%	-10.4%	-0.9%	-6.8%	-5.7%	0.10	26.35%	9.8%	4,622
4207	1.80	1.92	1.97	1.89	1.72	1.75	6.7%	2.6%	-4.1%	-9.0%	1.7%	0.05	26.30%	10.7%	100
4111	1.73	1.79	1.66	1.70	1.57	1.62	3.5%	-7.3%	2.4%	-7.6%	3.2%	0.05	26.24%	10.7%	4,915
6835	2.59	2.62	2.41	2.32	2.17	2.07	1.2%	-8.0%	-3.7%	-6.5%	-4.6%	0.09	26.24%	9.2%	0
7540	2.55	2.51	2.31	2.27	2.11	1.99	-1.6%	-8.0%	-1.7%	-7.0%	-5.7%	0.10	26.22%	6.4%	2,541
2174	2.76	2.93	2.70	2.60	2.47	2.50	6.2%	-7.8%	-3.7%	-5.0%	1.2%	0.07	26.18%	14.0%	216
2835	2.22	2.26	2.15	2.16	1.96	1.81	1.8%	-4.9%	0.5%	-9.3%	-7.7%	0.08	26.15%	6.7%	14,083
4825	0.72	0.72	0.67	0.66	0.63	0.70	0.0%	-6.9%	-1.5%	-4.5%	11.1%	0.05	26.08%	6.9%	2,728,959
7222	5.63	5.80	5.68	5.45	4.98	4.68	3.0%	-2.1%	-4.0%	-8.6%	-6.0%	0.08	26.00%	7.1%	408
1654	3.47	3.45	3.10	3.03	3.13	3.37	-0.6%	-10.1%	-2.3%	3.3%	7.7%	0.06	25.99%	9.6%	26,618
3507	2.57	2.59	2.34	2.25	2.13	2.04	0.8%	-9.7%	-3.8%	-5.3%	-4.2%	0.10	25.98%	10.4%	1,290,621
4251	3.28	3.41	3.41	3.43	3.15	2.80	4.0%	0.0%	0.6%	-8.2%	-11.1%	0.08	25.68%	4.0%	104,826
7394	3.53	3.73	3.56	3.41	3.19	3.11	5.7%	-4.6%	-4.2%	-6.5%	-2.5%	0.07	25.64%	10.2%	0
4432	1.21	1.20	1.10	1.05	1.01	1.07	-0.8%	-8.3%	-4.5%	-3.8%	5.9%	0.07	25.59%	7.5%	12,873
4653	1.29	1.41	1.45	1.54	1.61	1.62	9.3%	2.8%	6.2%	4.5%	0.6%	0.09	25.58%	6.5%	4,459
2802	4.92	4.88	4.57	4.30	4.18	3.87	-0.8%	-6.4%	-5.9%	-2.8%	-7.4%	0.09	25.38%	5.5%	476,393
9403	6.79	6.87	6.13	5.70	5.55	5.45	1.2%	-10.8%	-7.0%	-2.6%	-1.8%	0.10	25.31%	11.9%	1,937,117
7395	3.92	4.14	3.95	3.79	3.54	3.46	5.6%	-4.6%	-4.1%	-6.6%	-2.3%	0.07	25.28%	10.2%	0
7720	2.53	2.71	2.50	2.45	2.38	2.30	7.1%	-7.7%	-2.0%	-2.9%	-3.4%	0.06	25.16%	14.9%	5,224,713
9033	1.73	1.71	1.59	1.58	1.43	1.36	-1.2%	-7.0%	-0.6%	-9.5%	-4.9%	0.09	25.12%	6.4%	337,040
9220	3.45	3.53	3.33	3.39	3.23	2.96	2.3%	-5.7%	1.8%	-4.7%	-8.4%	0.06	24.89%	8.0%	189,153
1699	2.56	2.50	2.21	2.27	2.20	2.27	-2.3%	-11.6%	2.7%	-3.1%	3.2%	0.07	24.78%	14.3%	301,099
1164	4.39	4.25	3.71	3.86	3.80	3.75	-3.2%	-12.7%	4.0%	-1.6%	-1.3%	0.07	24.50%	16.7%	1,020,260
8370	3.45	3.52	3.46	3.59	3.24	3.07	2.0%	-1.7%	3.8%	-9.7%	-5.2%	0.06	24.36%	5.5%	642,279
4717	2.05	2.11	1.92	1.94	1.81	1.76	2.9%	-9.0%	1.0%	-6.7%	-2.8%	0.07	24.30%	11.9%	93,142
2600	3.72	4.08	4.02	3.96	3.78	3.59	9.7%	-1.5%	-1.5%	-4.5%	-5.0%	0.05	24.02%	11.2%	0
4703	1.91	1.87	1.76	1.60	1.56	1.52	-2.1%	-5.9%	-9.1%	-2.5%	-2.6%	0.10	23.97%	7.0%	351,676
2702	15.86	15.80	14.82	14.67	12.59	12.69	-0.4%	-6.2%	-1.0%	-14.2%	0.8%	0.10	23.93%	5.8%	22,315
2041	2.47	2.54	2.36	2.27	2.20	2.09	2.8%	-7.1%	-3.8%	-3.1%	-5.0%	0.07	23.74%	9.9%	70,486
3030	4.32	4.48	4.28	4.08	3.80	3.72	3.7%	-4.5%	-4.7%	-6.9%	-2.1%	0.07	23.73%	8.4%	1,307,391
2380	1.98	2.00	1.86	1.68	1.72	1.75	1.0%	-7.0%	-9.7%	2.4%	1.7%	0.07	23.48%	10.7%	49,704
4133	1.80	1.96	1.93	2.02	2.00	2.11	8.9%	-1.5%	4.7%	-1.0%	5.5%	0.05	23.28%	10.4%	2,028
3188	2.16	2.19	2.00	1.96	1.82	1.78	1.4%	-8.7%	-2.0%	-7.1%	-2.2%	0.09	23.06%	10.1%	323,788
4131	4.55	4.58	4.13	3.91	4.02	4.13	0.7%	-9.8%	-5.3%	2.8%	2.7%	0.07	22.99%	10.5%	0
3612	1.97	1.96	1.84	1.67	1.61	1.58	-0.5%	-6.1%	-9.2%	-3.6%	-1.9%	0.10	22.95%	8.7%	1,296,040
2065	1.75	1.70	1.60	1.54	1.44	1.47	-2.9%	-5.9%	-3.8%	-6.5%	2.1%	0.08	22.84%	3.0%	5,141
9410	2.63	2.71	2.60	2.55	2.47	2.25	3.0%	-4.1%	-1.9%	-3.1%	-8.9%	0.06	22.75%	7.1%	303,166
3028	3.60	3.71	3.40	3.24	3.28	3.16	3.1%	-8.4%	-4.7%	1.2%	-3.7%	0.06	22.70%	11.4%	308,179
5472	4.55	4.36	4.75	5.02	5.05	4.97	-4.2%	8.9%	5.7%	0.6%	-1.6%	0.06	22.57%	13.1%	52,080
4244	2.32	2.48	2.39	2.25	2.17	2.19	6.9%	-3.6%	-5.9%	-3.6%	0.9%	0.05	22.55%	12.8%	1,478,281
2362	1.73	1.94	1.98	2.03	2.03	1.94	12.1%	2.1%	2.5%	0.0%	-4.4%	0.06	22.54%	10.1%	9,744
5480	5.08	4.91	4.58	4.37	4.62	4.64	-3.3%	-6.7%	-4.6%	5.7%	0.4%	0.05	22.48%	3.4%	46,968
1624	2.90	2.46	2.45	2.37	2.39	2.35	-15.2%	-0.4%	-3.3%	0.8%	-1.7%	0.08	22.44%	14.8%	1,294,274
7705	3.76	3.79	3.29	3.17	3.09	3.06	0.8%	-13.2%	-3.6%	-2.5%	-1.0%	0.10	22.42%	14.0%	1,569,925
1463	9.01	8.77	7.81	7.56	7.26	7.25	-2.7%	-10.9%	-3.2%	-4.0%	-0.1%	0.10	22.38%	8.3%	145,468
7600	3.04	3.14	3.07	2.87	2.66	2.69	3.3%	-2.2%	-6.5%	-7.3%	1.1%	0.07	22.06%	9.8%	3,437,354
2735	3.48	3.69	3.54	3.39	3.29	3.39	6.0%	-4.1%	-4.2%	-2.9%	3.0%	0.04	22.01%	10.3%	45,706
3255	2.24	2.37	2.29	2.30	2.07	2.05	5.8%	-3.4%	0.4%	-10.0%	-1.0%	0.06	22.01%	9.2%	0
4693	0.82	0.92	0.92	0.98	0.96	0.96	12.2%	0.0%	6.5%	-2.0%	0.0%	0.06	21.95%	12.2%	134,598
3821	4.46	4.57	4.16	4.12	3.96	3.80	2.5%	-9.0%	-1.0%	-3.9%	-4.0%	0.07	21.84%	11.4%	275,937
0908	116.00	117.00	111.00	105.00	101.00	96.00	0.9%	-5.1%	-5.4%	-3.8%	-5.0%	0.08	21.77%	6.3%	248
7380	4.26	4.45	4.64	4.73	4.51	4.31	4.5%	4.3%	1.9%	-4.7%	-4.4%	0.04	21.35%	2.5%	6,414,096
6237	1.19	1.16	1.06	1.01	1.00	0.97	-2.5%	-8.6%	-4.7%	-1.0%	-3.0%	0.08	21.30%	6.1%	899
2288	3.55	3.84	3.65	3.46	3.41	3.41	8.2%	-4.9%	-5.2%	-1.4%	0.0%	0.05	21.16%	13.4%	27,965
4923	0.97	0.99	0.93	0.93	1.00	1.04	2.1%	-6.1%	0.0%	7.5%	4.0%	0.04	21.05%	8.1%	2,253
4307	1.68	1.79	1.74	1.73	1.70	1.83	6.5%	-2.8%	-0.6%	-1.7%	7.6%	0.03	20.63%	9.3%	95,854
3808	3.50	3.59	3.39	3.19	3.10	3.17	2.6%	-5.6%	-5.9%	-2.8%	2.3%	0.06	20.57%	8.5%	389,822
4741	2.22	2.31	2.17	2.23	2.23	2.37	4.1%	-6.1%	2.8%	0.0%	6.3%	0.03	20.53%	10.1%	100,386
9110	2.62	2.52	2.37	2.33	2.42	2.33	-3.8%	-6.0%	-1.7%	3.9%	-3.7%	0.05	20.49%	4.3%	1,514,029
8111	1.54	1.52	1.50	1.59	1.53	1.43	-1.3%	-1.3%	6.0%	-3.8%	-6.5%	0.03	20.27%	7.3%	824,572

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Absolute Change

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
3642	1.21	1.12	1.11	1.16	1.17	1.11	-7.4%	-0.9%	4.5%	0.9%	-5.1%	0.04	20.12%	11.9%	0
3126	1.31	1.36	1.30	1.40	1.37	1.38	3.8%	-4.4%	7.7%	-2.1%	0.7%	0.03	20.11%	12.1%	280,510
4771	2.52	2.52	2.46	2.36	2.19	2.08	0.0%	-2.4%	-4.1%	-7.2%	-5.0%	0.08	19.95%	4.1%	352,873
8800	1.23	1.21	1.08	1.11	1.08	1.09	-1.6%	-10.7%	2.8%	-2.7%	0.9%	0.06	19.90%	13.5%	510,816
2585	3.08	2.94	2.77	2.73	2.62	2.69	-4.5%	-5.8%	-1.4%	-4.0%	2.7%	0.06	19.83%	4.3%	1,266,594
3629	1.51	1.48	1.39	1.33	1.27	1.25	-2.0%	-6.1%	-4.3%	-4.5%	-1.6%	0.08	19.81%	4.1%	1,114,185
3822	3.50	3.45	3.24	3.09	2.96	3.02	-1.4%	-6.1%	-4.6%	-4.2%	2.0%	0.07	19.70%	4.7%	14,916
8235	3.54	3.58	3.22	3.20	3.08	2.99	1.1%	-10.1%	-0.6%	-3.8%	-2.9%	0.07	19.59%	11.2%	159,486
4470	2.17	2.15	2.04	2.01	1.93	1.80	-0.9%	-5.1%	-1.5%	-4.0%	-6.7%	0.07	19.47%	4.2%	161,189
0917	3.39	3.31	3.24	3.09	2.83	2.81	-2.4%	-2.1%	-4.6%	-8.4%	-0.7%	0.08	19.40%	2.5%	279,862
7370	4.12	4.02	3.62	3.52	3.42	3.41	-2.4%	-10.0%	-2.8%	-2.8%	-0.3%	0.08	19.37%	7.5%	166,243
4149	0.82	0.77	0.71	0.69	0.70	0.70	-6.3%	-7.8%	-2.8%	1.4%	0.0%	0.07	19.29%	5.0%	166,804
2111	2.06	1.98	1.81	1.78	1.74	1.71	-3.9%	-8.6%	-1.7%	-2.2%	-1.7%	0.08	19.27%	6.9%	295,486
2070	3.91	3.86	3.53	3.56	3.32	3.34	-1.3%	-8.5%	0.8%	-6.7%	0.6%	0.07	19.06%	9.4%	1,472,793
2172	1.47	1.48	1.37	1.33	1.31	1.38	0.7%	-7.4%	-2.9%	-1.5%	5.3%	0.05	19.03%	8.1%	0
4036	2.40	2.25	2.22	2.07	2.01	2.00	-6.3%	-1.3%	-6.8%	-2.9%	-0.5%	0.07	18.86%	5.4%	48,740
4279	2.24	2.33	2.33	2.55	2.65	2.66	4.0%	0.0%	9.4%	3.9%	0.4%	0.07	18.75%	9.4%	402,381
8393	1.24	1.30	1.30	1.20	1.19	1.14	4.8%	0.0%	-7.7%	-0.8%	-4.2%	0.05	18.63%	12.5%	2,607,863
2130	1.68	1.72	1.60	1.68	1.63	1.63	2.4%	-7.0%	5.0%	-3.0%	0.0%	0.03	18.42%	12.0%	172,624
8232	5.00	5.00	4.72	4.51	4.46	4.19	0.0%	-5.6%	-4.4%	-1.1%	-6.1%	0.07	18.27%	5.6%	4,030,880
1642	2.43	2.60	2.61	2.69	2.67	2.83	7.0%	0.4%	3.1%	-0.7%	6.0%	0.05	18.21%	6.6%	340,206
2002	2.91	3.08	3.02	3.03	2.81	2.76	5.8%	-1.9%	0.3%	-7.3%	-1.8%	0.04	18.19%	7.8%	231,791
0771	0.44	0.44	0.43	0.42	0.39	0.37	0.0%	-2.3%	-2.3%	-7.1%	-5.1%	0.07	17.88%	2.3%	0
7360	3.66	3.73	3.34	3.31	3.29	3.39	1.9%	-10.5%	-0.9%	-0.6%	3.0%	0.06	17.74%	12.4%	604,364
3385	0.82	0.88	0.86	0.86	0.82	0.80	7.3%	-2.3%	0.0%	-4.7%	-2.4%	0.04	17.66%	9.6%	8,127
2302	1.62	1.71	1.69	1.65	1.57	1.61	5.6%	-1.2%	-2.4%	-4.8%	2.5%	0.03	17.54%	7.9%	3
6252	2.95	2.79	2.91	2.92	2.95	3.11	-5.4%	4.3%	0.3%	1.0%	5.4%	0.04	17.52%	9.7%	11,354
