

December 6, 2017

Ms. Julie Lederer, FCAS, MAAA
Missouri Department of Insurance
301 W. High St.
Jefferson City, MO 65102

RE: Workers Compensation Voluntary Advisory Loss Costs and Rating Values
Proposed Effective January 1, 2018

Dear Ms. Lederer:

At your request, we have reviewed the above-referenced rate filing. This memorandum documents our findings and conclusions.

BACKGROUND

The NCCI has submitted a voluntary loss cost filing with a proposed effective date of January 1, 2018. Voluntary loss costs are intended to cover anticipated indemnity and medical benefits, including a provision for loss adjustment expenses.

The overall change proposed by the NCCI is -3.0% for voluntary loss costs, relative to the current approved loss costs which went into effect on August 1, 2017. The proposed voluntary rate decrease consists of a -1.7% change in loss costs due to experience and development, a change of -1.0% due to the change in trend, a +0.2% change due to benefits, and a -0.5% change due to the reduction in loss adjustment expenses. The maximum proposed voluntary rate change by classification is +21.0%, and the minimum proposed change by classification is -26.0%.

We have limited our review to the information provided by the NCCI in the filing, supporting exhibits, and responses to subsequent information requests.

RATE INDICATION: VOLUNTARY LOSS COST CHANGE

We have reviewed the methodology and assumptions used by the NCCI in determining the proposed change in voluntary loss costs, and have concluded that the proposed overall voluntary change is reasonable. Below are our comments on the methodologies and assumptions in the filing.

Experience Period

The NCCI's analysis is based on two policy years of statewide experience from 2014 to 2015. Statewide experience includes premiums and losses from both the voluntary and assigned risk

markets. Policy year losses are stated on a limited basis and loaded with an excess loss provision. An average of paid losses and reported losses (paid losses plus case reserves) from these two policy years are used as a basis for the ultimate loss projections.

While the two most recent policy years have considerable volume, they are still immature for a long-tailed line of business like workers compensation. At our request, the NCCI provided three additional years of analysis, policy years 2011-2013. The indicated change including these additional years is -2.3% compared to the -3.0% proposed change. The table below shows the indicated change by year for the most recent five policy years.

Policy Year	Paid Indication	Reported Indication	Average Paid, Reported
2015	-3.0%	-4.7%	-3.9%
2014	-0.1%	-4.2%	-2.1%
2013	-1.8%	-4.8%	-3.2%
2012	-2.4%	-2.3%	-2.4%
2011	+0.4%	+0.3%	+0.2%*

*We have not investigated the immaterial, apparent discrepancy for policy year 2011 where the paid and reported indications are both slightly higher than the average.

We note that the indications for all policy years are generally in line with one another, with policy year 2011 being the exception. Given the consistency in the indications for older policy years, we find the two-year experience period to be reasonable.

Statewide vs. Voluntary Experience

The NCCI develops the voluntary indication by considering both voluntary and assigned risk business, referred to as “statewide” business, throughout the filing. The indicated statewide loss cost change is, in a sense, the required change to voluntary loss cost levels to adequately rate both the voluntary and the assigned risk markets. In Missouri, there is a designated Assigned Risk Plan Administrator carrier, who reports both voluntary and assigned risk business to the NCCI for ratemaking purposes.

Upon request, the NCCI provided the voluntary indication removing the assigned risk market experience. The resulting indicated voluntary loss cost level change, exclusive of assigned risk experience, is -3.6% compared to the filed -3.0%.

Based on the information provided, assigned risk premium represents approximately 2.5% of total statewide premium volume. Given the limited volume of the assigned risk market and the materially consistent results of the statewide versus voluntary only indications, we have no objections to the use of statewide data for this indication.

Unlimited vs. Limited Losses

The NCCI employs a large loss procedure in approximately 30 states, including Missouri, which is intended to minimize the impact of large, volatile claims on the voluntary loss cost indication by applying a large loss threshold, and subsequently loading in an excess loss

provision. The threshold is based on statewide premium volume and varies from one state to another.

Upon request, the NCCI provided us with the indicated statewide change based on two policy years of unlimited statewide losses. The use of unlimited losses results in an indicated change of -1.9%, compared to the filed change of -3.0%. Based on our review, we have concluded that the use of limited losses and an excess provision is reasonable.

On-Level Standard Earned Premiums

Policy year standard earned premium is developed to current loss cost and experience modification levels.

In addition to historical loss cost filings, there is an adjustment for a -4.0% loss cost change effective 8/1/2017, which is associated with the *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund* decision. This decision shifts the responsibility for paying certain claims from insurers to the Second Injury Fund, and thus results in an estimated overall decrease to workers compensation costs.

Upon request, the NCCI provided the Law-Only filing detailing this change. Based on the information provided, we have no objections to the premium on-level adjustment included in this filing to account for the -4.0% loss cost change effective 8/1/2017.

The combined impact of the law change and the overall change proposed this filing is a decrease of -6.9%, relative to the loss costs approved effective 1/1/2017 ($0.96 \times 0.97 - 1.00$).

Loss Development

Policy year limited losses are developed to an ultimate basis using both the paid and reported loss development methods. The age-to-age factors are selected using a three-year average for paid losses and a five-year average for reported losses. The indicated changes by policy year based on the paid versus the reported development method do not exhibit any inherent biases or trends for policy years 2011 and 2012, although for the latest three policy years the reported loss development method indicates a larger decrease than the paid method.

We requested paid development factors based on an average of five years, and they do not appear to materially differ from the selected factors.

The paid and reported development methods assume that future loss emergence (i.e., payment, reporting and reserving patterns) will follow historical patterns. To test this assumption, we reviewed the following items provided by the NCCI upon request:

- Average case per open claim triangles for medical and indemnity separately,
- Paid to paid plus case loss ratio triangles for medical and indemnity separately,
- Indemnity claim closure rate triangle, and
- Paid and case losses to standard earned premium triangles for medical and indemnity separately.

We noted no consistent calendar year changes in average case reserve per open claim, which suggests the reported loss development method is not materially distorted by industry wide patterns of case reserve strengthening or weakening. Additionally, our review of diagnostic triangles related to payment patterns and closure rates did not reveal any material changes in paid loss emergence that would distort estimated ultimate losses based on paid or reported loss development.

Based on our review of the projections and the diagnostic data, we have concluded that both the paid and reported loss development methods are reasonable approaches for estimating ultimate losses.

19th to Ultimate Reported Loss Development Tail Factors

In this filing, the reported tail factors are based on a ten-year average of reported losses, and paid tail factors apply a five-year average paid-to-reported ratio at a 19th report. The NCCI also includes an adjustment to reduce the unlimited tail development factors to a limited basis. This procedure is consistent with prior filings.

We would generally recommend using a longer-term average in the paid-to-reported ratios at a 19th report. However, given the relative stability in these ratios shown in Appendix A-II, we do not have any concerns with the use of a five-year period.

Loss Trend

The filing proposes to maintain the prior selected indemnity trend factor of -2.0% and to decrease the medical trend factor from -1.0% to -1.5%. Both selected factors are consistent with exponential fits based on the most recent 4 to 15 years. The table below shows the range of indicated loss cost changes, assuming indemnity and medical trends consistent with the minimum and maximum exponential fits using 4-, 8-, 12- and all years as the basis for the exponential fits.

	Indemnity	Medical	Indicated Change
Minimum Trend	-4.3%	-2.2%	-7.9%
Maximum Trend	-1.7%	-0.9%	-1.3%
Selected Trend	-2.0%	-1.5%	-3.0%

Based on our review of the information provided, we find the selected trend factors for indemnity and medical to be reasonable.

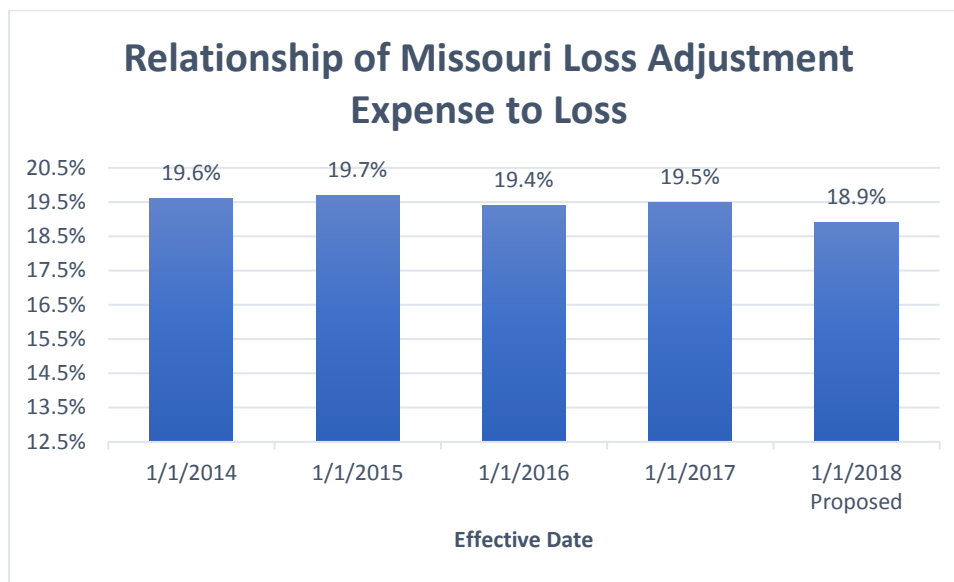
Benefit Level Changes

This filing includes both historical and prospective benefit level adjustments to reflect the estimated impact of changes to the Missouri minimum and maximum weekly benefits. Historical adjustments are reflected in the indemnity loss on-level factors in Appendix A-I, and prospective adjustments are reflected in line 12 in Exhibit I (with additional support found in Appendix C). These benefit level changes do not impact medical losses. We have not reviewed

the support for these adjustments; however, the indicated changes are minimal and consistent with similar changes in benefit levels in prior years.

Voluntary Loss Adjustment Expense

The voluntary loss costs proposed by the NCCI include a provision to account for loss adjustment expense (LAE). The LAE load proposed in this filing is 18.9%, compared to the current approved LAE load of 19.5%. The bar chart below shows the LAE load included in the five most recent filings in Missouri.



These percentages include a provision for both defense and cost containment expense (DCCE) and adjusting and other expense (AOE), and consider both countrywide and Missouri-specific data for private carriers.

The selected ratio of LAE to loss for private carriers is determined by applying the Missouri-to-countrywide DCCE relativity to the three-year average countrywide DCCE ratio, and then adding this resulting Missouri DCCE ratio to the three-year average countrywide AOE ratio. The private carrier LAE ratio is then weighted with the Missouri State Fund LAE ratio to arrive at the proposed 18.9% LAE load. We have reviewed the underlying private carrier Missouri and countrywide data, and have concluded that the selected LAE ratio of 18.9% appears reasonable.

Individual Class Pure Premiums

After determining the overall -3.0% voluntary rate indication, indicated changes by individual occupational class are determined.

The loss experience of each industry group determines the overall loss cost change for each industry group. The indicated class code loss cost, the current class code loss cost, and the countrywide loss cost (adjusted to state conditions) are credibility-weighted together to

Ms. Julie Lederer
December 6, 2017
Page 6 of 6

calculate the class code loss cost, prior to any limiting. Due to the lower credibility of each class code, individual losses are also limited for the sake of these calculations.

The swing limits for any individual class code loss cost are capped at the industry group loss cost change $\pm 20\%$, rounded to the nearest 1%, which is consistent with prior filings. We have no objections to these swing limits or methodology.

Terrorism Loss Cost

Following the terrorist attacks of September 11, 2001, the NCCI estimated a loss cost associated with acts of terrorism, which had not been updated since originally introduced. With this filing, the NCCI is proposing to reduce the loss cost from \$0.01 per \$100 of payroll to \$0.005. We have reviewed the support for this reduction and concluded that the proposed reduction in loss costs appears reasonable given the lack of a large act of terrorism on US soil over the past 16 years.

CONCLUSIONS AND RECOMMENDATIONS

Based on our review of the filing and the underlying methods and assumptions, we conclude that the proposed changes to the voluntary loss costs are reasonable.

We recommend an indicated Missouri voluntary market advisory loss cost change of -3.0%, effective January 1, 2018, consistent with the NCCI's filed change.

Sincerely,



Ashley Ramos, FCAS, MAAA
(678) 684-4874
aramos@merlinosinc.com



September 18, 2017

Mr. Jim Davis, ACAS, MAAA
Director and Actuary
Actuarial & Economics Services
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487

RE: Workers Compensation Advisory Loss Costs and Rating Values
Missouri Voluntary Market
Effective January 1, 2018

Dear Mr. Davis:

Merlinos & Associates, Inc. has been engaged by the Missouri Department of Insurance to review the above-referenced filing. To assist with our review, please respond to our requests below. The items are numbered according to the order of exhibits in the NCCI Advisory Loss Costs and Rating Values Filing. Please note that some of this information is requested in Excel format.

1. Extend Exhibit I, Sections A through C, to include Policy Years 2011 through 2013. Please provide in Excel format.
2. Provide exhibits similar to Exhibit I, Sections A through C, including Policy Years 2011 through 2015, for paid and paid plus case losses separately. Please provide in Excel format.
3. Extend Appendix A-I to include Policy Years 2011 through 2013.
4. Provide all actuarial workpapers supporting the estimated rate level change of -4.0% effective August 1, 2017.
5. Extend Appendix A-II, Section A to include Policy Years 2011 through 2013. Please provide in Excel format.
6. Extend Appendix A-II, Sections C and D to include 5 years of Paid Loss Development Factors.

Mr. Jim Davis
September 18, 2017

7. Provide a large loss report detailing specific losses (on an individual claim basis) that exceeded \$500,000 for Policy Years 2011 through 2015 on a paid OR a paid plus case basis.
8. Provide exhibits similar to Exhibit I, Sections A through C, including Policy Years 2011 through 2015, for losses on an unlimited basis. Please provide in Excel format.
9. Provide the following policy year triangles for indemnity and medical separately, in Excel format:
 - Paid to paid plus case ratios;
 - Paid losses to premium;
 - Case reserves to premium;
 - Case reserves on open indemnity claims; and
 - Closed claims/reported indemnity claims, along with the triangles of actual closed and reported counts underlying the triangle of ratios.
10. Provide the estimated overall impact of each change in methodology from the previous filing.
11. Provide a graph showing the impact on premium of loss cost departures, schedule rating and dividends for the most recent 10 years of data available.

Please feel free to contact me with any questions regarding this request.

Sincerely,



Ashley Ramos, FCAS, MAAA
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aramos@merlinosinc.com

cc: Carla Townsend, NCCI
Julie Lederer, Missouri DOI
Patrick Lennon, Missouri DOI
Gina Clark, Missouri DOI
Rebecca Helton, Missouri DOI

Missouri

Advisory Loss Costs and
Rating Values Filing

Proposed Effective January 1, 2018

Response to Requests
Dated September 18, 2017



MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$646,094,707
(2) Premium On-level Factor (Appendix A-I)	0.757
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$489,093,693

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$209,549,112
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.014
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$212,482,800
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.434
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.941
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.408
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.410
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.412

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$281,599,034
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$281,599,034
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.576
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.956
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.551
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.554
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.554

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.966
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EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$634,702,253
(2) Premium On-level Factor (Appendix A-I)	0.731
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$463,967,347

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$213,365,927
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.026
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$218,913,441
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.472
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.922
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.435
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.438
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.440

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$266,584,124
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$266,584,124
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.575
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.941
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.541
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.544
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.544

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.984
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$547,086,462
(2) Premium On-level Factor (Appendix A-I)	0.810
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$443,140,034

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$197,404,441
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.037
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$204,708,405
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.462
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.418
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.421
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.423

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$261,383,970
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$261,383,970
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.590
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.927
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.547
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.550
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.550

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.973
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EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section D - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$529,734,712
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$434,382,464

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$192,264,427
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.051
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$202,069,913
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.465
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.886
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.412
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.414
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.416

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$267,531,335
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$267,531,335
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.616
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.913
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.562
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.565
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.565

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.981
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EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section E - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$552,297,754
(2) Premium On-level Factor (Appendix A-I)	0.781
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$431,344,546

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$199,816,924
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.061
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$212,005,756
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.491
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.868
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.426
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.429
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.431

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$274,910,247
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$274,910,247
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.637
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.900
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.573
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.576
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.576

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.007
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EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section F - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.966
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.984
(3) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.973
(4) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.981
(5) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	1.007
(6) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)+(3)+(4)+(5)] / 5$	0.982



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EXHIBIT I - PAID LOSSES

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$646,094,707
(2) Premium On-level Factor (Appendix A-I)	0.757
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$489,093,693

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$212,762,793
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.014
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$215,741,472
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.441
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.941
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.415
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.417
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.419

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$282,725,209
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$282,725,209
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.578
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.956
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.553
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.556
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.556

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.975
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EXHIBIT I - PAID LOSSES

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$634,702,253
(2) Premium On-level Factor (Appendix A-I)	0.731
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$463,967,347

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$218,216,219
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.026
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$223,889,841
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.483
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.922
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.445
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.448
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.450

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$271,955,265
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$271,955,265
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.586
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.941
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.551
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.554
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.554

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.004
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MISSOURI

EXHIBIT I - PAID LOSSES

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$547,086,462
(2) Premium On-level Factor (Appendix A-I)	0.810
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$443,140,034

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$200,913,161
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.037
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$208,346,948
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.470
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.425
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.428
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.430

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$264,895,943
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$264,895,943
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.598
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.927
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.554
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.557
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.557

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.987
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MISSOURI

EXHIBIT I - PAID LOSSES

Determination of Indicated Loss Cost Level Change

Section D - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$529,734,712
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$434,382,464

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$193,809,972
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.051
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$203,694,281
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.469
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.886
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.416
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.418
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.420

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$265,354,892
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$265,354,892
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.611
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.913
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.558
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.561
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.561

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.981
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MISSOURI

EXHIBIT I - PAID LOSSES

Determination of Indicated Loss Cost Level Change

Section E - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$552,297,754
(2) Premium On-level Factor (Appendix A-I)	0.781
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$431,344,546

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$198,835,683
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.061
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$210,964,660
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.489
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.868
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.424
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.427
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.429

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$276,524,463
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$276,524,463
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.641
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.900
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.577
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.580
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.580

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.009
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**MISSOURI****EXHIBIT I - PAID LOSSES****Determination of Indicated Loss Cost Level Change****Section F - Indicated Change Based on Experience, Trend, and Benefits**

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.975
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	1.004
(3) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.987
(4) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.981
(5) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	1.009
(6) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)+(3)+(4)+(5)] / 5$	0.991



MISSOURI

EXHIBIT I - PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$646,094,707
(2) Premium On-level Factor (Appendix A-I)	0.757
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$489,093,693

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$206,335,431
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.014
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$209,224,127
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.428
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.941
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.403
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.405
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.407

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$280,472,858
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$280,472,858
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.573
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.956
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.548
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.551
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.551

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.958
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MISSOURI

EXHIBIT I - PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$634,702,253
(2) Premium On-level Factor (Appendix A-I)	0.731
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$463,967,347

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$208,515,635
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.026
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$213,937,042
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.461
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.922
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.425
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.428
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.430

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$261,212,983
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$261,212,983
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.563
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.941
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.530
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.533
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.533

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.963
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MISSOURI

EXHIBIT I - PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$547,086,462
(2) Premium On-level Factor (Appendix A-I)	0.810
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$443,140,034

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$193,895,720
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.037
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$201,069,862
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.454
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.410
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.412
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.414

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$257,871,997
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$257,871,997
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.582
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.927
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.540
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.543
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.543

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.957
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MISSOURI

EXHIBIT I - PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section D - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$529,734,712
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$434,382,464

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$190,718,881
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.051
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$200,445,544
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.461
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.886
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.408
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.410
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.412

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$269,707,778
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$269,707,778
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.621
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.913
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.567
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.570
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.570

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.982
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MISSOURI

EXHIBIT I - PAID + CASE LOSSES

Determination of Indicated Loss Cost Level Change

Section E - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$552,297,754
(2) Premium On-level Factor (Appendix A-I)	0.781
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$431,344,546

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$200,798,164
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.061
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$213,046,852
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.494
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.868
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.429
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.432
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.434

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$273,296,031
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$273,296,031
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.634
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.900
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.571
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.574
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.574

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.008
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**MISSOURI****EXHIBIT I - PAID + CASE LOSSES****Determination of Indicated Loss Cost Level Change****Section F - Indicated Change Based on Experience, Trend, and Benefits**

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.958
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.963
(3) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.957
(4) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.982
(5) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	1.008
(6) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)+(3)+(4)+(5)] / 5$	0.974



MISSOURI
APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2015 Policy Year Premium to Present Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Removal	Off-balance Adjustment Factor*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/15	Base	1.000	1.000	1.000	0.902	0.837	1.003	0.757
NR 01/01/16	0.976	0.976						
NR 01/01/17	0.963	0.940						
NR 08/01/17	0.960	0.902						
				1.000				

Section B - Factor Adjusting 2015 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
07/01/14	Base	1.000	0.178	0.178	1.014
07/01/15	1.013	1.013	0.736	0.746	
07/01/16	1.013	1.026	0.086	0.088	
				1.012	

Section C - Factor Adjusting 2015 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
07/01/14	Base	1.000	0.178	0.178	1.000
07/01/15	1.000	1.000	0.736	0.736	
07/01/16	1.000	1.000	0.086	0.086	
				1.000	

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* $1.003 = 0.954 / 0.951 = (\text{Targeted Off-balance}) / (\text{Off-balance for Policy Year 2015})$

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MISSOURI
APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2014 Policy Year Premium to Present Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Removal	Off-balance Adjustment Factor*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/14	Base	1.000	1.000	1.000	0.869	0.837	1.005	0.731
NR 01/01/15	0.963	0.963						
NR 01/01/16	0.976	0.940						
NR 01/01/17	0.963	0.905						
NR 08/01/17	0.960	0.869						
				1.000				

Section E - Factor Adjusting 2014 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
01/01/14	Base	1.000	0.178	0.178	1.026
07/01/14	1.004	1.004	0.736	0.739	
07/01/15	1.013	1.017	0.086	0.087	
07/01/16	1.013	1.030			
				1.004	

Section F - Factor Adjusting 2014 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
01/01/14	Base	1.000	0.178	0.178	1.000
07/01/14	1.000	1.000	0.736	0.736	
07/01/15	1.000	1.000	0.086	0.086	
07/01/16	1.000	1.000			
				1.000	

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* $1.005 = 0.954 / 0.949 = (\text{Targeted Off-balance}) / (\text{Off-balance for Policy Year 2014})$

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MISSOURI
APPENDIX A-I

Determination of Policy Year On-level Factors

Section G - Factor Adjusting 2013 Policy Year Premium to Present Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost	Cumulative		Product	Adj. Factor	Adj. For	Off-balance	Premium
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)	Expense	Adjustment	Adjustment
	Change					Removal	Factor*	Factor
								(5)x(6)x(7)
NR 01/01/13	Base	1.000	1.000	1.000	0.970	0.837	0.998	0.810
NR 01/01/14	1.116	1.116						
NR 01/01/15	0.963	1.075						
NR 01/01/16	0.976	1.049						
NR 01/01/17	0.963	1.010						
NR 08/01/17	0.960	0.970						
				1.000				

Section H - Factor Adjusting 2013 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit	Cumulative		Product	Adj. Factor
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)
	Change				
07/01/12	Base	1.000	0.178	0.178	1.037
07/01/13	1.013	1.013	0.414	0.419	
01/01/14	1.007	1.020	0.322	0.328	
07/01/14	1.004	1.024	0.086	0.088	
07/01/15	1.013	1.037			
07/01/16	1.013	1.050			
				1.013	

Section I - Factor Adjusting 2013 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit	Cumulative		Product	Adj. Factor
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)
	Change				
07/01/12	Base	1.000	0.178	0.178	1.000
07/01/13	1.000	1.000	0.414	0.414	
01/01/14	1.000	1.000	0.322	0.322	
07/01/14	1.000	1.000	0.086	0.086	
07/01/15	1.000	1.000			
07/01/16	1.000	1.000			
				1.000	

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* $0.998 = 0.954 / 0.956 = (\text{Targeted Off-balance}) / (\text{Off-balance for Policy Year 2013})$

^



MISSOURI

APPENDIX A-I

Determination of Policy Year On-level Factors

Section J - Factor Adjusting 2012 Policy Year Premium to Present Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost	Cumulative		Product	Adj. Factor	Adj. For	Off-balance	Premium
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)	Expense Removal	Adjustment Factor*	Adjustment Factor (5)x(6)x(7)
	Change							
NR 01/01/12	Base	1.000	1.000	1.000	0.990	0.837	0.989	0.820
NR 01/01/13	1.021	1.021						
NR 01/01/14	1.116	1.139						
NR 01/01/15	0.963	1.097						
NR 01/01/16	0.976	1.071						
NR 01/01/17	0.963	1.031						
NR 08/01/17	0.960	0.990						
				1.000				

Section K - Factor Adjusting 2012 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit	Cumulative		Product	Adj. Factor
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)
	Change				
07/01/11	Base	1.000	0.178	0.178	1.051
07/01/12	1.008	1.008	0.736	0.742	
07/01/13	1.013	1.021	0.086	0.088	
01/01/14	1.007	1.028			
07/01/14	1.004	1.032			
07/01/15	1.013	1.045			
07/01/16	1.013	1.059			
				1.008	

Section L - Factor Adjusting 2012 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit	Cumulative		Product	Adj. Factor
Date	Level	Index	Weight	(2)x(3)	Present Index/ Sum Column (4)
	Change				
07/01/11	Base	1.000	0.178	0.178	1.000
07/01/12	1.000	1.000	0.736	0.736	
07/01/13	1.000	1.000	0.086	0.086	
01/01/14	1.000	1.000			
07/01/14	1.000	1.000			
07/01/15	1.000	1.000			
07/01/16	1.000	1.000			
				1.000	

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* $0.989 = 0.954 / 0.965 = (\text{Targeted Off-balance}) / (\text{Off-balance for Policy Year 2012})$



MISSOURI

APPENDIX A-I

Determination of Policy Year On-level Factors

Section M - Factor Adjusting 2011 Policy Year Premium to Present Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Removal	Off-balance Adjustment Factor*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 01/01/11	Base	1.000	1.000	1.000	0.960	0.837	0.971	0.781
NR 01/01/12	0.970	0.970						
NR 01/01/13	1.021	0.990						
NR 01/01/14	1.116	1.105						
NR 01/01/15	0.963	1.064						
NR 01/01/16	0.976	1.038						
NR 01/01/17	0.963	1.000						
NR 08/01/17	0.960	0.960						
				1.000				

Section N - Factor Adjusting 2011 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
07/01/10	Base	1.000	0.178	0.178	1.061
07/01/11	1.008	1.008	0.736	0.742	
07/01/12	1.008	1.016	0.086	0.087	
07/01/13	1.013	1.029			
01/01/14	1.007	1.036			
07/01/14	1.004	1.040			
07/01/15	1.013	1.054			
07/01/16	1.013	1.068			
				1.007	

Section O - Factor Adjusting 2011 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
Date					
07/01/10	Base	1.000	0.178	0.178	1.000
07/01/11	1.000	1.000	0.736	0.736	
07/01/12	1.000	1.000	0.086	0.086	
07/01/13	1.000	1.000			
01/01/14	1.000	1.000			
07/01/14	1.000	1.000			
07/01/15	1.000	1.000			
07/01/16	1.000	1.000			
				1.000	

NR New and renewal business.

