Taylor&Mulder

Property and Casualty Consulting Actuaries

Taylor & Mulder, Inc.

Missouri Department of Commerce and Insurance

**Actuarial Review of the
National Council on Compensation Insurance
Missouri Advisory Loss Cost and Rating Values Filing
Proposed to be Effective January 1, 2023**

OCTOBER 2022

Taylor & Mulder
Property and Casualty Consulting Actuaries

October 26, 2022

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

Dear Mr. Lennon:

Enclosed is the report detailing our actuarial review of the Missouri NCCI Advisory Loss Costs and Rating Values Filing proposed to be effective January 1, 2023.

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

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

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

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

Sincerely,

Evelyn Toni Mulder, FCAS, MAAA, FCA

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

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

Contents

Executive Summary

Purpose and Scope

Taylor & Mulder, Incorporated ("T&M") was retained by the Missouri Department of Commerce and Insurance ("the Department") to provide an actuarial review of the Missouri Loss Costs and Rating Values Filing ("the Filing") filed by the National Council on Compensation Insurance ("NCCI") with a proposed effective date of January 1, 2023. This report contains our summary, conclusions, actuarial aspects raised with the NCCI, and a description of the analysis underlying our conclusions.

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

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

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

Conclusions

The NCCI is proposing an overall average decrease of 6.4% in voluntary loss costs effective January 1, 2023. The 6.4% voluntary loss cost decrease is allocated to industry groups as shown in the following table:

NCCI Proposed Average Loss Cost Level Changes by Industry Group	
Industry Group	Average Change
Manufacturing	-6.2%
Contracting	-8.2%
Office & Clerical	-8.7%
Goods & Services	-5.8%
Miscellaneous	-4.4%

T&M has reviewed the methodology, calculations, assumptions, judgments, and selections of the advisory loss costs changes effective January 1, 2023 as filed by the NCCI. T&M concludes that there are several aspects of the filing where we think that different selections are more appropriate; however, although we would have selected different assumptions in certain areas, the overall impact on the indicated loss cost change is immaterial.

Major Factors Influencing Overall Voluntary Loss Cost Level Change Indication

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

- The filing was based on premium and loss experience from the two most recent experience periods. These periods are consistent with periods used in prior filings.

- There have been slight decreases in the indemnity and medical loss ratios during the experience period. The changes in loss ratio for the indemnity and medical coverages combined indicates a slight increase in the average loss ratio in the current filing from 92.1% to 93.2%.

Projected loss Ratio Including Benefit Changes		
Coverage	Effective 1/1/2022	Effective 1/1/2023
Indemnity Prior Policy Year	39.5%	39.1%
Indemnity Current Policy Year	36.1%	38.3%
Medical Prior Policy Year	57.6%	54.5%
Medical Current Policy Year	50.9%	54.5%
Total Prior Policy Period	97.1%	93.6%
Total Current Policy Period	87.0%	92.8%
Average	92.1%	93.2%

The prior and current policy years for the filing effective 1/1/2022 are policy years 2018 and 2019 respectively whereas the prior and current policy years for the filing effective 1/1/2023 are 2019 and 2020, respectively.

- The provision for LAE has increased from 19.5% in the prior filing effective 1/1/2022 to 20.0% for this filing, resulting in a 0.43% loss cost increase.

Indication Excluding Assigned-Risk Experience

As part of our review, we requested that NCCI provide the calculation for the indicated loss cost change after removing the assigned-risk experience. After removing the assigned-risk experience, there would be minimal changes to the loss development factors and trend assumptions. Therefore,

the only changes would be to the premium and losses that were reported to NCCI. The table below shows the percentage of premiums and ultimate losses that were attributable to the assigned risk program for each policy year.