8010	1.53	1.60	1.60	1.54	1.49	1.56	4.6%	0.0%	-3.8%	-3.2%	4.7%	0.03	17.28%	8.3%	3,765,204
8799	0.35	0.36	0.36	0.36	0.37	0.41	2.9%	0.0%	0.0%	2.8%	10.8%	0.06	17.14%	2.9%	235,790
8350	5.32	5.23	4.65	4.65	4.50	4.48	-1.7%	-11.1%	0.0%	-3.2%	-0.4%	0.08	17.13%	11.1%	1,103,130
4109	0.55	0.57	0.52	0.53	0.53	0.52	3.6%	-8.8%	1.9%	0.0%	-1.9%	0.04	17.06%	12.4%	135,827
3365	3.31	3.28	3.19	3.04	2.96	2.81	-0.9%	-2.7%	-4.7%	-2.6%	-5.1%	0.06	17.05%	3.8%	249,490
3724	3.20	3.19	3.13	3.14	3.04	2.72	-0.3%	-1.9%	0.3%	-3.2%	-10.5%	0.06	16.93%	2.2%	3,832,466
4034	6.33	6.28	5.87	5.68	5.49	5.38	-0.8%	-6.5%	-3.2%	-3.3%	-2.0%	0.07	16.85%	5.7%	489,419
3334	1.80	1.79	1.64	1.58	1.62	1.63	-0.6%	-8.4%	-3.7%	2.5%	0.6%	0.06	16.54%	7.8%	0
0050	4.48	4.55	4.33	4.42	4.18	4.25	1.6%	-4.8%	2.1%	-5.4%	1.7%	0.03	16.51%	6.9%	231,892
7605	1.66	1.66	1.54	1.53	1.52	1.41	0.0%	-7.2%	-0.6%	-0.7%	-7.2%	0.06	16.49%	7.2%	1,242,068
3180	2.64	2.65	2.58	2.69	2.52	2.47	0.4%	-2.6%	4.3%	-6.3%	-2.0%	0.03	16.48%	6.9%	295,104
9044	0.88	0.90	0.83	0.81	0.80	0.79	2.3%	-7.8%	-2.4%	-1.2%	-1.3%	0.05	15.71%	10.1%	2,136,390
9060	1.06	1.12	1.10	1.10	1.06	1.02	5.7%	-1.8%	0.0%	-3.6%	-3.8%	0.03	15.66%	7.4%	1,752,989
0037	3.02	2.99	2.85	2.81	2.76	2.60	-1.0%	-4.7%	-1.4%	-1.8%	-5.8%	0.05	15.44%	3.7%	904,150
8304	4.03	4.26	4.16	4.09	3.97	3.90	5.7%	-2.3%	-1.7%	-2.9%	-1.8%	0.03	15.23%	8.1%	339,822
2112	3.57	3.57	3.35	3.27	3.21	3.08	0.0%	-6.2%	-2.4%	-1.8%	-4.0%	0.06	15.18%	6.2%	1,408
8107	2.35	2.32	2.14	2.15	2.14	2.05	-1.3%	-7.8%	0.5%	-0.5%	-4.2%	0.05	14.79%	8.2%	2,664,183
8116	1.97	1.99	2.00	1.91	1.81	1.76	1.0%	0.5%	-4.5%	-5.2%	-2.8%	0.05	14.73%	5.5%	1,186,064
8279	5.01	5.10	4.92	4.84	4.93	4.68	1.8%	-3.5%	-1.6%	1.9%	-5.1%	0.03	14.63%	5.3%	62,126
4720	1.93	2.05	1.99	1.99	1.94	1.90	6.2%	-2.9%	0.0%	-2.5%	-2.1%	0.03	14.38%	9.1%	1,088,811
7382	4.07	4.14	4.08	4.23	4.11	3.95	1.7%	-1.4%	3.7%	-2.8%	-3.9%	0.02	14.31%	5.1%	1,653,538
8045	0.54	0.52	0.47	0.47	0.47	0.47	-3.7%	-9.6%	0.0%	0.0%	0.0%	0.06	13.68%	9.6%	5,415,500
1472	2.68	2.74	2.80	2.79	2.60	2.57	2.2%	2.2%	-0.4%	-6.8%	-1.2%	0.04	13.28%	2.6%	286,993
7590	2.59	2.62	2.47	2.45	2.34	2.35	1.2%	-5.7%	-0.8%	-4.5%	0.4%	0.05	13.14%	6.9%	113,273
9180	3.85	3.87	3.69	3.68	3.47	3.42	0.5%	-4.7%	-0.3%	-5.7%	-1.4%	0.05	13.11%	5.2%	259,399
4206	2.34	2.49	2.49	2.47	2.53	2.46	6.3%	0.0%	-0.8%	2.4%	-2.8%	0.03	12.91%	7.2%	11,873
8039	1.11	1.19	1.20	1.22	1.19	1.19	7.2%	0.8%	1.7%	-2.5%	0.0%	0.03	12.61%	6.4%	1,065,727
3830	0.70	0.70	0.67	0.67	0.65	0.68	0.0%	-4.3%	0.0%	-3.0%	4.6%	0.03	12.36%	4.3%	8,195,294
5191	0.66	0.69	0.70	0.69	0.67	0.66	4.5%	1.4%	-1.4%	-2.9%	-1.5%	0.03	12.35%	6.0%	4,039,791
2220	1.92	2.03	2.03	2.01	1.94	1.91	5.7%	0.0%	-1.0%	-3.5%	-1.5%	0.03	12.20%	6.7%	13,453
8227	2.85	2.90	2.81	2.80	2.74	2.85	1.8%	-3.1%	-0.4%	-2.1%	4.0%	0.02	11.86%	4.9%	1,433,453
4250	1.68	1.72	1.69	1.77	1.74	1.75	2.4%	-1.7%	4.7%	-1.7%	0.6%	0.02	11.58%	6.5%	119,855
8046	2.06	2.09	2.04	1.97	1.91	1.91	1.5%	-2.4%	-3.4%	-3.0%	0.0%	0.04	10.72%	4.9%	2,977,425
8263	4.33	4.58	4.53	4.41	4.41	4.43	5.8%	-1.1%	-2.6%	0.0%	0.5%	0.02	10.26%	8.4%	79,412
3373	4.45	4.37	4.35	4.42	4.21	4.24	-1.8%	-0.5%	1.6%	-4.8%	0.7%	0.02	9.62%	3.4%	112,435
7710	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.0%	2,001,418
7711	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.0%	153,749
0059	0.12	0.12	0.11	0.10	N/A	N/A	0.0%	-8.3%	-9.1%			0.09		9.1%	0
0065	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0
0066	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0
0067	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%			0.00		0.0%	0

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
7047	3.24	4.83	4.46	3.95	3.80	3.67	49.1%	-7.7%	-11.4%	-3.8%	-3.4%	0.14	91.99%	60.5%	0
2709	16.56	19.92	14.35	11.10	9.02	7.79	20.3%	-28.0%	-22.6%	-18.7%	-13.6%	0.36	154.73%	48.3%	4,607
7152	4.40	5.72	5.66	5.11	4.62	4.02	30.0%	-1.0%	-9.7%	-9.6%	-13.0%	0.14	78.46%	43.0%	0
3574	1.72	2.08	2.18	2.01	1.67	1.31	20.9%	4.8%	-7.8%	-16.9%	-21.6%	0.18	94.17%	42.5%	1,718,790
4581	1.58	1.91	1.56	1.31	1.09	0.96	20.9%	-18.3%	-16.0%	-16.8%	-11.9%	0.25	116.95%	39.2%	16,533
7502	2.47	2.07	1.50	1.32	1.16	1.29	-16.2%	-27.5%	-12.0%	-12.1%	11.2%	0.32	106.95%	38.7%	147,823
5057	3.66	4.34	4.27	3.74	3.10	2.98	18.6%	-1.6%	-12.4%	-17.1%	-3.9%	0.15	64.77%	35.7%	288,750
5703	10.02	11.90	12.83	12.59	12.05	10.23	18.8%	7.8%	-1.9%	-4.3%	-15.1%	0.10	56.58%	33.9%	896
7225	6.02	7.28	7.68	7.12	6.41	5.60	20.9%	5.5%	-7.3%	-10.0%	-12.6%	0.12	69.55%	33.6%	464,960
8603	0.06	0.07	0.06	0.06	0.05	0.05	16.7%	-14.3%	0.0%	-16.7%	0.0%	0.13	55.56%	33.3%	6,856,078
8856	0.30	0.36	0.40	0.39	0.34	0.33	20.0%	11.1%	-2.5%	-12.8%	-2.9%	0.11	58.72%	32.8%	268,612
7398	5.47	6.83	6.47	6.21	5.75	5.56	24.9%	-5.3%	-4.0%	-7.4%	-3.3%	0.09	51.71%	32.3%	0
7313	3.38	3.25	2.60	2.08	1.87	2.09	-3.8%	-20.0%	-20.0%	-10.1%	11.8%	0.25	84.01%	31.8%	0
1016	12.52	14.64	15.75	15.73	14.22	12.14	16.9%	7.6%	-0.1%	-9.6%	-14.6%	0.11	58.24%	31.6%	1,277
8738	0.49	0.56	0.53	0.44	0.39	0.37	14.3%	-5.4%	-17.0%	-11.4%	-5.1%	0.16	64.91%	31.3%	0
2021	2.06	2.49	2.57	2.49	2.26	2.13	20.9%	3.2%	-3.1%	-9.2%	-5.8%	0.09	48.61%	30.1%	103,783
6045	3.12	3.52	3.44	3.39	3.05	2.56	12.8%	-2.3%	-1.5%	-10.0%	-16.1%	0.11	49.50%	28.9%	25,447
3865	2.05	2.47	2.71	2.93	2.69	2.47	20.5%	9.7%	8.1%	-8.2%	-8.2%	0.12	67.28%	28.7%	35,466
5402	3.72	4.26	4.45	3.83	3.71	3.61	14.5%	4.5%	-13.9%	-3.1%	-2.7%	0.09	44.35%	28.4%	10,955
1438	12.64	12.78	11.16	8.26	6.03	4.73	1.1%	-12.7%	-26.0%	-27.0%	-21.6%	0.37	121.57%	28.1%	417,622
7420	6.86	6.50	5.41	5.07	5.34	5.94	-5.2%	-16.8%	-6.3%	5.3%	11.2%	0.12	53.03%	28.0%	17,393
3638	1.88	2.18	2.15	2.07	1.89	1.67	16.0%	-1.4%	-3.7%	-8.7%	-11.6%	0.10	47.96%	27.6%	168,136
3807	2.02	2.28	2.05	1.75	1.60	1.68	12.9%	-10.1%	-14.6%	-8.6%	5.0%	0.14	62.38%	27.5%	265,315
7538	5.13	5.10	4.08	3.24	2.33	1.94	-0.6%	-20.0%	-20.6%	-28.1%	-16.7%	0.38	117.64%	27.5%	2,011,526
3132	3.68	4.45	4.33	4.05	3.86	3.75	20.9%	-2.7%	-6.5%	-4.7%	-2.8%	0.08	42.36%	27.4%	9,169
8103	1.92	2.24	2.41	2.29	2.05	1.84	16.7%	7.6%	-5.0%	-10.5%	-10.2%	0.11	60.49%	27.1%	30,540
6703	5.60	6.48	5.77	5.37	4.89	4.71	15.7%	-11.0%	-6.9%	-8.9%	-3.7%	0.12	55.07%	26.7%	0
7403	3.88	4.26	3.56	3.21	3.02	3.10	9.8%	-16.4%	-9.8%	-5.9%	2.6%	0.14	52.65%	26.2%	2,283,688
8602	0.96	1.11	1.00	1.05	0.94	0.91	15.6%	-9.9%	5.0%	-10.5%	-3.2%	0.07	52.12%	26.1%	316,762
7153	3.05	3.47	3.46	3.12	2.85	2.50	13.8%	-0.3%	-9.8%	-8.7%	-12.3%	0.12	52.88%	26.1%	0
7133	2.26	2.57	2.56	2.31	2.11	1.85	13.7%	-0.4%	-9.8%	-8.7%	-12.3%	0.12	52.93%	26.0%	27,680
9077	2.42	2.43	2.91	3.49	3.78	3.55	0.4%	19.8%	19.9%	8.3%	-6.1%	0.19	65.70%	26.0%	0
4101	2.22	2.21	1.95	1.84	1.90	2.17	-0.5%	-11.8%	-5.6%	3.3%	14.2%	0.08	39.87%	26.0%	83,769
1710	3.03	3.28	3.28	3.15	2.96	2.44	8.3%	0.0%	-4.0%	-6.0%	-17.6%	0.10	40.29%	25.8%	26,395
7151	2.75	3.12	3.11	2.81	2.56	2.25	13.5%	-0.3%	-9.6%	-8.9%	-12.1%	0.12	52.36%	25.6%	0
8826	1.74	1.87	1.76	1.55	1.27	1.15	7.5%	-5.9%	-11.9%	-18.1%	-9.4%	0.19	64.59%	25.5%	3,843,527
7580	2.23	2.50	2.17	2.13	1.87	1.73	12.1%	-13.2%	-1.8%	-12.2%	-7.5%	0.13	55.88%	25.3%	427,110
3303	2.01	2.04	1.85	1.98	2.09	2.42	1.5%	-9.3%	7.0%	5.6%	15.8%	0.09	45.13%	25.1%	373,948
3169	2.22	2.48	2.17	1.88	1.75	1.85	11.7%	-12.5%	-13.4%	-6.9%	5.7%	0.14	61.03%	25.1%	137,692
3803	2.00	2.28	2.18	1.94	1.93	2.10	14.0%	-4.4%	-11.0%	-0.5%	8.8%	0.07	44.48%	25.0%	142,743
8803	0.06	0.05	0.05	0.05	0.04	0.03	-16.7%	0.0%	0.0%	-20.0%	-25.0%	0.22	75.00%	25.0%	19,974,264
8871	0.06	0.06	0.06	0.05	0.04	0.03	0.0%	0.0%	-16.7%	-20.0%	-25.0%	0.25	75.00%	25.0%	26,433,036
8901	0.17	0.16	0.15	0.13	0.09	0.08	-5.9%	-6.3%	-13.3%	-30.8%	-11.1%	0.29	85.26%	24.9%	12,544,477
7453	0.53	0.56	0.48	0.42	0.34	0.30	5.7%	-14.3%	-12.5%	-19.0%	-11.8%	0.24	80.75%	24.7%	0
2797	4.75	5.07	4.50	3.76	3.10	2.97	6.7%	-11.2%	-16.4%	-17.6%	-4.2%	0.22	69.35%	24.3%	43,598