@ Eliminates premium derived from expense constants.

* $0.971 = 0.954 / 0.982 = (\text{Targeted Off-balance}) / (\text{Off-balance for Policy Year 2011})$



Please note the following in connection with the requested information (enclosed):

- The MO Court of Appeals, Western District published a decision on 2/28/17 in *Richard Gattenby v. Treasurer of the State of Missouri — Custodian of the Second Injury Fund (Gattenby)*. The Court’s decision is that, with the exception of Occupational Disease (OD) claims, the Second Injury Fund is still responsible for second injuries (under Subsection MRS 287.220.2) unless both the pre-existing and subsequent injuries occur after 1/1/14, in which case Subsection MRS 287.220.3 (introduced via SB1 effective 1/1/14) would apply.

The Supreme Court declined to review on 5/30/17. Hence the *Gattenby* decision becomes a precedent that would be considered a “mandatory authority” in the Western district and a “persuasive authority” in the Eastern and Southern Districts. The decision essentially postpones the shift of claims from the SIF to employers/carriers. The shift will occur gradually over time and the associated losses will be reflected in future NCCI loss cost filings.

NCCI filed an average loss cost decrease of –4.0% effective 8/1/17 in response to this decision. Additionally, for the purpose of adjusting indemnity losses to the current benefit level, the impact of the *Gattenby* decision has been combined with the impact of SB 1 with an effective date of January 1, 2014.

- This year’s experience period falls directly in between SB1 (1/1/14) and *Gattenby* (2/28/17). Thus, there *may* be non-OD second injury (SI) claims in the experience period, which per *Gattenby*, would still be the responsibility of the SIF.

However, we have concluded that the experience period is appropriate for use in this filing for the following reasons:

- Losses in the experience period are as of 24 months and 36 months for PYs 2015 & 2014 respectively. Any potential non-OD SI claim amounts reported at these early maturities may be more reflective of the portion the employer/carrier would be responsible for (as opposed to the ultimate cost paid by the SIF):



P = cost of pre-existing injury

S = cost of subsequent injury alone

C = cost of combined injury

SIF is responsible for $C - (P+S)$; Carrier is responsible for S.

- The LDFs applied are primarily pre-SB1. Hence they would not provide for the ultimate cost of PTD Second Injury claims that may have shifted to employers/carriers.
- We conducted a confidential survey of large writers in Missouri. The carriers had not observed a noticeable shift of SI claims post SB1.
- NCCI **Statistical Plan** data indicates there has not been a noticeable increase of reported PTD claims as of 1st report (18 months from policy inception) in the post SB1 period (excludes large deductible experience).

Missouri Acc Yr	PTD Counts	Lost-time Counts	PT Share
2008	10	7,004	0.143%
2009	5	10,604	0.047%
2010	3	10,590	0.028%
2011	10	10,782	0.093%
2012	8	10,112	0.079%
2013	4	9,505	0.042%
Pre SB1	40	58,597	0.068%
2014	7	9,603	0.073%
2015	5	8,847	0.057%
Post SB1	12	18,450	0.065%

Missouri

Voluntary Loss Costs
Law-Only Filing

Proposed Effective August 1, 2017



**National Council on
Compensation Insurance, Inc.**

Appendix A

Carla Townsend
State Relations Executive
Regulatory Services Division

(P) 314-843-4001
(F) 561-893-5779
Email: Carla_Townsend@ncci.com

July 11, 2017

The Honorable Chlora Lindley-Myers
Director
Missouri Department of Insurance,
Financial Institutions and Professional Registration
Harry S Truman Bldg, Room 530
PO Box 690
Jefferson City, Missouri 65102

Re: **Workers Compensation—Missouri Voluntary Loss Costs Law-Only Filing
Proposed to Be Effective August 1, 2017**

Dear Director Lindley-Myers:

This amended filing proposes an average overall decrease of 4.0% from the January 1, 2017 NCCI Voluntary Loss Costs Including Trend. Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective August 1, 2017.

Note: This amended filing provides updated retrospective rating plan parameters, updated loss elimination ratios, and the entire package of relevant information for this change. Item R-1413 contains the updated January 1, 2018 retrospective rating plan parameters.

This filing is in response to the Missouri Court of Appeals, Western District decision in the case entitled *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund*.

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

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.



In the enclosed appendix is a list of companies, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me (314-843-4001) if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in cursive script that reads "Carla Townsend".

Carla Townsend
State Relations Executive
Regulatory Services Division



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**Missouri
Law-Only Filing – August 1, 2017**

Actuarial Certification

I, James R. Davis, am a Director and Actuary for the National Council on Compensation Insurance, Inc. I am an Associate of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

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

A handwritten signature in black ink that reads "James R. Davis". The signature is written in a cursive style and is positioned above a horizontal line.

James R. Davis, ACAS, MAAA
Director and Actuary
Actuarial and Economic Services



**Missouri
Law-Only Filing – August 1, 2017**

Table of Contents

	Page
Part 1 – Filing Overview	1
Executive Summary	
Exhibit I – Analysis of Decision	
Part 2 – Proposed Values	6
Proposed Voluntary Loss Costs and Rating Values	
Proposed Values for the Retrospective Rating Plan Manual	
Part 3 – Additional Information	17
Affiliate List	
Key Contacts	



Part 1 – Filing Overview

- Executive Summary
- Exhibit I – Analysis of Decision



Missouri Law-Only Filing – August 1, 2017

Executive Summary

NCCI has conducted an in-depth analysis of the impact of the Missouri Court of Appeals, Western District decision in the case entitled *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund*.

Based upon this analysis, NCCI is proposing an overall Workers Compensation voluntary loss cost level change of –4.0%, to be effective August 1, 2017.

<u>Key Components</u>	<u>Percentage Change</u>
Impact of change in Benefits	– 4.8%
Impact of change in Loss-based Expenses	+ 0.8%
Proposed Change in Overall Voluntary Loss Cost Level	– 4.0%

Proposed Changes in Voluntary Loss Cost Level by Industry Group:

<u>Industry Group</u>	<u>Average Change</u>
Manufacturing	–3.9%
Office and Clerical	–4.9%
Goods and Services	–3.4%
Contracting	–4.2%
Miscellaneous	–4.2%

Additionally, enclosed in this filing are changes to the Retrospective Rating Plan Manual, proposed effective August 1, 2017.



**Missouri
Law-Only Filing – August 1, 2017**

Exhibit I-A

Analysis of Missouri Court of Appeals, Western District Decision in *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund*

The Missouri Court of Appeals, Western District (“Court”), published a decision on February 28, 2017 in *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund* (“*Gattenby*”), which the Missouri Supreme Court declined to review on May 30, 2017. The *Gattenby* decision currently binds all Circuit Courts (trial courts) of Missouri as there are no Eastern or Southern Courts of Appeal District opinions, nor a Supreme Court opinion that conflicts with the *Gattenby* opinion.

The Court affirmed a permanent total disability award against Missouri’s Second Injury Fund (“SIF”) based on Gattenby’s 2014 knee injury and injuries sustained prior to January 1, 2014. NCCI estimates that this decision will impact Missouri workers compensation (“WC”) loss costs by –4.0%.

Note that this analysis is prospective in nature. That is, it only addresses the expected impact on Missouri loss costs for new and renewal policies written with effective dates on or after the proposed effective date of this filing, which is August 1, 2017.

Summary of the Effect of the *Gattenby* Decision

Senate Bill 1 (“SB 1”), effective January 1, 2014, modified section 287.220, among other sections, of the Missouri Revised Statutes (MRS). At the time, newly added MRS 287.220.3 narrowed the conditions under which the SIF would be liable for subsequent injury claims. It was the expectation of stakeholders that the new, more restrictive SIF eligibility requirements would apply to claims for accidents occurring or occupational disease (“OD”) filed on or after January 1, 2014, irrespective of the date of the pre-existing injury or injuries. However, in *Gattenby*, the Court ruled that the SIF was liable under MRS 287.220.2 for benefits to the claimant, who suffered an injury occurring in March 2014, because his pre-existing injury, that resulted in disability occurred before January 1, 2014. The Court found that when the primary injury is not an OD claim:

- Subsection 287.220.3 applies only when both the primary and pre-existing injuries occur after January 1, 2014
- Subsection 287.220.2 applies when the pre-existing injury or injuries occurred before January 1, 2014.¹

¹ The *Gattenby* decision and the statute are silent regarding accidents that occur on January 1, 2014; we conclude that primary and pre-existing accidents that occur on or after January 1, 2014 are included in subsection 287.220.3.



Missouri
Law-Only Filing – August 1, 2017

Exhibit I-A

Analysis of Missouri Court of Appeals, Western District Decision in *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund*

The *Gattenby* decision means that the SIF, rather than insurers², is still responsible for certain claims for which the primary injury (non-OD) occurred on or after January 1, 2014, but the pre-existing injury occurred before January 1, 2014.

Actuarial Analysis of the Impact of the *Gattenby* decision

SB 1 created subsection 287.220.3, which was intended to limit SIF liability for subsequent injury benefit payments. As mentioned above, it was the expectation of stakeholders that the new, more restrictive SIF eligibility requirements, would apply to claims for accidents occurring or OD filed on or after January 1, 2014, irrespective of the date of the pre-existing injury or injuries.

In the January 1, 2014 advisory loss cost filing, NCCI calculated and included an impact for SB 1 of +12.5% on indemnity benefit costs which translated to +3.8% on Missouri loss costs. The impact of +3.8% on Missouri loss costs was broken down into the following components:

- +4.6% on total benefit costs and
- –0.8% on loss adjustment expenses (LAE)

The *Gattenby* decision essentially rolls back the anticipated impact of SB 1, except that insurers continue to be responsible for subsequent injury benefit costs for OD claims, and also benefit costs on claims meeting certain criteria where both the primary and pre-existing injuries occurred on or after January 1, 2014. The majority of the +3.8% impact due to the enactment of SB 1 needs to be reversed.

As a result of the *Gattenby* decision, a shift in claims from the SIF to employers/insurers will still occur. However, the shift will occur gradually over time as second injury claims emerge, where the pre-existing injury or injuries are subsequent to January 1, 2014. The impact of these claims, if any, will be reflected in future NCCI loss cost filings in Missouri.

² The *Gattenby* decision would also impact self-insured employers. However, the focus of this analysis is on Missouri WC loss costs and therefore references to the cost impact on self-insured employers is omitted.



**Missouri
Law-Only Filing – August 1, 2017**

Exhibit I-A

Analysis of Missouri Court of Appeals, Western District Decision in *Richard Gattenby v. Treasurer of the State of Missouri – Custodian of the Second Injury Fund*

Below is the calculation of the expected impact of the *Gattenby* decision using the anticipated impact of SB 1 with respect to costs for subsequent injury claims:

	Item	Impact	Notes
(a)	SB 1 impact on indemnity benefit costs	+12.5%	See 1/1/2014 Missouri Technical Supplement
(b)	OD losses as a percentage of total indemnity benefit costs in Missouri	4.9%	These costs are anticipated to remain with insurers ³
(c)	Estimated percentage of row (a) where both the primary and pre-existing injuries occur on or after 1/1/2014	1.0%	These costs are anticipated to remain with insurers. Selection based on judgment.
(d)	Reversal of SB 1 impact on indemnity benefit costs, adjusted for rows (b) and (c)	-10.5%	$= 1 / [1 + (a) \times (1 - (b) - (c))] - 1$
(e)	Indemnity benefits as a percentage of total benefit costs in Missouri ⁴	45.3%	
(f)	Impact of adjusted SB 1 reversal on total benefit costs	-4.8%	$= (d) \times (e)$
(g)	Impact of elimination of SB 1 adjustment on LAE	+0.8%	See 1/1/2017 Missouri Technical Supplement, Exhibit II, Section B ⁵
(h)	Impact on Missouri loss costs due to the <i>Gattenby</i> decision	-4.0%	$= [1 + (f)] \times [1 + (g)] - 1$

³ Share of OD plus cumulative injury claim dollars from NCCI Workers Compensation Statistical Plan data for Policy Years 2011 through 2014. Cumulative injury claim costs are included since per MRS 287.067, "An injury due to repetitive motion is recognized as an occupational disease for purposes of this chapter."

⁴ Based on NCCI Financial Call data for Missouri for Policy Years 2013 and 2014 projected to 2/28/2017.

⁵ Elimination of the application of the 0.992 SB 1 adjustment factor included in the 1/1/2017 Missouri loss cost filing results in an increase in the LAE provision from 18.5% of loss to 19.5%.



**Missouri
Law-Only Filing – August 1, 2017**

Part 2 – Proposed Values

- Proposed Voluntary Loss Costs and Rating Values
- Proposed Values for the Retrospective Rating Plan Manual



Missouri Law-Only Filing – August 1, 2017

Proposed Voluntary Loss Costs and Rating Values

The following pages include exhibits of proposed values for the voluntary market as described below:

- NCCI Voluntary Loss Costs Including Trend, expected loss rates (ELRs) and D-ratios by class code, along with the associated footnotes.
- Advisory miscellaneous values including
 - Advisory loss elimination ratios (*updated*)
 - Basis of premium applicable for class code 7370 – Taxicab Co
 - Maximum and minimum weekly payroll applicable for select class codes
 - Premium determination for Executive Officers, Members of Limited Liability Companies, and Partners and Sole Proprietors
 - Terrorism advisory loss cost
 - United States Longshore and Harbor Workers' Compensation Coverage Percentage

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES**MISSOURI**

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

Exhibit II

Page S1

Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	3.79	2.81	0.40	2003	3.59	2.67	0.40	2701	9.26	6.21	0.31
0008	2.78	1.96	0.36	2014	3.57	2.39	0.32	2702	26.80	15.37	0.27
0016	7.35	4.88	0.32	2016	2.49	1.92	0.41	2709	12.55	8.32	0.32
0034	2.20	1.63	0.40	2021	1.91	1.35	0.36	2710	14.58	9.20	0.28
0035	1.86	1.42	0.42	2039	2.06	1.59	0.41	2714	4.70	3.61	0.42
0036	7.52	5.54	0.41	2041	2.55	1.96	0.42	2731	3.53	2.35	0.32
0037	3.67	2.60	0.36	2065	2.00	1.48	0.40	2735	3.94	3.02	0.42
0042	6.95	4.53	0.35	2070	4.65	3.45	0.40	2747	-	2.28	0.49
0050	4.81	3.26	0.40	2081X	5.89	4.33	0.41	2759	6.05	4.64	0.42
0059D	0.12	0.04	0.27	2089	3.51	2.59	0.40	2790	1.57	1.20	0.42
0065D	0.04	0.01	0.32	2095	3.19	2.37	0.40	2791X	3.21	2.51	0.51
0066D	0.04	0.01	0.31	2105	2.73	2.09	0.42	2797	3.05	2.25	0.40
0067D	0.04	0.01	0.32	2110	2.13	1.63	0.42	2799	4.09	2.65	0.36
0079	6.70	4.42	0.32	2111	2.18	1.67	0.42	2802	5.35	3.80	0.36
0083	4.94	3.64	0.41	2112	3.59	2.74	0.42	2812	-	2.38	0.40
0106	6.68	4.25	0.28	2114	2.93	2.25	0.42	2835	2.61	2.10	0.49
0113	6.23	4.58	0.41	2121	1.47	1.10	0.40	2836	1.93	1.54	0.49
0170	2.41	1.79	0.40	2130	1.80	1.33	0.40	2841	3.81	2.93	0.42
0251	3.16	2.34	0.40	2131	2.46	1.82	0.40	2881	2.85	2.28	0.49
0400	-	1.23	0.36	2143	1.94	1.49	0.42	2883	3.21	2.38	0.40
0401	10.06	6.39	0.28	2157	6.08	4.53	0.40	2913	-	2.38	0.40
0771N	0.42	-	-	2172	1.62	1.16	0.35	2915	2.84	2.03	0.35
0790N	11.14	-	-	2174	3.20	2.45	0.42	2916	4.42	2.81	0.28
0908P	124.00	91.81	0.41	2211	10.62	7.12	0.31	2923	1.89	1.46	0.42
0913P	356.00	264.72	0.40	2220	1.91	1.41	0.40	2942	-	1.12	0.49
0917	3.88	2.97	0.42	2286	1.73	1.33	0.42	2960	7.52	5.54	0.41
1005*	3.94	1.95	0.27	2288	4.10	3.16	0.41	3004	2.71	1.81	0.32
1016X*	10.72	5.18	0.27	2300	-	1.67	0.40	3018	5.60	3.77	0.31
1164D	4.89	2.79	0.27	2302	1.88	1.39	0.40	3022	3.94	3.02	0.42
1165D	3.58	2.28	0.28	2305	3.69	2.62	0.36	3027	2.59	1.73	0.31
1320	1.74	1.11	0.28	2352	-	1.41	0.40	3028	3.98	2.96	0.40
1322	6.97	4.08	0.28	2361	1.79	1.32	0.40	3030	4.70	3.15	0.32
1430	4.74	3.16	0.32	2362	1.40	1.03	0.40	3040	6.40	4.27	0.32
1438	10.20	6.50	0.28	2380	2.34	1.73	0.40	3041	5.12	3.78	0.40
1452	3.76	2.51	0.32	2386	-	1.67	0.40	3042	7.21	5.17	0.35
1463	12.10	7.68	0.28	2388	1.56	1.19	0.42	3064	3.72	2.75	0.40
1472	3.13	1.98	0.28	2402	2.13	1.43	0.32	3069	-	1.98	0.40
1624D	3.99	2.53	0.28	2413	2.23	1.65	0.40	3076	2.69	1.98	0.40
1642	3.31	2.21	0.32	2416	1.98	1.47	0.40	3081DX	3.66	2.44	0.32
1654	4.94	3.31	0.31	2417	1.47	1.09	0.40	3082D	4.32	2.85	0.32
1655	1.52	1.02	0.31	2501	2.25	1.67	0.40	3085DX	6.35	4.23	0.31
1699	2.89	1.93	0.32	2503	1.14	0.88	0.42	3110	5.01	3.69	0.41
1701	3.33	2.23	0.32	2534	3.78	2.87	0.43	3111	2.31	1.71	0.40
1710D	3.84	2.56	0.31	2570	4.33	3.33	0.42	3113	1.94	1.44	0.40
1741D	2.52	1.37	0.27	2585	3.32	2.55	0.42	3114	2.33	1.72	0.40
1747	1.67	1.12	0.31	2586	1.99	1.48	0.40	3118	1.95	1.50	0.42
1748	5.80	3.84	0.32	2587	2.25	1.74	0.41	3119	1.81	1.45	0.49
1803D	7.75	4.83	0.28	2589	1.87	1.38	0.40	3122	1.75	1.34	0.42
1852	-	1.38	0.27	2600	3.15	2.43	0.41	3126	1.26	0.93	0.40
1853	2.23	1.61	0.35	2623	7.46	5.29	0.36	3131	1.73	1.27	0.41
1860	1.94	1.50	0.41	2651	2.42	1.84	0.43	3132	3.37	2.48	0.41
1924	3.70	2.86	0.41	2660	2.40	1.84	0.42	3145	2.52	1.86	0.41
1925	3.56	2.52	0.36	2670	1.67	1.33	0.49	3146	2.41	1.77	0.41
2001	-	2.67	0.40	2683	1.40	1.07	0.42	3169	2.06	1.53	0.40
2002	2.21	1.69	0.42	2688	2.84	2.18	0.42	3175D	3.94	2.88	0.41

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NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES**MISSOURI**

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Exhibit II

Page S2

Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	2.31	1.78	0.42	3851	4.75	3.67	0.41	4558	1.68	1.24	0.40
3180	2.23	1.71	0.41	3865	1.44	1.14	0.49	4568	4.54	3.03	0.32
3188	1.98	1.52	0.42	3881	4.21	3.12	0.40	4581	0.94	0.59	0.28
3220	2.24	1.66	0.40	4000	5.04	3.20	0.28	4583	3.62	2.32	0.28
3223	5.30	4.21	0.49	4018DX	4.89	3.25	0.31	4597X	1.01	0.78	0.41
3224	3.06	2.37	0.41	4021	6.77	4.53	0.32	4611	0.98	0.75	0.42
3227	2.64	2.03	0.42	4034	6.29	4.20	0.32	4635	3.29	1.89	0.27
3240	1.80	1.38	0.42	4036	2.42	1.62	0.32	4653	1.45	1.12	0.42
3241	4.05	3.00	0.40	4038	4.80	3.90	0.47	4665	8.33	5.55	0.32
3255	2.11	1.69	0.49	4053	1.67	1.23	0.40	4670	7.37	4.90	0.32
3257	2.39	1.76	0.40	4061	3.64	2.80	0.41	4683	4.02	2.99	0.40
3270	4.53	3.33	0.41	4062	2.19	1.62	0.41	4686	2.51	1.66	0.32
3300	3.42	2.52	0.40	4101	2.43	1.73	0.36	4692	0.67	0.51	0.41
3303	2.84	2.18	0.42	4109	0.77	0.59	0.42	4693	0.65	0.48	0.40
3307	3.96	2.92	0.41	4110	1.81	1.36	0.39	4703	2.24	1.66	0.40
3315	3.79	2.91	0.42	4111	2.27	1.73	0.42	4716	-	2.99	0.40
3334	2.13	1.58	0.40	4113	1.39	1.04	0.40	4717	1.86	1.49	0.49
3336	2.55	1.71	0.31	4114	3.12	2.31	0.40	4720	1.67	1.24	0.40
3365	5.05	3.09	0.32	4130	3.62	2.69	0.40	4740	0.83	0.55	0.32
3372	3.64	2.59	0.36	4131	3.33	2.55	0.42	4741	1.98	1.47	0.40
3373	5.59	4.13	0.40	4133	1.71	1.31	0.42	4751	1.97	1.31	0.32
3383	1.49	1.14	0.42	4149	0.80	0.65	0.49	4771N	2.40	1.37	0.27
3385	0.84	0.65	0.41	4206	2.36	1.75	0.40	4777	3.88	2.23	0.27
3400	3.99	2.84	0.36	4207	1.53	1.03	0.31	4825	0.80	0.54	0.32
3507	2.87	2.13	0.40	4239	1.97	1.32	0.31	4828	2.16	1.54	0.36
3515	2.34	1.73	0.41	4240	2.48	1.90	0.42	4829	1.06	0.68	0.28
3548	1.39	1.03	0.40	4243	2.18	1.62	0.40	4902	2.76	2.11	0.42
3559	2.53	1.87	0.40	4244	2.67	1.99	0.40	4923	1.02	0.75	0.40
3574	1.49	1.14	0.42	4250	1.65	1.23	0.40	4940	-	1.98	0.40
3581	1.32	1.01	0.42	4251	3.54	2.61	0.40	5020	4.77	2.91	0.32
3612	2.07	1.48	0.36	4263	4.30	3.16	0.41	5022	5.81	3.40	0.28
3620X	3.69	2.47	0.32	4273	2.57	1.90	0.40	5037	14.06	7.43	0.27
3629	1.75	1.35	0.42	4279	2.27	1.68	0.40	5040	15.21	7.97	0.27
3632X	2.85	2.03	0.36	4282	1.74	1.34	0.41	5057	4.94	2.60	0.27
3634	1.47	1.13	0.42	4283	1.79	1.32	0.41	5059	30.39	15.86	0.27
3635	2.43	1.81	0.40	4299	2.13	1.64	0.42	5067X	9.12	4.79	0.27
3638	2.24	1.71	0.42	4304	6.32	4.48	0.36	5069	18.47	9.79	0.27
3642	1.19	0.88	0.40	4307	1.64	1.31	0.49	5102	5.32	3.10	0.28
3643	2.15	1.59	0.40	4351	0.83	0.62	0.40	5146	4.57	2.81	0.31
3647	2.53	1.80	0.36	4352	1.81	1.38	0.42	5160	2.58	1.50	0.28
3648	1.50	1.15	0.42	4360	0.88	0.68	0.41	5183	3.16	1.93	0.31
3681	0.77	0.58	0.42	4361	0.88	0.68	0.42	5188	2.59	1.59	0.31
3685	1.33	1.02	0.42	4362	-	0.68	0.41	5190	2.82	1.73	0.31
3719	2.07	1.09	0.27	4410	2.91	2.16	0.40	5191	0.79	0.59	0.40
3724	4.04	2.36	0.28	4420	3.60	2.30	0.28	5192	2.24	1.66	0.40
3726	3.39	1.78	0.27	4431	1.39	1.11	0.49	5213X	6.01	3.51	0.28
3803	1.74	1.29	0.40	4432	1.39	1.12	0.49	5215	5.15	3.35	0.36
3807	2.07	1.59	0.42	4439	2.18	1.55	0.36	5221X	4.45	2.73	0.31
3808	3.93	2.80	0.36	4452	2.67	1.97	0.40	5222	7.42	4.34	0.28
3821	5.25	3.73	0.36	4459	2.34	1.73	0.40	5223	5.42	3.31	0.32
3822X	4.38	3.12	0.36	4470	1.99	1.48	0.40	5348	4.87	2.98	0.31
3824X	5.16	3.66	0.36	4484	2.36	1.75	0.40	5402	3.58	2.51	0.42
3826	0.89	0.66	0.40	4493	4.78	3.51	0.41	5403	5.69	3.31	0.28
3827	2.46	1.74	0.36	4511	0.33	0.23	0.35	5437	3.95	2.42	0.31
3830	0.62	0.45	0.35	4557	2.21	1.69	0.42	5443	3.15	2.13	0.40