Percentage of Premiums and Ultimate Losses in the Assigned Risk Plan			
Policy Year	Premium	Indemnity Ultimate Losses	Medical Ultimate Losses
2020	1.33%	2.16%	4.06%
2019	1.16%	1.81%	1.68%

As can be seen from the table, the assigned risk plan accounts for a relatively small portion of the premiums and ultimate losses in the experience. However, since there is a higher percentage of losses in the assigned risk plan than premiums, if the associated premiums and losses were to be removed, this would cause the indicated rate change for just the voluntary market to decrease. In the supplementary analysis provided by NCCI, they have calculated that the indicated loss cost change would be 0.924 or -7.6% if the assigned risk experience were to be excluded.

Report Distribution and Use

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

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

Conditions and Limitations

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

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

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

(1)   the fact that the ultimate liability of associated claims is subject to the outcome of events yet to occur,

(2)   the unanticipated changes in the legal, economic, or claims adjudication environments,

(3)   statistical fluctuation in losses around the estimated or expected values when all other factors remain constant; and,

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

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

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

Summary of the NCCI's Methodology

The NCCI calculates proposed advisory loss cost changes by first calculating an overall proposed change in advisory loss cost level for new and renewal voluntary market policies. From this point,

the overall proposed change is allocated to industry group and then to occupational classification within each industry group and ultimately to each class.

Calculation of the Overall Voluntary Advisory Loss Cost Level Change

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

In this filing, policy years are 2019 and 2020 are evaluated as of December 31, 2021. The indicated changes in loss and loss adjustment expenses are calculated separately for each policy year and then combined in order to obtain the overall indicated change in advisory loss costs.

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

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

1. Standard earned premiums for each policy year are developed to ultimate and multiplied by an on-level factor. This factor includes placing the premium on level to reflect approved loss cost and rate level changes as well as statutory benefit levels for all years in the experience period. The factor also removes premium related to loss-based expenses because the purpose is to derive loss costs, which exclude expenses.

2. Ultimate limited medical and indemnity losses are multiplied by an on-level factor to obtain on-level ultimate limited medical and indemnity losses separately for both medical and indemnity.

3. The results are divided by the on-level ultimate standard earned premium to produce the loss cost.

4. The resulting loss cost ratio is next multiplied by trend factors which are calculated based on an exponential trend of indemnity and medical loss ratios for Policy Years 2009 to 2020 (See Appendix A-III). The following chart shows current approved and selected annual loss ratio trend factors for medical and indemnity:

Annual Trend Factors		
	Indemnity	Medical
Current Approved Annual Loss Ratio Trend Factor	0.975	0.985
Selected Annual Loss Ratio Trend Factor	0.980	0.985

The selected trend factor is then applied based on the length of the trend period calculated from the midpoint of each policy year to the midpoint of the effective period. For policy years 2019 and 2020, this is 3.998 and 2.998 years, respectively. So, for example, the indemnity trend factor for policy year 2019 is calculated as $0.980^{3.998} = 0.922$.

5. The trended loss cost ratio is then multiplied by a factor for the adjustment of limited losses to unlimited. Losses are initially limited to exclude large losses that may increase the

volatility of loss cost change experience from year to year. A factor is then used to add back a provision for such large losses as a way of spreading such risk over a longer time-frame to achieve greater stability in loss costs. A threshold for large losses is selected based on a projection of losses at the midpoint of the loss cost effective period. The threshold for this filing is $10,138,997 and it was determined that 1.0% of the statewide losses are expected to exceed this threshold. Therefore, a factor of 1.010 is multiplied by the ultimate loss ratio to adjust losses from a limited to an unlimited basis.

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

The indicated ratios are calculated separately for Policy Years 2019 and 2020 and then averaged to determine the indicated change in advisory loss costs on Exhibit I. The following table shows the results of these calculations:

Indicated Loss Cost Level Change by Policy Year		
Term	Factor	Percent Change
Policy Year 2020	0.928	-7.2%
Policy Year 2019	0.936	-6.4%
Indicated Change	0.932	-6.8%

Finally, a provision is made for changes in loss-based expenses. Loss-based expenses are made up of two components: defense and cost containment expenses ("DCCE") and adjusting and other expenses ("AOE"). For the DCCE expenses, the NCCI calculates the developed ratio of expenses to losses for policy years 2016 to 2020 based on Missouri data. From these indications, a statewide average is selected. An AOE provision is selected by analyzing the AOE expense ratio for accident years 2017 to 2021 countrywide. A provision of 9.4% was selected for the countrywide provision

and, after credibility weighting with Missouri data, an AOE provision of 9.8% was selected for the Missouri provision. The adjusted selected DCCE ratio and the selected AOE ratio are summed to obtain the Missouri selected loss adjustment expense ("LAE") ratio. This ratio is compared to the prior year ratio to obtain a proposed change in LAE provision.