7431	0.99	1.04	0.89	0.78	0.63	0.56	5.1%	-14.4%	-12.4%	-19.2%	-11.1%	0.24	78.92%	24.3%	416,502
7016	2.34	2.64	2.45	2.17	2.11	2.05	12.8%	-7.2%	-11.4%	-2.8%	-2.8%	0.10	42.43%	24.2%	0
7024	2.60	2.93	2.72	2.41	2.34	2.28	12.7%	-7.2%	-11.4%	-2.9%	-2.6%	0.10	41.99%	24.1%	1,156
6251	3.06	2.90	2.73	2.74	2.41	2.70	-5.2%	-5.9%	0.4%	-12.0%	12.0%	0.08	40.35%	24.1%	54,769
4557	2.00	2.23	2.22	2.23	1.95	1.91	11.5%	-0.4%	0.5%	-12.6%	-2.1%	0.07	29.23%	24.1%	276,774
2105	3.42	4.00	3.88	3.66	3.41	3.27	17.0%	-3.0%	-5.7%	-6.8%	-4.1%	0.08	41.58%	23.8%	12,647
9154	1.47	1.63	1.42	1.42	1.29	1.13	10.9%	-12.9%	0.0%	-9.2%	-12.4%	0.12	53.58%	23.8%	1,135,252
4665	9.01	9.02	6.89	6.36	6.09	6.00	0.1%	-23.6%	-7.7%	-4.2%	-1.5%	0.20	40.98%	23.7%	12,647
9522	3.60	4.35	4.74	5.40	5.57	5.41	20.8%	9.0%	13.9%	3.1%	-2.9%	0.16	59.17%	23.7%	649,926
7337	3.15	3.61	3.70	3.52	3.20	2.93	14.6%	2.5%	-4.9%	-9.1%	-8.4%	0.09	45.71%	23.7%	0
8832	0.23	0.23	0.20	0.22	0.19	0.18	0.0%	-13.0%	10.0%	-13.6%	-5.3%	0.10	48.74%	23.6%	52,286,502
2836	2.16	2.48	2.42	2.30	2.10	1.96	14.8%	-2.4%	-5.0%	-8.7%	-6.7%	0.09	43.10%	23.5%	3,874
3027	2.45	2.28	2.03	1.83	1.71	1.92	-6.9%	-11.0%	-9.9%	-6.6%	12.3%	0.14	55.96%	23.2%	2,834
3300	3.93	4.28	4.46	4.20	3.60	3.13	8.9%	4.2%	-5.8%	-14.3%	-13.1%	0.13	55.18%	23.2%	380,344
4751	1.75	2.05	2.12	2.33	2.19	2.19	17.1%	3.4%	9.9%	-6.0%	0.0%	0.09	41.14%	23.2%	4,648
8106	4.17	4.56	4.32	3.96	3.51	3.04	9.4%	-5.3%	-8.3%	-11.4%	-13.4%	0.14	57.47%	22.7%	610,559
4018	4.95	5.34	5.11	4.77	4.07	3.78	7.9%	-4.3%	-6.7%	-14.7%	-7.1%	0.13	47.43%	22.6%	164,153
8072	0.51	0.51	0.43	0.44	0.47	0.44	0.0%	-15.7%	2.3%	6.8%	-6.4%	0.08	34.52%	22.5%	212,140
8861	1.14	1.25	1.09	0.99	0.88	0.78	9.6%	-12.8%	-9.2%	-11.1%	-11.4%	0.17	67.08%	22.4%	7,769,781
8233	1.97	1.96	1.76	1.73	1.94	2.07	-0.5%	-10.2%	-1.7%	12.1%	6.7%	0.07	34.79%	22.3%	0
6233	1.89	2.07	2.03	1.77	1.57	1.46	9.5%	-1.9%	-12.8%	-11.3%	-7.0%	0.14	49.99%	22.3%	198,504
8726	1.78	1.82	1.46	1.17	0.99	0.80	2.2%	-19.8%	-19.9%	-15.4%	-19.2%	0.31	101.89%	22.1%	404
4611	0.98	1.07	1.02	0.93	0.81	0.78	9.2%	-4.7%	-8.8%	-12.9%	-3.7%	0.12	45.62%	22.1%	3,278,743
5192	2.19	2.55	2.48	2.34	2.37	2.32	16.4%	-2.7%	-5.6%	1.3%	-2.1%	0.05	30.71%	22.1%	738,661

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025				
3826	1.00	1.07	0.91	0.82	0.75	0.70	7.0%	-15.0%	-9.9%	-8.5%	-6.7%	0.16	56.48%	22.0%	165,686
8734	0.32	0.34	0.32	0.27	0.24	0.23	6.3%	-5.9%	-15.6%	-11.1%	-4.2%	0.16	50.55%	21.9%	0
2660	2.70	2.83	2.53	2.13	1.77	1.66	4.8%	-10.6%	-15.8%	-16.9%	-6.2%	0.22	66.70%	21.7%	308,731
1005	5.21	5.70	5.29	4.64	4.10	3.83	9.4%	-7.2%	-12.3%	-11.6%	-6.6%	0.15	56.69%	21.7%	4,189
9101	3.13	3.36	2.93	2.65	2.27	2.24	7.3%	-12.8%	-9.6%	-14.3%	-1.3%	0.17	53.68%	21.7%	2,711,500
2121	1.18	1.26	1.15	0.98	0.96	0.98	6.8%	-8.7%	-14.8%	-2.0%	2.1%	0.12	38.82%	21.6%	1,070,616
8723	0.14	0.14	0.11	0.09	0.08	0.07	0.0%	-21.4%	-18.2%	-11.1%	-12.5%	0.29	79.38%	21.4%	32,518,271
3081	3.95	4.27	3.84	3.33	3.04	3.22	8.1%	-10.1%	-13.3%	-8.7%	5.9%	0.13	55.20%	21.4%	140,965
7421	0.55	0.58	0.56	0.49	0.44	0.37	5.5%	-3.4%	-12.5%	-10.2%	-15.9%	0.16	56.77%	21.4%	430,862
3018	4.37	3.87	3.02	2.65	2.58	2.56	-11.4%	-22.0%	-12.3%	-2.6%	-0.8%	0.24	57.81%	21.2%	44,943
3726	3.18	3.25	3.17	2.91	2.36	2.21	2.2%	-2.5%	-8.2%	-18.9%	-6.4%	0.16	43.28%	21.1%	235,756
2570	3.77	3.86	3.64	3.14	2.86	3.07	2.4%	-5.7%	-13.7%	-8.9%	7.3%	0.12	43.91%	21.1%	33,555
9402	3.87	4.17	3.98	3.81	3.47	3.01	7.8%	-4.6%	-4.3%	-8.9%	-13.3%	0.11	44.92%	21.0%	619,638
8742	0.24	0.25	0.24	0.20	0.18	0.17	4.2%	-4.0%	-16.7%	-10.0%	-5.6%	0.16	46.75%	20.8%	73,208,577
4777	3.89	3.86	3.26	3.43	3.61	3.59	-0.8%	-15.5%	5.2%	5.2%	-0.6%	0.07	29.65%	20.8%	64,938
5551	13.67	14.25	11.90	10.76	10.56	10.52	4.2%	-16.5%	-9.6%	-1.9%	-0.4%	0.14	36.05%	20.7%	943,483
8737	0.29	0.30	0.29	0.24	0.22	0.21	3.4%	-3.3%	-17.2%	-8.3%	-4.5%	0.15	41.94%	20.7%	0
9063	0.69	0.76	0.68	0.63	0.58	0.55	10.1%	-10.5%	-7.4%	-7.9%	-5.2%	0.12	48.36%	20.7%	2,842,500
3643	2.41	2.68	2.75	2.61	2.37	2.15	11.2%	2.6%	-5.1%	-9.2%	-9.3%	0.09	43.10%	20.5%	2,697,140
7231	6.91	6.99	6.50	6.81	6.70	5.65	1.2%	-7.0%	4.8%	-1.6%	-15.7%	0.07	33.30%	20.4%	2,630,223
7309	10.26	9.20	7.36	5.89	4.72	4.74	-10.3%	-20.0%	-20.0%	-19.9%	0.4%	0.33	91.20%	20.4%	19,417
0401	10.47	10.77	8.89	8.32	7.10	6.44	2.9%	-17.5%	-6.4%	-14.7%	-9.3%	0.20	61.12%	20.3%	93,684
3241	2.74	2.60	2.32	2.28	2.41	2.64	-5.1%	-10.8%	-1.7%	5.7%	9.5%	0.08	37.14%	20.3%	278,883
3114	3.25	3.35	3.09	2.56	2.20	2.04	3.1%	-7.8%	-17.2%	-14.1%	-7.3%	0.20	59.22%	20.2%	58,467
1165	3.12	3.00	2.47	2.27	2.02	2.07	-3.8%	-17.7%	-8.1%	-11.0%	2.5%	0.19	50.26%	20.1%	16,640
0034	2.41	2.62	2.49	2.37	2.28	2.02	8.7%	-5.0%	-4.8%	-3.8%	-11.4%	0.09	38.31%	20.1%	618,087
8725	1.99	2.05	1.70	1.47	1.32	1.30	3.0%	-17.1%	-13.5%	-10.2%	-1.5%	0.20	53.18%	20.1%	77,495
5437	4.04	4.45	4.01	3.88	3.74	3.40	10.1%	-9.9%	-3.2%	-3.6%	-9.1%	0.09	41.24%	20.0%	1,606,638
1924	3.58	3.32	2.72	2.45	2.27	2.31	-7.3%	-18.1%	-9.9%	-7.3%	1.8%	0.20	52.08%	19.8%	141,113
3648	1.46	1.55	1.39	1.20	1.04	0.99	6.2%	-10.3%	-13.7%	-13.3%	-4.8%	0.18	58.14%	19.8%	105,389
9156	2.10	2.19	2.00	1.69	1.44	1.49	4.3%	-8.7%	-15.5%	-14.8%	3.5%	0.18	55.48%	19.8%	478,337
2790	1.63	1.80	1.85	1.82	1.65	1.61	10.4%	2.8%	-1.6%	-9.3%	-2.4%	0.06	29.17%	19.8%	34,426
7317	8.02	7.99	6.40	5.12	4.10	3.28	-0.4%	-19.9%	-20.0%	-19.9%	-20.0%	0.34	107.83%	19.6%	21,582
7099	15.63	17.38	15.92	14.99	13.78	13.09	11.2%	-8.4%	-5.8%	-8.1%	-5.0%	0.10	44.78%	19.6%	0
2923	1.85	1.77	1.52	1.39	1.28	1.35	-4.3%	-14.1%	-8.6%	-7.9%	5.5%	0.15	47.10%	19.6%	12,109
8013	0.32	0.34	0.32	0.30	0.26	0.23	6.3%	-5.9%	-6.3%	-13.3%	-11.5%	0.14	51.10%	19.6%	1,771,504
6872	10.12	9.12	7.30	5.84	4.76	4.74	9.9%	-20.0%	-20.0%	-18.5%	-0.4%	0.33	88.21%	19.6%	315
8815	0.23	0.24	0.24	0.22	0.20	0.17	4.3%	0.0%	-8.3%	-9.1%	-15.0%	0.13	41.82%	19.3%	0
2413	2.52	2.65	2.32	2.06	1.77	1.73	5.2%	-12.5%	-11.2%	-14.1%	-2.3%	0.18	53.41%	19.2%	9,019
4243	2.06	2.21	1.95	1.84	1.69	1.71	7.3%	-11.8%	-5.6%	-8.2%	1.2%	0.11	38.61%	19.0%	1,019,207
3824	4.04	3.91	3.11	2.98	2.80	2.76	-3.2%	-20.5%	-4.2%	-6.0%	-1.4%	0.17	39.32%	19.0%	1,125,870
3111	2.15	2.08	1.75	1.64	1.62	1.67	-3.3%	-15.9%	-6.3%	-1.2%	3.1%	0.13	32.68%	19.0%	9,112
8728	0.37	0.41	0.42	0.40	0.37	0.34	10.8%	2.4%	-4.8%	-7.5%	-8.1%	0.08	38.20%	18.9%	671,111
8215	3.50	3.71	3.28	2.86	2.74	2.59	6.0%	-11.6%	-12.8%	-4.2%	-5.5%	0.14	46.64%	18.8%	1,374,111
8058	2.33	2.49	2.33	2.18	1.92	1.76	6.9%	-6.4%	-6.4%	-11.9%	-8.3%	0.13	46.78%	18.8%	2,662,659
3004	1.77	1.71	1.39	1.19	1.08	1.08	-3.4%	-18.7%	-14.4%	-9.2%	0.0%	0.23	53.38%	18.7%	8,092
6206	2.10	2.28	2.05	1.85	1.73	1.68	8.6%	-10.1%	-9.8%	-6.5%	-2.9%	0.12	43.73%	18.7%	199
2651	2.21	2.23	1.86	1.53	1.29	1.20	0.9%	-16.6%	-17.7%	-15.7%	-7.0%	0.26	71.43%	18.6%	64,863
8002	1.62	1.78	1.71	1.61	1.47	1.40	9.9%	-3.9%	-5.8%	-8.7%	-4.8%	0.09	37.64%	18.6%	757,785
8385	1.68	1.86	1.82	1.79	1.65	1.55	10.7%	-2.2%	-1.6%	-7.8%	-6.1%	0.07	31.46%	18.5%	613,814
7232	6.86	7.53	6.87	6.73	6.39	6.23	9.8%	-8.8%	-2.0%	-5.1%	-2.5%	0.07	31.18%	18.5%	267,304
4686	2.41	2.16	1.89	1.65	1.57	1.66	-10.4%	-12.5%	-12.7%	-4.8%	5.7%	0.18	55.13%	18.4%	162,764
2143	2.17	2.31	2.17	1.92	1.69	1.61	6.5%	-6.1%	-11.5%	-12.0%	-4.7%	0.14	47.67%	18.4%	220,449
5491	1.54	1.49	1.46	1.39	1.55	1.76	-3.2%	-2.0%	-4.8%	11.5%	13.5%	0.08	39.76%	18.3%	28,504
3719	1.04	0.95	0.76	0.65	0.60	0.59	-8.7%	-20.0%	-14.5%	-7.7%	-1.7%	0.25	63.42%	18.3%	47,309
7327	19.03	18.71	14.97	11.98	9.59	7.68	-1.7%	-20.0%	-20.0%	-19.9%	-19.9%	0.35	110.55%	18.3%	0
2841	3.55	3.94	3.83	3.55	3.40	3.27	11.0%	-2.8%	-7.3%	-4.2%	-3.8%	0.07	32.48%	18.3%	43,487
8032	1.70	1.75	1.66	1.50	1.27	1.20	2.9%	-5.1%	-9.6%	-15.3%	-5.5%	0.15	44.41%	18.3%	344,125
8047	0.84	0.77	0.68	0.61	0.65	0.65	-8.3%	-11.7%	-10.3%	6.6%	0.0%	0.12	42.20%	18.2%	917,919
8855	0.14	0.14	0.13	0.11	0.09	0.08	0.0%	-7.1%	-15.4%	-18.2%	-11.1%	0.23	62.34%	18.2%	42,572,768