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Exhibit II

Page S3

Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5445	5.15	3.01	0.28	6836	3.03	2.02	0.32	7520	3.65	2.71	0.40
5462	6.14	3.75	0.32	6845a	a	a	a	7538	5.70	2.99	0.27
5472	5.47	2.87	0.27	6872F	10.79	4.77	0.24	7539	2.78	1.77	0.28
5473	9.73	5.11	0.27	6874F	13.59	5.99	0.24	7540	3.10	1.78	0.27
5474	6.52	3.82	0.28	6882	4.57	2.62	0.27	7580	2.13	1.42	0.32
5478	6.04	3.70	0.31	6884	6.28	3.65	0.27	7590	3.00	2.13	0.36
5479	7.49	4.86	0.36	7016M	1.75	1.02	0.27	7600	3.25	2.18	0.31
5480	5.01	2.93	0.28	7024M	1.94	1.13	0.27	7601	-	2.18	0.31
5491	1.63	0.95	0.28	7038M	4.89	2.78	0.27	7605	2.10	1.29	0.32
5505X	3.05	1.89	0.31	7046M	11.07	6.39	0.27	7610	0.35	0.25	0.36
5506	4.98	2.61	0.27	7047M	2.26	1.26	0.27	7611	-	2.18	0.31
5507	4.20	2.76	0.35	7050M	6.13	3.45	0.27	7612	-	2.18	0.31
5508D	4.21	2.76	0.35	7090M	5.43	3.09	0.27	7613	-	2.18	0.31
5515	-	2.76	0.35	7098M	12.30	7.11	0.27	7705	3.57	2.55	0.35
5535	6.16	3.76	0.32	7099M	14.25	7.93	0.27	7710	4.44	2.83	0.28
5537	3.80	2.33	0.31	7133	2.26	1.44	0.28	7711	4.44	2.83	0.28
5551	14.85	7.78	0.27	7151M	2.75	1.75	0.28	7720	2.73	1.83	0.32
5606	1.36	0.79	0.28	7152M	3.49	2.17	0.28	7855	4.42	2.71	0.31
5610X	5.17	3.51	0.40	7153M	3.05	1.94	0.28	8001	1.78	1.35	0.42
5645	9.71	5.65	0.28	7207	-	3.23	0.28	8002	1.49	1.09	0.41
5651	-	5.65	0.28	7222	5.46	3.66	0.31	8006X	1.59	1.18	0.40
5703	10.46	6.40	0.31	7228X	6.22	4.17	0.31	8008	0.97	0.74	0.42
5705	23.89	14.43	0.32	7229X	7.45	4.77	0.28	8010	1.76	1.35	0.42
5951	0.38	0.29	0.42	7230	6.38	4.56	0.35	8013	0.39	0.29	0.40
6003	4.89	3.00	0.31	7231	7.91	5.66	0.35	8015	0.76	0.57	0.40
6005	6.36	3.89	0.31	7232	5.24	3.35	0.28	8017X	1.35	1.03	0.42
6045	3.15	1.94	0.31	7250NX	11.14	6.35	0.27	8018X	2.02	1.55	0.42
6204	13.29	7.73	0.28	7309F	11.11	4.91	0.24	8021	2.65	1.96	0.41
6206	2.75	1.45	0.27	7313F	2.55	1.12	0.24	8031	1.78	1.31	0.41
6213	1.76	1.03	0.28	7317F	7.91	3.46	0.24	8032	1.95	1.49	0.42
6214	2.28	1.19	0.27	7327F	17.57	7.82	0.24	8033	1.66	1.22	0.41
6216	4.93	2.59	0.27	7333M	1.98	1.16	0.27	8034X	2.42	1.79	0.40
6217	4.47	2.61	0.28	7335M	2.20	1.29	0.27	8037	1.84	1.41	0.42
6229	3.97	2.31	0.28	7337M	2.59	1.44	0.27	8039	1.20	0.92	0.42
6233	2.37	1.39	0.28	7350F	11.26	5.42	0.26	8044	2.29	1.63	0.36
6235	6.91	3.63	0.27	7360	4.44	2.97	0.31	8045	0.42	0.32	0.42
6236	8.30	5.09	0.31	7370	5.11	3.78	0.40	8046	2.08	1.53	0.41
6237	1.53	0.94	0.31	7380	4.30	3.07	0.35	8047	1.21	0.92	0.42
6251D	4.19	2.46	0.28	7382	4.31	3.19	0.40	8058	2.43	1.79	0.41
6252D	3.83	2.01	0.27	7390	7.68	5.71	0.40	8061X	1.83	1.35	0.40
6260	-	2.46	0.28	7394M	4.03	2.34	0.27	8072	0.62	0.47	0.42
6306	6.99	4.07	0.28	7395M	4.48	2.60	0.27	8102	2.14	1.64	0.42
6319	4.01	2.34	0.28	7398M	5.24	2.90	0.27	8103	1.74	1.23	0.36
6325	3.51	2.05	0.28	7402	0.13	0.09	0.40	8105	-	1.55	0.42
6400	4.94	3.23	0.35	7403	4.85	3.25	0.31	8106	4.18	2.80	0.31
6503	1.83	1.40	0.42	7405N	1.33	0.88	0.32	8107	2.55	1.70	0.32
6504	2.10	1.61	0.41	7420	8.59	5.01	0.27	8111	1.68	1.25	0.40
6702M*	4.91	3.29	0.31	7421	0.53	0.34	0.28	8116	2.41	1.78	0.40
6703M*	6.27	4.08	0.31	7422	2.59	1.48	0.27	8203	5.62	4.18	0.40
6704M*	5.45	3.65	0.31	7425	2.90	1.69	0.27	8204	3.02	2.01	0.32
6824F	7.41	3.59	0.26	7431N	0.75	0.43	0.27	8209	4.66	3.43	0.41
6825FX	3.28	1.46	0.24	7445N	0.72	-	-	8215	5.07	3.37	0.32
6826F	4.25	2.11	0.30	7453N	0.40	-	-	8227	3.73	1.95	0.27
6834	3.92	2.79	0.36	7502	3.73	2.49	0.31	8232	5.53	3.69	0.32
6835X	2.80	1.62	0.27	7515	1.10	0.63	0.27	8233	2.06	1.39	0.31

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Exhibit II

Page S4

Effective August 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8235	3.09	2.29	0.40	8855	0.17	0.12	0.41				
8263	5.69	4.01	0.36	8856	0.20	0.15	0.40				
8264	4.72	3.14	0.32	8861X	1.32	0.98	0.41				
8265	5.62	3.57	0.28	8868	0.36	0.28	0.42				
8279	5.09	3.23	0.28	8869	0.94	0.72	0.42				
8288	8.26	5.48	0.32	8871	0.08	0.06	0.41				
8291	2.92	2.08	0.36	8901	0.18	0.13	0.35				
8292	3.55	2.63	0.40	9012	1.17	0.83	0.36				
8293	8.84	5.93	0.31	9014	2.23	1.65	0.40				
8304	4.09	2.72	0.32	9015	2.69	1.99	0.40				
8350X	5.59	3.58	0.28	9016	2.59	1.90	0.41				
8353X	3.64	2.44	0.31	9019	1.39	0.93	0.32				
8370X	3.92	2.62	0.31	9033	1.57	1.16	0.40				
8381X	2.14	1.51	0.36	9040	3.20	2.44	0.42				
8385	1.97	1.31	0.32	9044	0.98	0.76	0.42				
8387X	3.23	2.30	0.36	9052	1.81	1.38	0.42				
8391X	2.14	1.53	0.36	9058	1.54	1.23	0.49				
8392	2.38	1.75	0.41	9060	1.13	0.86	0.42				
8393X	1.32	0.98	0.40	9061	1.61	1.29	0.49				
8500	5.01	3.33	0.32	9062	1.46	1.16	0.49				
8601	0.23	0.17	0.36	9063	0.85	0.64	0.42				
8602	0.62	0.44	0.36	9077F	2.25	1.17	0.39				
8603	0.07	0.05	0.40	9082	1.18	0.94	0.49				
8606	2.12	1.35	0.28	9083	0.96	0.77	0.49				
8709F	4.06	1.79	0.24	9084	1.48	1.09	0.41				
8719	2.44	1.40	0.27	9088a	a	a	a				
8720X	1.63	1.09	0.32	9089	1.23	0.94	0.42				
8721	0.28	0.18	0.31	9093	1.48	1.13	0.43				
8723X	0.14	0.11	0.40	9101	3.41	2.61	0.42				
8725	1.68	1.12	0.32	9102	2.67	1.97	0.41				
8726F	2.08	1.04	0.30	9110X	2.88	2.12	0.41				
8728X	0.27	0.18	0.32	9154	1.53	1.13	0.41				
8734M	0.42	0.28	0.31	9156	1.93	1.37	0.36				
8737M	0.38	0.25	0.31	9170	9.22	5.24	0.27				
8738M	0.48	0.32	0.31	9178	10.78	8.52	0.50				
8742X	0.31	0.21	0.31	9179	17.46	13.32	0.42				
8745	4.68	3.32	0.36	9180	3.42	2.27	0.32				
8748	0.62	0.44	0.36	9182	1.94	1.43	0.41				
8755	0.63	0.42	0.32	9186	15.07	9.51	0.28				
8799	0.56	0.42	0.41	9220	4.30	3.04	0.36				
8800	1.35	1.07	0.49	9402	3.65	2.44	0.31				
8803	0.07	0.04	0.32	9403	6.36	4.05	0.28				
8805M	0.19	0.14	0.40	9410	2.96	2.18	0.41				
8810	0.14	0.11	0.40	9501	2.82	2.01	0.36				
8814M	0.17	0.13	0.40	9505	3.27	2.33	0.36				
8815M	0.22	0.17	0.40	9516	4.06	2.73	0.31				
8820	0.17	0.12	0.36	9519	3.86	2.58	0.32				
8824	2.45	1.88	0.42	9521	3.85	2.57	0.32				
8825	1.45	1.16	0.49	9522	2.55	1.89	0.40				
8826	1.88	1.39	0.41	9534	4.37	2.55	0.28				
8829	1.94	1.43	0.41	9554	9.47	5.52	0.28				
8831	1.37	1.01	0.41	9586	0.62	0.49	0.49				
8832	0.26	0.20	0.40	9600	2.31	1.78	0.41				
8833X	0.98	0.73	0.41	9620	1.18	0.84	0.36				
8835	2.15	1.59	0.40								

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

FOOTNOTES

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

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.12	S	1624D	0.01	S	3085DX	0.04	S,L
0065D	0.04	S	1710D	0.02	S	3175D	0.02	S
0066D	0.04	S	1741D	0.13	S	4018DX	0.05	S
0067D	0.04	S	1803D	0.17	S	5508D	0.01	S
1164D	0.04	S	3081DX	0.02	S	6251D	0.01	S
1165D	0.02	S	3082D	0.03	S	6252D	0.01	S

S=Silica, L=Lead

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

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

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

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.57. (For coverage written separately for federal benefits only, \$0.56. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.72. (For coverage written separately for federal benefits only, \$1.68. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.557 and elr x 1.507.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective August 1, 2017

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.2%	0.9%	0.7%	0.5%	0.4%	0.3%	0.3%
\$200	2.3%	1.8%	1.4%	1.0%	0.7%	0.5%	0.5%
\$300	3.3%	2.5%	2.0%	1.5%	1.1%	0.8%	0.8%
\$400	4.2%	3.3%	2.6%	1.9%	1.4%	1.0%	1.0%
\$500	5.1%	3.9%	3.2%	2.3%	1.7%	1.3%	1.2%
\$1,000	8.5%	6.7%	5.5%	4.1%	3.1%	2.3%	2.1%
\$1,500	11.2%	8.9%	7.4%	5.5%	4.3%	3.2%	3.0%
\$2,000	13.4%	10.8%	9.0%	6.8%	5.4%	4.0%	3.7%
\$2,500	15.3%	12.4%	10.4%	7.9%	6.3%	4.8%	4.4%
\$5,000	22.3%	18.5%	15.9%	12.6%	10.3%	8.2%	7.3%
\$10,000	31.7%	26.8%	23.7%	19.5%	16.5%	13.5%	11.9%
\$15,000	38.6%	33.1%	29.7%	25.1%	21.4%	18.0%	15.8%
\$20,000	44.0%	38.2%	34.7%	29.7%	25.7%	21.8%	19.3%

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

Employee operated vehicle.....	\$67,700
Leased or rented vehicle.....	\$45,100

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

\$900

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

\$40,600

Terrorism - (Advisory Loss Cost)

0.01

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

49%

(Multiply a Non-F classification loss cost by a factor of 1.49 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.41) and the adjustment for differences in loss-based expenses (1.054).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.



**Missouri
Law-Only Filing – August 1, 2017**

Proposed Values for the Retrospective Rating Plan Manual

Changes to the Retrospective Rating Plan Manual are being proposed effective August 1, 2017.

Note that Item R-1413 contains changes to the Retrospective Rating Plan Manual proposed effective January 1, 2018.

The following values are being displayed:

- Hazard group differentials
- Table of expected loss ranges
- Excess loss pure premium factors
- Excess loss and allocated expense pure premium factors

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

Effective August 1, 2017

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.86	1.49	1.38	1.16	0.97	0.82	0.70

2. **2013 Table of Expected Loss Ranges**

Effective January 1, 2013

3.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.572	0.613	0.639	0.674	0.700	0.725	0.738
\$15,000	0.515	0.561	0.589	0.628	0.658	0.687	0.705
\$20,000	0.469	0.518	0.547	0.589	0.622	0.655	0.676
\$25,000	0.431	0.482	0.511	0.555	0.591	0.626	0.650
\$30,000	0.399	0.451	0.481	0.525	0.563	0.600	0.627
\$35,000	0.372	0.424	0.454	0.499	0.539	0.576	0.606
\$40,000	0.349	0.401	0.430	0.476	0.516	0.555	0.586
\$50,000	0.310	0.361	0.390	0.436	0.477	0.517	0.552
\$75,000	0.244	0.291	0.319	0.362	0.405	0.445	0.485
\$100,000	0.201	0.245	0.271	0.311	0.353	0.393	0.435
\$125,000	0.172	0.212	0.237	0.275	0.315	0.353	0.397
\$150,000	0.150	0.188	0.211	0.246	0.286	0.322	0.367
\$175,000	0.133	0.169	0.191	0.224	0.262	0.297	0.342
\$200,000	0.120	0.153	0.175	0.206	0.243	0.276	0.321
\$225,000	0.109	0.141	0.161	0.191	0.226	0.258	0.303
\$250,000	0.100	0.130	0.150	0.178	0.213	0.242	0.287
\$275,000	0.092	0.121	0.140	0.167	0.201	0.229	0.274
\$300,000	0.086	0.113	0.132	0.157	0.190	0.218	0.262
\$325,000	0.080	0.106	0.124	0.149	0.181	0.207	0.251
\$350,000	0.075	0.100	0.118	0.141	0.172	0.198	0.242
\$375,000	0.070	0.095	0.112	0.134	0.165	0.190	0.233
\$400,000	0.066	0.090	0.107	0.128	0.158	0.182	0.225
\$425,000	0.062	0.085	0.102	0.123	0.152	0.175	0.218
\$450,000	0.059	0.081	0.098	0.118	0.146	0.169	0.211
\$475,000	0.056	0.078	0.094	0.113	0.141	0.163	0.205
\$500,000	0.054	0.075	0.090	0.109	0.136	0.158	0.199
\$600,000	0.045	0.064	0.078	0.095	0.120	0.139	0.180
\$700,000	0.039	0.056	0.069	0.084	0.108	0.125	0.164
\$800,000	0.034	0.049	0.062	0.075	0.098	0.114	0.152
\$900,000	0.030	0.044	0.056	0.069	0.090	0.105	0.142
\$1,000,000	0.027	0.040	0.051	0.063	0.083	0.097	0.133
\$2,000,000	0.012	0.021	0.028	0.035	0.048	0.057	0.085
\$3,000,000	0.008	0.013	0.019	0.024	0.034	0.041	0.063
\$4,000,000	0.005	0.010	0.014	0.017	0.026	0.032	0.050
\$5,000,000	0.004	0.007	0.011	0.014	0.021	0.025	0.041
\$6,000,000	0.003	0.006	0.009	0.011	0.017	0.021	0.035
\$7,000,000	0.002	0.005	0.007	0.009	0.014	0.018	0.030
\$8,000,000	0.002	0.004	0.006	0.008	0.012	0.015	0.026
\$9,000,000	0.002	0.003	0.005	0.007	0.010	0.013	0.022
\$10,000,000	0.001	0.003	0.004	0.006	0.009	0.012	0.020

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

Effective August 1, 2017

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.662	0.706	0.734	0.771	0.798	0.825	0.838
\$15,000	0.599	0.649	0.679	0.722	0.754	0.785	0.803
\$20,000	0.548	0.602	0.633	0.679	0.715	0.750	0.772
\$25,000	0.506	0.562	0.594	0.642	0.681	0.719	0.744
\$30,000	0.471	0.528	0.560	0.610	0.651	0.691	0.719
\$35,000	0.440	0.498	0.530	0.581	0.624	0.665	0.696
\$40,000	0.413	0.471	0.504	0.554	0.599	0.642	0.674
\$50,000	0.369	0.427	0.459	0.509	0.555	0.600	0.636
\$75,000	0.293	0.347	0.377	0.426	0.473	0.519	0.561
\$100,000	0.245	0.294	0.323	0.368	0.415	0.459	0.505
\$125,000	0.211	0.256	0.284	0.326	0.372	0.414	0.462
\$150,000	0.185	0.228	0.254	0.294	0.338	0.379	0.427
\$175,000	0.166	0.206	0.231	0.268	0.311	0.349	0.398
\$200,000	0.150	0.188	0.212	0.247	0.288	0.325	0.375
\$225,000	0.137	0.173	0.196	0.229	0.269	0.305	0.354
\$250,000	0.126	0.160	0.183	0.214	0.253	0.287	0.336
\$275,000	0.116	0.150	0.171	0.201	0.239	0.272	0.321
\$300,000	0.108	0.140	0.161	0.190	0.227	0.259	0.307
\$325,000	0.101	0.132	0.152	0.180	0.216	0.247	0.295
\$350,000	0.095	0.125	0.144	0.171	0.206	0.236	0.284
\$375,000	0.090	0.118	0.137	0.163	0.198	0.226	0.274
\$400,000	0.085	0.112	0.131	0.156	0.190	0.217	0.265
\$425,000	0.080	0.107	0.125	0.149	0.182	0.209	0.256
\$450,000	0.076	0.102	0.120	0.143	0.176	0.202	0.249
\$475,000	0.073	0.098	0.115	0.138	0.170	0.195	0.241
\$500,000	0.069	0.094	0.111	0.133	0.164	0.189	0.235
\$600,000	0.058	0.080	0.096	0.116	0.145	0.167	0.212
\$700,000	0.050	0.070	0.085	0.103	0.130	0.151	0.194
\$800,000	0.044	0.062	0.076	0.092	0.118	0.137	0.180
\$900,000	0.039	0.056	0.069	0.084	0.109	0.126	0.167
\$1,000,000	0.035	0.051	0.063	0.077	0.100	0.117	0.157
\$2,000,000	0.017	0.026	0.034	0.042	0.058	0.069	0.100
\$3,000,000	0.010	0.017	0.023	0.028	0.040	0.049	0.074
\$4,000,000	0.007	0.012	0.017	0.021	0.031	0.037	0.058
\$5,000,000	0.005	0.009	0.013	0.016	0.024	0.030	0.048
\$6,000,000	0.004	0.007	0.010	0.013	0.020	0.025	0.040
\$7,000,000	0.003	0.006	0.008	0.011	0.016	0.021	0.034
\$8,000,000	0.003	0.005	0.007	0.009	0.014	0.018	0.030
\$9,000,000	0.002	0.004	0.006	0.008	0.012	0.015	0.026
\$10,000,000	0.002	0.003	0.005	0.006	0.010	0.013	0.023



**Missouri
Law-Only Filing – August 1, 2017**

Part 3 – Additional Information

- Affiliate List
- Key Contacts



Missouri Law-Only Filing — August 1, 2017

NCCI Affiliate List

7710 INSURANCE COMPANY	BENCHMARK INSURANCE COMPANY
A M C O INSURANCE COMPANY	BERKLEY NATIONAL INSURANCE COMPANY
ACADIA INSURANCE COMPANY	BERKLEY REGIONAL INS CO
ACCIDENT FUND GENERAL INS CO	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
ACCIDENT FUND INS CO OF AMERICA	BERKSHIRE HATHAWAY HOMESTATE INS CO
ACCIDENT FUND NATIONAL INS CO	BITCO GENERAL INSURANCE CORPORATION
ACCIDENT INSURANCE COMPANY INC	BITCO NATIONAL INSURANCE COMPANY
ACE AMERICAN INSURANCE COMPANY	BLOOMINGTON COMPENSATION INS CO
ACE FIRE UNDERWRITERS INSURANCE COMPANY	BRICKSTREET MUTUAL INS CO
ACE PROPERTY & CASUALTY INSURANCE COMPANY	BROTHERHOOD MUTUAL INS CO
ACIG INS CO	CALIFORNIA INSURANCE COMPANY
ACUITY A MUTUAL INS COMPANY	CAROLINA CASUALTY INS CO
ADDISON INSURANCE COMPANY	CHARTER OAK FIRE INS CO
ADVANTAGE WC INSURANCE CO	CHEROKEE INS CO
AIG ASSURANCE COMPANY	CHUBB INDEMNITY INS CO
AIG PROPERTY CASUALTY COMPANY	CHUBB NATIONAL INS CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)	CHURCH MUTUAL INS CO
AK NATIONAL INS CO	CINCINNATI CASUALTY COMPANY
ALLIED EASTERN IND CO	CINCINNATI INDEMNITY COMPANY
ALLIED INSURANCE COMPANY OF AMERICA	CINCINNATI INS CO
ALLIED PROPERTY AND CASUALTY INS CO	CITIZENS INS CO OF AMERICA
ALLMERICA FINANCIAL ALLIANCE INS CO	COLONIAL AMERICAN CASUALTY & SURETY CO
ALLMERICA FINANCIAL BENEFIT INS CO	COLUMBIA NATIONAL INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCE AND INDUSTRY INS CO
AMERICAN AUTOMOBILE INSURANCE CO	CONSOLIDATED INS CO
AMERICAN BUSINESS AND MERCANTILE INS MUTUAL INC	CONTINENTAL CASUALTY CO
AMERICAN CASUALTY COMPANY OF READING P A	CONTINENTAL INDEMNITY CO
AMERICAN COMPENSATION INS CO	CONTINENTAL INS CO
AMERICAN ECONOMY INS CO	CONTINENTAL WESTERN INSURANCE COMPANY
AMERICAN FAMILY HOME INS CO	CRUM AND FORSTER INDEMNITY CO
AMERICAN FAMILY INS CO	DAKOTA TRUCK UNDERWRITERS
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	DEPOSITORS INS CO
AMERICAN FIRE AND CASUALTY CO	DIAMOND INS CO
AMERICAN GUARANTEE AND LIABILITY INS CO	DISCOVER PROPERTY & CASUALTY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT	EASTERN ADVANTAGE ASSURANCE COMPANY
AMERICAN INS CO	EASTERN ALLIANCE INSURANCE COMPANY
AMERICAN INTERSTATE INS CO	EASTGUARD INS CO
AMERICAN MINING INS CO	ELECTRIC INS CO
AMERICAN MODERN HOME INS CO	EMC PROPERTY & CASUALTY COMPANY
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	EMCASCO INS CO
AMERICAN SELECT INS CO	EMPLOYERS ASSURANCE COMPANY
AMERICAN STATES INS CO A SAFECO COMPANY	EMPLOYERS COMPENSATION INS CO
AMERICAN ZURICH INS CO	EMPLOYERS INS CO OF WAUSAU
AMERISURE INS CO	EMPLOYERS MUTUAL CASUALTY CO
AMERISURE MUTUAL INS CO	EMPLOYERS PREFERRED INS CO
AMERISURE PARTNERS INS CO	ENDURANCE AMERICAN INS CO
AMERITRUST INS CORP	ENDURANCE ASSURANCE CORPORATION
AMGUARD INS CO	EVEREST DENALI INSURANCE COMPANY
AMTRUST INSURANCE CO OF KS INC	EVEREST NATIONAL INS CO
ARCH INDEMNITY INSURANCE COMPANY	EVEREST PREMIER INSURANCE COMPANY
ARCH INSURANCE COMPANY	EVEREST REINSURANCE CO DIRECT
ARGONAUT GREAT CENTRAL INS CO	EXACT PROPERTY AND CASUALTY CO INC
ARGONAUT INS CO	EXECUTIVE RISK INDEMNITY INC
ARGONAUT MIDWEST INS CO	EXPLORER INS CO
ASSOCIATED INDEMNITY CORP	FALLS LAKE NATIONAL INSURANCE CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)	FARMERS INSURANCE EXCHANGE
AUSTIN MUTUAL INSURANCE COMPANY	FARMINGTON CASUALTY COMPANY
AUTO OWNERS INS CO	FARMLAND MUTUAL INSURANCE COMPANY
BANKERS STANDARD INS CO	FCCI INSURANCE COMPANY
BEARING MIDWEST CAUSALTY COMPANY	FEDERAL INSURANCE COMPANY