The following table shows the results of these calculations:

Indicated LAE Provision Change	
Current Missouri LAE Provision	19.5%
Proposed Missouri LAE Provision	20.0%
Indicated Change Factor	1.004

The calculated 1.004 factor is equal to (1 + 20.0%) / (1 + 19.5%). This 1.004 factor is applied to the previously calculated average loss cost factor of 1.004 to obtain the overall indicated loss-cost level change reflecting the change in loss-based expenses of 1.004 x 0.932 = 0.936, or -6.4% on Exhibit I.

Allocation of Overall to Industry Group

Each of the five industry groups has unique experience over the five-year experience period. Because the overall rate change of -6.4% represents the aggregated experience of all of the industry groups, it will only be accurate on average, i.e. for some industry groups the change of -6.4% will be inadequate, whereas for some it will be excessive. For this reason, the -6.4% must be allocated to the five industry groups to determine the relative change for each group. This is done by applying industry group differentials to the overall loss cost level change factor to obtain indicated loss cost level change factors by industry group.

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

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

	Indicated Industry Group Loss Cost Level Change		
	(1) Overall Loss Cost	(2) Industry Group	(3) = (1) x (2) Final Loss Cost Level Change
Industry Group	Level Change	Differential	by Industry Group
Manufacturing	0.936	1.002	0.938
Contracting	0.936	0.981	0.918
Office & Clerical	0.936	0.975	0.913
Goods & Services	0.936	1.006	0.942
Miscellaneous	0.936	1.021	0.956
Overall	0.936	1.000	0.936

Allocation to Occupational Classifications

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

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

1. Indicated Pure Premium

2. Pure Premium Indicated by National Relativity

3. Pure Premium Present on Rate Level

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

Analysis Performed by Taylor & Mulder

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

Loss Development Method

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

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

Trend

The next step in the ratemaking process that we tested was the trend factors that are used to bring losses and premiums to the projected level. In our tests, we reviewed how the premium, frequency, and severity for each year have changed from one policy period to the next over different time periods. Our review primarily focused on the selection of the frequency and severity trends. Our analysis consisted of fitting an exponential curve to the frequency and severity then selecting the trend provision that maximized the average R-squared value[1] across all selections.

As can be seen from the following chart, the frequency is consistently decreasing, with minimal volatility beginning in policy year 2010. We have selected a frequency trend of -2.9%, which coincides with an exponential fit of the data from policy year 2006 to 2020.

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[1] The R^2 value is known as the "coefficient of determination" and is a measure of the proportion of the variance that is explained by the prediction. A higher R^2 value is indicative of a model that "fits" the data better. Mathematically, the R^2 value is defined as one minus the ratio of the sum of the squared error (between the model and the dependent variable) and the variance in the dependent variable. An R-squared value close to 1.0 would indicate a strong fit whereas a value close to 0 would suggest the model is not fitting well to the data.