5059	24.30	23.46	18.39	16.77	15.04	13.53	-3.5%	-21.6%	-8.8%	-10.3%	-10.0%	0.24	66.18%	18.2%	74,663
7425	2.02	1.82	1.49	1.28	1.10	1.10	-9.9%	-18.1%	-14.1%	-14.1%	0.0%	0.26	68.96%	18.1%	354,818
1925	3.25	3.35	3.06	2.62	2.24	2.32	3.1%	-8.7%	-14.4%	-14.5%	3.6%	0.17	51.92%	18.1%	471,662
2731	3.68	3.47	3.01	2.78	2.70	2.83	-5.7%	-13.3%	-7.6%	-2.9%	4.8%	0.13	38.96%	18.1%	477,666
4825	0.72	0.72	0.67	0.66	0.63	0.70	0.0%	-6.9%	-1.5%	-4.5%	11.1%	0.05	26.08%	18.1%	2,728,959
3257	2.47	2.48	2.17	2.01	1.99	2.10	0.4%	-12.5%	-7.4%	-1.0%	5.5%	0.10	29.26%	18.0%	397,859
9600	2.96	3.17	2.87	2.57	2.29	2.09	7.1%	-9.5%	-10.5%	-10.9%	-8.7%	0.16	56.13%	18.0%	4,170
1803	7.16	7.24	6.98	6.39	5.32	4.80	1.1%	-3.6%	-8.5%	-16.7%	-9.8%	0.16	45.59%	17.9%	242,797
1654	3.47	3.45	3.10	3.03	3.13	3.37	-0.6%	-10.1%	-2.3%	3.3%	7.7%	0.06	25.99%	17.8%	26,618

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
8203	5.92	5.86	5.57	6.27	6.02	5.71	-1.0%	-4.9%	12.6%	-4.0%	-5.1%	0.04	30.48%	17.7%	72,189
3145	2.26	2.33	1.99	1.82	1.75	1.75	3.1%	-14.6%	-8.5%	-3.8%	0.0%	0.13	33.17%	17.7%	113,201
5037	10.46	9.86	8.07	6.71	6.41	6.38	-5.7%	-18.2%	-16.9%	-4.5%	-0.5%	0.23	53.23%	17.7%	23,718
6825	2.74	2.58	2.07	1.66	1.33	1.30	-5.8%	-19.8%	-19.8%	-19.9%	-2.3%	0.32	86.17%	17.6%	244,480
8102	1.92	2.01	1.75	1.58	1.52	1.45	4.7%	-12.9%	-9.7%	-3.8%	-4.6%	0.13	40.84%	17.6%	356,593
2586	2.50	2.78	2.68	3.05	3.44	3.59	11.2%	-3.6%	13.8%	12.8%	4.4%	0.14	54.32%	17.4%	69,837
3224	2.85	3.12	3.15	3.03	2.79	2.62	9.5%	1.0%	-3.8%	-7.9%	-6.1%	0.07	31.37%	17.4%	0
3336	2.63	2.72	2.34	2.18	2.07	2.14	3.4%	-14.0%	-6.8%	-5.0%	3.4%	0.12	36.76%	17.4%	110,052
2587	1.73	1.95	1.96	2.07	2.16	2.06	12.7%	0.5%	5.6%	4.3%	-4.6%	0.07	30.64%	17.3%	7,093
4683	3.58	3.60	3.31	3.61	3.86	4.20	0.6%	-8.1%	9.1%	6.9%	8.8%	0.08	37.88%	17.1%	58,651
2388	1.52	1.55	1.37	1.27	1.11	1.16	2.0%	-11.6%	-7.3%	-12.6%	4.5%	0.14	43.70%	17.1%	191,464
8721	0.25	0.26	0.25	0.23	0.20	0.18	4.0%	-3.8%	-8.0%	-13.0%	-10.0%	0.14	45.04%	17.0%	496,463
3827	2.35	2.39	2.10	1.78	1.57	1.49	1.7%	-12.1%	-15.2%	-11.8%	-5.1%	0.20	54.41%	16.9%	3,497
4283	1.38	1.28	1.20	1.24	1.36	1.34	-7.2%	-6.3%	3.3%	9.7%	-1.5%	0.06	31.04%	16.9%	262,004
1164	4.39	4.25	3.71	3.86	3.80	3.75	-3.2%	-12.7%	4.0%	-1.6%	-1.3%	0.07	24.50%	16.7%	1,020,260
8381	2.10	2.06	1.88	1.58	1.42	1.43	-1.9%	-8.7%	-16.0%	-10.1%	0.7%	0.18	42.50%	16.7%	256,971
8748	0.49	0.51	0.48	0.45	0.40	0.35	4.1%	-5.9%	-6.2%	-11.1%	-12.5%	0.14	46.36%	16.6%	4,975,398
2362	1.73	1.94	1.98	2.03	2.03	1.94	12.1%	2.1%	2.5%	0.0%	-4.4%	0.06	22.54%	16.6%	9,744
4239	1.90	2.01	1.85	1.77	1.58	1.57	5.8%	-8.0%	-4.3%	-10.7%	-0.6%	0.10	32.77%	16.5%	127,869
0042	5.32	5.69	5.33	4.82	4.83	4.38	7.0%	-6.3%	-9.6%	0.2%	-9.3%	0.09	36.49%	16.5%	1,098,518
9519	3.15	3.34	2.99	2.85	2.64	2.57	6.0%	-10.5%	-4.7%	-7.4%	-2.7%	0.10	35.15%	16.5%	624,596
2157	5.97	5.32	4.31	3.66	3.19	3.11	-10.9%	-19.0%	-15.1%	-12.8%	-2.5%	0.28	75.63%	16.5%	1,180,821
9016	2.85	2.83	2.53	2.33	1.93	1.74	-0.7%	-10.6%	-7.9%	-17.2%	-9.8%	0.19	54.68%	16.5%	683,659
6229	3.91	4.14	4.13	3.80	3.40	3.10	5.9%	-0.2%	-8.0%	-10.5%	-8.8%	0.11	37.86%	16.4%	154,269
4420	3.92	3.89	3.50	2.90	2.55	2.34	-0.8%	-10.0%	-17.1%	-12.1%	-8.2%	0.21	57.53%	16.4%	14,080
6874	15.18	14.63	11.71	9.37	7.50	6.00	-3.6%	-20.0%	-20.0%	-20.0%	-20.0%	0.35	114.69%	16.4%	0
4829	1.07	1.11	0.97	0.93	0.86	0.88	3.7%	-12.6%	-4.1%	-7.5%	2.3%	0.10	33.84%	16.4%	3,153,814
4484	2.47	2.65	2.41	2.27	2.14	2.10	7.3%	-9.1%	-5.8%	-5.7%	-1.9%	0.09	33.34%	16.3%	5,603,909
3085	4.41	4.61	4.34	3.88	3.66	3.87	4.5%	-5.9%	-10.6%	-5.7%	5.7%	0.09	36.75%	16.3%	1,156,415
1452	2.81	2.96	2.72	2.46	2.19	2.03	5.3%	-8.1%	-9.6%	-11.0%	-7.3%	0.14	48.57%	16.3%	110,457
3647	2.49	2.76	2.62	2.56	2.42	2.50	10.8%	-5.1%	-2.3%	-5.5%	3.3%	0.05	29.80%	16.3%	1,686,921
8021	2.67	2.69	2.28	2.17	2.02	2.04	0.7%	-15.2%	-4.8%	-6.9%	1.0%	0.13	31.41%	16.2%	513,018
2501	2.45	2.53	2.21	2.01	1.75	1.58	3.3%	-12.6%	-9.0%	-12.9%	-9.7%	0.18	57.18%	16.2%	1,343,907
4828	1.82	1.94	1.79	1.77	1.60	1.62	6.6%	-7.7%	-1.1%	-9.6%	1.3%	0.07	28.86%	16.2%	1,588,455
0913	394.00	423.00	417.00	397.00	362.00	348.00	7.4%	-1.4%	-4.8%	-8.8%	-3.9%	0.08	28.97%	16.2%	302
9554	7.50	7.40	6.64	5.48	4.75	4.59	-1.3%	-10.3%	-17.5%	-13.3%	-3.4%	0.21	53.76%	16.1%	190,737
3400	4.20	4.31	3.98	3.56	3.08	2.98	2.6%	-7.7%	-10.6%	-13.5%	-3.2%	0.15	43.10%	16.1%	1,479,508
9620	1.01	1.05	1.10	0.99	1.05	1.03	4.0%	4.8%	-10.0%	6.1%	-1.9%	0.04	29.48%	16.1%	682,833
5462	4.99	4.67	3.88	3.54	3.39	3.36	-6.4%	-16.9%	-8.8%	-4.2%	-0.9%	0.18	42.30%	16.0%	425,352
1624	2.90	2.46	2.45	2.37	2.39	2.35	-15.2%	-0.4%	-3.3%	0.8%	-1.7%	0.08	22.44%	16.0%	1,294,274
8265	4.13	4.13	3.73	3.60	3.15	3.26	0.0%	-9.7%	-3.5%	-12.5%	3.5%	0.11	32.16%	16.0%	401,081
6003	4.26	4.58	4.55	4.30	4.01	3.67	7.5%	-0.7%	-5.5%	-6.7%	-8.5%	0.08	32.19%	16.0%	30,660
2095	3.23	3.42	3.18	2.86	2.61	2.38	5.9%	-7.0%	-10.1%	-8.7%	-8.8%	0.14	47.57%	15.9%	2,381,992
3255	2.24	2.37	2.29	2.30	2.07	2.05	5.8%	-3.4%	0.4%	-10.0%	-1.0%	0.06	22.01%	15.8%	0
0036	6.61	5.93	4.73	4.00	3.18	3.03	-10.3%	-20.2%	-15.4%	-20.5%	-4.7%	0.32	93.15%	15.8%	89,446
4263	3.32	3.36	3.26	3.29	3.71	4.04	1.2%	-3.0%	0.9%	12.8%	8.9%	0.09	29.15%	15.7%	42,576
4207	1.80	1.92	1.97	1.89	1.72	1.75	6.7%	2.6%	-4.1%	-9.0%	1.7%	0.05	26.30%	15.7%	100
2799	5.03	4.69	4.37	4.20	4.30	4.68	-6.8%	-6.8%	-3.9%	2.4%	8.8%	0.07	32.02%	15.7%	37,486
2131	2.22	2.34	2.15	2.13	2.07	1.86	5.4%	-8.1%	-0.9%	-2.8%	-10.1%	0.08	30.26%	15.6%	107,114
8292	3.42	3.52	3.23	3.01	2.63	2.38	2.9%	-8.2%	-6.8%	-12.6%	-9.5%	0.15	46.75%	15.5%	2,097,181
5146	4.38	4.46	3.97	3.43	3.11	2.98	1.8%	-11.0%	-13.6%	-9.3%	-4.2%	0.17	46.23%	15.4%	378,173
3042	4.76	4.79	4.28	3.72	3.17	2.87	0.6%	-10.6%	-13.1%	-14.8%	-9.5%	0.21	58.21%	15.4%	1,678
8820	0.13	0.11	0.10	0.09	0.08	0.08	-15.4%	-9.1%	-10.0%	-11.1%	0.0%	0.20	53.85%	15.4%	15,705,850
4740	0.98	1.01	0.96	0.88	0.90	0.79	3.1%	-5.0%	-8.3%	2.3%	-12.2%	0.09	34.49%	15.3%	110,482
7333	1.85	1.97	2.03	1.94	1.77	1.64	6.5%	3.0%	-4.4%	-8.8%	-7.3%	0.08	33.79%	15.2%	0
7445	0.64	0.66	0.58	0.57	0.51	0.45	3.1%	-12.1%	-1.7%	-10.5%	-11.8%	0.14	45.29%	15.2%	0
7335	2.05	2.19	2.26	2.15	1.97	1.82	6.8%	3.2%	-4.9%	-8.4%	-7.6%	0.08	34.83%	15.2%	1,470
8015	0.73	0.68	0.59	0.53	0.51	0.52	-6.8%	-13.2%	-10.2%	-3.8%	2.0%	0.16	41.04%	15.2%	472,577
4558	1.71	1.72	1.55	1.41	1.32	1.39	0.6%	-9.9%	-9.0%	-6.4%	5.3%	0.11	35.00%	15.2%	494,271
6836	3.02	3.09	2.80	2.44	2.17	1.96	2.3%	-9.4%	-12.9%	-11.1%	-9.7%	0.18	53.86%	15.2%	237,577
6213	1.15	1.11	1.23	1.32	1.37	1.53	-3.5%	10.8%	7.3%	3.8%	11.7%	0.12	42.63%	15.2%	2,977
7405	1.19	1.22	1.08	1.05	0.95	0.83	2.5%	-11.5%	-2.8%	-9.5%	-12.6%	0.14	44.90%	15.2%	164,852
3581	1.22	1.27	1.13	1.11	1.04	0.94	4.1%	-11.0%	-1.8%	-6.3%	-9.6%	0.11	37.06%	15.1%	125,169
8833	1.04	1.07	0.96	0.90	0.79	0.76	2.9%	-10.3%	-6.2%	-12.2%	-3.8%	0.14	40.42%	15.1%	29,110,162
4251	3.28	3.41	3.41	3.43	3.15	2.80	4.0%	0.0%	0.6%	-8.2%	-11.1%	0.08	25.68%	15.1%	104,826
3179	2.01	2.08	1.84	1.65	1.53	1.43	3.5%	-11.5%	-10.3%	-7.3%	-6.5%	0.15	45.53%	15.0%	2,417,069
8601	0.22	0.22	0.22	0.20	0.17	0.16	0.0%	0.0%	-9.1%	-15.0%	-5.9%	0.14	32.83%	15.0%	14,269,032
4410	2.88	3.06	2.85	2.75	2.51	2.41	6.3%	-6.9%	-3.5%	-8.7%	-4.0%	0.09	32.87%	15.0%	1,347,191
2702	15.86	15.80	14.82	14.67	12.59	12.69	-0.4%	-6.2%	-1.0%	-14.2%	0.8%	0.10	23.93%	15.0%	22,315

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
8037	1.61	1.72	1.58	1.51	1.40	1.32	6.8%	-8.1%	-4.4%	-7.3%	-5.7%	0.10	36.83%	15.0%	11,767,238
7230	6.01	6.30	6.00	5.54	4.98	4.84	4.8%	-4.8%	-7.7%	-10.1%	-2.8%	0.11	33.85%	14.9%	87,566
7720	2.53	2.71	2.50	2.45	2.38	2.30	7.1%	-7.7%	-2.0%	-2.9%	-3.4%	0.06	25.16%	14.9%	5,224,713
5222	6.74	6.70	6.23	5.27	5.09	4.66	-0.6%	-7.0%	-15.4%	-3.4%	-8.4%	0.15	39.34%	14.8%	285,346
1699	2.56	2.50	2.21	2.27	2.20	2.27	-2.3%	-11.6%	2.7%	-3.1%	3.2%	0.07	24.78%	14.8%	301,099
8709	4.35	4.12	3.30	2.64	2.12	1.70	-5.3%	-19.9%	-20.0%	-19.7%	-19.8%	0.35	117.25%	14.7%	2,179