Missouri Law-Only Filing — August 1, 2017

NCCI Affiliate List

FEDERATED MUTUAL INS CO	INS CO OF THE STATE PA
FEDERATED RESERVE INSURANCE CO	INS CO OF THE WEST
FEDERATED RURAL ELECTRIC INS EXCHANGE	INTREPID INSURANCE COMPANY
FEDERATED SERVICE INS CO	LIBERTY INS CORP
FIDELITY & DEPOSIT COMPANY OF MARYLAND	LIBERTY INSURANCE UNDERWRITERS INC
FIDELITY & GUARANTY INS UNDERWRITERS	LIBERTY MUTUAL FIRE INS CO
FIDELITY & GUARANTY INSURANCE CO	LIBERTY MUTUAL INS CO
FIRE INS EXCHANGE	LM INS CORP
FIREMANS FUND INSURANCE CO	MA BAY INS CO
FIREMENS INS CO OF WASHINGTON DC	MANUFACTURERS ALLIANCE INS CO
FIRST DAKOTA INDEMNITY CO	MARKEL AMERICAN INSURANCE CO
FIRST LIBERTY INS CORP	MARKEL INSURANCE CO
FIRST NATIONAL INS CO OF AMERICA	MCDONALDS OPERATORS RISK MGMT ASSOC OF MO
FIRST NONPROFIT INS CO	MEMIC INDEMNITY CO
FIRSTCOMP INSURANCE CO	MERIDIAN SECURITY INSURANCE COMPANY
FLORISTS MUTUAL INSURANCE CO	MID CENTURY INS CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MIDDLESEX INS CO
FOREMOST PROPERTY & CAS INS	MIDVALE INDEMNITY COMPANY
FOREMOST SIGNATURE INS CO	MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
FRANK WINSTON CRUM INSURANCE CO	MIDWEST EMPLOYERS CASUALTY CO
FUEL MARKETERS INSURANCE TRUST	MIDWEST FAMILY MUTUAL INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN	MIDWEST INS CO
GENERAL CASUALTY INSURANCE COMPANY	MIDWESTERN INDEMNITY CO
GENERAL INS CO OF AMERICA	MILBANK INSURANCE COMPANY
GENESIS INS CO	MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
GRANITE STATE INSURANCE COMPANY	MITSUI SUMITOMO INS CO OF AMERICA
GRAY INS CO	MITSUI SUMITOMO INS USA INC
GREAT AMERICAN ALLIANCE INS CO	MO EMPLOYERS MUTUAL INS CO
GREAT AMERICAN ASSURANCE COMPANY	MO RURAL SERVICES WC INS TRUST
GREAT AMERICAN INS CO OF NY	MO WOOD INDUSTRY INS TRUST
GREAT AMERICAN INSURANCE COMPANY	MONROE GUARANTY INS CO
GREAT AMERICAN SPIRIT INS CO	NATIONAL AMERICAN INS CO
GREAT DIVIDE INSURANCE COMPANY	NATIONAL CASUALTY CO
GREAT MIDWEST INS CO	NATIONAL FIRE INS CO OF HARTFORD
GREAT NORTHERN INS CO	NATIONAL INTERSTATE INS CO
GREAT WEST CASUALTY COMPANY	NATIONAL LIABILITY & FIRE INSURANCE CO
GREENWICH INS CO	NATIONAL SURETY CORP
GRINNELL MUTUAL REINSURANCE CO	NATIONAL TRUST INS CO
GUARANTEE INS CO	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA
GUIDEONE ELITE INS CO	NATIONWIDE AGRIBUSINESS INS CO
GUIDEONE MUTUAL INS CO	NATIONWIDE MUTUAL FIRE INS CO
HANOVER AMERICAN INS CO	NATIONWIDE MUTUAL INS CO
HANOVER INS CO	NATIONWIDE PROPERTY AND CASUALTY INS CO
HARLEYSVILLE INSURANCE COMPANY	NETHERLANDS INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY CO	NEW HAMPSHIRE INSURANCE COMPANY
HARTFORD CASUALTY INS CO	NEW YORK MARINE AND GENERAL INSURANCE CO
HARTFORD FIRE INSURANCE CO	NORGUARD INS CO
HARTFORD INS CO OF IL	NORTH AMERICAN ELITE INSURANCE CO
HARTFORD INS CO OF MIDWEST	NORTH AMERICAN SPECIALTY INS CO
HARTFORD INS CO OF THE SOUTHEAST	NORTH POINTE INS CO
HARTFORD UNDERWRITERS INS CO	NORTH RIVER INS CO
HAWKEYE-SECURITY INS CO	NORTHSTONE INSURANCE COMPANY
HDI GLOBAL INSURANCE COMPANY	NOVA CASUALTY COMPANY
HOME OWNERS INS CO	OAK RIVER INSURANCE COMPANY
HORIZON MIDWEST CASUALTY COMPANY	OBI AMERICA INSURANCE COMPANY
ILLINOIS CASUALTY COMPANY	OBI NATIONAL INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY	OH CASUALTY INS CO
IMPERIUM INSURANCE COMPANY	OH FARMERS INS CO
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)	OHIO SECURITY INS CO
INS CO OF NORTH AMERICA	OLD REPUBLIC GENERAL INSURANCE CORPORATION



Missouri Law-Only Filing — August 1, 2017

NCCI Affiliate List

OLD REPUBLIC INS CO	ST PAUL MERCURY INS CO
OWNERS INSURANCE COMPANY	ST PAUL PROTECTIVE INS CO
PA MANUFACTURERS ASSN INS CO	STANDARD FIRE INSURANCE COMPANY
PA MANUFACTURERS INDEMNITY CO	STAR INS CO
PA NATIONAL MUTUAL CAS INS CO	STARNET INSURANCE COMPANY
PACIFIC EMPLOYERS INS CO	STARR INDEMNITY AND LIABILITY CO
PACIFIC INDEMNITY CO	STARSTONE NATIONAL INSURANCE COMPANY
PATRONS MUTUAL INS CO OF CT	STATE AUTO PROPERTY AND CASUALTY INS CO
PEERLESS INDEMNITY INS CO	STATE AUTOMOBILE MUTUAL INS CO
PEERLESS INSURANCE COMPANY	STATE FARM FIRE AND CASUALTY CO
PENN MILLERS INS CO	STATE NATIONAL INSURANCE COMPANY
PENNSYLVANIA INSURANCE COMPANY	STONINGTON INS CO
PETROLEUM CASUALTY CO	SUMMITPOINT INSURANCE COMPANY
PHARMACISTS MUTUAL INS CO	SUNZ INSURANCE COMPANY
PHOENIX INS CO	SYNERGY INS CO
PINNACLEPOINT INSURANCE COMPANY	T H E INSURANCE COMPANY
PLAZA INSURANCE CO	TECHNOLOGY INSURANCE CO
PRAETORIAN INSURANCE COMPANY	THE TRAVELERS CASUALTY COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY	TNUS INSURANCE CO
PREMIER GROUP INS CO	TOKIO MARINE AMERICA INSURANCE CO
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	TRANS PACIFIC INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD	TRANSGUARD INS CO OF AMERICA INC
PROTECTIVE INS CO	TRANSPORTATION INS CO
PUBLIC SERVICE INSURANCE COMPANY	TRAVELERS CASUALTY & SURETY CO OF AMERICA
QBE INSURANCE CORPORATION	TRAVELERS CASUALTY AND SURETY CO
REDWOOD FIRE & CASUALTY INS CO	TRAVELERS CASUALTY INS CO OF AMERICA
REGENT INSURANCE COMPANY	TRAVELERS COMMERCIAL CASUALTY CO
REPUBLIC INDEMNITY CO OF CA	TRAVELERS INDEMNITY CO
REPUBLIC INDEMNITY COMPANY OF AMERICA	TRAVELERS INDEMNITY CO OF AMERICA
RIVERPORT INSURANCE COMPANY	TRAVELERS INDEMNITY CO OF CT
RLI INSURANCE COMPANY	TRAVELERS INSURANCE CO
ROCKWOOD CASUALTY INS CO	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
RURAL TRUST INSURANCE COMPANY	TRI STATE INSURANCE COMPANY OF MINNESOTA
SAFECO INS CO OF AMERICA	TRIANGLE INSURANCE COMPANY INC
SAFETY FIRST INS CO	TRIUMPH CASUALTY COMPANY
SAFETY NATIONAL CASUALTY CORP	TRUCK INSURANCE EXCHANGE
SAGAMORE INSURANCE CO	TRUMBULL INS CO
SAMSUNG FIRE AND MARINE INS CO LTD USB	TWIN CITY FIRE INS CO
SAVERS PROPERTY & CASUALTY INS CO	UNION INS CO OF PROVIDENCE
SCOTTSDALE INDEMNITY CO	UNION INSURANCE COMPANY
SEABRIGHT INSURANCE CO	UNITED FIRE AND CASUALTY CO
SECURA INSURANCE A MUTUAL CO	UNITED STATES FIDELITY AND GUARANTY CO
SECURA SUPREME INS CO	UNITED WI INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)	US FIRE INS CO
SELECT INS CO	UTAH BUSINESS INSURANCE COMPANY INC
SELECTIVE INS CO OF SC	UTICA MUTUAL INS CO
SELECTIVE INS CO OF THE SOUTHEAST	VALLEY FORGE INS CO
SELECTIVE INSURANCE COMPANY OF AMERICA	VANLINER INS CO
SELECTIVE WAY INS CO	VANTAPRO SPECIALTY INS CO
SENECA INSURANCE CO	VIGILANT INS CO
SENTINEL INS CO	WASHINGTON INTERNATIONAL INSURANCE COMPANY
SENTRY CASUALTY CO	WAUSAU UNDERWRITERS INSURANCE COMPANY
SENTRY INSURANCE A MUTUAL CO	WESCO INSURANCE COMPANY (AMTRUST GROUP)
SENTRY SELECT INSURANCE COMPANY	WEST AMERICAN INS CO
SFM MUTUAL INS CO	WEST BEND MUTUAL INS CO
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	WESTCHESTER FIRE INSURANCE COMPANY
SOMPO AMERICA INSURANCE COMPANY	WESTFIELD INS CO
SOUTHERN INS CO	WESTFIELD NATIONAL INS CO
ST PAUL FIRE AND MARINE INS CO	WESTPORT INSURANCE CORPORATION
ST PAUL GUARDIAN INS CO	WILLIAMSBURG NATIONAL INS CO



**Missouri
Law-Only Filing — August 1, 2017
NCCI Affiliate List**

WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZNAT INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL



**Missouri
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MISSOURI

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2016

Policy Year 2015

(1) Standard Earned Premium	\$642,241,259
(2) Factor to Develop Premium to Ultimate	1.006
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$646,094,707
(4) Limited Indemnity Paid Losses	\$57,690,562
(5) Limited Indemnity Paid Development Factor to Ultimate	3.688
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$212,762,793
(7) Limited Indemnity Paid+Case Losses	\$150,719,818
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.369
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$206,335,431
(10) Policy Year 2015 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$209,549,112
(11) Limited Medical Paid Losses	\$176,813,764
(12) Limited Medical Paid Development Factor to Ultimate	1.599
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$282,725,209
(14) Limited Medical Paid+Case Losses	\$260,662,507
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.076
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$280,472,858
(17) Policy Year 2015 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$281,599,034

Policy Year 2014

(1) Standard Earned Premium	\$634,702,253
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$634,702,253
(4) Limited Indemnity Paid Losses	\$106,863,966
(5) Limited Indemnity Paid Development Factor to Ultimate	2.042
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$218,216,219
(7) Limited Indemnity Paid+Case Losses	\$171,195,103
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.218
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$208,515,635
(10) Policy Year 2014 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$213,365,927
(11) Limited Medical Paid Losses	\$209,035,561
(12) Limited Medical Paid Development Factor to Ultimate	1.301
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$271,955,265
(14) Limited Medical Paid+Case Losses	\$249,964,577
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.045
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$261,212,983
(17) Policy Year 2014 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$266,584,124



MISSOURI

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2016

Policy Year 2013

(1) Standard Earned Premium	\$547,086,462
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$547,086,462
(4) Limited Indemnity Paid Losses	\$128,873,099
(5) Limited Indemnity Paid Development Factor to Ultimate	1.559
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$200,913,161
(7) Limited Indemnity Paid+Case Losses	\$170,083,965
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.140
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$193,895,720
(10) Policy Year 2013 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$197,404,441
(11) Limited Medical Paid Losses	\$216,241,586
(12) Limited Medical Paid Development Factor to Ultimate	1.225
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$264,895,943
(14) Limited Medical Paid+Case Losses	\$247,240,649
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.043
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$257,871,997
(17) Policy Year 2013 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$261,383,970

Policy Year 2012

(1) Standard Earned Premium	\$529,734,712
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$529,734,712
(4) Limited Indemnity Paid Losses	\$143,669,364
(5) Limited Indemnity Paid Development Factor to Ultimate	1.349
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$193,809,972
(7) Limited Indemnity Paid+Case Losses	\$175,132,122
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.089
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$190,718,881
(10) Policy Year 2012 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$192,264,427
(11) Limited Medical Paid Losses	\$223,928,179
(12) Limited Medical Paid Development Factor to Ultimate	1.185
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$265,354,892
(14) Limited Medical Paid+Case Losses	\$257,600,552
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.047
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$269,707,778
(17) Policy Year 2012 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$267,531,335



MISSOURI

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2016

Policy Year 2011

(1) Standard Earned Premium	\$552,297,754
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$552,297,754
(4) Limited Indemnity Paid Losses	\$161,000,553
(5) Limited Indemnity Paid Development Factor to Ultimate	1.235
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$198,835,683
(7) Limited Indemnity Paid+Case Losses	\$189,611,109
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.059
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$200,798,164
(10) Policy Year 2011 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$199,816,924
(11) Limited Medical Paid Losses	\$237,360,054
(12) Limited Medical Paid Development Factor to Ultimate	1.165
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$276,524,463
(14) Limited Medical Paid+Case Losses	\$259,540,390
(15) Limited Medical Paid+Case Development Factor to Ultimate	1.053
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$273,296,031
(17) Policy Year 2011 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$274,910,247



MISSOURI

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C - Limited Indemnity Paid Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2010	1.872	2009	1.292	2008	1.159	2007	1.077
2011	1.789	2010	1.292	2009	1.141	2008	1.092
2012	1.801	2011	1.295	2010	1.150	2009	1.091
2013	1.748	2012	1.308	2011	1.161	2010	1.092
2014	1.869	2013	1.327	2012	1.156	2011	1.092
Average	1.816	Average	1.303	Average	1.153	Average	1.089

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2006	1.040	2005	1.036	2004	1.021	2003	1.016
2007	1.054	2006	1.032	2005	1.022	2004	1.020
2008	1.047	2007	1.036	2006	1.026	2005	1.012
2009	1.059	2008	1.041	2007	1.018	2006	1.016
2010	1.051	2009	1.026	2008	1.019	2007	1.016
Average	1.050	Average	1.034	Average	1.021	Average	1.016

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2002	1.008	2001	1.010	2000	1.003	1999	1.006
2003	1.016	2002	1.009	2001	1.007	2000	1.013
2004	1.014	2003	1.005	2002	1.008	2001	1.004
2005	1.014	2004	1.014	2003	1.006	2002	1.007
2006	1.009	2005	1.012	2004	1.007	2003	1.005
Average	1.012	Average	1.010	Average	1.006	Average	1.007

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1998	1.005	1997	1.004	1996	1.005	1995	1.007
1999	1.008	1998	1.005	1997	1.002	1996	1.005
2000	1.006	1999	1.007	1998	1.004	1997	1.003
2001	1.012	2000	1.006	1999	1.001	1998	1.005
2002	1.003	2001	1.002	2000	1.004	1999	1.007
Average	1.007	Average	1.005	Average	1.003	Average	1.005

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1994	1.004	1993	1.004
1995	1.004	1994	1.001
1996	1.004	1995	1.002
1997	1.002	1996	1.002
1998	1.004	1997	1.004
Average	1.004	Average	1.003



MISSOURI
APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section D - Limited Medical Paid Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2010	1.243	2009	1.059	2008	1.033	2007	1.009
2011	1.218	2010	1.060	2009	1.036	2008	1.024
2012	1.226	2011	1.058	2010	1.036	2009	1.016
2013	1.219	2012	1.065	2011	1.036	2010	1.016
2014	1.241	2013	1.064	2012	1.030	2011	1.020
Average	1.229	Average	1.061	Average	1.034	Average	1.017

<u>Policy Year</u>	<u>5th/6th</u>	<u>Policy Year</u>	<u>6th/7th</u>	<u>Policy Year</u>	<u>7th/8th</u>	<u>Policy Year</u>	<u>8th/9th</u>
2006	1.014	2005	1.022	2004	1.012	2003	1.008
2007	1.012	2006	1.009	2005	1.016	2004	1.007
2008	1.022	2007	1.011	2006	1.015	2005	1.006
2009	1.013	2008	1.019	2007	1.009	2006	1.008
2010	1.012	2009	1.010	2008	1.012	2007	1.005
Average	1.015	Average	1.014	Average	1.013	Average	1.007

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2002	1.006	2001	1.009	2000	1.007	1999	1.007
2003	1.009	2002	1.007	2001	1.007	2000	1.007
2004	1.012	2003	1.005	2002	1.005	2001	1.004
2005	1.006	2004	1.009	2003	1.005	2002	1.005
2006	1.004	2005	1.005	2004	1.004	2003	1.004
Average	1.007	Average	1.007	Average	1.006	Average	1.005

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
1998	1.009	1997	1.006	1996	1.000	1995	1.003
1999	1.010	1998	1.003	1997	1.004	1996	1.002
2000	1.004	1999	1.006	1998	1.003	1997	1.006
2001	1.002	2000	1.018	1999	1.002	1998	1.001
2002	1.007	2001	1.004	2000	1.001	1999	1.008
Average	1.006	Average	1.007	Average	1.002	Average	1.004

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1994	1.004	1993	1.003
1995	1.004	1994	1.004
1996	1.003	1995	1.003
1997	1.005	1996	1.001
1998	1.001	1997	1.011
Average	1.003	Average	1.004