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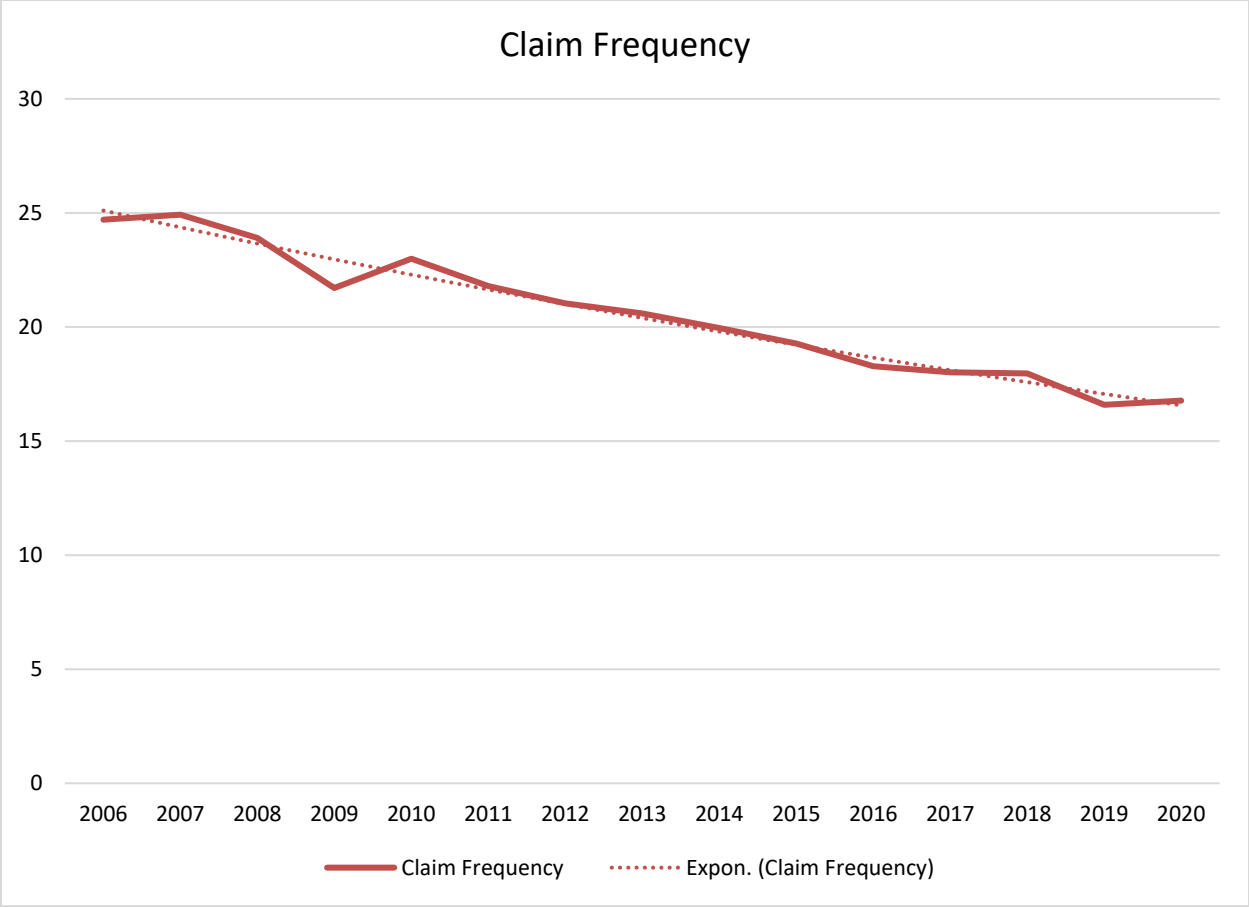
After selecting the frequency trend provision, we then analyzed the indemnity and medical severity trends. It is important to note that the loss development factors discussed in the prior section will have a direct effect on the severities, since ultimate losses are divided by the number of claims to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

The chart below shows the impact of our loss development factor selections on ultimate severities. Additionally, it shows how the ultimate indemnity severity changes from year to year. As can be seen from the chart, our loss development factor selections generated ultimate severities that were very similar to those calculated based on the NCCI's loss development factors (i.e., the solid red (NCCI) and solid blue (T&M) lines are very close for each policy year.) The dotted blue line shows