2600	3.72	4.08	4.02	3.96	3.78	3.59	9.7%	-1.5%	-1.5%	-4.5%	-5.0%	0.05	24.02%	14.7%	0
3146	2.22	2.25	1.95	1.87	1.70	1.72	1.4%	-13.3%	-4.1%	-9.1%	1.2%	0.12	31.98%	14.7%	432,010
2039	2.50	2.68	2.48	2.60	2.42	2.55	7.2%	-7.5%	4.8%	-6.9%	5.4%	0.04	36.07%	14.7%	542,152
5221	3.94	4.15	3.79	3.53	3.22	2.92	5.3%	-8.7%	-6.9%	-8.8%	-9.3%	0.13	45.46%	14.6%	3,854,375
5403	4.98	4.92	4.49	3.78	3.19	3.10	-1.2%	-8.7%	-15.8%	-15.6%	-2.8%	0.21	51.50%	14.6%	3,768,708
4130	3.09	3.03	2.78	2.70	2.84	3.02	-1.9%	-8.3%	-2.9%	-5.2%	6.3%	0.05	26.98%	14.6%	279,355
3082	4.61	4.76	4.26	3.96	3.72	3.87	3.3%	-10.5%	-7.0%	-6.1%	4.0%	0.10	34.76%	14.5%	44,596
2402	2.46	2.54	2.34	2.16	1.95	1.73	3.3%	-7.9%	-7.7%	-9.7%	-11.3%	0.14	46.46%	14.5%	2,062
0005	2.84	2.90	2.54	2.35	2.19	2.12	2.1%	-12.4%	-7.5%	-6.8%	-3.2%	0.13	35.99%	14.5%	248,878
8001	1.88	1.95	1.74	1.67	1.50	1.44	3.7%	-10.8%	-4.0%	-10.2%	-4.0%	0.12	36.95%	14.5%	444,924
2915	3.35	3.32	2.95	2.51	2.24	2.23	-0.9%	-11.1%	-14.9%	-10.8%	-0.4%	0.19	43.37%	14.5%	6,073
4692	0.82	0.86	0.78	0.73	0.66	0.64	4.9%	-9.3%	-6.4%	-9.6%	-3.0%	0.12	37.73%	14.5%	353,933
9170	10.34	10.85	10.05	10.30	9.32	8.58	4.9%	-7.4%	2.5%	-9.5%	-7.9%	0.08	36.50%	14.4%	51,382
9521	3.29	3.45	3.12	3.05	2.81	2.59	4.9%	-9.6%	-2.2%	-7.9%	-7.8%	0.10	36.64%	14.4%	293,847
9501	2.84	2.99	2.78	2.54	2.31	2.33	5.3%	-7.0%	-8.6%	-9.1%	0.9%	0.11	34.64%	14.3%	346,761
8031	1.98	2.01	1.89	1.72	1.50	1.36	1.5%	-6.0%	-9.0%	-12.8%	-9.3%	0.15	44.59%	14.3%	253,691
8805	0.15	0.15	0.15	0.14	0.12	0.11	0.0%	0.0%	-6.7%	-14.3%	-8.3%	0.13	32.06%	14.3%	0
4432	1.21	1.20	1.10	1.05	1.01	1.07	-0.8%	-8.3%	-4.5%	-3.8%	5.9%	0.07	25.59%	14.3%	12,873
3383	1.51	1.55	1.37	1.27	1.19	1.18	2.6%	-11.6%	-7.3%	-6.3%	-0.8%	0.12	31.77%	14.3%	37,959
3315	3.04	2.97	2.52	2.37	2.20	2.18	-2.3%	-15.2%	-6.0%	-7.2%	-0.9%	0.15	34.98%	14.2%	21,238
4693	0.82	0.92	0.92	0.98	0.96	0.96	12.2%	0.0%	6.5%	-2.0%	0.0%	0.06	21.95%	14.2%	134,598
2417	1.34	1.40	1.40	1.34	1.23	1.11	4.5%	0.0%	-4.3%	-8.2%	-9.8%	0.09	29.40%	14.2%	27,104
3270	3.65	3.62	3.23	2.86	2.43	2.19	-0.8%	-10.8%	-11.5%	-15.0%	-9.9%	0.20	57.34%	14.2%	156,285
5443	2.80	2.82	2.52	2.18	2.05	1.96	0.7%	-10.6%	-13.5%	-6.0%	-4.4%	0.16	39.89%	14.2%	1,380
9083	0.91	0.97	0.92	0.85	0.80	0.78	6.6%	-5.2%	-7.6%	-5.9%	-2.5%	0.09	30.90%	14.2%	16,364,755
6319	3.42	3.30	3.10	2.60	2.14	1.88	-3.5%	-6.1%	-16.1%	-17.7%	-12.1%	0.23	68.27%	14.2%	931,411
8824	1.88	1.91	1.67	1.60	1.46	1.32	1.6%	-12.6%	-4.2%	-8.8%	-9.6%	0.14	42.01%	14.2%	8,493,704
3220	2.15	2.19	2.00	1.79	1.57	1.47	1.9%	-8.7%	-10.5%	-12.3%	-6.4%	0.16	46.10%	14.2%	380,326
2361	1.80	1.74	1.60	1.53	1.48	1.57	-3.3%	-8.0%	-4.4%	-3.3%	6.1%	0.08	27.66%	14.1%	2,750
3119	1.37	1.41	1.30	1.16	1.03	0.97	2.9%	-7.8%	-10.8%	-11.2%	-5.8%	0.15	44.63%	14.1%	12,015
3122	2.03	2.08	1.89	1.72	1.52	1.53	2.5%	-9.1%	-9.0%	-11.6%	0.7%	0.14	36.95%	14.1%	440
2110	1.80	1.76	1.70	1.79	1.98	2.15	-2.2%	-3.4%	5.3%	10.6%	8.6%	0.09	33.69%	14.0%	2,190
4431	1.26	1.26	1.17	1.07	0.92	0.85	0.0%	-7.1%	-8.5%	-14.0%	-7.6%	0.16	42.69%	14.0%	13,690
2174	2.76	2.93	2.70	2.60	2.47	2.50	6.2%	-7.8%	-3.7%	-5.0%	1.2%	0.07	26.18%	14.0%	216
1748	5.31	5.60	5.27	4.92	4.50	4.22	5.5%	-5.9%	-6.6%	-8.5%	-6.2%	0.11	37.30%	14.0%	0
7705	3.76	3.79	3.29	3.17	3.09	3.06	0.8%	-13.2%	-3.6%	-2.5%	-1.0%	0.10	22.42%	14.0%	1,569,925
9179	17.37	17.95	16.04	14.97	13.84	12.88	3.3%	-10.6%	-6.7%	-7.5%	-6.9%	0.13	40.27%	14.0%	95,025
8293	7.18	7.09	6.01	5.30	4.53	4.17	-1.3%	-15.2%	-11.8%	-14.5%	-7.9%	0.22	61.29%	14.0%	726,412
9058	1.33	1.39	1.32	1.27	1.15	1.07	4.5%	-5.0%	-3.8%	-9.4%	-7.0%	0.10	33.37%	14.0%	1,113,365
9178	10.14	10.32	9.48	8.62	7.57	6.82	1.8%	-8.1%	-9.1%	-12.2%	-9.9%	0.16	48.01%	14.0%	128,998
2710	12.46	12.62	11.52	10.76	9.40	8.34	1.3%	-8.7%	-6.6%	-12.6%	-11.3%	0.16	47.12%	13.9%	115,235
2003	3.52	3.65	3.28	3.18	2.94	2.71	3.7%	-10.1%	-3.0%	-7.5%	-7.8%	0.11	36.47%	13.8%	1,176,668
9062	1.16	1.20	1.08	1.07	0.96	0.97	3.4%	-10.0%	-0.9%	-10.3%	1.0%	0.09	27.97%	13.7%	80,345
9182	1.67	1.75	1.72	1.80	1.64	1.51	4.8%	-1.7%	4.7%	-8.9%	-7.9%	0.06	31.09%	13.7%	643,547
5223	5.27	4.97	4.08	3.29	2.85	2.54	-5.7%	-17.9%	-19.4%	-13.4%	-10.9%	0.29	86.99%	13.7%	280,995
5951	0.35	0.39	0.40	0.44	0.46	0.45	11.4%	2.6%	10.0%	4.5%	-2.2%	0.10	34.29%	13.6%	641,338
4923	0.97	0.99	0.93	0.93	1.00	1.04	2.1%	-6.1%	0.0%	7.5%	4.0%	0.04	21.05%	13.6%	2,253
2089	3.17	3.13	2.77	2.36	2.10	2.05	-1.3%	-11.5%	-14.8%	-11.0%	-2.4%	0.19	47.33%	13.5%	2,462,460
5160	2.02	1.96	1.64	1.49	1.43	1.39	-3.0%	-16.3%	-9.1%	-4.0%	-2.8%	0.17	39.81%	13.5%	568,254
8800	1.23	1.21	1.08	1.11	1.08	1.09	-1.6%	-10.7%	2.8%	-2.7%	0.9%	0.06	19.90%	13.5%	510,816
4583	4.08	4.43	4.22	4.05	3.85	3.97	8.6%	-4.7%	-4.0%	-4.9%	3.1%	0.05	28.02%	13.5%	459,782
6400	5.06	4.94	4.65	4.28	3.60	3.06	-2.4%	-5.9%	-8.0%	-15.9%	-15.0%	0.19	55.93%	13.5%	324,507
9505	3.98	3.87	3.24	2.76	2.38	2.20	-2.8%	-16.3%	-14.8%	-13.8%	-7.6%	0.24	67.89%	13.5%	128,134
8370	3.45	3.52	3.46	3.59	3.24	3.07	2.0%	-1.7%	3.8%	-9.7%	-5.2%	0.06	24.36%	13.5%	642,279
7360	3.66	3.73	3.34	3.31	3.29	3.39	1.9%	-10.5%	-0.9%	-0.6%	3.0%	0.06	17.74%	13.5%	604,364
8018	2.19	2.31	2.25	2.07	1.92	1.90	5.5%	-2.6%	-8.0%	-7.2%	-1.0%	0.08	26.65%	13.5%	10,806,292
3131	1.81	1.79	1.61	1.44	1.23	1.15	-1.1%	-10.1%	-10.6%	-14.6%	-6.5%	0.19	50.13%	13.5%	15,786
3307	3.27	2.92	2.48	2.16	1.88	1.85	-10.7%	-15.1%	-12.9%	-13.0%	-1.6%	0.24	65.06%	13.5%	83,232
7610	0.39	0.41	0.39	0.36	0.33	0.33	5.1%	-4.9%	-7.7%	-8.3%	0.0%	0.09	28.63%	13.5%	3,208,689
8291	2.89	2.99	2.80	2.52	2.35	2.26	3.5%	-6.4%	-10.0%	-6.7%	-3.8%	0.11	34.15%	13.5%	355,965
9019	1.80	1.94	1.83	1.97	1.93	1.87	7.8%	-5.7%	7.7%	-2.0%	-3.1%	0.04	28.98%	13.4%	3,819
2288	3.55	3.84	3.65	3.46	3.41	3.41	8.2%	-4.9%	-5.2%	-1.4%	0.0%	0.05	21.16%	13.4%	27,965
6826	4.21	3.93	3.15	2.72	2.50	2.00	-6.7%	-19.8%	-13.7%	-8.1%	-20.0%	0.28	88.42%	13.3%	537

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
9015	2.66	2.73	2.62	2.50	2.35	2.10	2.6%	-4.0%	-4.6%	-6.0%	-10.6%	0.09	30.95%	13.3%	4,868,381
4902	2.39	2.34	2.15	1.82	1.63	1.55	-2.1%	-8.1%	-15.3%	-10.4%	-4.9%	0.18	47.52%	13.3%	80,332
3041	4.07	3.96	3.34	3.05	2.90	2.83	-2.7%	-15.7%	-8.7%	-4.9%	-2.4%	0.16	38.71%	13.2%	23,989
1322	6.10	6.44	6.30	6.03	5.57	5.27	5.6%	-2.2%	-4.3%	-7.6%	-5.4%	0.08	27.59%	13.2%	0
3559	2.36	2.35	2.12	1.91	1.65	1.47	-0.4%	-9.8%	-9.9%	-13.6%	-10.9%	0.19	52.69%	13.2%	88,658
8831	1.14	1.14	0.99	0.91	0.84	0.80	0.0%	-13.2%	-8.1%	-7.7%	-4.8%	0.15	37.98%	13.2%	4,115,728
2211	9.36	8.97	7.79	6.98	6.28	6.28	-4.2%	-13.2%	-10.4%	-10.0%	0.0%	0.18	43.18%	13.2%	8
5472	4.55	4.36	4.75	5.02	5.05	4.97	-4.2%	8.9%	5.7%	0.6%	-1.6%	0.06	22.57%	13.1%	52,080
2002	2.91	3.08	3.02	3.03	2.81	2.76	5.8%	-1.9%	0.3%	-7.3%	-1.8%	0.04	18.19%	13.1%	231,791
5479	6.14	6.14	5.81	5.50	4.81	4.18	0.0%	-5.4%	-5.3%	-12.5%	-13.1%	0.15	41.28%	13.1%	224,022
2416	1.80	1.94	1.98	2.12	2.07	1.96	7.8%	2.1%	7.1%	-2.4%	-5.3%	0.06	26.96%	13.1%	0
6503	1.96	2.00	1.92	1.75	1.66	1.73	2.0%	-4.0%	-8.9%	-5.1%	4.2%	0.08	26.58%	13.1%	75,138
6702	3.45	3.54	3.17	2.95	2.71	2.64	2.6%	-10.5%	-6.9%	-8.1%	-2.6%	0.12	34.44%	13.1%	0
6704	3.83	3.93	3.52	3.28	3.01	2.93	2.6%	-10.4%	-6.8%	-8.2%	-2.7%	0.12	34.49%	13.0%	0
8033	1.51	1.55	1.41	1.35	1.21	1.12	2.6%	-9.0%	-4.3%	-10.4%	-7.4%	0.12	38.36%	13.0%	5,497,198
3635	2.10	2.08	1.79	1.59	1.37	1.32	-1.0%	-13.9%	-11.2%	-13.8%	-3.6%	0.20	50.89%	13.0%	95,567
8353	3.21	3.44	3.24	3.09	3.01	3.18	7.2%	-5.8%	-4.6%	-2.6%	5.6%	0.05	28.59%	13.0%	312,619
2016	2.88	2.84	2.55	2.31	2.17	2.23	-1.4%	-10.2%	-9.4%	-6.1%	2.8%	0.12	33.25%	13.0%	411,264
5507	3.20	3.28	3.14	2.83	2.64	2.72	2.5%	-4.3%	-9.9%	-6.7%	3.0%	0.09	29.11%	12.9%	273,082
3064	3.32	3.45	3.35	3.05	2.91	2.69	3.9%	-2.9%	-9.0%	-4.6%	-7.6%	0.09	31.06%	12.9%	188,424
8008	0.88	0.91	0.85	0.81	0.74	0.67	3.4%	-6.6%	-4.7%	-8.6%	-9.5%	0.11	37.25%	12.9%	4,206,819
4062	2.63	2.67	2.39	2.12	1.98	1.78	1.5%	-10.5%	-11.3%	-6.6%	-10.1%	0.16	46.53%	12.8%	22,058
