

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E
State: Missouri
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Rule
Date Submitted: 07/15/2011
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SERFF Status: Closed-APPROVED
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State Status: APPROVED
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Effective Date: 01/01/2012
Requested (New):
Effective Date: 01/01/2012
Requested (Renewal):
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnolfo, Roy Wood, Robert Dalton
Reviewer(s): Karen Rimel (primary)
Disposition Date: 08/05/2011
Disposition Status: APPROVED
Effective Date (New): 01/01/2012
Effective Date (Renewal): 01/01/2012
State Filing Description:

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
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 Filing Status Changed: 08/05/2011
 State Status Changed: 08/05/2011 Deemer Date:
 Created By: Frank Gnolfo Submitted By: Frank Gnolfo
 Corresponding Filing Tracking Number:
 State TOI: 16.0 Workers Compensation State Sub-TOI: 16.0004 Standard WC

Filing Description:

This item proposes to update:

- Excess Loss Factors in NCCI's 2009 Edition of the Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance
- Appendix E of NCCI's Basic Manual for Workers Compensation and Employers Liability Insurance to reflect revised hazard group assignments for certain class codes

Company and Contact

Filing Contact Information

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 St. Louis, MO 63126

Filing Company Information

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

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

NAIC Number: RO99985

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

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

State: Missouri Filing Company: NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Karen Rimel	08/05/2011	08/05/2011

SERFF Tracking #:

NCCI-127319047

State Tracking #:

Company Tracking #:

R-1402 (BD)

State: Missouri Filing Company: NCCI

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC

Product Name: R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E

Project Name/Number: /

Disposition

Disposition Date: 08/05/2011

Effective Date (New): 01/01/2012

Effective Date (Renewal): 01/01/2012

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Memorandum	REVIEWED	Yes
Rate	Exhibit 1	APPROVED	Yes
Rate	Exhibit 2	APPROVED	Yes

SERFF Tracking #:

NCCI-127319047

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

R-1402 (BD)

State:

Missouri

Filing Company:

NCCI

TOI/Sub-TOI:

16.0 Workers Compensation/16.0004 Standard WC

Product Name:

R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E

Project Name/Number:

/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	APPROVED 08/05/2011	Exhibit 1	ELF	Replacement	R-1400	R-1402 Exhibit 1 MO.pdf
2	APPROVED 08/05/2011	Exhibit 2	Hazard Group	Replacement	B-1404	R-1402 Exhibit 2(All Others).pdf

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MISSOURI STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS

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

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MISSOURI STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

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

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

EXHIBIT 2

BASIC MANUAL—2001 EDITION

APPENDIX E

CLASSIFICATIONS BY HAZARD GROUP

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VT)

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Class Code	Applies in:	Discontinued in:	Hazard Group A–G
6702	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		FE
6703	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		FE
6704	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		FE
7151	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		EF
7152	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		EF
7153	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		EF
8734	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BE
8737	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BE

**ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS
LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E**

EXHIBIT 2 (CONT'D)

Class Code	Applies in:	Discontinued in:	Hazard Group A–G
8738	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BE
8805	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BC
8814	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BC
8815	AL, AK, AZ, AR, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NV, NH, NM, NC, OK, OR, RI, SC, SD, TN, UT, VT, VA, WV		BC

SERFF Tracking #:

NCCI-127319047

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

R-1402 (BD)

State:

Missouri

Filing Company:

NCCI

TOI/Sub-TOI:

16.0 Workers Compensation/16.0004 Standard WC

Product Name:

R-1402 2011 Update to Retrospective Rating Plan Parameters - Excess Loss Factors - and Update to Basic Manual Appendix E

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	R-1402 Filing Memorandum.pdf
Item Status:	REVIEWED
Status Date:	08/05/2011

FILING MEMORANDUM

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

PURPOSE

This item proposes to update:

- Excess Loss Factors in NCCI's 2009 Edition of the *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance*¹
- Appendix E of NCCI's *Basic Manual for Workers Compensations and Employers Liability Insurance* to reflect revised hazard group assignments for certain class codes

BACKGROUND

Retrospective rating is a plan for adjusting premium according to the loss experience during the effective period of a policy.

Excess Loss Factors

The Retrospective Rating Plan contains an optional provision—an individual loss limitation—which limits the amount of a loss arising out of any one accident that will be used in the calculation of retrospective premium adjustments. The charge for limiting losses is determined by application of an Excess Loss Factor (ELF).

The ELFs vary by loss limitation and hazard group. The variation in ELFs across hazard groups reflects the varying degrees of severity exposure to occupational hazards inherent to operations associated with each classification. ELFs must be updated periodically for two reasons:

1. ELFs are computed from excess ratios, which reflect the expected percentage of losses above a given loss limit. For any fixed limit, inflation will increase the percentage of losses above that limit. Therefore, excess ratios and ELFs are periodically updated to accurately reflect the effect of inflation on those losses.
2. Overall excess ratios are computed as a weighted average of injury type excess ratios. Thus, excess ratios, and consequently ELFs, must be updated regularly for changes in the mix of injury types.

The proposed state ELFs are based on the data underlying the currently approved NCCI loss cost filing. This data was trended forward to the effective date of the next anticipated NCCI loss cost filing. The proposed ELFs were then computed in the same way as the currently approved ELFs.

Table of Classifications by Hazard Group

Hazard group assignments are used to establish the proper ELF for risks electing a loss limitation under a retrospective rating plan. Class codes are assigned to hazard groups based on their ELFs. This effectively categorizes the relative extent to which workers are exposed to serious occupational injuries.