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
1	Voluntary Business Only	2011	2011	Open	\$223,073	\$263,249	\$486,322	\$383,326	\$150	\$383,476	\$606,399	\$263,399	\$869,798	0
2	Voluntary Business Only	2011	2011	Open	\$34,293	\$88,706	\$122,999	\$297,531	\$303,546	\$601,077	\$331,824	\$392,252	\$724,076	0
3	Voluntary Business Only	2011	2011	Open	\$259,123	\$309,859	\$568,982	\$22,412	\$231,704	\$254,116	\$281,535	\$541,563	\$823,098	0
4	Voluntary Business Only	2011	2012	Open	\$45,669	\$171,297	\$216,966	\$230,388	\$191,045	\$421,433	\$276,057	\$362,342	\$638,399	0
5	Voluntary Business Only	2011	2012	Closed	\$1,167,031	\$0	\$1,167,031	\$0	\$0	\$0	\$1,167,031	\$0	\$1,167,031	0
6	Voluntary Business Only	2011	2011	Re-Opened	\$84,069	\$92,754	\$176,823	\$166,912	\$265,924	\$432,836	\$250,981	\$358,678	\$609,659	0
7	Voluntary Business Only	2011	2011	Open	\$152,621	\$264,595	\$417,216	\$8,876	\$368,201	\$377,077	\$161,497	\$632,796	\$794,293	0
8	Voluntary Business Only	2011	2012	Open	\$160,547	\$137,704	\$298,251	\$674,183	\$0	\$674,183	\$834,730	\$137,704	\$972,434	0
9	Voluntary Business Only	2011	2011	Closed	\$400,000	\$184,539	\$584,539	\$0	\$0	\$0	\$400,000	\$184,539	\$584,539	0
10	Voluntary Business Only	2011	2011	Open	\$696,806	\$55,872	\$752,678	\$1	\$78,004	\$78,005	\$696,807	\$133,876	\$830,683	0
11	Assigned Risk	2011	2012	Open	\$113,071	\$260,391	\$373,462	\$165,246	\$289,609	\$454,855	\$278,317	\$550,000	\$828,317	0
12	Assigned Risk	2011	2011	Open	\$87,528	\$559,223	\$646,751	\$521	\$15,777	\$16,298	\$88,049	\$575,000	\$663,049	0
13	Assigned Risk	2011	2012	Open	\$57,362	\$814,450	\$871,812	\$130,652	\$604,625	\$735,277	\$188,014	\$1,419,075	\$1,607,089	0
14	Voluntary Business Only	2011	2012	Open	\$66,830	\$214,439	\$281,269	\$253,854	\$14,803	\$268,657	\$320,684	\$229,242	\$549,926	0
15	Voluntary Business Only	2011	2011	Open	\$195,902	\$312,821	\$508,723	\$385,301	\$273,818	\$659,119	\$581,203	\$586,639	\$1,167,842	0
16	Voluntary Business Only	2011	2011	Open	\$399,493	\$241,497	\$640,990	\$0	\$236,189	\$236,189	\$399,493	\$477,686	\$877,179	0
17	Voluntary Business Only	2011	2012	Closed	\$260,139	\$1,490,553	\$1,750,692	\$0	\$0	\$0	\$260,139	\$1,490,553	\$1,750,692	0
18	Voluntary Business Only	2011	2011	Closed	\$310,206	\$196,823	\$507,029	\$0	\$0	\$0	\$310,206	\$196,823	\$507,029	0
19	Voluntary Business Only	2011	2011	Closed	\$189,296	\$324,917	\$514,213	\$0	\$0	\$0	\$189,296	\$324,917	\$514,213	0
20	Voluntary Business Only	2011	2011	Closed	\$641,126	\$356,327	\$997,453	\$0	\$0	\$0	\$641,126	\$356,327	\$997,453	0
21	Voluntary Business Only	2011	2012	Open	\$0	\$116,596	\$116,596	\$100,000	\$309,071	\$409,071	\$100,000	\$425,667	\$525,667	0
22	Voluntary Business Only	2011	2012	Open	\$96,045	\$245,173	\$341,218	\$304,569	\$132,302	\$436,871	\$400,614	\$377,475	\$778,089	0
23	Voluntary Business Only	2011	2012	Open	\$32,513	\$650,726	\$683,239	\$129,527	\$141,675	\$271,202	\$162,040	\$792,401	\$954,441	0
24	Voluntary Business Only	2011	2011	Closed	\$466,603	\$1,329,484	\$1,796,087	\$0	\$0	\$0	\$466,603	\$1,329,484	\$1,796,087	0
25	Voluntary Business Only	2011	2011	Open	\$68,152	\$1,815,872	\$1,884,024	\$543,278	\$197,680	\$740,958	\$611,430	\$2,013,552	\$2,624,982	0
26	Voluntary Business Only	2011	2011	Closed	\$512,626	\$0	\$512,626	\$0	\$0	\$0	\$512,626	\$0	\$512,626	0
27	Voluntary Business Only	2011	2012	Open	\$138,398	\$574,671	\$713,069	\$21,968	\$419,441	\$441,409	\$160,366	\$994,112	\$1,154,478	0
28	Voluntary Business Only	2011	2012	Open	\$32,860	\$194,703	\$227,563	\$179,381	\$132,404	\$311,785	\$212,241	\$327,107	\$539,348	0
29	Voluntary Business Only	2011	2012	Closed	\$376,058	\$262,628	\$638,686	\$0	\$0	\$0	\$376,058	\$262,628	\$638,686	0
30	Voluntary Business Only	2011	2011	Open	\$76,408	\$197,601	\$274,009	\$239,024	\$135,706	\$374,730	\$315,432	\$333,307	\$648,739	0
31	Voluntary Business Only	2011	2011	Open	\$43,183	\$156,955	\$200,138	\$292,203	\$18,861	\$311,064	\$335,386	\$175,816	\$511,202	0
32	Voluntary Business Only	2011	2011	Closed	\$268,284	\$258,849	\$527,133	\$0	\$0	\$0	\$268,284	\$258,849	\$527,133	0
33	Voluntary Business Only	2011	2011	Open	\$119,640	\$30,978	\$150,618	\$345,664	\$227,228	\$572,892	\$465,304	\$258,206	\$723,510	0
34	Voluntary Business Only	2011	2011	Closed	\$599,041	\$0	\$599,041	\$0	\$0	\$0	\$599,041	\$0	\$599,041	0
35	Voluntary Business Only	2011	2012	Open	\$36,774	\$451,896	\$488,670	\$188,074	\$457,229	\$645,303	\$224,848	\$909,125	\$1,133,973	0
36	Voluntary Business Only	2011	2011	Open	\$55,814	\$600,606	\$656,420	\$96,374	\$10,000	\$106,374	\$152,188	\$610,606	\$762,794	0
37	Voluntary Business Only	2011	2011	Closed	\$731,860	\$313,416	\$1,045,276	\$0	\$0	\$0	\$731,860	\$313,416	\$1,045,276	0
38	Voluntary Business Only	2011	2011	Closed	\$859,733	\$0	\$859,733	\$0	\$0	\$0	\$859,733	\$0	\$859,733	0
39	Voluntary Business Only	2011	2011	Closed	\$1,000,000	\$178	\$1,000,178	\$0	\$0	\$0	\$1,000,000	\$178	\$1,000,178	0
40	Voluntary Business Only	2011	2012	Open	\$11,931	\$345,467	\$357,398	\$101,760	\$106,674	\$208,434	\$113,691	\$452,141	\$565,832	0
41	Voluntary Business Only	2011	2012	Open	\$197,002	\$124,682	\$321,684	\$0	\$231,273	\$231,273	\$197,002	\$355,955	\$552,957	0
42	Voluntary Business Only	2011	2012	Open	\$28,889	\$272,286	\$301,175	\$0	\$325,525	\$325,525	\$28,889	\$597,811	\$626,700	0
43	Voluntary Business Only	2011	2011	Closed	\$500,232	\$279,211	\$779,443	\$0	\$0	\$0	\$500,232	\$279,211	\$779,443	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
44	Voluntary Business Only	2011	2011	Open	\$91,725	\$281,019	\$372,744	\$471,001	\$181,206	\$652,207	\$562,726	\$462,225	\$1,024,951	0
45	Voluntary Business Only	2011	2011	Open	\$26,727	\$317,899	\$344,626	\$78,714	\$130,896	\$209,610	\$105,441	\$448,795	\$554,236	0
46	Voluntary Business Only	2011	2011	Open	\$127,059	\$449,918	\$576,977	\$50,280	\$109,883	\$160,163	\$177,339	\$559,801	\$737,140	0
47	Voluntary Business Only	2011	2011	Open	\$273,276	\$0	\$273,276	\$370,486	\$0	\$370,486	\$643,762	\$0	\$643,762	0
48	Voluntary Business Only	2011	2011	Open	\$91,249	\$319,725	\$410,974	\$573,751	\$395,842	\$969,593	\$665,000	\$715,567	\$1,380,567	0
49	Voluntary Business Only	2011	2012	Open	\$17,963	\$567,923	\$585,886	\$162,037	\$92,819	\$254,856	\$180,000	\$660,742	\$840,742	0
50	Voluntary Business Only	2011	2012	Closed	\$29,196	\$583,542	\$612,738	\$0	\$0	\$0	\$29,196	\$583,542	\$612,738	0
51	Voluntary Business Only	2011	2012	Open	\$23,220	\$429,671	\$452,891	\$0	\$694,608	\$694,608	\$23,220	\$1,124,279	\$1,147,499	0
52	Voluntary Business Only	2011	2011	Open	\$108,055	\$394,742	\$502,797	\$100,917	\$14,044	\$114,961	\$208,972	\$408,786	\$617,758	0
53	Voluntary Business Only	2011	2011	Closed	\$544,320	\$10,814	\$555,134	\$0	\$0	\$0	\$544,320	\$10,814	\$555,134	0
54	Voluntary Business Only	2011	2011	Open	\$67,500	\$373,293	\$440,793	\$0	\$124,614	\$124,614	\$67,500	\$497,907	\$565,407	0
55	Voluntary Business Only	2011	2011	Closed	\$128,200	\$461,201	\$589,401	\$0	\$0	\$0	\$128,200	\$461,201	\$589,401	0
56	Voluntary Business Only	2011	2012	Open	\$44,985	\$651,577	\$696,562	\$160,260	\$13,924	\$174,184	\$205,245	\$665,501	\$870,746	0
57	Voluntary Business Only	2011	2011	Open	\$163,047	\$4,253,050	\$4,416,097	\$690,892	\$7,309,724	\$8,000,616	\$853,939	\$11,562,774	\$12,416,713	0
58	Voluntary Business Only	2011	2012	Open	\$187,046	\$300,128	\$487,174	\$716,826	\$32,493	\$749,319	\$903,872	\$332,621	\$1,236,493	0
59	Voluntary Business Only	2011	2011	Open	\$17,919	\$779,621	\$797,540	\$283,162	\$136,741	\$419,903	\$301,081	\$916,362	\$1,217,443	0
60	Voluntary Business Only	2011	2011	Open	\$121,827	\$301,688	\$423,515	\$493,696	\$162,926	\$656,622	\$615,523	\$464,614	\$1,080,137	0
61	Voluntary Business Only	2011	2012	Closed	\$43,590	\$460,711	\$504,301	\$0	\$0	\$0	\$43,590	\$460,711	\$504,301	0
62	Voluntary Business Only	2011	2011	Closed	\$1,026,708	\$11,771	\$1,038,479	\$0	\$0	\$0	\$1,026,708	\$11,771	\$1,038,479	0
63	Voluntary Business Only	2011	2012	Open	\$160,389	\$252,431	\$412,820	\$131,476	\$9,968	\$141,444	\$291,865	\$262,399	\$554,264	0
64	Voluntary Business Only	2011	2012	Open	\$419,689	\$300,538	\$720,227	\$0	\$66,392	\$66,392	\$419,689	\$366,930	\$786,619	0
65	Voluntary Business Only	2011	2012	Closed	\$66,479	\$439,933	\$506,412	\$0	\$0	\$0	\$66,479	\$439,933	\$506,412	0
66	Voluntary Business Only	2011	2011	Closed	\$410,400	\$91,542	\$501,942	\$0	\$0	\$0	\$410,400	\$91,542	\$501,942	0
67	Voluntary Business Only	2011	2011	Closed	\$324,872	\$191,036	\$515,908	\$0	\$0	\$0	\$324,872	\$191,036	\$515,908	0
68	Voluntary Business Only	2011	2011	Open	\$160,955	\$107,394	\$268,349	\$428,485	\$308	\$428,793	\$589,440	\$107,702	\$697,142	0
69	Voluntary Business Only	2011	2011	Closed	\$173,658	\$692,249	\$865,907	\$0	\$0	\$0	\$173,658	\$692,249	\$865,907	0
70	Voluntary Business Only	2011	2011	Closed	\$118,009	\$482,443	\$600,452	\$0	\$0	\$0	\$118,009	\$482,443	\$600,452	0
71	Voluntary Business Only	2011	2011	Open	\$87,272	\$100,489	\$187,761	\$574,989	\$162,917	\$737,906	\$662,261	\$263,406	\$925,667	0
72	Voluntary Business Only	2011	2011	Closed	\$159,747	\$392,303	\$552,050	\$0	\$0	\$0	\$159,747	\$392,303	\$552,050	0
73	Voluntary Business Only	2011	2011	Open	\$108,540	\$373,043	\$481,583	\$566,446	\$321,232	\$887,678	\$674,986	\$694,275	\$1,369,261	0
74	Voluntary Business Only	2011	2011	Closed	\$999,687	\$0	\$999,687	\$313	\$0	\$313	\$1,000,000	\$0	\$1,000,000	0
75	Voluntary Business Only	2011	2011	Open	\$147,196	\$38,522	\$185,718	\$396,422	\$310,921	\$707,343	\$543,618	\$349,443	\$893,061	0
76	Voluntary Business Only	2011	2011	Open	\$203,164	\$646,568	\$849,732	\$623,550	\$232,604	\$856,154	\$826,714	\$879,172	\$1,705,886	0
77	Voluntary Business Only	2011	2012	Open	\$68,527	\$349,493	\$418,020	\$55,000	\$275,067	\$330,067	\$123,527	\$624,560	\$748,087	0
78	Voluntary Business Only	2011	2011	Open	\$193,191	\$83,674	\$276,865	\$0	\$396,831	\$396,831	\$193,191	\$480,505	\$673,696	0
79	Voluntary Business Only	2011	2011	Closed	\$115,009	\$710,066	\$825,075	\$0	\$0	\$0	\$115,009	\$710,066	\$825,075	0
80	Voluntary Business Only	2011	2011	Open	\$62,356	\$357,565	\$419,921	\$0	\$527,763	\$527,763	\$62,356	\$885,328	\$947,684	0
81	Voluntary Business Only	2011	2011	Closed	\$385,364	\$536,501	\$921,865	\$0	\$0	\$0	\$385,364	\$536,501	\$921,865	0
82	Voluntary Business Only	2011	2012	Closed	\$300,000	\$898,269	\$1,198,269	\$0	\$0	\$0	\$300,000	\$898,269	\$1,198,269	0
83	Voluntary Business Only	2011	2011	Open	\$26,456	\$307,298	\$333,754	\$297,724	\$192,701	\$490,425	\$324,180	\$499,999	\$824,179	0
84	Voluntary Business Only	2011	2012	Open	\$26,533	\$123,340	\$149,873	\$395,500	\$62,315	\$457,815	\$422,033	\$185,655	\$607,688	0
85	Voluntary Business Only	2011	2011	Open	\$0	\$250	\$250	\$1,085,397	\$0	\$1,085,397	\$1,085,397	\$250	\$1,085,647	0
86	Voluntary Business Only	2011	2012	Open	\$43,682	\$682,541	\$726,223	\$127,686	\$452,544	\$580,230	\$171,368	\$1,135,085	\$1,306,453	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
87	Voluntary Business Only	2011	2011	Open	\$26,148	\$285,650	\$311,798	\$212,258	\$37,518	\$249,776	\$238,406	\$323,168	\$561,574	0
1	Voluntary Business Only	2012	2012	Open	\$166,305	\$3,525,516	\$3,691,821	\$737,857	\$14,385,699	\$15,123,556	\$904,162	\$17,911,215	\$18,815,377	0
2	Voluntary Business Only	2012	2013	Open	\$143,765	\$334,696	\$478,461	\$643,815	\$385,025	\$1,028,840	\$787,580	\$719,721	\$1,507,301	0
3	Voluntary Business Only	2012	2012	Closed	\$187,773	\$392,048	\$579,821	\$0	\$0	\$0	\$187,773	\$392,048	\$579,821	0
4	Voluntary Business Only	2012	2012	Open	\$128,829	\$335,125	\$463,954	\$44,314	\$404,731	\$449,045	\$173,143	\$739,856	\$912,999	0
5	Voluntary Business Only	2012	2013	Open	\$9,564	\$490,922	\$500,486	\$27,592	\$9,078	\$36,670	\$37,156	\$500,000	\$537,156	0
6	Voluntary Business Only	2012	2012	Open	\$93,273	\$339,235	\$432,508	\$47,053	\$68,905	\$115,958	\$140,326	\$408,140	\$548,466	0
7	Voluntary Business Only	2012	2012	Closed	\$256,322	\$321,412	\$577,734	\$0	\$0	\$0	\$256,322	\$321,412	\$577,734	0
8	Voluntary Business Only	2012	2013	Open	\$42,686	\$289,209	\$331,895	\$69,358	\$139,018	\$208,376	\$112,044	\$428,227	\$540,271	0
9	Assigned Risk	2012	2012	Open	\$18,965	\$1,389,579	\$1,408,544	\$55,536	\$3,229,765	\$3,285,301	\$74,501	\$4,619,344	\$4,693,845	0
10	Assigned Risk	2012	2013	Open	\$22,794	\$629,237	\$652,031	\$72,641	\$140,298	\$212,939	\$95,435	\$769,535	\$864,970	0
11	Assigned Risk	2012	2012	Closed	\$414,988	\$895,861	\$1,310,849	\$0	\$0	\$0	\$414,988	\$895,861	\$1,310,849	0
12	Voluntary Business Only	2012	2012	Closed	\$553,955	\$38,626	\$592,581	\$0	\$0	\$0	\$553,955	\$38,626	\$592,581	0
13	Assigned Risk	2012	2012	Open	\$89,894	\$180,194	\$270,088	\$328,579	\$9,806	\$338,385	\$418,473	\$190,000	\$608,473	0
14	Voluntary Business Only	2012	2012	Open	\$106,414	\$73,538	\$179,952	\$321,255	\$100,001	\$421,256	\$427,669	\$173,539	\$601,208	0
15	Voluntary Business Only	2012	2012	Closed	\$305,948	\$441,068	\$747,016	\$0	\$0	\$0	\$305,948	\$441,068	\$747,016	0
16	Voluntary Business Only	2012	2012	Open	\$91,867	\$199,686	\$291,553	\$408,055	\$121,382	\$529,437	\$499,922	\$321,068	\$820,990	0
17	Voluntary Business Only	2012	2012	Open	\$209,440	\$89,507	\$298,947	\$259,663	\$66,476	\$326,139	\$469,103	\$155,983	\$625,086	0
18	Voluntary Business Only	2012	2012	Open	\$212,947	\$119,918	\$332,865	\$121,280	\$211,969	\$333,249	\$334,227	\$331,887	\$666,114	0
19	Voluntary Business Only	2012	2013	Open	\$46,487	\$252,364	\$298,851	\$128,926	\$443,754	\$572,680	\$175,413	\$696,118	\$871,531	0
20	Voluntary Business Only	2012	2012	Open	\$85,671	\$348,350	\$434,021	\$294,632	\$146,067	\$440,699	\$380,303	\$494,417	\$874,720	0
21	Voluntary Business Only	2012	2012	Open	\$192,038	\$151,417	\$343,455	\$311,455	\$189,854	\$501,309	\$503,493	\$341,271	\$844,764	0
22	Voluntary Business Only	2012	2012	Open	\$338,101	\$436,244	\$774,345	\$251,964	\$669,466	\$921,430	\$590,065	\$1,105,710	\$1,695,775	0
23	Voluntary Business Only	2012	2013	Open	\$39,605	\$227,493	\$267,098	\$168,500	\$84,987	\$253,487	\$208,105	\$312,480	\$520,585	0
24	Voluntary Business Only	2012	2012	Open	\$187,105	\$0	\$187,105	\$759,841	\$0	\$759,841	\$946,946	\$0	\$946,946	0
25	Voluntary Business Only	2012	2012	Closed	\$132,688	\$885,603	\$1,018,291	\$0	\$0	\$0	\$132,688	\$885,603	\$1,018,291	0
26	Voluntary Business Only	2012	2013	Open	\$50,885	\$317,790	\$368,675	\$297,470	\$521,901	\$819,371	\$348,355	\$839,691	\$1,188,046	0
27	Voluntary Business Only	2012	2013	Open	\$36,192	\$46,254	\$82,446	\$179,656	\$257,500	\$437,156	\$215,848	\$303,754	\$519,602	0
28	Voluntary Business Only	2012	2012	Open	\$375,507	\$85,830	\$461,337	\$0	\$162,660	\$162,660	\$375,507	\$248,490	\$623,997	0
29	Voluntary Business Only	2012	2012	Open	\$0	\$436,665	\$436,665	\$76,534	\$119,368	\$195,902	\$76,534	\$556,033	\$632,567	0
30	Voluntary Business Only	2012	2013	Open	\$58,975	\$433,861	\$492,836	\$295,423	\$771,189	\$1,066,612	\$354,398	\$1,205,050	\$1,559,448	0
31	Voluntary Business Only	2012	2012	Closed	\$283,477	\$1,336,028	\$1,619,505	\$0	\$0	\$0	\$283,477	\$1,336,028	\$1,619,505	0
32	Voluntary Business Only	2012	2012	Open	\$36,579	\$583,104	\$619,683	\$47,372	\$197,207	\$244,579	\$83,951	\$780,311	\$864,262	0
33	Voluntary Business Only	2012	2012	Open	\$269,423	\$146,388	\$415,811	\$142,727	\$267,219	\$409,946	\$412,150	\$413,607	\$825,757	0
34	Voluntary Business Only	2012	2012	Closed	\$438,402	\$422,836	\$861,238	\$0	\$0	\$0	\$438,402	\$422,836	\$861,238	0
35	Voluntary Business Only	2012	2013	Open	\$20,426	\$429,145	\$449,571	\$92,002	\$109,735	\$201,737	\$112,428	\$538,880	\$651,308	0
36	Voluntary Business Only	2012	2012	Open	\$111,594	\$1,232,411	\$1,344,005	\$377,332	\$1,528,383	\$1,905,715	\$488,926	\$2,760,794	\$3,249,720	0
37	Voluntary Business Only	2012	2013	Open	\$47,256	\$119,052	\$166,308	\$272,040	\$137,056	\$409,096	\$319,296	\$256,108	\$575,404	0
38	Voluntary Business Only	2012	2012	Closed	\$96,314	\$420,723	\$517,037	\$0	\$0	\$0	\$96,314	\$420,723	\$517,037	0
39	Voluntary Business Only	2012	2012	Closed	\$337,712	\$175,162	\$512,874	\$0	\$0	\$0	\$337,712	\$175,162	\$512,874	0
40	Voluntary Business Only	2012	2012	Open	\$252,323	\$277,089	\$529,412	\$0	\$222,717	\$222,717	\$252,323	\$499,806	\$752,129	0
41	Voluntary Business Only	2012	2013	Open	\$63,724	\$416,847	\$480,571	\$136,276	\$128,946	\$265,222	\$200,000	\$545,793	\$745,793	0
42	Voluntary Business Only	2012	2012	Open	\$67,379	\$230,800	\$298,179	\$170,303	\$111,167	\$281,470	\$237,682	\$341,967	\$579,649	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
43	Voluntary Business Only	2012	2013	Closed	\$654,515	\$0	\$654,515	\$0	\$0	\$0	\$654,515	\$0	\$654,515	0
44	Voluntary Business Only	2012	2012	Open	\$272,324	\$211,847	\$484,171	\$0	\$39,428	\$39,428	\$272,324	\$251,275	\$523,599	0
45	Voluntary Business Only	2012	2012	Open	\$1,971	\$3,275	\$5,246	\$419,624	\$96,725	\$516,349	\$421,595	\$100,000	\$521,595	0
46	Voluntary Business Only	2012	2012	Open	\$65,236	\$100,341	\$165,577	\$284,764	\$99,585	\$384,349	\$350,000	\$199,926	\$549,926	0
47	Voluntary Business Only	2012	2012	Open	\$168,861	\$12,878	\$181,739	\$436,142	\$103,274	\$539,416	\$605,003	\$116,152	\$721,155	0
48	Voluntary Business Only	2012	2012	Open	\$290,526	\$221,310	\$511,836	\$0	\$364,101	\$364,101	\$290,526	\$585,411	\$875,937	0
49	Voluntary Business Only	2012	2013	Open	\$410,700	\$123,198	\$533,898	\$0	\$166,981	\$166,981	\$410,700	\$290,179	\$700,879	0
50	Voluntary Business Only	2012	2012	Closed	\$795,999	\$450	\$796,449	\$0	\$0	\$0	\$795,999	\$450	\$796,449	0
51	Voluntary Business Only	2012	2012	Open	\$19,630	\$496,307	\$515,937	\$87,600	\$277,658	\$365,258	\$107,230	\$773,965	\$881,195	0
52	Voluntary Business Only	2012	2013	Open	\$48,825	\$187,351	\$236,176	\$68,339	\$443,120	\$511,459	\$117,164	\$630,471	\$747,635	0
53	Voluntary Business Only	2012	2013	Open	\$13,316	\$164,864	\$178,180	\$502,706	\$172,672	\$675,378	\$516,022	\$337,536	\$853,558	0
54	Voluntary Business Only	2012	2012	Closed	\$174,522	\$921,740	\$1,096,262	\$0	\$0	\$0	\$174,522	\$921,740	\$1,096,262	0
55	Voluntary Business Only	2012	2012	Open	\$85,541	\$162,073	\$247,614	\$594,240	\$54,948	\$649,188	\$679,781	\$217,021	\$896,802	0
56	Voluntary Business Only	2012	2012	Open	\$89,923	\$2,099	\$92,022	\$424,998	\$0	\$424,998	\$514,921	\$2,099	\$517,020	0
57	Voluntary Business Only	2012	2012	Open	\$0	\$0	\$0	\$585,660	\$0	\$585,660	\$585,660	\$0	\$585,660	0
58	Voluntary Business Only	2012	2013	Open	\$93,768	\$136,531	\$230,299	\$435,956	\$148,371	\$584,327	\$529,724	\$284,902	\$814,626	0
59	Voluntary Business Only	2012	2012	Open	\$8,001	\$398,363	\$406,364	\$57,160	\$341,035	\$398,195	\$65,161	\$739,998	\$804,559	0
60	Voluntary Business Only	2012	2013	Open	\$56,483	\$2,090,774	\$2,147,257	\$441,301	\$5,653,210	\$6,094,511	\$497,784	\$7,743,984	\$8,241,768	0
61	Voluntary Business Only	2012	2013	Open	\$71,101	\$51,283	\$122,384	\$226,795	\$151,111	\$377,906	\$297,896	\$202,394	\$500,290	0
62	Voluntary Business Only	2012	2012	Open	\$425,946	\$22,562	\$448,508	\$0	\$57,437	\$57,437	\$425,946	\$79,999	\$505,945	0
63	Voluntary Business Only	2012	2013	Open	\$450,756	\$342,316	\$793,072	\$0	\$383,993	\$383,993	\$450,756	\$726,309	\$1,177,065	0
64	Voluntary Business Only	2012	2013	Open	\$71,896	\$272,432	\$344,328	\$513,564	\$63,336	\$576,900	\$585,460	\$335,768	\$921,228	0
65	Voluntary Business Only	2012	2013	Open	\$23,616	\$55,344	\$78,960	\$448,946	\$104,837	\$553,783	\$472,562	\$160,181	\$632,743	0
66	Voluntary Business Only	2012	2013	Open	\$145,627	\$0	\$145,627	\$429,211	\$0	\$429,211	\$574,838	\$0	\$574,838	0
67	Voluntary Business Only	2012	2012	Open	\$580,463	\$274,709	\$855,172	\$0	\$206,044	\$206,044	\$580,463	\$480,753	\$1,061,216	0
68	Voluntary Business Only	2012	2013	Open	\$41,685	\$503,754	\$545,439	\$45,092	\$128,603	\$173,695	\$86,777	\$632,357	\$719,134	0
69	Voluntary Business Only	2012	2012	Open	\$441,807	\$70,931	\$512,738	\$0	\$36,601	\$36,601	\$441,807	\$107,532	\$549,339	0
1	Voluntary Business Only	2013	2013	Open	\$143,317	\$9,728	\$153,045	\$838,982	\$71	\$839,053	\$982,299	\$9,799	\$992,098	0
2	Voluntary Business Only	2013	2014	Open	\$50,774	\$296,503	\$347,277	\$701,641	\$111,411	\$813,052	\$752,415	\$407,914	\$1,160,329	0
3	Voluntary Business Only	2013	2013	Open	\$582,749	\$178,539	\$761,288	\$1	\$596,049	\$596,050	\$582,750	\$774,588	\$1,357,338	0
4	Voluntary Business Only	2013	2013	Open	\$51,392	\$347,315	\$398,707	\$70,330	\$183,433	\$253,763	\$121,722	\$530,748	\$652,470	0
5	Voluntary Business Only	2013	2013	Open	\$70,966	\$361,721	\$432,687	\$50,903	\$220,832	\$271,735	\$121,869	\$582,553	\$704,422	0
6	Assigned Risk	2013	2013	Open	\$65,552	\$546,764	\$612,316	\$303,052	\$0	\$303,052	\$368,604	\$546,764	\$915,368	0
7	Assigned Risk	2013	2014	Open	\$325,167	\$59,510	\$384,677	\$0	\$148,598	\$148,598	\$325,167	\$208,108	\$533,275	0
8	Assigned Risk	2013	2014	Open	\$21,632	\$105,987	\$127,619	\$99,008	\$344,013	\$443,021	\$120,640	\$450,000	\$570,640	0
9	Assigned Risk	2013	2013	Open	\$3,960	\$886,771	\$890,731	\$189,281	\$1,416,374	\$1,605,655	\$193,241	\$2,303,145	\$2,496,386	0
10	Assigned Risk	2013	2013	Open	\$40,145	\$0	\$40,145	\$494,597	\$0	\$494,597	\$534,742	\$0	\$534,742	0
11	Voluntary Business Only	2013	2014	Open	\$65,563	\$237,676	\$303,239	\$83,936	\$512,325	\$596,261	\$149,499	\$750,001	\$899,500	0
12	Voluntary Business Only	2013	2013	Open	\$429,922	\$145,788	\$575,710	\$0	\$13,604	\$13,604	\$429,922	\$159,392	\$589,314	0
13	Assigned Risk	2013	2014	Open	\$62,499	\$205,407	\$267,906	\$131,426	\$119,165	\$250,591	\$193,925	\$324,572	\$518,497	0
14	Assigned Risk	2013	2014	Open	\$72,165	\$12,608	\$84,773	\$827,235	\$0	\$827,235	\$899,400	\$12,608	\$912,008	0
15	Voluntary Business Only	2013	2013	Open	\$162,790	\$636,545	\$799,335	\$718,373	\$2,760,204	\$3,478,577	\$881,163	\$3,396,749	\$4,277,912	0
16	Voluntary Business Only	2013	2013	Open	\$27,523	\$429,172	\$456,695	\$84,670	\$12,500	\$97,170	\$112,193	\$441,672	\$553,865	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
17	Voluntary Business Only	2013	2013	Open	\$78,796	\$410,531	\$489,327	\$400,851	\$352,435	\$753,286	\$479,647	\$762,966	\$1,242,613	0
18	Voluntary Business Only	2013	2013	Open	\$127,109	\$431,376	\$558,485	\$129,052	\$63,472	\$192,524	\$256,161	\$494,848	\$751,009	0
19	Voluntary Business Only	2013	2014	Closed	\$378,073	\$344,633	\$722,706	\$0	\$0	\$0	\$378,073	\$344,633	\$722,706	0
20	Voluntary Business Only	2013	2014	Open	\$124,436	\$0	\$124,436	\$641,675	\$0	\$641,675	\$766,111	\$0	\$766,111	0
21	Voluntary Business Only	2013	2013	Open	\$27,963	\$95,521	\$123,484	\$426,426	\$62,480	\$488,906	\$454,389	\$158,001	\$612,390	0
22	Voluntary Business Only	2013	2014	Open	\$23,904	\$272,921	\$296,825	\$119,631	\$126,821	\$246,452	\$143,535	\$399,742	\$543,277	0
23	Voluntary Business Only	2013	2013	Open	\$294,167	\$625	\$294,792	\$1,361,311	\$0	\$1,361,311	\$1,655,478	\$625	\$1,656,103	0
24	Voluntary Business Only	2013	2013	Open	\$164,592	\$460,298	\$624,890	\$305,601	\$368,994	\$674,595	\$470,193	\$829,292	\$1,299,485	0
25	Voluntary Business Only	2013	2014	Open	\$53,470	\$281,673	\$335,143	\$136,667	\$252,894	\$389,561	\$190,137	\$534,567	\$724,704	0
26	Voluntary Business Only	2013	2013	Open	\$56,515	\$243,599	\$300,114	\$248,485	\$56,401	\$304,886	\$305,000	\$300,000	\$605,000	0
27	Voluntary Business Only	2013	2013	Open	\$0	\$0	\$0	\$750,000	\$0	\$750,000	\$750,000	\$0	\$750,000	0
28	Voluntary Business Only	2013	2013	Open	\$97,494	\$21,256	\$118,750	\$308,505	\$78,743	\$387,248	\$405,999	\$99,999	\$505,998	0
29	Voluntary Business Only	2013	2013	Open	\$110,778	\$255,758	\$366,536	\$308,621	\$22,041	\$330,662	\$419,399	\$277,799	\$697,198	0
30	Voluntary Business Only	2013	2014	Open	\$18,931	\$124,459	\$143,390	\$478,690	\$439,433	\$918,123	\$497,621	\$563,892	\$1,061,513	0
31	Voluntary Business Only	2013	2014	Open	\$95,712	\$2,033	\$97,745	\$668,246	\$2,000	\$670,246	\$763,958	\$4,033	\$767,991	0
32	Voluntary Business Only	2013	2014	Open	\$384,186	\$251,254	\$635,440	\$0	\$28,110	\$28,110	\$384,186	\$279,364	\$663,550	0
33	Voluntary Business Only	2013	2014	Open	\$106,726	\$118,591	\$225,317	\$143,274	\$176,436	\$319,710	\$250,000	\$295,027	\$514,027	0
34	Voluntary Business Only	2013	2013	Open	\$147,464	\$0	\$147,464	\$1,192,606	\$0	\$1,192,606	\$1,340,070	\$0	\$1,340,070	0
35	Voluntary Business Only	2013	2013	Open	\$0	\$394,427	\$394,427	\$117,522	\$93,323	\$210,845	\$117,522	\$487,750	\$605,272	0
36	Voluntary Business Only	2013	2013	Open	\$205,705	\$562,411	\$768,116	\$0	\$0	\$0	\$205,705	\$562,411	\$768,116	0
37	Voluntary Business Only	2013	2013	Open	\$59,289	\$548,853	\$608,142	\$196,878	\$154,937	\$351,815	\$256,167	\$703,790	\$959,957	0
38	Voluntary Business Only	2013	2013	Open	\$68,439	\$227,450	\$295,889	\$350,000	\$40,000	\$390,000	\$418,439	\$267,450	\$685,889	0
39	Voluntary Business Only	2013	2013	Open	\$48,540	\$188,023	\$236,563	\$0	\$336,977	\$336,977	\$48,540	\$525,000	\$573,540	0
40	Voluntary Business Only	2013	2013	Open	\$278,989	\$270,407	\$549,396	\$0	\$0	\$0	\$278,989	\$270,407	\$549,396	0
41	Voluntary Business Only	2013	2014	Open	\$83,275	\$246,411	\$329,686	\$385,208	\$0	\$385,208	\$468,483	\$246,411	\$714,894	0
42	Voluntary Business Only	2013	2013	Open	\$60,876	\$109,821	\$170,697	\$390,426	\$60,655	\$451,081	\$451,302	\$170,476	\$621,778	0
43	Voluntary Business Only	2013	2013	Open	\$62,696	\$212,852	\$275,548	\$96,555	\$417,148	\$513,703	\$159,251	\$630,000	\$789,251	0
44	Voluntary Business Only	2013	2013	Closed	\$101,202	\$1,308,423	\$1,409,625	\$0	\$0	\$0	\$101,202	\$1,308,423	\$1,409,625	0
45	Voluntary Business Only	2013	2014	Open	\$36,925	\$767,588	\$804,513	\$88,075	\$69,412	\$157,487	\$125,000	\$837,000	\$962,000	0
46	Voluntary Business Only	2013	2013	Closed	\$140,213	\$479,583	\$619,796	\$0	\$0	\$0	\$140,213	\$479,583	\$619,796	0
47	Voluntary Business Only	2013	2013	Closed	\$444,799	\$74,302	\$519,101	\$0	\$0	\$0	\$444,799	\$74,302	\$519,101	0
48	Voluntary Business Only	2013	2014	Open	\$69,482	\$343,220	\$412,702	\$194,049	\$249,081	\$443,130	\$263,531	\$592,301	\$855,832	0
49	Voluntary Business Only	2013	2013	Open	\$29,487	\$133,966	\$163,453	\$109,340	\$242,149	\$351,489	\$138,827	\$376,115	\$514,942	0
50	Voluntary Business Only	2013	2013	Open	\$61,999	\$530,013	\$592,012	\$255,432	\$183,045	\$438,477	\$317,431	\$713,058	\$1,030,489	0
51	Voluntary Business Only	2013	2013	Closed	\$405,964	\$301,050	\$707,014	\$0	\$0	\$0	\$405,964	\$301,050	\$707,014	0
52	Voluntary Business Only	2013	2014	Open	\$114,678	\$215,860	\$330,538	\$365,930	\$54,550	\$420,480	\$480,608	\$270,410	\$751,018	0
53	Voluntary Business Only	2013	2013	Closed	\$247,127	\$593,800	\$840,927	\$0	\$0	\$0	\$247,127	\$593,800	\$840,927	0
54	Voluntary Business Only	2013	2014	Open	\$98,413	\$450,302	\$548,715	\$280,760	\$127,879	\$408,639	\$379,173	\$578,181	\$957,354	0
55	Voluntary Business Only	2013	2014	Open	\$67,946	\$342,350	\$410,296	\$0	\$507,649	\$507,649	\$67,946	\$849,999	\$917,945	0
56	Voluntary Business Only	2013	2013	Open	\$503,600	\$152,715	\$656,315	\$0	\$31,396	\$31,396	\$503,600	\$184,111	\$687,711	0
57	Voluntary Business Only	2013	2013	Open	\$474,295	\$150,870	\$625,165	\$1,000	\$29,615	\$30,615	\$475,295	\$180,485	\$655,780	0
58	Voluntary Business Only	2013	2013	Closed	\$449,069	\$143,412	\$592,481	\$0	\$0	\$0	\$449,069	\$143,412	\$592,481	0
59	Voluntary Business Only	2013	2014	Open	\$45,412	\$1,110,782	\$1,156,194	\$565,879	\$4,250,736	\$4,816,615	\$611,291	\$5,361,518	\$5,972,809	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
60	Voluntary Business Only	2013	2013	Open	\$173,514	\$262,631	\$436,145	\$0	\$622,355	\$622,355	\$173,514	\$884,986	\$1,058,500	0
1	Voluntary Business Only	2014	2015	Open	\$80,076	\$403,665	\$483,741	\$479,923	\$192,334	\$672,257	\$559,999	\$595,999	\$1,155,998	0
2	Voluntary Business Only	2014	2015	Open	\$71,300	\$0	\$71,300	\$983,299	\$1,300	\$984,599	\$1,054,599	\$1,300	\$1,055,899	0
3	Voluntary Business Only	2014	2014	Open	\$554,597	\$325,045	\$879,642	\$1	\$57,974	\$57,975	\$554,598	\$383,019	\$937,617	0
4	Voluntary Business Only	2014	2014	Open	\$104,432	\$491,260	\$595,692	\$120,382	\$133,740	\$254,122	\$224,814	\$625,000	\$849,814	0
5	Voluntary Business Only	2014	2014	Open	\$0	\$0	\$0	\$497,265	\$80,000	\$577,265	\$497,265	\$80,000	\$577,265	0
6	Voluntary Business Only	2014	2014	Open	\$84,391	\$0	\$84,391	\$599,234	\$1	\$599,235	\$683,625	\$1	\$683,626	0
7	Voluntary Business Only	2014	2015	Open	\$30,980	\$128,352	\$159,332	\$537,501	\$40,126	\$577,627	\$568,481	\$168,478	\$736,959	0
8	Voluntary Business Only	2014	2015	Closed	\$460,377	\$172,889	\$633,266	\$0	\$0	\$0	\$460,377	\$172,889	\$633,266	0
9	Voluntary Business Only	2014	2015	Open	\$56,051	\$929,448	\$985,499	\$825,858	\$2,081,918	\$2,907,776	\$881,909	\$3,011,366	\$3,893,275	0
10	Voluntary Business Only	2014	2014	Open	\$42,600	\$139,819	\$182,419	\$180,624	\$234,176	\$414,800	\$223,224	\$373,995	\$597,219	0
11	Voluntary Business Only	2014	2014	Open	\$590,163	\$330,924	\$921,087	\$1	\$149,428	\$149,429	\$590,164	\$480,352	\$1,070,516	0
12	Voluntary Business Only	2014	2014	Open	\$42,546	\$502,294	\$544,840	\$265,208	\$210,986	\$476,194	\$307,754	\$713,280	\$1,021,034	0
13	Voluntary Business Only	2014	2014	Open	\$42,619	\$33,246	\$75,865	\$553,970	\$136,096	\$690,066	\$596,589	\$169,342	\$765,931	0
14	Voluntary Business Only	2014	2015	Open	\$12,198	\$639,765	\$651,963	\$84,941	\$264,602	\$349,543	\$97,139	\$904,367	\$1,001,506	0
15	Voluntary Business Only	2014	2015	Open	\$37,053	\$515,051	\$552,104	\$139,976	\$201,209	\$341,185	\$177,029	\$716,260	\$893,289	0
16	Voluntary Business Only	2014	2014	Open	\$92,131	\$362,701	\$454,832	\$73,548	\$46,323	\$119,871	\$165,679	\$409,024	\$574,703	0
17	Voluntary Business Only	2014	2014	Open	\$37,141	\$662,965	\$700,106	\$567,298	\$361,442	\$928,740	\$604,439	\$1,024,407	\$1,628,846	0
18	Voluntary Business Only	2014	2015	Open	\$48,422	\$0	\$48,422	\$473,467	\$0	\$473,467	\$521,889	\$0	\$521,889	0
19	Voluntary Business Only	2014	2015	Open	\$45,419	\$359,484	\$404,903	\$149,266	\$159,696	\$308,962	\$194,685	\$519,180	\$713,865	0
20	Voluntary Business Only	2014	2014	Open	\$109,721	\$17,940	\$127,661	\$367,340	\$48,522	\$415,862	\$477,061	\$66,462	\$543,523	0
21	Voluntary Business Only	2014	2015	Open	\$3,094	\$204,449	\$207,543	\$127,295	\$289,148	\$416,443	\$130,389	\$493,597	\$623,986	0
22	Voluntary Business Only	2014	2014	Open	\$65,066	\$607,211	\$672,277	\$219,333	\$487,076	\$706,409	\$284,399	\$1,094,287	\$1,378,686	0
23	Voluntary Business Only	2014	2014	Re-Opened	\$58,622	\$401,343	\$459,965	\$35,429	\$276,110	\$311,539	\$94,051	\$677,453	\$771,504	0
24	Voluntary Business Only	2014	2014	Open	\$65,016	\$663,781	\$728,797	\$431,984	\$899,514	\$1,331,498	\$497,000	\$1,563,295	\$2,060,295	0
25	Voluntary Business Only	2014	2014	Open	\$355,272	\$1,069,126	\$1,424,398	\$0	\$264	\$355,272	\$1,069,390	\$1,424,662	0	
26	Voluntary Business Only	2014	2014	Open	\$29,376	\$570,317	\$599,693	\$86,928	\$253,832	\$340,760	\$116,304	\$824,149	\$940,453	0
27	Voluntary Business Only	2014	2014	Open	\$72,641	\$1,394,927	\$1,467,568	\$627,359	\$2,104,797	\$2,732,156	\$700,000	\$3,499,724	\$4,199,724	0
28	Voluntary Business Only	2014	2014	Open	\$31,200	\$0	\$31,200	\$526,236	\$0	\$526,236	\$557,436	\$0	\$557,436	0
29	Voluntary Business Only	2014	2015	Open	\$31,094	\$278,971	\$310,065	\$127,872	\$152,587	\$280,459	\$158,966	\$431,558	\$590,524	0
30	Voluntary Business Only	2014	2014	Open	\$0	\$0	\$0	\$927,896	\$2,500	\$930,396	\$927,896	\$2,500	\$930,396	0
31	Voluntary Business Only	2014	2014	Open	\$514,274	\$344,500	\$858,774	\$327,726	\$512,500	\$840,226	\$842,000	\$857,000	\$1,699,000	0
32	Voluntary Business Only	2014	2015	Open	\$0	\$407,388	\$407,388	\$159,616	\$164,908	\$324,524	\$159,616	\$572,296	\$731,912	0
33	Voluntary Business Only	2014	2014	Closed	\$611,751	\$877,467	\$1,489,218	\$0	\$0	\$0	\$611,751	\$877,467	\$1,489,218	0
34	Voluntary Business Only	2014	2014	Open	\$209,832	\$801,989	\$1,011,821	\$0	\$3,949	\$3,949	\$209,832	\$805,938	\$1,015,770	0
35	Voluntary Business Only	2014	2014	Open	\$97,223	\$198	\$97,421	\$696,624	\$0	\$696,624	\$793,847	\$198	\$794,045	0
36	Voluntary Business Only	2014	2014	Open	\$92,746	\$205,483	\$298,229	\$307,430	\$61,458	\$368,888	\$400,176	\$266,941	\$667,117	0
37	Voluntary Business Only	2014	2014	Open	\$104,511	\$0	\$104,511	\$1,199,181	\$0	\$1,199,181	\$1,303,692	\$0	\$1,303,692	0
38	Voluntary Business Only	2014	2014	Open	\$26,769	\$139,266	\$166,035	\$249,168	\$86,628	\$335,796	\$275,937	\$225,894	\$501,831	0
39	Voluntary Business Only	2014	2015	Open	\$81,634	\$0	\$81,634	\$805,533	\$0	\$805,533	\$887,167	\$0	\$887,167	0
40	Voluntary Business Only	2014	2014	Open	\$79,981	\$246,041	\$326,022	\$398,862	\$113,452	\$512,314	\$478,843	\$359,493	\$838,336	0
41	Voluntary Business Only	2014	2015	Open	\$141,022	\$2,456	\$143,478	\$1,723,523	\$0	\$1,723,523	\$1,864,545	\$2,456	\$1,867,001	0
42	Voluntary Business Only	2014	2015	Open	\$57,290	\$293,871	\$351,161	\$104,096	\$248,210	\$352,306	\$161,386	\$542,081	\$703,467	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
43	Voluntary Business Only	2014	2015	Open	\$32,341	\$65,092	\$97,433	\$408,778	\$19,747	\$428,525	\$441,119	\$84,839	\$525,958	0
44	Voluntary Business Only	2014	2014	Open	\$26,795	\$460,354	\$487,149	\$1,310,646	\$1,252,691	\$2,563,337	\$1,337,441	\$1,713,045	\$3,050,486	0
45	Voluntary Business Only	2014	2014	Re-Opened	\$136,143	\$991,569	\$1,127,712	\$0	\$0	\$0	\$136,143	\$991,569	\$1,127,712	0
46	Voluntary Business Only	2014	2014	Open	\$9,591	\$1,438,439	\$1,448,030	\$421,115	\$3,168,156	\$3,589,271	\$430,706	\$4,606,595	\$5,037,301	0
47	Voluntary Business Only	2014	2014	Open	\$61,815	\$741,437	\$803,252	\$598,980	\$559,330	\$1,158,310	\$660,795	\$1,300,767	\$1,961,562	0
48	Voluntary Business Only	2014	2014	Open	\$65,672	\$249,515	\$315,187	\$113,226	\$170,056	\$283,282	\$178,898	\$419,571	\$598,469	0
49	Voluntary Business Only	2014	2014	Open	\$106,334	\$532,122	\$638,456	\$40,738	\$328,566	\$369,304	\$147,072	\$860,688	\$1,007,760	0
50	Voluntary Business Only	2014	2014	Open	\$12,708	\$250,732	\$263,440	\$57,501	\$213,229	\$270,730	\$70,209	\$463,961	\$534,170	0
1	Voluntary Business Only	2015	2015	Open	\$47,006	\$860,220	\$907,226	\$177,993	\$639,779	\$817,772	\$224,999	\$1,499,999	\$1,724,998	0
2	Voluntary Business Only	2015	2015	Open	\$32,829	\$344,597	\$377,426	\$88,876	\$234,476	\$323,352	\$121,705	\$579,073	\$700,778	0
3	Voluntary Business Only	2015	2015	Open	\$53,332	\$42	\$53,374	\$538,928	\$958	\$539,886	\$592,260	\$1,000	\$593,260	0
4	Voluntary Business Only	2015	2016	Open	\$19,385	\$1,279,227	\$1,298,612	\$200,047	\$2,899,704	\$3,099,751	\$219,432	\$4,178,931	\$4,398,363	0
5	Voluntary Business Only	2015	2016	Open	\$20,762	\$571,284	\$592,046	\$118,274	\$78,717	\$196,991	\$139,036	\$650,001	\$789,037	0
6	Voluntary Business Only	2015	2015	Open	\$57,071	\$0	\$57,071	\$805,672	\$0	\$805,672	\$862,743	\$0	\$862,743	0
7	Voluntary Business Only	2015	2016	Open	\$34,590	\$1,700,862	\$1,735,452	\$989,922	\$4,084,568	\$5,074,490	\$1,024,512	\$5,785,430	\$6,809,942	0
8	Voluntary Business Only	2015	2016	Open	\$11,624	\$494,267	\$505,891	\$57,012	\$4,991	\$62,003	\$68,636	\$499,258	\$567,894	0
9	Voluntary Business Only	2015	2016	Open	\$4,862	\$2,182	\$7,044	\$150,138	\$647,818	\$797,956	\$155,000	\$650,000	\$805,000	0
10	Voluntary Business Only	2015	2016	Open	\$2,222	\$44,762	\$46,984	\$108,725	\$637,389	\$746,114	\$110,947	\$682,151	\$793,098	0
11	Voluntary Business Only	2015	2016	Open	\$21,242	\$117,905	\$139,147	\$182,695	\$196,323	\$379,018	\$203,937	\$314,228	\$518,165	0
12	Voluntary Business Only	2015	2016	Open	\$13,346	\$326,409	\$339,755	\$207,753	\$13,590	\$221,343	\$221,099	\$339,999	\$561,098	0
13	Voluntary Business Only	2015	2015	Open	\$12,210	\$428,981	\$441,191	\$218,792	\$450,364	\$669,156	\$231,002	\$879,345	\$1,110,347	0
14	Voluntary Business Only	2015	2015	Open	\$25,059	\$186,313	\$211,372	\$64,274	\$713,240	\$777,514	\$89,333	\$899,553	\$988,886	0
15	Voluntary Business Only	2015	2015	Open	\$45,635	\$214,338	\$259,973	\$312,041	\$18,423	\$330,464	\$357,676	\$232,761	\$590,437	0
16	Voluntary Business Only	2015	2015	Open	\$28,083	\$3,545	\$31,628	\$892,746	\$2,921	\$895,667	\$920,829	\$6,466	\$927,295	0
17	Voluntary Business Only	2015	2016	Open	\$32,980	\$0	\$32,980	\$1,391,008	\$5,000	\$1,396,008	\$1,423,988	\$5,000	\$1,428,988	0
18	Voluntary Business Only	2015	2016	Open	\$8,923	\$335,943	\$344,866	\$61,077	\$189,056	\$250,133	\$70,000	\$524,999	\$594,999	0
19	Voluntary Business Only	2015	2015	Open	\$0	\$0	\$0	\$535,875	\$30,000	\$565,875	\$535,875	\$30,000	\$565,875	0
20	Voluntary Business Only	2015	2016	Open	\$10,530	\$1,863	\$12,393	\$1,189,470	\$2,337	\$1,191,807	\$1,200,000	\$4,200	\$1,204,200	0
21	Voluntary Business Only	2015	2015	Open	\$32,603	\$482,551	\$515,154	\$124,308	\$134,646	\$258,954	\$156,911	\$617,197	\$774,108	0
22	Voluntary Business Only	2015	2016	Open	\$0	\$890,438	\$890,438	\$200,000	\$1,609,562	\$1,809,562	\$200,000	\$2,500,000	\$2,700,000	0
23	Voluntary Business Only	2015	2015	Open	\$59,002	\$295,420	\$354,422	\$262,054	\$514,473	\$776,527	\$321,056	\$809,893	\$1,130,949	0
24	Voluntary Business Only	2015	2016	Open	\$46,685	\$0	\$46,685	\$1,234,386	\$0	\$1,234,386	\$1,281,071	\$0	\$1,281,071	0
25	Voluntary Business Only	2015	2015	Open	\$32,449	\$446,933	\$479,382	\$198,132	\$199,067	\$397,199	\$230,581	\$646,000	\$876,581	0
26	Voluntary Business Only	2015	2015	Open	\$13,581	\$300,232	\$313,813	\$310,091	\$687,268	\$997,359	\$323,672	\$987,500	\$1,311,172	0
27	Voluntary Business Only	2015	2015	Open	\$29,810	\$0	\$29,810	\$891,759	\$0	\$891,759	\$921,569	\$0	\$921,569	0
28	Voluntary Business Only	2015	2015	Open	\$24,056	\$169,573	\$193,629	\$236,143	\$355,177	\$591,320	\$260,199	\$524,750	\$784,949	0
29	Voluntary Business Only	2015	2015	Open	\$2,322	\$0	\$2,322	\$515,000	\$0	\$515,000	\$517,322	\$0	\$517,322	0
30	Voluntary Business Only	2015	2015	Open	\$39,812	\$183,251	\$223,063	\$334,086	\$146,749	\$480,835	\$373,898	\$330,000	\$703,898	0
31	Voluntary Business Only	2015	2016	Open	\$29,833	\$0	\$29,833	\$782,368	\$9,113	\$791,481	\$812,201	\$9,113	\$821,314	0
32	Voluntary Business Only	2015	2016	Open	\$17,060	\$366,080	\$383,140	\$176,388	\$133,919	\$310,307	\$193,448	\$499,999	\$693,447	0
33	Voluntary Business Only	2015	2015	Open	\$34,685	\$378,406	\$413,091	\$223,679	\$121,593	\$345,272	\$258,364	\$499,999	\$758,363	0
34	Voluntary Business Only	2015	2016	Open	\$12,123	\$178,408	\$190,531	\$423,799	\$271,589	\$695,388	\$435,922	\$449,997	\$885,919	0
35	Voluntary Business Only	2015	2015	Open	\$31,245	\$1,081,820	\$1,113,065	\$365,875	\$2,654,983	\$3,020,858	\$397,120	\$3,736,803	\$4,133,923	0