2172	1.47	1.48	1.37	1.33	1.31	1.38	0.7%	-7.4%	-2.9%	-1.5%	5.3%	0.05	19.03%	12.8%	0
9040	3.29	3.38	3.07	3.18	3.01	2.78	2.7%	-9.2%	3.6%	-5.3%	-7.6%	0.07	31.74%	12.8%	1,307,020
4244	2.32	2.48	2.39	2.25	2.17	2.19	6.9%	-3.6%	-5.9%	-3.6%	0.9%	0.05	22.55%	12.8%	1,478,281
3022	3.44	3.28	2.85	2.71	2.56	2.55	-4.7%	-13.1%	-4.9%	-5.5%	-0.4%	0.13	31.57%	12.7%	153,268
2114	2.96	2.92	2.51	2.26	1.99	1.83	-1.4%	-14.0%	-10.0%	-11.9%	-8.0%	0.20	53.72%	12.7%	0
7855	3.10	3.17	2.84	2.64	2.42	2.34	2.3%	-10.4%	-7.0%	-8.3%	-3.3%	0.13	35.25%	12.7%	366,537
4351	0.83	0.89	0.92	0.97	0.92	0.87	7.2%	3.4%	5.4%	-5.2%	-5.4%	0.05	29.57%	12.7%	56,545
8034	1.92	2.01	1.85	1.72	1.63	1.64	4.7%	-8.0%	-7.0%	-5.2%	0.6%	0.09	28.07%	12.6%	296,946
4131	4.55	4.58	4.13	3.91	4.02	4.13	0.7%	-9.8%	-5.3%	2.8%	2.7%	0.07	22.99%	12.6%	0
5022	5.46	5.66	5.65	5.15	4.69	4.31	3.7%	-0.2%	-8.8%	-8.9%	-8.1%	0.11	33.11%	12.6%	1,418,241
6216	3.96	4.01	3.77	3.48	3.09	2.74	1.3%	-6.0%	-7.7%	-11.2%	-11.3%	0.14	43.09%	12.6%	8,552
5535	5.36	5.52	4.99	4.87	4.57	4.27	3.0%	-9.6%	-2.4%	-6.2%	-6.6%	0.10	30.76%	12.6%	1,534,523
5606	1.10	1.12	1.06	0.99	0.93	0.83	1.8%	-5.4%	-6.6%	-6.1%	-10.8%	0.11	34.33%	12.6%	8,223,704
8111	1.54	1.52	1.50	1.59	1.53	1.43	-1.3%	-1.3%	6.0%	-3.8%	-6.5%	0.03	20.27%	12.5%	824,572
3515	2.59	2.57	2.33	2.02	1.76	1.62	-0.8%	-9.3%	-13.3%	-12.9%	-8.0%	0.19	52.12%	12.5%	8,549
8393	1.24	1.30	1.30	1.20	1.19	1.14	4.8%	0.0%	-7.7%	-0.8%	-4.2%	0.05	18.63%	12.5%	2,607,863
3681	0.73	0.72	0.62	0.57	0.51	0.47	-1.4%	-13.9%	-8.1%	-10.5%	-7.8%	0.18	48.71%	12.5%	3,677,943
8288	6.89	6.96	6.16	5.77	5.32	4.76	1.0%	-11.5%	-6.3%	-7.8%	-10.5%	0.15	42.69%	12.5%	159,626
8606	1.69	1.68	1.46	1.33	1.18	1.06	-0.6%	-13.1%	-8.9%	-11.3%	-10.2%	0.18	51.89%	12.5%	13,808
7402	0.10	0.10	0.09	0.09	0.08	0.07	0.0%	-10.0%	0.0%	-11.1%	-12.5%	0.13	37.50%	12.5%	9,554
4273	2.27	2.34	2.12	1.98	1.84	1.75	3.1%	-9.4%	-6.6%	-7.1%	-4.9%	0.11	35.02%	12.5%	653,037
9102	2.50	2.48	2.26	2.19	1.90	1.67	-0.8%	-8.9%	-3.1%	-13.2%	-12.1%	0.15	43.63%	12.4%	3,551,576
5480	5.08	4.91	4.58	4.37	4.62	4.64	-3.3%	-6.7%	-4.6%	5.7%	0.4%	0.05	22.48%	12.4%	46,968
0170	1.99	1.99	1.95	1.82	1.61	1.41	0.0%	-2.0%	-6.7%	-11.5%	-12.4%	0.13	36.44%	12.4%	12,132
4109	0.55	0.57	0.52	0.53	0.53	0.52	3.6%	-8.8%	1.9%	0.0%	-1.9%	0.04	17.06%	12.4%	135,827
3372	3.13	2.99	2.66	2.33	2.15	2.15	-4.5%	-11.0%	-12.4%	-7.7%	0.0%	0.17	40.47%	12.4%	200,397
8392	2.12	2.10	1.82	1.67	1.65	1.53	-0.9%	-13.3%	-8.2%	-1.2%	-7.3%	0.14	34.43%	12.4%	370,507
3851	2.69	2.38	2.04	1.80	1.57	1.54	-11.5%	-14.3%	-11.8%	-12.8%	-1.9%	0.23	63.72%	12.4%	6,740
3620	3.69	3.64	3.28	2.83	2.65	2.40	-1.4%	-9.9%	-13.7%	-6.4%	-9.4%	0.17	47.42%	12.4%	754,367
4741	2.22	2.31	2.17	2.23	2.23	2.37	4.1%	-6.1%	2.8%	0.0%	6.3%	0.03	20.53%	12.3%	100,386
6217	3.40	3.15	2.73	2.70	2.51	2.41	-7.4%	-13.3%	-1.1%	-7.0%	-4.0%	0.14	36.90%	12.2%	3,291,414
4114	3.11	3.11	2.73	2.40	2.13	2.04	0.0%	-12.2%	-12.1%	-11.3%	-4.2%	0.18	45.85%	12.2%	246,550
7395	3.92	4.14	3.95	3.79	3.54	3.46	5.6%	-4.6%	-4.1%	-6.6%	-2.3%	0.07	25.28%	12.2%	0
3548	1.43	1.48	1.40	1.39	1.27	1.18	3.5%	-5.4%	-0.7%	-8.6%	-7.1%	0.08	27.81%	12.1%	117,191
7394	3.53	3.73	3.56	3.41	3.19	3.11	5.7%	-4.6%	-4.2%	-6.5%	-2.5%	0.07	25.64%	12.1%	0
3126	1.31	1.36	1.30	1.40	1.37	1.38	3.8%	-4.4%	7.7%	-2.1%	0.7%	0.03	20.11%	12.1%	280,510
2380	1.98	2.00	1.86	1.68	1.72	1.75	1.0%	-7.0%	-9.7%	2.4%	1.7%	0.07	23.48%	12.1%	49,704
5610	4.25	3.68	3.63	3.41	3.24	2.97	-13.4%	-1.4%	-6.1%	-5.0%	-8.3%	0.12	38.66%	12.1%	168,289
2130	1.68	1.72	1.60	1.68	1.63	1.63	2.4%	-7.0%	5.0%	-3.0%	0.0%	0.03	18.42%	12.0%	172,624
3385	0.82	0.88	0.86	0.86	0.82	0.80	7.3%	-2.3%	0.0%	-4.7%	-2.4%	0.04	17.66%	12.0%	8,127
5445	4.38	3.97	3.43	3.13	3.06	3.01	-9.4%	-13.6%	-8.7%	-2.2%	-1.6%	0.16	40.38%	12.0%	2,180,414
9403	6.79	6.87	6.13	5.70	5.55	5.45	1.2%	-10.8%	-7.0%	-2.6%	-1.8%	0.10	25.31%	11.9%	1,937,117
2081	4.79	4.79	4.50	4.52	4.00	3.68	0.0%	-6.1%	0.4%	-11.5%	-8.0%	0.10	28.28%	11.9%	48,722
9410	2.63	2.71	2.60	2.55	2.47	2.25	3.0%	-4.1%	-1.9%	-3.1%	-8.9%	0.06	22.75%	11.9%	303,166
3642	1.21	1.12	1.11	1.16	1.17	1.11	-7.4%	-0.9%	4.5%	0.9%	-5.1%	0.04	20.12%	11.9%	0
4717	2.05	2.11	1.92	1.94	1.81	1.76	2.9%	-9.0%	1.0%	-6.7%	-2.8%	0.07	24.30%	11.9%	93,142
2883	2.83	2.74	2.46	2.25	1.91	1.81	-3.2%	-10.2%	-8.5%	-15.1%	-5.2%	0.18	49.52%	11.9%	2,115,812

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
9186	14.81	13.02	10.84	9.37	7.12	5.98	-12.1%	-16.7%	-13.6%	-24.0%	-16.0%	0.33	113.79%	11.9%	30,733
8500	4.60	4.61	4.30	4.11	3.63	3.32	0.2%	-6.7%	-4.4%	-11.7%	-8.5%	0.13	35.38%	11.9%	110,918
8044	2.26	2.20	1.88	1.76	1.65	1.53	-2.7%	-14.5%	-6.4%	-6.3%	-7.3%	0.16	42.58%	11.9%	1,987,009
4635	2.94	2.77	2.39	2.06	1.89	1.85	-5.8%	-13.7%	-13.8%	-8.3%	-2.1%	0.20	51.34%	11.7%	467,563
6824	7.27	6.64	5.33	4.83	4.44	3.84	-8.7%	-19.7%	-9.4%	-8.1%	-13.5%	0.24	74.58%	11.7%	473
7222	5.63	5.80	5.68	5.45	4.98	4.68	3.0%	-2.1%	-4.0%	-8.6%	-6.0%	0.08	26.00%	11.6%	408
1747	1.95	1.99	2.05	2.33	2.56	2.71	2.1%	3.0%	13.7%	9.9%	5.9%	0.14	38.97%	11.6%	89,103
6235	5.33	5.18	4.74	4.06	3.62	3.32	-2.8%	-8.5%	-14.3%	-10.8%	-8.3%	0.19	53.09%	11.5%	1,898
4240	3.48	3.37	2.90	2.52	2.15	1.96	-3.2%	-13.9%	-13.1%	-14.7%	-8.8%	0.23	65.95%	11.5%	71,291
2589	1.88	1.96	1.89	1.79	1.66	1.72	4.3%	-3.6%	-5.3%	-7.3%	3.6%	0.06	26.36%	11.5%	158,330
2014	4.52	4.62	4.28	4.09	3.71	3.63	2.2%	-7.4%	-4.4%	-9.3%	-2.2%	0.10	27.95%	11.5%	959,288
5190	2.50	2.49	2.21	2.02	1.78	1.73	-0.4%	-11.2%	-8.6%	-11.9%	-2.8%	0.16	39.52%	11.5%	7,098,661
3110	4.21	4.19	3.69	3.34	3.09	3.07	-0.5%	-11.9%	-9.5%	-7.5%	-0.6%	0.14	33.21%	11.5%	67,412
3821	4.46	4.57	4.16	4.12	3.96	3.80	2.5%	-9.0%	-1.0%	-3.9%	-4.0%	0.07	21.84%	11.4%	275,937
8017	1.31	1.28	1.15	1.03	1.00	1.01	-2.3%	-10.2%	-10.4%	-2.9%	1.0%	0.12	29.34%	11.4%	10,648,378
3028	3.60	3.71	3.40	3.24	3.28	3.16	3.1%	-8.4%	-4.7%	1.2%	-3.7%	0.06	22.70%	11.4%	308,179
0079	3.57	3.42	2.97	2.58	2.18	1.96	-4.2%	-13.2%	-13.1%	-15.5%	-10.1%	0.24	69.63%	11.3%	24,396
8235	3.54	3.58	3.22	3.20	3.08	2.99	1.1%	-10.1%	-0.6%	-3.8%	-2.9%	0.07	19.59%	11.2%	159,486
2916	3.71	3.41	3.04	2.70	2.48	2.48	-8.1%	-10.9%	-11.2%	-8.1%	0.0%	0.17	44.07%	11.2%	440
2759	6.08	5.91	5.23	4.69	4.05	3.95	-2.8%	-11.5%	-10.3%	-13.6%	-2.5%	0.18	47.26%	11.2%	400,324
4111	1.73	1.79	1.66	1.70	1.57	1.62	3.5%	-7.3%	2.4%	-7.6%	3.2%	0.05	26.24%	11.1%	4,915
8810	0.11	0.11	0.11	0.10	0.09	0.08	0.0%	0.0%	-9.1%	-10.0%	-11.1%	0.13	33.33%	11.1%	320,937,297
8350	5.32	5.23	4.65	4.65	4.50	4.48	-1.7%	-11.1%	0.0%	-3.2%	-0.4%	0.08	17.13%	11.1%	1,103,130
4304	5.73	5.07	4.40	4.10	3.75	3.67	-11.5%	-13.2%	-6.8%	-8.5%	-2.1%	0.18	49.50%	11.1%	143,402
8006	1.58	1.60	1.53	1.38	1.27	1.17	1.3%	-4.4%	-9.8%	-8.0%	-7.9%	0.12	35.18%	11.1%	4,465,042
2835	2.22	2.26	2.15	2.16	1.96	1.81	1.8%	-4.9%	0.5%	-9.3%	-7.7%	0.08	26.15%	11.1%	14,083
8720	1.04	1.02	0.97	0.85	0.74	0.68	-1.9%	-4.9%	-12.4%	-12.9%	-8.1%	0.17	46.70%	11.0%	3,149,433
3634	1.54	1.50	1.40	1.30	1.19	1.22	-2.6%	-6.7%	-7.1%	-8.5%	2.5%	0.11	30.38%	11.0%	642,393
9084	1.12	1.16	1.08	1.00	0.93	0.89	3.6%	-6.9%	-7.4%	-7.0%	-4.3%	0.10	32.71%	11.0%	1,080,250
8868	0.38	0.39	0.36	0.33	0.31	0.30	2.6%	-7.7%	-8.3%	-6.1%	-3.2%	0.11	31.09%	11.0%	37,989,146
6834	3.09	2.62	2.18	1.86	1.71	1.61	-15.2%	-16.8%	-14.7%	-8.1%	-5.8%	0.27	76.51%	10.9%	1,317,130
3334	1.80	1.79	1.64	1.58	1.62	1.63	-0.6%	-8.4%	-3.7%	2.5%	0.6%	0.06	16.54%	10.9%	0
5506	4.68	4.62	4.29	3.80	3.78	3.61	-1.3%	-7.1%	-11.4%	-0.5%	-4.5%	0.11	27.01%	10.9%	2,544,503
5537	3.83	3.66	3.19	2.85	2.55	2.50	-4.4%	-12.8%	-10.7%	-10.5%	-2.0%	0.18	46.96%	10.9%	4,756,879
6252	2.95	2.79	2.91	2.92	2.95	3.11	-5.4%	4.3%	0.3%	1.0%	5.4%	0.04	17.52%	10.8%	11,354
4352	1.65	1.66	1.49	1.36	1.27	1.21	0.6%	-10.2%	-8.7%	-6.6%	-4.7%	0.13	34.64%	10.8%	38,259
3724	3.20	3.19	3.13	3.14	3.04	2.72	-0.3%	-1.9%	0.3%	-3.2%	-10.5%	0.06	16.93%	10.8%	3,832,466
7050	8.73	8.79	7.90	7.53	7.04	6.56	0.7%	-10.1%	-4.7%	-6.5%	-6.8%	0.12	32.06%	10.8%	0