The Table of Classifications by Hazard Group is located in Appendix E of NCCI's *Basic Manual*. This item revises the hazard group assignments for the FELA (Federal Employers Liability Act) class codes. These revisions will make the hazard grouping for these codes consistent with the source code that is used to

¹ The update to retrospective rating values will also apply to the 2004 edition of NCCI's *Retrospective Rating Plan Manual* for Florida.

FILING MEMORANDUM

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

calculate their loss costs/rates. Although Appendix E applies in both the voluntary and assigned risk markets, these revisions to the FELA class codes will not affect the assigned risk market where NCCI is the Plan Administrator since the FELA codes do not apply.

Hazard groups are also used in deductible programs, which are offered in several states on an optional basis. In these states, the premium reduction percentages vary by hazard group. Revised deductible values that incorporate the new hazard group assignments will be included in the next rate or loss cost filing that is effective on or after January 1, 2012. The hazard group assignments are based on the classification, subject to any deductible amount, that produces the largest amount of estimated workers compensation standard premium for that state.

PROPOSAL

In states for which loss costs are developed rather than final rates, this filing proposes to update the ELF's that are used with an optional loss limitation in the Retrospective Rating Plan. This filing also proposes to update the hazard group assignments for the FELA class codes.

- **Exhibit 1** contains the proposed ELF's. For Arizona, Florida, Iowa, Idaho, Virginia and West Virginia, updated ELF's will be included in each state's next rate/loss cost filing.

Note: Some states have Excess Loss Pure Premium Factors, but do not have Excess Loss and Allocated Expense Pure Premium Factors. This includes Georgia, Illinois, Kentucky, Louisiana, Maryland, Oregon and South Dakota.

- **Exhibit 2** provides the proposed hazard group assignments for the FELA class codes where changes are recommended. For Virginia and West Virginia, this update will be included in each state's next loss cost filing.

Arizona State-Specific

It is proposed that Arizona adopt only Exhibit 2 for the updates to the hazard group assignments in Appendix E of NCCI's *Basic Manual*. Updated ELF's will be included in the next rate filing, so Exhibit 1 is not needed at this time.

Florida State-Specific

It is proposed that Florida adopt only Exhibit 2 for the updates to the hazard group assignments in Appendix E of NCCI's *Basic Manual*. Updated ELF's will be included in the next rate filing, so Exhibit 1 is not needed at this time.

Idaho State-Specific

It is proposed that Idaho adopt only Exhibit 2 for the updates to the hazard group assignments in Appendix E of NCCI's *Basic Manual*. Updated ELF's will be included in the next rate filing, so Exhibit 1 is not needed at this time.

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FILING MEMORANDUM

ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E

Iowa State-Specific

It is proposed that Iowa adopt only Exhibit 2 for the updates to the hazard group assignments in Appendix E of NCCI's *Basic Manual*. Updated ELF's will be included in the next rate filing, so Exhibit 1 is not needed at this time.

IMPACT

Excess Loss Factors

The proposed ELF's are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELF's were not updated, there would be a natural slippage over time caused by inflation acting to increase the percentage of losses over any fixed loss limit. The proposed ELF's also reflect the updated mix of injury types. These changes are not expected to have any impact on overall premium levels.

Table of Classifications by Hazard Group

It is anticipated that the overall statewide premium impact of the revised hazard group assignments is negligible.

IMPLEMENTATION

In order to implement this item, the attached Exhibits detail the changes required in NCCI's 2009 Edition of the *Retrospective Rating Plan Manual* and Appendix E of NCCI's *Basic Manual*.

This item is applicable to new and renewal voluntary policies and will become effective concurrently with each state's approved rate/loss cost filing for the 2012 filing cycle. For example, this item will be effective January 1, 2012 for approved rate/loss cost filings that have a January 1, 2012 effective date. Similarly, this item will be effective July 1, 2012 for approved rate/loss cost filings that have a July 1, 2012 effective date. If there is no rate/loss cost filing for a state in a given year, this item will take effect on that state's "normal" rate effective date. (The "normal" rate effective date is the anniversary date of the previous year's effective date in that state.)

The following chart shows the anticipated effective dates for each state:

State	Anticipated Effective Date ¹
Alabama	March 1, 2012
Alaska	January 1, 2012
Arizona ²	January 1, 2012
Arkansas	July 1, 2012
Colorado	January 1, 2012

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FILING MEMORANDUM

**ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS
 LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E**

Connecticut	January 1, 2012
District of Columbia	November 1, 2011
Florida ²	January 1, 2012
Georgia	March 1, 2012
Hawaii	Effective date is determined upon regulatory approval of the individual carrier's election to adopt this change. This item will be implemented in Hawaii's loss cost filing proposed to be effective January 1 2012.
Idaho ²	January 1, 2012
Illinois	January 1, 2012
Indiana	January 1, 2012
Iowa ²	January 1, 2012
Kansas	January 1, 2012
Kentucky	October 1, 2011
Louisiana	May 1, 2012
Maine	January 1, 2012
Maryland	January 1, 2012
Mississippi	March 1, 2012
Missouri	January 1, 2012
Montana	July 1, 2012
Nebraska	February 1, 2012
Nevada	March 1, 2012
New Hampshire	January 1, 2012
New Mexico	January 1, 2012
North Carolina	April 1, 2012
Oklahoma	January 1, 2012
Oregon	January 1, 2012
Rhode Island	June 1, 2012
South Carolina	July 1, 2012
South Dakota	July 1, 2012
Tennessee	March 1, 2012

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FILING MEMORANDUM

**ITEM R-1402—2011 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS
LOSS FACTORS—AND UPDATE TO BASIC MANUAL APPENDIX E**

Utah	December 1, 2011
Vermont	April 1, 2012

- ¹ Subject to change depending on the approved effective date of the loss cost filing if a loss cost filing has been submitted for a state.
- ² Updated Excess Loss Factors (ELF) will be included in the state's next rate filing.

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