Missouri
Large Loss Experience as of 12/31/2016
Policy Years 2011-2015

CLAIM NUMBER	MARKET TYPE	POLICY YEAR	ACCIDENT YEAR	CLAIM STATUS	INDEMNITY PAID	MEDICAL PAID	TOTAL PAID	INDEMNITY CASE OUTSTANDING	MEDICAL CASE OUTSTANDING	TOTAL CASE OUTSTANDING	INDEMNITY PAID+CASE	MEDICAL PAID+CASE	TOTAL PAID+CASE	CAT CODE
36	Voluntary Business Only	2015	2015	Open	\$7,096	\$249,845	\$256,941	\$74,057	\$405,154	\$479,211	\$81,153	\$654,999	\$736,152	0
37	Voluntary Business Only	2015	2016	Open	\$7,971	\$808,567	\$816,538	\$9,999	\$341,395	\$351,394	\$17,970	\$1,149,962	\$1,167,932	0
38	Voluntary Business Only	2015	2016	Open	\$80,813	\$429,543	\$510,356	\$0	\$2,354,706	\$2,354,706	\$80,813	\$2,784,249	\$2,865,062	0
39	Voluntary Business Only	2015	2015	Open	\$36,973	\$110	\$37,083	\$539,674	\$0	\$539,674	\$576,647	\$110	\$576,757	0
40	Voluntary Business Only	2015	2016	Open	\$38,961	\$0	\$38,961	\$675,065	\$0	\$675,065	\$714,026	\$0	\$714,026	0
41	Voluntary Business Only	2015	2015	Open	\$21,569	\$195,444	\$217,013	\$129,295	\$643,683	\$772,978	\$150,864	\$839,127	\$989,991	0
42	Voluntary Business Only	2015	2015	Open	\$18,892	\$901,714	\$920,606	\$0	\$0	\$0	\$18,892	\$901,714	\$920,606	0
43	Voluntary Business Only	2015	2016	Open	\$36,077	\$253,935	\$290,012	\$675,326	\$144,594	\$819,920	\$711,403	\$398,529	\$1,109,932	0



MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$646,094,707
(2) Premium On-level Factor (Appendix A-I)	0.757
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$489,093,693

Indemnity Benefit Cost:

(4) Indemnity Losses Developed to Ultimate (Appendix A-II)	\$209,977,109
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.014
(6) Adjusted Indemnity Losses = (4) x (5)	\$212,916,789
(7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.435
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.941
(9) Projected Indemnity Cost Ratio = (7) x (8)	0.409
(10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10)	0.411

Medical Benefit Cost:

(12) Medical Losses Developed to Ultimate (Appendix A-II)	\$289,659,536
(13) Medical Loss On-level Factor (Appendix A-I)	1.000
(14) Adjusted Medical Losses = (12) x (13)	\$289,659,536
(15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3)	0.592
(16) Factor to Reflect Medical Trend (Appendix A-III)	0.956
(17) Projected Medical Cost Ratio = (15) x (16)	0.566
(18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)	0.566

Total Benefit Cost:

(20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19)	0.977
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$634,702,253
(2) Premium On-level Factor (Appendix A-I)	0.731
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$463,967,347

Indemnity Benefit Cost:

(4) Indemnity Losses Developed to Ultimate (Appendix A-II)	\$213,836,448
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.026
(6) Adjusted Indemnity Losses = (4) x (5)	\$219,396,196
(7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.473
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.922
(9) Projected Indemnity Cost Ratio = (7) x (8)	0.436
(10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10)	0.438

Medical Benefit Cost:

(12) Medical Losses Developed to Ultimate (Appendix A-II)	\$274,221,215
(13) Medical Loss On-level Factor (Appendix A-I)	1.000
(14) Adjusted Medical Losses = (12) x (13)	\$274,221,215
(15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3)	0.591
(16) Factor to Reflect Medical Trend (Appendix A-III)	0.941
(17) Projected Medical Cost Ratio = (15) x (16)	0.556
(18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)	0.556

Total Benefit Cost:

(20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19)	0.994
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$547,086,462
(2) Premium On-level Factor (Appendix A-I)	0.810
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$443,140,034

Indemnity Benefit Cost:

(4) Indemnity Losses Developed to Ultimate (Appendix A-II)	\$197,767,835
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.037
(6) Adjusted Indemnity Losses = (4) x (5)	\$205,085,245
(7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.463
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(9) Projected Indemnity Cost Ratio = (7) x (8)	0.419
(10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10)	0.421

Medical Benefit Cost:

(12) Medical Losses Developed to Ultimate (Appendix A-II)	\$268,521,446
(13) Medical Loss On-level Factor (Appendix A-I)	1.000
(14) Adjusted Medical Losses = (12) x (13)	\$268,521,446
(15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3)	0.606
(16) Factor to Reflect Medical Trend (Appendix A-III)	0.927
(17) Projected Medical Cost Ratio = (15) x (16)	0.562
(18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)	0.562

Total Benefit Cost:

(20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19)	0.983
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section D - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$529,734,712
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$434,382,464

Indemnity Benefit Cost:

(4) Indemnity Losses Developed to Ultimate (Appendix A-II)	\$192,878,956
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.051
(6) Adjusted Indemnity Losses = (4) x (5)	\$202,715,783
(7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.467
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.886
(9) Projected Indemnity Cost Ratio = (7) x (8)	0.414
(10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10)	0.416

Medical Benefit Cost:

(12) Medical Losses Developed to Ultimate (Appendix A-II)	\$279,116,995
(13) Medical Loss On-level Factor (Appendix A-I)	1.000
(14) Adjusted Medical Losses = (12) x (13)	\$279,116,995
(15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3)	0.643
(16) Factor to Reflect Medical Trend (Appendix A-III)	0.913
(17) Projected Medical Cost Ratio = (15) x (16)	0.587
(18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)	0.587

Total Benefit Cost:

(20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19)	1.003
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section E - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$552,297,754
(2) Premium On-level Factor (Appendix A-I)	0.781
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$431,344,546

Indemnity Benefit Cost:

(4) Indemnity Losses Developed to Ultimate (Appendix A-II)	\$200,376,910
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.061
(6) Adjusted Indemnity Losses = (4) x (5)	\$212,599,902
(7) Adjusted Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.493
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.868
(9) Projected Indemnity Cost Ratio = (7) x (8)	0.428
(10) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(11) Projected Indemnity Cost Ratio including Benefit Changes = (9) x (10)	0.430

Medical Benefit Cost:

(12) Medical Losses Developed to Ultimate (Appendix A-II)	\$283,398,641
(13) Medical Loss On-level Factor (Appendix A-I)	1.000
(14) Adjusted Medical Losses = (12) x (13)	\$283,398,641
(15) Adjusted Medical Cost Ratio excluding Trend and Benefits = (14) / (3)	0.657
(16) Factor to Reflect Medical Trend (Appendix A-III)	0.900
(17) Projected Medical Cost Ratio = (15) x (16)	0.591
(18) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(19) Projected Medical Cost Ratio including Benefit Changes = (17) x (18)	0.591

Total Benefit Cost:

(20) Indicated Change Based on Experience, Trend and Benefits = (11) + (19)	1.021
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MISSOURI

EXHIBIT I - AVERAGE OF PAID & PAID + CASE LOSSES (UNLIMITED)

Determination of Indicated Loss Cost Level Change

Section F - Indicated Change Based on Experience, Trend, and Benefits

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.977
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.994
(3) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.983
(4) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	1.003
(5) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	1.021
(6) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)+(3)+(4)+(5)] / 5$	0.996



Indemnity Paid to DSR Premium

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											0.962	0.969	0.978	0.983	0.973	0.978	0.985	0.985	0.987	0.987
1988										0.986	0.991	0.995	0.998	0.995	1.005	1.017	1.020	1.022	1.027	1.024
1989									1.048	1.055	1.063	1.073	1.075	1.085	1.095	1.100	1.105	1.110	1.113	1.118
1990								1.066		1.068	1.081	1.079	1.079	1.086	1.094	1.094	1.099	1.102	1.102	1.112
1991							1.009	1.015	1.027	1.030	1.039	1.048	1.060	1.060	1.066	1.066	1.069	1.069	1.077	1.077
1992						0.882	0.891	0.901	0.916	0.910	0.904	0.913	0.913	0.916	0.916	0.920	0.920	0.923	0.926	0.929
1993					0.718	0.736	0.757	0.760	0.787	0.805	0.814	0.817	0.820	0.823	0.826	0.832	0.835	0.841	0.844	0.847
1994				0.736	0.775	0.803	0.826	0.837	0.848	0.856	0.862	0.868	0.870	0.876	0.882	0.885	0.879	0.882	0.885	0.887
1995			0.595	0.647	0.702	0.729	0.756	0.781	0.789	0.797	0.803	0.808	0.811	0.814	0.824	0.830	0.835	0.838	0.838	0.838
1996		0.471	0.597	0.670	0.725	0.776	0.798	0.811	0.821	0.831	0.836	0.841	0.846	0.851	0.859	0.856	0.861	0.861	0.864	0.866
1997	0.263	0.451	0.584	0.645	0.716	0.750	0.773	0.786	0.793	0.800	0.804	0.809	0.815	0.827	0.815	0.818	0.820	0.822	0.827	0.827
1998	0.243	0.428	0.560	0.654	0.706	0.737	0.758	0.778	0.787	0.797	0.803	0.813	0.822	0.822	0.826	0.832	0.836	0.840		
1999	0.256	0.462	0.602	0.678	0.712	0.751	0.772	0.792	0.807	0.817	0.826	0.830	0.835	0.843	0.850	0.852	0.858			
2000	0.257	0.467	0.610	0.679	0.727	0.763	0.793	0.809	0.809	0.816	0.823	0.825	0.837	0.844	0.848	0.852				
2001	0.228	0.433	0.559	0.629	0.665	0.702	0.728	0.747	0.761	0.769	0.768	0.775	0.778	0.787	0.785					
2002	0.229	0.419	0.528	0.584	0.625	0.653	0.672	0.693	0.707	0.714	0.722	0.727	0.733	0.726						
2003	0.226	0.421	0.531	0.595	0.635	0.670	0.701	0.718	0.728	0.740	0.743	0.747	0.751							
2004	0.201	0.351	0.441	0.498	0.534	0.562	0.579	0.591	0.602	0.610	0.619	0.621								
2005	0.166	0.289	0.373	0.426	0.461	0.484	0.498	0.510	0.517	0.525	0.530									
2006	0.159	0.282	0.358	0.398	0.427	0.441	0.456	0.468	0.476	0.479										
2007	0.152	0.280	0.354	0.400	0.432	0.455	0.473	0.480	0.489											
2008	0.145	0.260	0.324	0.376	0.411	0.430	0.447	0.455												
2009	0.130	0.237	0.307	0.348	0.382	0.403	0.415													
2010	0.135	0.252	0.325	0.373	0.408	0.429														
2011	0.137	0.242	0.313	0.363	0.397															
2012	0.128	0.229	0.301	0.347																
2013	0.131	0.227	0.302																	
2014	0.128	0.236																		
2015	0.121																			

Medical Paid to DSR Premium

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											0.425	0.430	0.431	0.441	0.435	0.439	0.445	0.449	0.452	0.455
1988										0.456	0.456	0.457	0.457	0.460	0.464	0.464	0.464	0.466	0.469	0.469
1989									0.506	0.505	0.508	0.511	0.514	0.517	0.519	0.520	0.522	0.524	0.525	0.527
1990								0.586	0.582	0.588	0.582	0.584	0.588	0.589	0.589	0.593	0.593	0.593	0.593	0.598
1991							0.611	0.619	0.625	0.623	0.625	0.629	0.631	0.631	0.634	0.631	0.634	0.634	0.640	0.642
1992						0.561	0.561	0.561	0.561	0.557	0.554	0.554	0.554	0.554	0.554	0.557	0.557	0.557	0.557	0.557
1993					0.523	0.523	0.530	0.530	0.539	0.548	0.548	0.550	0.552	0.554	0.557	0.561	0.561	0.565	0.568	0.570
1994				0.549	0.555	0.557	0.559	0.568	0.572	0.576	0.581	0.583	0.585	0.589	0.591	0.593	0.593	0.595	0.597	0.597
1995			0.510	0.510	0.540	0.546	0.554	0.575	0.575	0.579	0.581	0.583	0.583	0.583	0.587	0.591	0.591	0.593	0.593	0.593
1996		0.493	0.524	0.522	0.538	0.551	0.553	0.551	0.553	0.557	0.557	0.559	0.559	0.563	0.565	0.563	0.565	0.565	0.565	0.567
1997	0.400	0.485	0.507	0.515	0.544	0.555	0.557	0.562	0.566	0.574	0.580	0.583	0.592	0.601	0.597	0.603	0.608	0.613	0.624	
1998	0.367	0.456	0.478	0.512	0.526	0.529	0.535	0.541	0.546	0.550	0.550	0.557	0.563	0.571	0.575	0.577	0.578	0.578		
1999	0.399	0.503	0.538	0.561	0.571	0.583	0.591	0.595	0.600	0.604	0.609	0.609	0.616	0.623	0.627	0.630	0.639			
2000	0.411	0.514	0.553	0.571	0.584	0.593	0.600	0.604	0.601	0.606	0.610	0.616	0.620	0.623	0.635	0.636				
2001	0.398	0.508	0.542	0.562	0.568	0.574	0.583	0.587	0.586	0.590	0.581	0.586	0.589	0.589	0.591					
2002	0.412	0.507	0.541	0.555	0.564	0.573	0.577	0.579	0.586	0.586	0.587	0.590	0.593	0.595						
2003	0.442	0.551	0.585	0.600	0.615	0.621	0.635	0.643	0.647	0.652	0.655	0.658	0.660							
2004	0.417	0.505	0.537	0.555	0.568	0.575	0.581	0.588	0.593	0.598	0.603	0.606								
2005	0.383	0.464	0.496	0.516	0.531	0.544	0.554	0.562	0.567	0.572	0.579									
2006	0.394	0.485	0.511	0.526	0.536	0.542	0.547	0.555	0.562	0.565										
2007	0.393	0.486	0.515	0.536	0.541	0.547	0.554	0.559	0.564											
2008	0.387	0.476	0.508	0.526	0.537	0.549	0.559	0.563												
2009	0.372	0.457	0.484	0.502	0.510	0.517	0.521													
2010	0.416	0.514	0.545	0.565	0.574	0.581														
2011	0.408	0.492	0.521	0.539	0.550															
2012	0.384	0.470	0.500	0.516																
2013	0.377	0.458	0.488																	
2014	0.365	0.450																		
2015	0.363																			



Indemnity Case to DSR Premium

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											0.039	0.035	0.030	0.028	0.023	0.023	0.023	0.019	0.019	
1988										0.046	0.039	0.034	0.034	0.034	0.034	0.031	0.029	0.029	0.027	0.024
1989									0.058	0.050	0.043	0.038	0.033	0.033	0.033	0.030	0.028	0.025	0.023	0.020
1990								0.051	0.046	0.041	0.038	0.033	0.031	0.026	0.026	0.023	0.023	0.020	0.020	0.020
1991							0.071	0.062	0.059	0.047	0.041	0.038	0.038	0.036	0.033	0.030	0.027	0.027	0.027	0.024
1992						0.076	0.066	0.057	0.051	0.041	0.041	0.032	0.028	0.025	0.025	0.022	0.022	0.019	0.019	0.019
1993					0.087	0.066	0.048	0.039	0.045	0.042	0.039	0.033	0.030	0.030	0.027	0.024	0.021	0.021	0.018	0.018
1994				0.135	0.110	0.081	0.065	0.059	0.059	0.056	0.051	0.042	0.042	0.037	0.034	0.028	0.025	0.022	0.022	0.017
1995			0.180	0.120	0.098	0.082	0.082	0.071	0.066	0.060	0.055	0.049	0.044	0.038	0.033	0.030	0.025	0.022	0.019	0.019
1996		0.290	0.191	0.149	0.106	0.093	0.078	0.073	0.065	0.058	0.053	0.048	0.045	0.040	0.035	0.030	0.028	0.025	0.025	0.025
1997	0.373	0.256	0.182	0.124	0.099	0.081	0.065	0.056	0.047	0.043	0.038	0.038	0.036	0.031	0.027	0.025	0.022	0.022	0.022	0.022
1998	0.361	0.268	0.199	0.158	0.124	0.104	0.089	0.068	0.058	0.050	0.044	0.039	0.039	0.035	0.037	0.031	0.029	0.029		
1999	0.415	0.314	0.243	0.183	0.151	0.125	0.120	0.092	0.073	0.062	0.052	0.047	0.043	0.039	0.034	0.034	0.030			
2000	0.419	0.319	0.220	0.169	0.130	0.099	0.075	0.053	0.048	0.041	0.037	0.035	0.028	0.025	0.021	0.018				
2001	0.412	0.302	0.217	0.162	0.125	0.097	0.076	0.068	0.064	0.063	0.049	0.047	0.045	0.036	0.033					
2002	0.405	0.279	0.199	0.161	0.116	0.090	0.069	0.057	0.050	0.048	0.045	0.035	0.029	0.029						
2003	0.409	0.290	0.197	0.158	0.127	0.091	0.081	0.070	0.062	0.056	0.052	0.046	0.048							
2004	0.359	0.247	0.180	0.137	0.114	0.097	0.076	0.066	0.055	0.053	0.046	0.042								
2005	0.288	0.200	0.140	0.108	0.082	0.069	0.056	0.047	0.041	0.037	0.032									
2006	0.273	0.190	0.123	0.094	0.076	0.065	0.052	0.045	0.040	0.036										
2007	0.264	0.188	0.133	0.101	0.074	0.062	0.046	0.041	0.041											
2008	0.235	0.167	0.120	0.093	0.071	0.066	0.055	0.050												
2009	0.217	0.155	0.111	0.080	0.065	0.045	0.035													
2010	0.238	0.166	0.117	0.087	0.066	0.053														
2011	0.234	0.160	0.110	0.090	0.072															
2012	0.206	0.149	0.108	0.077																
2013	0.195	0.138	0.096																	
2014	0.209	0.142																		
2015	0.194																			

Medical Case to DSR Premium

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											0.039	0.038	0.025	0.028	0.028	0.031	0.025	0.020	0.021	0.021
1988										0.018	0.019	0.019	0.021	0.021	0.022	0.019	0.018	0.021	0.025	0.025
1989									0.008	0.008	0.006	0.009	0.016	0.016	0.016	0.017	0.019	0.017	0.017	0.017
1990								0.012	0.010	0.009	0.009	0.010	0.017	0.014	0.012	0.010	0.012	0.012	0.012	0.010
1991							0.063	0.040	0.021	0.019	0.021	0.019	0.023	0.025	0.025	0.025	0.023	0.023	0.021	0.025
1992						0.018	0.014	0.012	0.012	0.014	0.014	0.014	0.014	0.014	0.012	0.012	0.012	0.012	0.012	0.012
1993					0.036	0.029	0.027	0.016	0.025	0.025	0.022	0.022	0.025	0.029	0.029	0.031	0.031	0.031	0.029	0.029
1994				0.042	0.044	0.038	0.044	0.044	0.053	0.046	0.044	0.046	0.044	0.044	0.042	0.038	0.036	0.032	0.032	0.023
1995			0.042	0.035	0.068	0.062	0.048	0.033	0.033	0.029	0.029	0.027	0.029	0.031	0.029	0.029	0.029	0.027	0.027	0.027
1996		0.116	0.087	0.045	0.031	0.039	0.033	0.037	0.035	0.033	0.033	0.035	0.033	0.031	0.021	0.023	0.029	0.027	0.027	0.027
1997	0.157	0.109	0.079	0.067	0.067	0.070	0.067	0.072	0.067	0.069	0.063	0.060	0.056	0.048	0.063	0.053	0.048	0.051	0.035	
1998	0.167	0.103	0.071	0.060	0.042	0.051	0.048	0.039	0.035	0.035	0.022	0.023	0.029	0.025	0.014	0.015	0.017	0.015		
1999	0.175	0.121	0.100	0.083	0.062	0.053	0.047	0.044	0.038	0.032	0.027	0.024	0.020	0.017	0.032	0.029	0.023			
2000	0.160	0.084	0.074	0.070	0.058	0.055	0.052	0.047	0.047	0.048	0.045	0.055	0.055	0.055	0.031	0.028				
2001	0.158	0.102	0.076	0.057	0.047	0.045	0.034	0.029	0.034	0.031	0.034	0.035	0.034	0.032	0.031					
2002	0.167	0.097	0.072	0.055	0.052	0.052	0.045	0.042	0.036	0.039	0.036	0.033	0.033	0.031						
2003	0.196	0.129	0.101	0.079	0.077	0.074	0.074	0.064	0.059	0.050	0.050	0.025	0.025							
2004	0.198	0.121	0.091	0.080	0.065	0.055	0.048	0.043	0.066	0.061	0.063	0.063								
2005	0.203	0.132	0.114	0.101	0.093	0.073	0.063	0.056	0.053	0.064	0.060									
2006	0.208	0.140	0.096	0.076	0.067	0.060	0.045	0.041	0.034	0.031										
2007	0.167	0.097	0.072	0.055	0.050	0.042	0.035	0.032	0.032											
2008	0.188	0.143	0.134	0.128	0.105	0.100	0.095	0.082												
2009	0.145	0.084	0.064	0.046	0.039	0.031	0.030													
2010	0.187	0.115	0.087	0.067	0.055	0.054														
2011	0.209	0.132	0.113	0.076	0.061															
2012	0.188	0.118	0.090	0.101																
2013	0.179	0.104	0.070																	
2014	0.159	0.088																		
2015	0.173																			



Indemnity Case to Open Claims

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1993					29,599	45,330	60,541	69,016	91,914	151,057	166,782	154,379	169,973	167,037	157,485	131,894	116,914	131,258	163,815	182,282
1994				26,219	37,837	55,207	78,444	100,819	154,090	163,510	162,909	164,272	188,269	187,978	164,313	173,296	175,960	149,755	162,050	223,346
1995			19,871	28,281	36,956	51,594	75,922	110,126	137,166	143,047	162,021	175,619	174,310	178,910	168,750	156,987	139,133	133,840	135,450	137,256
1996		16,808	22,279	30,975	40,978	61,821	87,872	122,842	135,923	146,389	152,698	152,643	159,266	167,960	172,091	164,026	174,534	163,755	161,500	166,602
1997	11,863	16,256	22,009	29,957	42,365	60,673	75,492	92,178	104,370	113,469	125,202	153,948	160,008	173,220	164,436	163,415	162,226	183,955	168,846	
1998	12,891	17,641	24,879	34,838	53,169	70,722	86,937	94,245	115,684	125,343	120,995	152,559	162,199	195,933	214,751	227,602	220,115	232,638		
1999	13,815	20,698	31,203	45,768	60,719	84,281	115,768	138,210	145,698	164,170	153,268	161,294	187,323	197,795	181,868	201,748	204,806			
2000	15,449	23,009	31,515	43,383	57,968	74,263	92,089	100,140	112,077	114,944	114,395	126,883	121,929	117,871	107,051	105,322				
2001	17,855	25,763	35,012	46,537	61,338	72,635	96,644	133,211	164,666	163,813	175,458	184,904	190,249	178,911	189,232					
2002	17,523	24,370	33,424	48,358	59,308	73,911	93,756	105,161	112,584	135,076	141,005	138,844	154,951	164,371						
2003	17,995	24,958	33,849	49,186	67,832	71,986	100,103	119,484	130,560	144,958	158,541	151,326	168,763							
2004	18,128	25,768	36,428	52,653	71,897	94,793	96,443	103,438	115,238	139,010	130,183	143,116								
2005	17,458	24,874	34,533	47,756	59,806	74,657	86,308	93,810	104,288	107,074	112,733									
2006	18,050	26,046	33,781	48,166	59,548	76,370	83,727	98,481	107,270	119,921										
2007	18,863	27,070	39,423	49,777	60,628	75,456	79,492	92,258	114,837											
2008	18,925	27,187	37,212	51,638	68,300	89,481	108,964	133,559												
2009	18,116	25,565	34,257	45,843	59,037	68,468	80,097													
2010	19,185	27,123	36,080	47,006	54,153	60,866														
2011	20,077	29,112	38,067	51,663	63,453															
2012	18,727	27,715	37,490	47,295																
2013	18,365	26,996	39,171																	
2014	20,605	29,479																		
2015	20,543																			