8799	0.35	0.36	0.36	0.36	0.37	0.41	2.9%	0.0%	0.0%	2.8%	10.8%	0.06	17.14%	10.8%	235,790
1463	9.01	8.77	7.81	7.56	7.26	7.25	-2.7%	-10.9%	-3.2%	-4.0%	-0.1%	0.10	22.38%	10.8%	145,468
9220	3.45	3.53	3.33	3.39	3.23	2.96	2.3%	-5.7%	1.8%	-4.7%	-8.4%	0.06	24.89%	10.7%	189,153
8835	1.76	1.74	1.67	1.61	1.53	1.35	-1.1%	-4.0%	-3.6%	-5.0%	-11.8%	0.10	27.86%	10.6%	8,096,903
7600	3.04	3.14	3.07	2.87	2.66	2.69	3.3%	-2.2%	-6.5%	-7.3%	1.1%	0.07	22.06%	10.6%	3,437,354
3685	1.16	1.09	0.96	0.85	0.75	0.74	-6.0%	-11.9%	-11.5%	-11.8%	-1.3%	0.19	49.81%	10.6%	1,671,634
8387	2.55	2.48	2.16	2.11	1.88	1.79	-2.7%	-12.9%	-2.3%	-10.9%	-4.8%	0.14	37.93%	10.6%	3,072,130
3180	2.64	2.65	2.58	2.69	2.52	2.47	0.4%	-2.6%	4.3%	-6.3%	-2.0%	0.03	16.48%	10.6%	295,104
8391	1.94	2.01	1.87	1.76	1.64	1.58	3.6%	-7.0%	-5.9%	-6.8%	-3.7%	0.09	29.93%	10.6%	10,729,265
3030	4.32	4.48	4.28	4.08	3.80	3.72	3.7%	-4.5%	-4.7%	-6.9%	-2.1%	0.07	23.73%	10.6%	1,307,391
8204	3.36	3.36	3.01	2.83	2.67	2.39	0.0%	-10.4%	-6.0%	-5.7%	-10.5%	0.13	36.60%	10.5%	58,080
4307	1.68	1.79	1.74	1.73	1.70	1.83	6.5%	-2.8%	-0.6%	-1.7%	7.6%	0.03	20.63%	10.4%	95,854
3507	2.57	2.59	2.34	2.25	2.13	2.04	0.8%	-9.7%	-3.8%	-5.3%	-4.2%	0.10	25.98%	10.4%	1,290,621
4133	1.80	1.96	1.93	2.02	2.00	2.11	8.9%	-1.5%	4.7%	-1.0%	5.5%	0.05	23.28%	10.4%	2,028
9586	0.48	0.48	0.43	0.42	0.38	0.36	0.0%	-10.4%	-2.3%	-9.5%	-5.3%	0.12	30.26%	10.4%	1,750,662
2302	1.62	1.71	1.69	1.65	1.57	1.61	5.6%	-1.2%	-2.4%	-4.8%	2.5%	0.03	17.54%	10.4%	3
2735	3.48	3.69	3.54	3.39	3.29	3.39	6.0%	-4.1%	-4.2%	-2.9%	3.0%	0.04	22.01%	10.3%	45,706
7350	10.48	9.46	7.57	6.06	4.85	4.07	-9.7%	-20.0%	-19.9%	-20.0%	-16.1%	0.36	119.92%	10.2%	3,732
6236	5.22	5.14	4.57	4.04	3.59	3.31	-1.5%	-11.1%	-11.6%	-11.1%	-7.8%	0.18	50.80%	10.1%	0
3188	2.16	2.19	2.00	1.96	1.82	1.78	1.4%	-8.7%	-2.0%	-7.1%	-2.2%	0.09	23.06%	10.1%	323,788
4511	0.41	0.40	0.36	0.32	0.28	0.27	-2.4%	-10.0%	-11.1%	-12.5%	-3.6%	0.18	45.88%	10.1%	4,310,478
9044	0.88	0.90	0.83	0.81	0.80	0.79	2.3%	-7.8%	-2.4%	-1.2%	-1.3%	0.05	15.71%	10.1%	2,136,390
3227	2.89	2.83	2.75	2.49	2.31	2.03	-2.1%	-2.8%	-9.5%	-7.2%	-12.1%	0.13	38.12%	10.0%	276,326
4459	2.40	2.39	2.14	1.93	1.91	1.81	-0.4%	-10.5%	-9.8%	-1.0%	-5.2%	0.12	29.51%	10.0%	1,539,479
7539	1.69	1.62	1.53	1.35	1.16	1.11	-4.1%	-5.6%	-11.8%	-14.1%	-4.3%	0.17	46.19%	9.9%	727,272
5183	2.65	2.59	2.46	2.27	2.32	2.16	-2.3%	-5.0%	-7.7%	2.2%	-6.9%	0.08	26.39%	9.9%	5,779,537
2041	2.47	2.54	2.36	2.27	2.20	2.09	2.8%	-7.1%	-3.8%	-3.1%	-5.0%	0.07	23.74%	9.9%	70,486
0035	2.07	2.03	1.79	1.67	1.48	1.45	-1.9%	-11.8%	-6.7%	-11.4%	-2.0%	0.15	38.21%	9.9%	644,153
7219	6.43	6.38	5.70	5.33	4.87	4.60	-0.8%	-10.7%	-6.5%	-8.6%	-5.5%	0.14	36.16%	9.9%	16,275,457
4493	4.44	3.66	2.87	2.36	1.96	1.73	-17.6%	-21.6%	-17.8%	-16.9%	-11.7%	0.37	119.98%	9.9%	10,754
2960	5.19	4.97	4.27	3.96	3.59	3.35	-4.2%	-14.1%	-7.3%	-9.3%	-6.7%	0.17	48.80%	9.8%	25,548

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
9089	0.99	0.94	0.82	0.74	0.68	0.66	-5.1%	-12.8%	-9.8%	-8.1%	-2.9%	0.17	44.69%	9.8%	433
8755	0.31	0.30	0.28	0.26	0.23	0.20	-3.2%	-6.7%	-7.1%	-11.5%	-13.0%	0.16	48.75%	9.8%	685,499
9110	2.62	2.52	2.37	2.33	2.42	2.33	-3.8%	-6.0%	-1.7%	3.9%	-3.7%	0.05	20.49%	9.8%	1,514,029
2701	10.48	10.42	9.34	9.26	8.63	8.14	-0.6%	-10.4%	-0.9%	-6.8%	-5.7%	0.10	26.35%	9.8%	4,622
6204	8.43	7.30	6.07	5.64	5.08	4.42	-13.4%	-16.8%	-7.1%	-9.9%	-13.0%	0.24	76.26%	9.8%	191,378
8039	1.11	1.19	1.20	1.22	1.19	1.19	7.2%	0.8%	1.7%	-2.5%	0.0%	0.03	12.61%	9.7%	1,065,727
7370	4.12	4.02	3.62	3.52	3.42	3.41	-2.4%	-10.0%	-2.8%	-2.8%	-0.3%	0.08	19.37%	9.7%	166,243
8869	0.89	0.89	0.83	0.75	0.68	0.67	0.0%	-6.7%	-9.6%	-9.3%	-1.5%	0.13	29.83%	9.6%	4,407,434
8045	0.54	0.52	0.47	0.47	0.47	0.47	-3.7%	-9.6%	0.0%	0.0%	0.0%	0.06	13.68%	9.6%	5,415,500
3040	4.84	4.76	4.23	3.84	3.61	3.49	-1.7%	-11.1%	-9.2%	-6.0%	-3.3%	0.14	35.12%	9.5%	427,861
5473	6.81	6.85	6.35	5.97	5.44	5.06	0.6%	-7.3%	-6.0%	-8.9%	-7.0%	0.12	33.24%	9.5%	127,255
4279	2.24	2.33	2.33	2.55	2.65	2.66	4.0%	0.0%	9.4%	3.9%	0.4%	0.07	18.75%	9.4%	402,381
9060	1.06	1.12	1.10	1.10	1.06	1.02	5.7%	-1.8%	0.0%	-3.6%	-3.8%	0.03	15.66%	9.4%	1,752,989
8719	1.76	1.73	1.60	1.51	1.35	1.20	-1.7%	-7.5%	-5.6%	-10.6%	-11.1%	0.14	41.93%	9.4%	1,509
2070	3.91	3.86	3.53	3.56	3.32	3.34	-1.3%	-8.5%	0.8%	-6.7%	0.6%	0.07	19.06%	9.4%	1,472,793
0113	4.54	4.39	3.89	3.81	3.53	3.23	-3.3%	-11.4%	-2.1%	-7.3%	-8.5%	0.13	36.78%	9.3%	17,973
0251	3.35	3.38	3.11	2.98	2.74	2.51	0.9%	-8.0%	-4.2%	-8.1%	-8.4%	0.11	32.95%	9.3%	9,399
2623	6.02	5.79	5.05	4.39	3.85	3.40	-3.8%	-12.8%	-13.1%	-12.3%	-11.7%	0.22	66.06%	9.2%	247,910
4149	0.82	0.77	0.71	0.69	0.70	0.70	-6.1%	-7.8%	-2.8%	1.4%	0.0%	0.07	19.29%	9.2%	166,804
5020	4.23	4.07	3.54	3.23	2.99	2.72	-3.8%	-13.0%	-8.8%	-7.4%	-9.0%	0.17	49.42%	9.2%	88,852
2220	1.92	2.03	2.03	2.01	1.94	1.91	5.7%	0.0%	-1.0%	-3.5%	-1.5%	0.03	12.20%	9.2%	13,453
4206	2.34	2.49	2.49	2.47	2.53	2.46	6.4%	0.0%	-0.8%	2.4%	-2.8%	0.03	12.91%	9.2%	11,873
6835	2.59	2.62	2.41	2.32	2.17	2.07	1.2%	-8.0%	-3.7%	-6.5%	-4.6%	0.09	26.24%	9.2%	0
4720	1.93	2.05	1.99	1.99	1.94	1.90	6.2%	-2.9%	0.0%	-2.5%	-2.1%	0.03	14.38%	9.1%	1,088,811
7380	4.26	4.45	4.64	4.73	4.51	4.31	4.5%	4.3%	1.9%	-4.7%	-4.4%	0.04	21.35%	9.1%	6,414,096
0059	0.12	0.12	0.11	0.10	N/A	N/A	0.0%	-8.3%	-9.1%			0.09		9.1%	0
8814	0.13	0.13	0.13	0.12	0.11	0.10	0.0%	0.0%	-7.7%	-8.3%	-9.1%	0.11	27.27%	9.1%	0
1472	2.68	2.74	2.80	2.79	2.60	2.57	2.2%	2.2%	-0.4%	-6.8%	-1.2%	0.04	13.28%	9.0%	286,993
3076	3.00	2.99	2.71	2.68	2.43	2.31	-0.3%	-9.4%	-1.1%	-9.3%	-4.9%	0.11	27.28%	9.0%	5,067,426
1701	3.08	2.94	2.72	2.42	2.37	2.19	-4.5%	-7.5%	-11.0%	-2.1%	-7.6%	0.13	37.01%	9.0%	920,327
9061	1.30	1.25	1.09	1.01	0.96	0.88	-3.8%	-12.8%	-7.3%	-5.0%	-8.3%	0.15	42.96%	9.0%	374,157
9082	1.11	1.12	1.03	0.98	0.92	0.87	0.9%	-8.0%	-4.9%	-6.1%	-5.4%	0.10	27.89%	8.9%	18,683,271
5215	4.87	4.86	4.47	4.27	3.88	3.71	-0.2%	-8.0%	-4.5%	-9.1%	-4.4%	0.11	28.83%	8.9%	707,246
5645	9.19	8.95	8.40	7.50	6.76	5.98	-2.6%	-6.1%	-10.7%	-9.9%	-11.5%	0.16	47.77%	8.9%	2,850,404
3830	0.70	0.70	0.67	0.67	0.65	0.68	0.0%	-4.3%	0.0%	-3.0%	4.6%	0.03	12.36%	8.9%	8,195,294
3632	2.80	2.81	2.57	2.37	2.31	2.17	0.4%	-8.5%	-7.8%	-2.5%	-6.1%	0.11	27.67%	8.9%	4,476,195
9534	4.02	3.99	3.74	3.38	3.06	2.98	-0.7%	-6.3%	-9.6%	-9.5%	-2.6%	0.13	31.83%	8.9%	244,294
9033	1.73	1.71	1.59	1.58	1.43	1.36	-1.2%	-7.0%	-0.6%	-9.5%	-4.9%	0.09	25.12%	8.9%	337,040
7046	9.40	9.49	8.75	8.24	7.64	7.33	1.0%	-7.8%	-5.8%	-7.3%	-4.1%	0.11	28.57%	8.8%	0
7098	10.44	10.54	9.72	9.15	8.49	8.14	1.0%	-7.8%	-5.9%	-7.2%	-4.1%	0.11	28.59%	8.7%	10
3612	1.97	1.96	1.84	1.67	1.61	1.58	-0.5%	-6.1%	-9.2%	-3.6%	-1.9%	0.10	22.95%	8.7%	1,296,040
8209	3.57	3.56	3.24	2.95	2.72	2.71	-0.3%	-9.0%	-9.0%	-7.8%	-0.4%	0.13	28.83%	8.7%	1,758
6214	1.58	1.52	1.36	1.19	1.11	1.05	-3.8%	-10.5%	-12.5%	-6.7%	-5.4%	0.17	45.19%	8.7%	0
4653	1.29	1.41	1.45	1.54	1.61	1.62	9.3%	2.8%	6.2%	4.5%	0.6%	0.09	25.58%	8.7%	4,459
8304	4.03	4.26	4.16	4.09	3.97	3.90	5.7%	-2.3%	-1.7%	-2.9%	-1.8%	0.03	15.23%	8.6%	339,822
2065	1.75	1.70	1.60	1.54	1.44	1.47	-2.9%	-5.9%	-3.8%	-6.5%	2.1%	0.08	22.84%	8.6%	5,141
0016	5.19	4.80	4.03	3.54	3.02	2.77	-7.5%	-16.0%	-12.2%	-14.7%	-8.3%	0.25	73.77%	8.5%	25,960
3808	3.50	3.59	3.39	3.19	3.10	3.17	2.6%	-5.6%	-5.9%	-2.8%	2.3%	0.06	20.57%	8.5%	389,822
1320	1.40	1.42	1.32	1.28	1.19	1.11	1.4%	-7.0%	-3.0%	-7.0%	-6.7%	0.09	27.78%	8.5%	30,561
2585	3.08	2.94	2.77	2.73	2.62	2.69	-4.5%	-5.8%	-1.4%	-4.0%	2.7%	0.06	19.83%	8.5%	1,266,594
3113	1.76	1.64	1.59	1.55	1.38	1.30	-6.8%	-3.0%	-2.5%	-11.0%	-5.8%	0.11	32.48%	8.5%	1,321,751
8010	1.53	1.60	1.60	1.54	1.49	1.56	4.6%	0.0%	-3.8%	-3.2%	4.7%	0.03	17.28%	8.4%	3,765,204
5474	4.73	4.75	4.51	4.27	3.99	3.67	0.4%	-5.1%	-5.3%	-6.6%	-8.0%	0.10	27.89%	8.4%	2,433,566
8263	4.33	4.58	4.53	4.41	4.41	4.43	5.8%	-1.1%	-2.6%	0.0%	0.5%	0.02	10.26%	8.4%	79,412
2714	4.62	4.50	4.11	3.76	3.60	3.59	-2.6%	-8.7%	-8.5%	-4.3%	-0.3%	0.11	26.48%	8.4%	1,368
9052	1.71	1.66	1.51	1.42	1.26	1.19	-2.9%	-9.0%	-6.0%	-11.3%	-5.6%	0.14	39.66%	8.3%	5,224,026
8107	2.35	2.32	2.14	2.15	2.14	2.05	-1.3%	-7.8%	0.5%	-0.5%	-4.2%	0.05	14.79%	8.2%	2,664,183
4568	3.71	3.30	2.84	2.66	2.45	2.31	-11.1%	-13.9%	-6.3%	-7.9%	-5.7%	0.19	53.47%	8.2%	10,610
5188	2.64	2.58	2.32	2.15	2.11	2.04	-2.3%	-10.1%	-7.3%	-1.9%	-3.3%	0.11	27.16%	8.2%	750,786
4038	3.83	3.71	3.29	3.09	2.89	2.70	-3.1%	-11.3%	-6.1%	-6.5%	-6.6%	0.14	38.20%	8.2%	14,082
3822	3.50	3.45	3.24	3.09	2.96	3.02	-1.4%	-6.1%	-4.6%	-4.2%	2.0%	0.07	19.70%	8.1%	14,916
4110	1.21	1.16	1.02	0.90	0.79	0.73	-4.1%	-12.1%	-11.8%	-12.2%	-7.6%	0.20	57.49%	8.1%	30,376
9012	0.77	0.71	0.65	0.56	0.52	0.49	-7.8%	-8.5%	-13.8%	-7.1%	-5.8%	0.18	50.82%	8.1%	7,677,942
6325	2.83	2.80	2.65	2.41	2.23	2.13	-1.1%	-5.4%	-9.1%	-7.5%	-4.5%	0.12	30.39%	8.0%	1,086,249
3118	2.05	1.99	1.78	1.63	1.56	1.52	-2.9%	-10.6%	-8.4%	-4.3%	-2.6%	0.13	31.98%	8.0%	9,399
7515	0.99	0.95	0.86	0.79	0.75	0.66	-4.0%	-9.5%	-8.1%	-5.1%	-12.0%	0.15	44.93%	8.0%	363,449
8264	4.52	4.43	3.99	3.72	3.45	3.28	-2.0%	-9.9%	-6.8%	-7.3%	-4.9%	0.13	34.72%	7.9%	282,061
2305	2.26	2.18	2.04	1.88	1.72	1.71	-3.5%	-6.4%	-7.8%	-8.5%	-0.6%	0.12	29.69%	7.9%	203,833
6884	5.16	5.03	4.51	4.24	3.84	3.54	-2.5%	-10.3%	-6.0%	-9.4%	-7.8%	0.15	41.45%	7.8%	0

NCCI Missouri Loss Cost Filing Effective January 1, 2025

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2025 Sorted by Swing

Class Code	Loss Cost						Percent Change					Loss Cost Coef. Var	Absolute Change	Swing	Payroll (100's) 2023
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025			Max - Min Change	
0008	2.53	2.39	2.13	1.92	1.86	1.71	-5.5%	-10.9%	-9.9%	-3.1%	-8.1%	0.15	43.26%	7.8%	116,705
1642	2.43	2.60	2.61	2.69	2.67	2.83	7.0%	0.4%	3.1%	-0.7%	6.0%	0.05	18.21%	7.7%	340,206
0917	3.39	3.31	3.24	3.09	2.83	2.81	-2.4%	-2.1%	-4.6%	-8.4%	-0.7%	0.08	19.40%	7.7%	279,862
7422	1.73	1.52	1.23	1.09	0.91	0.78	-12.1%	-19.1%	-11.4%	-16.5%	-14.3%	0.30	98.05%	7.7%	200,116
8745	3.49	3.19	2.90	2.79	2.75	2.66	-8.6%	-9.1%	-3.8%	-1.4%	-3.3%	0.11	28.81%	7.7%	15,089
6237	1.19	1.16	1.06	1.01	1.00	0.97	-2.5%	-8.6%	-4.7%	-1.0%	-3.0%	0.08	21.30%	7.6%	899
6504	2.29	2.25	2.04	1.86	1.76	1.68	-1.7%	-9.3%	-8.8%	-5.4%	-4.5%	0.13	33.37%	7.6%	6,310,333
7382	4.07	4.14	4.08	4.23	4.11	3.95	1.7%	-1.4%	3.7%	-2.8%	-3.9%	0.02	14.31%	7.6%	1,653,538
6005	4.55	4.32	3.91	3.61	3.25	2.84	-5.1%	-9.5%	-7.7%	-10.0%	-12.6%	0.17	53.38%	7.6%	14,492
0050	4.48	4.55	4.33	4.42	4.18	4.25	1.6%	-4.8%	2.1%	-5.4%	1.7%	0.03	16.51%	7.5%	231,892
5191	0.66	0.69	0.70	0.69	0.67	0.66	4.5%	1.4%	-1.4%	-2.9%	-1.5%	0.03	12.35%	7.4%	4,039,791
1430	5.40	5.22	4.95	4.49	4.09	4.01	-3.3%	-5.2%	-9.3%	-8.9%	-2.0%	0.12	31.89%	7.3%	4,501
7605	1.66	1.66	1.54	1.53	1.52	1.41	0.0%	-7.2%	-0.6%	-0.7%	-7.2%	0.06	16.49%	7.2%	1,242,068
4771	2.52	2.52	2.46	2.36	2.19	2.08	0.0%	-2.4%	-4.1%	-7.2%	-5.0%	0.08	19.95%	7.2%	352,873
9014	2.43	2.27	2.11	1.89	1.63	1.42	-6.6%	-7.0%	-10.4%	-13.8%	-12.9%	0.20	61.79%	7.2%	6,105,174
0771	0.44	0.44	0.43	0.42	0.39	0.37	0.0%	-2.3%	-2.3%	-7.1%	-5.1%	0.07	17.88%	7.1%	0
8227	2.85	2.90	2.81	2.80	2.74	2.85	1.8%	-3.1%	-0.4%	-2.1%	4.0%	0.02	11.86%	7.1%	1,433,453
0083	4.34	4.25	3.86	3.72	3.40	3.11	-2.1%	-9.2%	-3.6%	-8.6%	-8.5%	0.13	36.11%	7.1%	1,081,669
9516	2.63	2.35	2.07	1.78	1.57	1.46	-10.6%	-11.9%	-14.0%	-11.8%	-7.0%	0.23	68.89%	7.0%	544,195
4703	1.91	1.87	1.76	1.60	1.56	1.52	-2.1%	-5.9%	-9.1%	-2.5%	-2.6%	0.10	23.97%	7.0%	351,676
8279	5.01	5.10	4.92	4.84	4.93	4.68	1.8%	-3.5%	-1.6%	1.9%	-5.1%	0.03	14.63%	6.9%	62,126
2111	2.06	1.98	1.81	1.78	1.74	1.71	-3.9%	-8.6%	-1.7%	-2.2%	-1.7%	0.08	19.27%	6.9%	295,486
7590	2.59	2.62	2.47	2.45	2.34	2.35	1.2%	-5.7%	-0.8%	-4.5%	0.4%	0.05	13.14%	6.9%	113,273
4021	6.19	5.40	4.62	4.00	3.56	3.29	-12.8%	-14.4%	-13.4%	-11.0%	-7.6%	0.25	74.79%	6.9%	319
0106	7.12	6.74	5.92	5.48	4.93	4.41	-5.3%	-12.2%	-7.4%	-10.0%	-10.5%	0.18	54.41%	6.8%	1,012,590
6882	3.32	3.16	2.81	2.60	2.30	2.07	-4.8%	-11.1%	-7.5%	-11.5%	-10.0%	0.18	53.53%	6.7%	2,925
2802	4.92	4.88	4.57	4.30	4.18	3.87	-0.8%	-6.4%	-5.9%	-2.8%	-7.4%	0.09	25.38%	6.6%	476,393
9093	1.23	1.16	1.02	0.91	0.86	0.81	-5.7%	-12.1%	-10.8%	-5.5%	-5.8%	0.17	46.48%	6.6%	255,390
4250	1.68	1.72	1.69	1.77	1.74	1.75	2.4%	-1.7%	4.7%	-1.7%	0.6%	0.02	11.58%	6.5%	119,855
7540	2.55	2.51	2.31	2.27	2.11	1.99	-1.6%	-8.0%	-1.7%	-7.0%	-5.7%	0.10	26.22%	6.4%	2,541
4299	2.07	1.96	1.90	1.80	1.63	1.48	-5.3%	-3.1%	-5.3%	-9.4%	-9.2%	0.12	36.55%	6.4%	2,565,540
3373	4.45	4.37	4.35	4.42	4.21	4.24	-1.8%	-0.5%	1.6%	-4.8%	0.7%	0.02	9.62%	6.4%	112,435
4000	4.50	3.99	3.50	3.29	2.93	2.74	-11.3%	-12.3%	-6.0%	-10.9%	-6.5%	0.19	56.54%	6.3%	162,802
0908	116.00	117.00	111.00	105.00	101.00	96.00	0.9%	-5.1%	-5.4%	-3.8%	-5.0%	0.08	21.77%	6.3%	248
4036	2.40	2.25	2.22	2.07	2.01	2.00	-6.3%	-1.3%	-6.8%	-2.9%	-0.5%	0.07	18.86%	6.3%	48,740
8116	1.97	1.99	2.00	1.91	1.81	1.76	1.0%	0.5%	-4.5%	-5.2%	-2.8%	0.05	14.73%	6.3%	1,186,064
9180	3.85	3.87	3.69	3.68	3.47	3.42	0.5%	-4.7%	-0.3%	-5.7%	-1.4%	0.05	13.11%	6.2%	259,399
2112	3.57	3.57	3.35	3.27	3.21	3.08	0.0%	-6.2%	-2.4%	-1.8%	-4.0%	0.06	15.18%	6.2%	1,408
8232	5.00	5.00	4.72	4.51	4.46	4.19	0.0%	-5.6%	-4.4%	-1.1%	-6.1%	0.07	18.27%	6.1%	4,030,880
3881	3.69	3.57	3.24	3.00	2.83	2.62	-3.3%	-9.2%	-7.4%	-5.7%	-7.4%	0.13	37.52%	6.0%	284,092
8061	1.61	1.55	1.45	1.31	1.24	1.19	-3.7%	-6.5%	-9.7%	-5.3%	-4.0%	0.12	32.69%	5.9%	2,079,145
5213	5.39	4.86	4.65	4.20	3.82	3.43	-9.8%	-4.3%	-9.7%	-9.0%	-10.2%	0.16	51.03%	5.9%	1,716,469
4470	2.17	2.15	2.04	2.01	1.93	1.80	-0.9%	-5.1%	-1.5%	-4.0%	-6.7%	0.07	19.47%	5.8%	161,189
4034	6.33	6.28	5.87	5.68	5.49	5.38	-0.8%	-6.5%	-3.2%	-3.3%	-2.0%	0.07	16.85%	5.7%	489,419
5478	5.05	4.41	3.80	3.38	3.10	2.81	-12.7%	-13.8%	-11.1%	-8.3%	-9.4%	0.22	68.66%	5.5%	755,660
5040	11.04	9.71	8.20	7.31	6.12	5.31	-12.0%	-15.6%	-10.9%	-16.3%	-13.2%	0.27	88.98%	5.4%	143,207
4452	2.59	2.47	2.27	2.08	1.95	1.89	-4.6%	-8.1%	-8.4%	-6.3%	-3.1%	0.13	34.24%	5.3%	912,856
6306	4.92	4.53	4.20	3.92	3.59	3.17	-7.9%	-7.3%	-6.7%	-8.4%	-11.7%	0.16	49.57%	5.0%	564,662
7090	5.67	5.33	4.82	4.60	4.34	4.08	-6.0%	-9.6%	-4.6%	-5.7%	-6.0%	0.13	35.99%	5.0%	944
7038	5.10	4.80	4.34	4.14	3.91	3.67	-5.9%	-9.6%	-4.6%	-5.6%	-6.1%	0.12	35.98%	5.0%	0
8046	2.06	2.09	2.04	1.97	1.91	1.91	1.5%	-2.4%	-3.4%	-3.0%	0.0%	0.04	10.72%	4.9%	2,977,425
0037	3.02	2.99	2.85	2.81	2.76	2.60	-1.0%	-4.7%	-1.4%	-1.8%	-5.8%	0.05	15.44%	4.8%	904,150
5348	3.73	3.50	3.12	2.93	2.71	2.49	-6.2%	-10.9%	-6.1%	-7.5%	-8.1%	0.15	45.13%	4.8%	747,567
7520	2.78	2.55	2.42	2.24	2.04	1.84	-8.3%	-5.1%	-7.4%	-8.9%	-9.8%	0.15	46.23%	4.7%	1,259,871
3629	1.51	1.48	1.39	1.33	1.27	1.25	-2.0%	-6.1%	-4.3%	-4.5%	-1.6%	0.08	19.81%	4.5%	1,114,185
7710	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.3%	2,001,418
7711	4.08	4.12	4.03	3.91	3.96	3.94	1.0%	-2.2%	-3.0%	1.3%	-0.5%	0.02	8.16%	4.3%	153,749
3365	3.31	3.28	3.19	3.04	2.96	2.81	-0.9%	-2.7%	-4.0%	-2.6%	-5.1%	0.06	17.05%	4.2%	249,490
4361	0.71	0.67	0.61	0.58	0.54	0.50	-5.6%	-9.0%	-4.9%	-6.9%	-7.4%	0.13	38.64%	4.0%	675,337
2881	2.93	2.78	2.60	2.44	2.38	2.24	-5.1%	-6.5%	-6.2%	-2.5%	-5.9%	0.10	28.90%	4.0%	191,114
2688	2.42	2.30	2.15	2.01	1.94	1.89	-5.0%	-6.5%	-6.5%	-3.5%	-2.6%	0.10	26.41%	3.9%	123,606
5102	5.20	4.96	4.68	4.41	4.07	3.91	-4.6%	-5.6%	-5.8%	-7.7%	-3.9%	0.11	30.86%	3.8%	617,424
2503	1.31	1.21	1.12	1.02	0.94	0.89	-7.6%	-7.4%	-8.9%	-7.8%	-5.3%	0.15	43.07%	3.6%	14,259
7390	4.84	4.54	4.21	4.04	3.86	3.68	-6.2%	-7.3%	-4.0%	-4.5%	-4.7%	0.10	29.57%	3.2%	520,802
5705	22.38	19.95	17.45	15.23	13.32	11.52	-10.9%	-12.5%	-12.7%	-12.5%	-13.5%	0.25	79.64%	2.7%	1,454
0065	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.00		0.0%	0
0066	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.00		0.0%	0
0067	0.04	0.04	0.04	0.04	N/A	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.00		0.0%	0