Carriers in MO were not required to report Open Claims data before 1993

Medical Case to Open Claims

PY	Report																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1993					13,496	22,722	32,068	30,024	51,503	89,003	101,319	105,369	131,509	156,362	166,567	181,374	185,722	203,616	251,510	295,382
1994				7,075	17,703	17,474	54,666	76,563	140,076	136,814	146,021	178,514	204,688	233,797	216,081	230,958	248,622	216,508	249,530	299,927
1995			4,240	8,294	26,447	40,154	45,252	52,840	70,782	69,947	88,941	101,690	117,558	136,961	150,335	154,069	168,054	169,271	180,728	187,717
1996		4,846	6,566	9,672	12,155	26,173	35,970	61,890	71,303	81,531	96,081	108,343	117,620	126,183	106,267	128,221	177,353	173,661	175,637	172,973
1997	5,208	5,479	7,178	11,371	28,692	52,607	78,421	119,813	146,943	187,386	206,091	236,952	246,622	254,922	372,118	341,683	358,022	401,896	261,267	
1998	5,964	6,915	9,019	13,549	18,329	34,453	47,452	53,859	70,603	89,617	58,550	94,346	123,185	135,543	85,397	107,138	121,679	129,877		
1999	5,832	7,962	13,077	21,487	25,489	35,425	41,625	60,067	73,370	81,212	80,708	82,169	84,741	82,738	176,819	172,739	164,261			
2000	5,911	6,053	10,604	18,101	26,197	41,747	64,822	86,324	106,838	130,517	139,707	195,941	234,845	263,927	157,314	168,175				
2001	6,897	8,651	12,092	16,465	22,790	33,708	41,365	58,112	86,819	78,735	122,933	138,919	145,710	157,440	174,884					
2002	7,175	8,455	11,875	16,672	26,702	42,636	60,454	75,195	81,668	105,728	115,202	128,401	171,023	169,288						
2003	8,550	11,143	17,392	24,630	41,450	58,075	90,259	108,992	123,100	129,502	152,486	81,903	84,843							
2004	9,994	12,513	18,577	30,716	40,827	53,079	61,237	66,947	136,629	164,237	179,290	211,924								
2005	12,333	16,493	27,657	44,715	67,650	78,263	98,569	113,096	136,461	186,255	220,021									
2006	13,732	19,190	26,358	39,101	52,706	70,672	72,482	87,452	92,204	102,000										
2007	11,871	13,951	21,651	27,308	41,155	51,794	61,173	70,953	87,851											
2008	15,047	23,671	41,689	71,060	100,175	136,804	190,625	212,521												
2009	12,043	13,800	19,737	26,574	35,365	48,052	68,916													
2010	15,129	19,036	26,687	36,486	44,370	61,693														
2011	17,953	24,131	38,861	43,642	54,342															
2012	17,133	22,082	31,674	62,045																
2013	16,916	20,135	28,413																	
2014	15,684	18,280																		
2015	18,260																			

Carriers in MO were not required to report Open Claims data before 1993



MISSOURI

Closed to Reported Lost-Time Claim Counts

PY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
1988										0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
1989									0.996	0.996	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.999	0.999
1990								0.995	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
1991							0.992	0.995	0.996	0.997	0.998	0.998	0.998	0.998	0.998	0.999	0.998	0.998	0.998	0.999
1992						0.986	0.992	0.996	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999	0.999	0.999	0.999	0.999
1993					0.966	0.985	0.990	0.993	0.994	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.999
1994				0.941	0.971	0.982	0.989	0.993	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.998	0.998	0.998	0.998	0.999
1995			0.882	0.943	0.964	0.978	0.985	0.991	0.994	0.994	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.998
1996		0.769	0.881	0.933	0.962	0.978	0.987	0.991	0.993	0.994	0.995	0.995	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998
1997	0.550	0.770	0.876	0.935	0.964	0.980	0.987	0.990	0.993	0.994	0.995	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.998	0.998
1998	0.529	0.745	0.866	0.926	0.962	0.976	0.983	0.988	0.992	0.993	0.994	0.996	0.996	0.997	0.997	0.998	0.998	0.998	0.998	0.998
1999	0.481	0.740	0.868	0.933	0.957	0.974	0.982	0.988	0.991	0.993	0.994	0.995	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998
2000	0.488	0.746	0.873	0.930	0.960	0.975	0.985	0.990	0.992	0.993	0.994	0.995	0.996	0.996	0.996	0.997	0.997	0.998	0.998	0.998
2001	0.490	0.757	0.871	0.928	0.958	0.973	0.984	0.990	0.992	0.992	0.994	0.995	0.995	0.996	0.996	0.996	0.997	0.998	0.998	0.998
2002	0.492	0.756	0.873	0.931	0.959	0.975	0.984	0.988	0.991	0.992	0.993	0.995	0.996	0.996	0.996	0.996	0.997	0.998	0.998	0.998
2003	0.476	0.744	0.873	0.930	0.959	0.972	0.982	0.987	0.989	0.991	0.993	0.993	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
2004	0.486	0.754	0.875	0.933	0.960	0.974	0.980	0.984	0.988	0.990	0.991	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
2005	0.499	0.762	0.880	0.933	0.960	0.973	0.981	0.985	0.988	0.990	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992
2006	0.496	0.764	0.882	0.936	0.959	0.972	0.980	0.985	0.988	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
2007	0.499	0.765	0.886	0.932	0.959	0.973	0.980	0.985	0.988	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
2008	0.514	0.773	0.880	0.933	0.961	0.973	0.981	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986
2009	0.501	0.759	0.872	0.932	0.957	0.974	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982
2010	0.502	0.766	0.877	0.930	0.953	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967
2011	0.507	0.773	0.882	0.928	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954	0.954
2012	0.504	0.766	0.876	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929	0.929
2013	0.499	0.766	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889	0.889
2014	0.495	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767	0.767
2015	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499	0.499



MISSOURI

Closed Lost-Time Claim Counts

PY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											30,041	30,823	28,488	27,902	33,301	33,343	32,178	31,486	31,487	31,498
1988										31,999	32,910	30,471	29,409	34,011	34,874	33,036	32,197	32,692	32,715	32,953
1989									33,365	34,070	31,770	30,795	35,237	36,179	34,168	33,829	33,837	33,852	34,157	33,752
1990								32,468	32,891	30,318	30,019	35,395	35,155	33,270	32,984	32,999	33,012	33,336	33,114	33,215
1991							27,646	28,186	26,074	25,070	28,682	30,217	28,609	28,172	28,363	28,374	28,593	28,467	28,584	28,545
1992						22,373	22,975	24,086	23,081	26,837	27,200	25,867	25,702	25,706	25,714	25,930	25,719	25,679	25,626	25,330
1993					19,947	22,072	21,608	21,310	24,957	24,939	24,037	24,031	23,991	23,927	23,931	23,882	23,782	23,666	23,432	23,685
1994				16,625	18,641	18,249	18,212	20,613	20,652	19,658	19,709	19,729	19,662	19,666	19,617	19,522	19,257	19,260	19,263	18,329
1995			11,608	13,687	15,235	15,206	16,869	16,982	16,377	16,384	16,406	16,382	16,385	16,314	16,204	16,112	16,097	16,102	15,845	15,844
1996		9,676	11,584	13,378	14,312	15,726	15,890	15,480	15,532	15,557	15,553	15,537	15,353	15,240	15,104	14,939	14,943	14,782	14,778	14,778
1997	7,053	11,238	13,474	14,458	16,410	16,510	15,930	15,727	16,020	16,034	15,906	15,785	15,617	15,037	14,999	15,000	14,864	14,862	14,861	
1998	9,547	12,143	15,263	18,029	18,326	17,763	17,804	17,992	17,978	17,998	17,637	17,483	17,092	16,726	16,539	15,738	16,616	15,737		
1999	7,724	13,006	16,272	16,635	16,594	16,826	16,324	16,181	16,902	16,549	16,328	16,076	15,845	15,850	15,601	15,686	15,686			
2000	8,187	13,907	15,920	16,126	16,506	16,213	16,062	17,197	16,400	16,069	15,964	15,640	15,652	15,483	15,437	15,466				
2001	7,638	12,395	14,240	15,146	16,339	16,610	16,673	16,491	15,754	15,656	14,832	14,809	14,713	14,718	14,491					
2002	7,536	11,796	13,745	15,295	15,721	15,928	16,030	15,341	15,221	14,794	14,775	14,652	14,665	14,079						
2003	6,865	11,260	13,659	14,489	14,930	15,121	14,847	14,837	14,626	14,650	14,590	14,527	14,171							
2004	6,594	10,680	12,511	13,320	13,686	13,736	13,844	13,586	13,695	13,658	13,586	13,327								
2005	6,205	9,803	11,226	12,055	12,319	12,498	12,411	12,463	12,459	12,472	11,808									
2006	5,996	9,575	11,108	11,842	12,044	12,163	12,251	12,280	12,225	11,807										
2007	6,222	10,089	11,717	12,187	12,575	12,796	12,750	12,630	12,791											
2008	5,676	8,710	10,094	10,691	11,003	11,128	11,222	11,114												
2009	4,967	7,831	9,062	9,638	9,885	10,066	9,961													
2010	5,240	8,400	9,758	10,301	10,570	10,654														
2011	5,107	8,086	9,306	9,693	10,002															
2012	4,798	7,638	8,764	9,282																
2013	4,656	7,444	8,698																	
2014	4,565	7,384																		
2015	4,571																			



MISSOURI

Reported Lost-Time Claim Counts

PY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1987											30,094	30,872	28,526	27,928	33,332	33,373	32,210	31,521	31,517	31,529
1988										32,075	32,976	30,520	29,449	34,057	34,918	33,078	32,239	32,735	32,754	32,984
1989									33,483	34,191	31,858	30,873	35,309	36,249	34,234	33,888	33,888	33,902	34,194	33,786
1990								32,624	33,004	30,400	30,074	35,454	35,210	33,314	33,025	33,038	33,047	33,365	33,143	33,243
1991							27,863	28,329	26,167	25,138	28,745	30,273	28,659	28,221	28,407	28,416	28,636	28,510	28,627	28,581
1992						22,694	23,166	24,192	23,155	26,907	27,260	25,916	25,741	25,742	25,747	25,966	25,755	25,714	25,661	25,360
1993					20,648	22,417	21,829	21,464	25,098	25,021	24,103	24,091	24,045	23,980	23,982	23,932	23,830	23,709	23,464	23,712
1994				17,673	19,207	18,591	18,407	20,765	20,749	19,742	19,784	19,792	19,716	19,712	19,665	19,562	19,291	19,294	19,294	18,348
1995			13,163	14,514	15,809	15,551	17,123	17,130	16,483	16,476	16,480	16,443	16,440	16,363	16,246	16,153	16,135	16,136	15,877	15,875
1996		12,588	13,142	14,341	14,872	16,079	16,099	15,613	15,641	15,646	15,630	15,608	15,416	15,292	15,148	14,979	14,977	14,815	14,811	14,810
1997	12,834	14,601	15,375	15,460	17,029	16,854	16,145	15,878	16,133	16,126	15,983	15,847	15,671	15,080	15,038	15,035	14,894	14,891	14,891	
1998	18,042	16,305	17,615	19,475	19,048	18,208	18,111	18,208	18,129	18,118	17,745	17,555	17,158	16,776	16,585	15,775	16,653	15,770		
1999	16,064	17,565	18,744	17,833	17,331	17,275	16,618	16,379	17,056	16,658	16,423	16,155	15,908	15,904	15,650	15,731	15,724			
2000	16,773	18,634	18,233	17,343	17,200	16,623	16,310	17,368	16,530	16,175	16,059	15,721	15,719	15,542	15,492	15,514				
2001	15,574	16,377	16,357	16,326	17,047	17,078	16,950	16,665	15,881	15,780	14,918	14,886	14,784	14,780	14,544					
2002	15,325	15,610	15,741	16,436	16,392	16,343	16,284	15,520	15,364	14,908	14,873	14,731	14,725	14,134						
2003	14,436	15,128	15,648	15,585	15,569	15,556	15,115	15,030	14,782	14,776	14,697	14,627	14,262							
2004	13,576	14,167	14,300	14,269	14,263	14,104	14,127	13,812	13,865	13,791	13,709	13,428								
2005	12,433	12,873	12,750	12,916	12,836	12,851	12,652	12,652	12,605	12,601	11,908									
2006	12,091	12,531	12,591	12,645	12,558	12,507	12,506	12,468	12,373	11,925										
2007	12,479	13,184	13,219	13,081	13,117	13,156	13,005	12,827	12,949											
2008	11,036	11,267	11,469	11,457	11,448	11,440	11,435	11,274												
2009	9,911	10,317	10,387	10,342	10,333	10,332	10,139													
2010	10,438	10,971	11,126	11,082	11,086	11,018														
2011	10,077	10,457	10,552	10,443	10,487															
2012	9,514	9,971	10,006	9,993																
2013	9,336	9,715	9,789																	
2014	9,228	9,623																		
2015	9,163																			



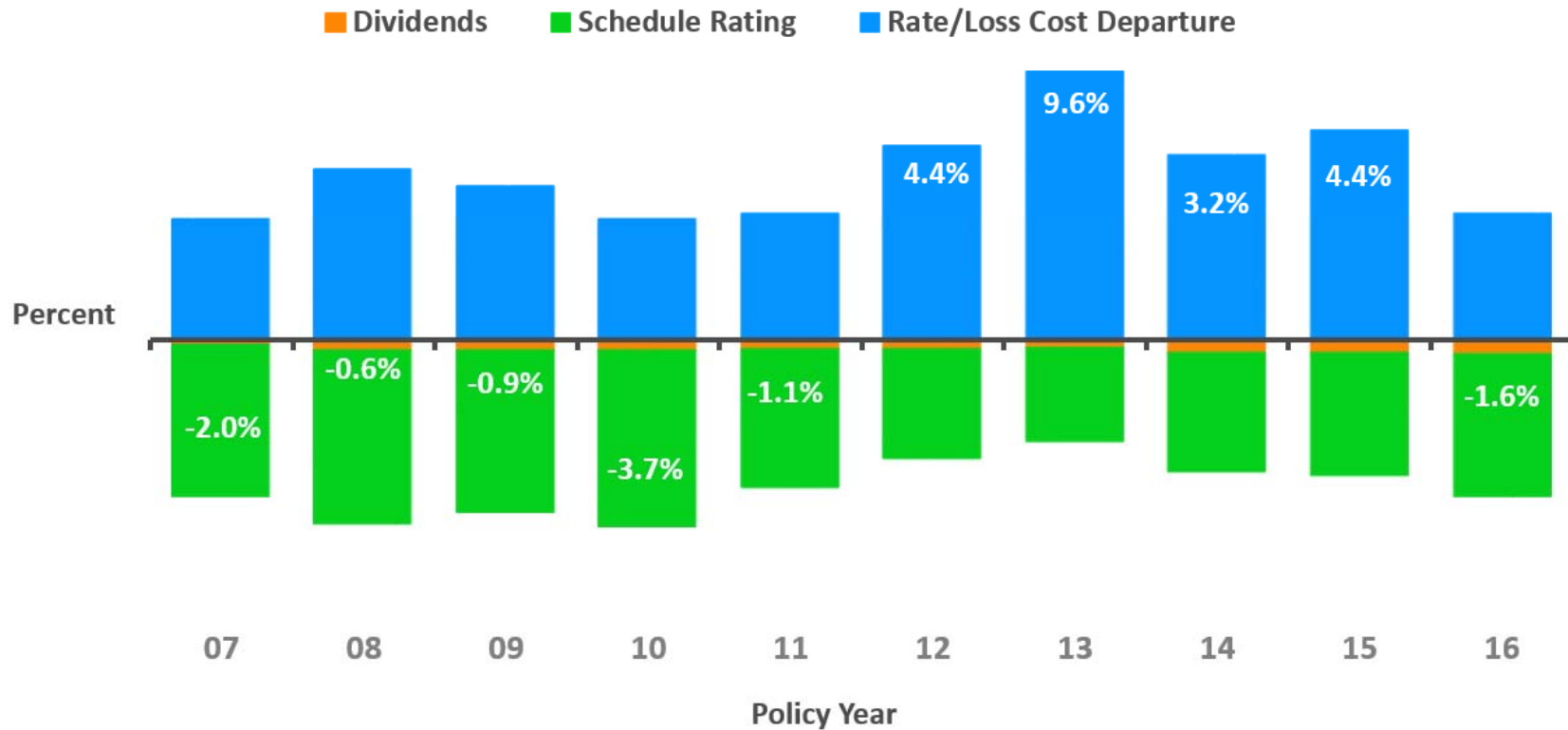
The only impactful change in methodology from the previous experience filing (effective 1/1/2017) is the use of a three-year average for paid loss development (a two-year average was used in the previous filing). Using a two-year average in the filing effective 1/1/2018 would result in an overall average loss cost level change of -2.4% (as opposed to the proposed overall average loss cost level change of -3.0%).

The removal of loss adjustment expenses from premium in Exhibit I is purely cosmetic and has no impact on the indicated change.



Missouri

Impact of Discounting on Premium Voluntary Market



Based on data through 12/31/2016
Dividend ratios are based on calendar year statistics

October 10, 2017

Mr. Jim Davis, ACAS, MAAA
Director and Actuary
Actuarial & Economics Services
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487

RE: Workers Compensation Advisory Loss Costs and Rating Values
Missouri Voluntary Market
Effective January 1, 2018

Dear Mr. Davis:

Merlinos & Associates, Inc. has been engaged by the Missouri Department of Insurance to review the above-referenced filing. To assist with our review, please respond to our requests below. The items are numbered according to the order of exhibits in the NCCI Advisory Loss Costs and Rating Values Filing. Please note that some of this information is requested in Excel format.

1. Provide a brief description of the residual market mechanism for Workers Compensation in Missouri.
2. Confirm whether the data presented in Exhibit I represents voluntary business only, or statewide business (which includes voluntary plus assigned risk data). If the latter, provide Exhibit I **for voluntary business only** for Policy Years 2011 through 2015. Please provide in Excel format.
3. For Exhibit II, provide the state-to-countrywide DCCE relativity underlying the selected statewide DCCE ratio. Please also provide Missouri and Countrywide paid losses and paid DCCE for individual Accident Years 2011 through 2015.

Please feel free to contact me with any questions regarding this request.

Sincerely,



Mr. Jim Davis
September 18, 2017

Ashley Ramos, FCAS, MAAA
(678) 684-4874
aramos@merlinosinc.com

cc: Carla Townsend, NCCI
Julie Lederer, Missouri DOI
Patrick Lennon, Missouri DOI
Gina Clark, Missouri DOI
Rebecca Helton, Missouri DOI



**MISSOURI
RESPONSE TO REQUESTS DATED OCTOBER 10, 2017**

Request 1:

Provide a brief description of the residual market mechanism for Workers Compensation in Missouri.

Response:

Under contract with the Missouri Insurance Department, the Travelers is the designated Assigned Risk Plan Administrator and responsible for determining assigned risk pricing. For a full description of the Residual Market mechanism, please refer to Missouri Insurance Rule 20 CSR 500-6.960.

Request 2:

Confirm whether the data presented in Exhibit I represents voluntary business only, or statewide business (which includes voluntary plus assigned risk data). If the latter, provide Exhibit I **for voluntary business only** for Policy Years 2011 through 2015. Please provide in Excel format.

Response:

Exhibit I represents statewide business (premiums and losses). Statewide premiums are on-leveled to the 8/1/17 NCCI including trend loss cost level. Enclosed is a revised Exhibit I which excludes PY 2011 through 2015 information (DSR premium, paid losses and case reserves) as of 12/31/16 as reported by the Travelers on NCCI's Financial Call for Aggregate Assigned Risk Policy Year Data (Call #3A). As a result of this exclusion, the indication based upon PYs 2014 and 2015 changes from -3.0% to -3.6%.

Note that NCCI's philosophy is that, all else equal, changes in the share of the assigned risk market from year to year should not impact the voluntary market loss cost indication. Under NCCI's standard ratemaking methodology, the voluntary market loss costs (in conjunction with the NCCI's Experience Rating plan) should be appropriate for all employers in the state. While some employers may pay higher final premiums via a residual market mechanism, others are awarded price discounts by voluntary market insurers, thus maintaining a balanced system over time.

Request 3:

For Exhibit II, provide the state-to-countrywide DCCE relativity underlying the selected statewide DCCE ratio. Please also provide Missouri and Countrywide paid losses and paid DCCE for individual Accident Years 2011 through 2015.

Response:

Enclosed are the requested state-to-countrywide (CW) DCCE relativities along with the underlying calendar year data (source: NAIC Annual Statement data). We have also enclosed an exhibit which displays the derivation of the Loss Adjustment Expense (LAE) provision. The selected CW LAE for private carriers is 20.6%. After adjusting the DCCE portion by the Missouri-to-CW relativity, the figure becomes 20.0%. Weighting with the state fund indication of 15.2% produces the 18.9% provision recommended for this filing.



MISSOURI

EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2015 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$632,750,752
(2) Premium On-level Factor (Appendix A-I)	0.757
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$478,992,319

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$204,602,232
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.014
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$207,466,663
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.433
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.941
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.407
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.409
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.411

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$274,502,942
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$274,502,942
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.573
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.956
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.548
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.551
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.551

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.962
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MISSOURI

EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2014 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$618,835,652
(2) Premium On-level Factor (Appendix A-I)	0.731
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$452,368,862

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$207,042,933
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.026
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$212,426,049
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.470
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.922
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.433
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.436
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.438

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$257,610,517
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$257,610,517
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.569
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.941
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.535
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.538
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.538

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.976
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MISSOURI

EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED

Determination of Indicated Loss Cost Level Change

Section C - Policy Year 2013 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$533,795,649
(2) Premium On-level Factor (Appendix A-I)	0.810
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$432,374,476

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$187,967,503
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.037
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$194,922,301
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.451
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.904
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.408
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.410
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.412

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$249,651,738
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$249,651,738
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.577
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.927
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.535
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.538
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.538

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.950
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MISSOURI

EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED

Determination of Indicated Loss Cost Level Change

Section D - Policy Year 2012 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$519,959,655
(2) Premium On-level Factor (Appendix A-I)	0.820
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$426,366,917

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$185,935,151
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.051
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$195,417,844
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.458
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.886
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.406
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.408
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.410

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$254,467,353
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$254,467,353
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.597
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.913
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.545
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.548
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.548

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.958
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MISSOURI

EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED

Determination of Indicated Loss Cost Level Change

Section E - Policy Year 2011 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$546,178,535
(2) Premium On-level Factor (Appendix A-I)	0.781
(3) Pure Premium Available for Benefit Costs = (1) x (2)	\$426,565,436

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$196,542,855
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.061
(6) Adjusted Limited Indemnity Losses = (4) x (5)	\$208,531,969
(7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.489
(8) Factor to Reflect Indemnity Trend (Appendix A-III)	0.868
(9) Projected Limited Indemnity Cost Ratio = (7) x (8)	0.424
(10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(11) Projected Indemnity Cost Ratio = (9) x (10)	0.427
(12) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.005
(13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.429

Medical Benefit Cost:

(14) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$268,805,052
(15) Medical Loss On-level Factor (Appendix A-I)	1.000
(16) Adjusted Limited Medical Losses = (14) x (15)	\$268,805,052
(17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.630
(18) Factor to Reflect Medical Trend (Appendix A-III)	0.900
(19) Projected Limited Medical Cost Ratio = (17) x (18)	0.567
(20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.006
(21) Projected Medical Cost Ratio = (19) x (20)	0.570
(22) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.570

Total Benefit Cost:

(24) Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	0.999
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**MISSOURI****EXHIBIT I - ASSIGNED RISK PREMIUM AND LOSSES REMOVED****Determination of Indicated Loss Cost Level Change****Section F - Indicated Change Based on Experience, Trend, and Benefits**

(1) Policy Year 2015 Indicated Change Based on Experience, Trend, and Benefits	0.962
(2) Policy Year 2014 Indicated Change Based on Experience, Trend, and Benefits	0.976
(3) Policy Year 2013 Indicated Change Based on Experience, Trend, and Benefits	0.950
(4) Policy Year 2012 Indicated Change Based on Experience, Trend, and Benefits	0.958
(5) Policy Year 2011 Indicated Change Based on Experience, Trend, and Benefits	0.999
(6) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)+(3)+(4)+(5)] / 5$	0.969



Missouri

Loss Adjustment Expense

	(1) DCCE	(2) AOE	(3) Total	(4) <i>Share</i>
a Countrywide Private Carriers	13.3%	7.3%	20.6%	
b Missouri Relativity*	0.953			
c Missouri Private Carriers (1a)x(1b)	12.7%	7.3%	20.0%	77.2%
d Missouri State Fund			15.2%	22.8%
e Proposed (3c)x(4c) + (3d)x(4d)	11.1%	7.8%	18.9%	
f Current			19.5%	
g Change $[1+(3e)] / [1+(3f)] - 1$			-0.5%	

Private Carriers	Relativity: Missouri to Countryside *Paid DCCE to Paid Losses
2012	1.042
2013	0.992
2014	0.992
2015	0.977
2016	0.900
3 Yr Wtd Avg	0.953

Source: NAIC Exhibit of Premiums and Losses (Private Carriers) and NCCI Financial Data (State Fund)



MISSOURI

PRIVATE CARRIER DCCE RELATIVITY

Calendar Year (1)	Countrywide			Missouri			MO-to-CW Relativity (8)
	Paid Losses (2)	Paid DCCE (3)	Ratio (4)	Paid Losses (5)	Paid DCCE (6)	Ratio (7)	
2012	\$23,290,853	\$2,765,149	11.9%	\$404,564	\$50,245	12.4%	1.042
2013	\$23,852,911	\$2,864,413	12.0%	\$401,643	\$47,646	11.9%	0.992
2014	\$23,846,624	\$2,925,388	12.3%	\$384,569	\$46,762	12.2%	0.992
2015	\$23,262,298	\$2,978,124	12.8%	\$381,421	\$47,656	12.5%	0.977
2016	\$23,309,245	\$3,029,776	13.0%	\$387,520	\$45,527	11.7%	0.900

(4) = (3) / (2)

(7) = (6) / (5)

(8) = (7) / (4)

All dollars shown in thousands (000s)

Source: NAIC Annual Statement, Exhibit of Premiums and Losses