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the fitted severity trend based on our selection. We selected an indemnity severity trend provision of 0.5%. This trend reflects a consistent moderate increase in indemnity severity over time.
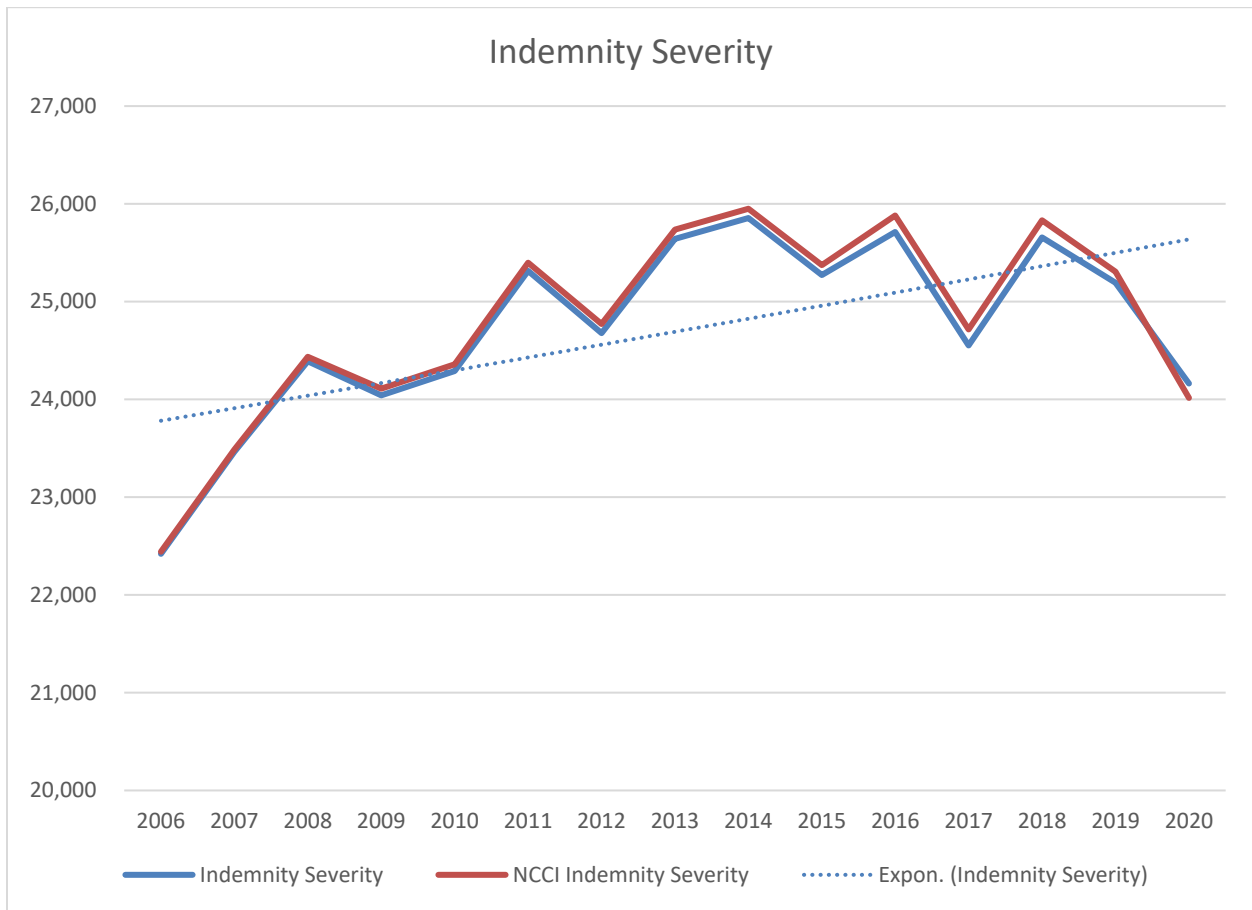
The medical trend procedure is similar to that of the indemnity trend procedure. We calculated the ultimate severities, and then analyzed them over time. Medical severities have been steadily increasing over time. Similar to the indemnity severity chart above, Taylor & Mulder's loss development factor selections generated similar medical severities to NCCI's selections. The dotted blue line shows the line of best fit. We selected the trend provision balancing the highest R-squared value with the longest time period, resulting in a medical severity trend of 1.4%. The following chart shows the medical severities over time. The dotted blue line shows the fitted medical severity trend based on our selection.

Medical Severity
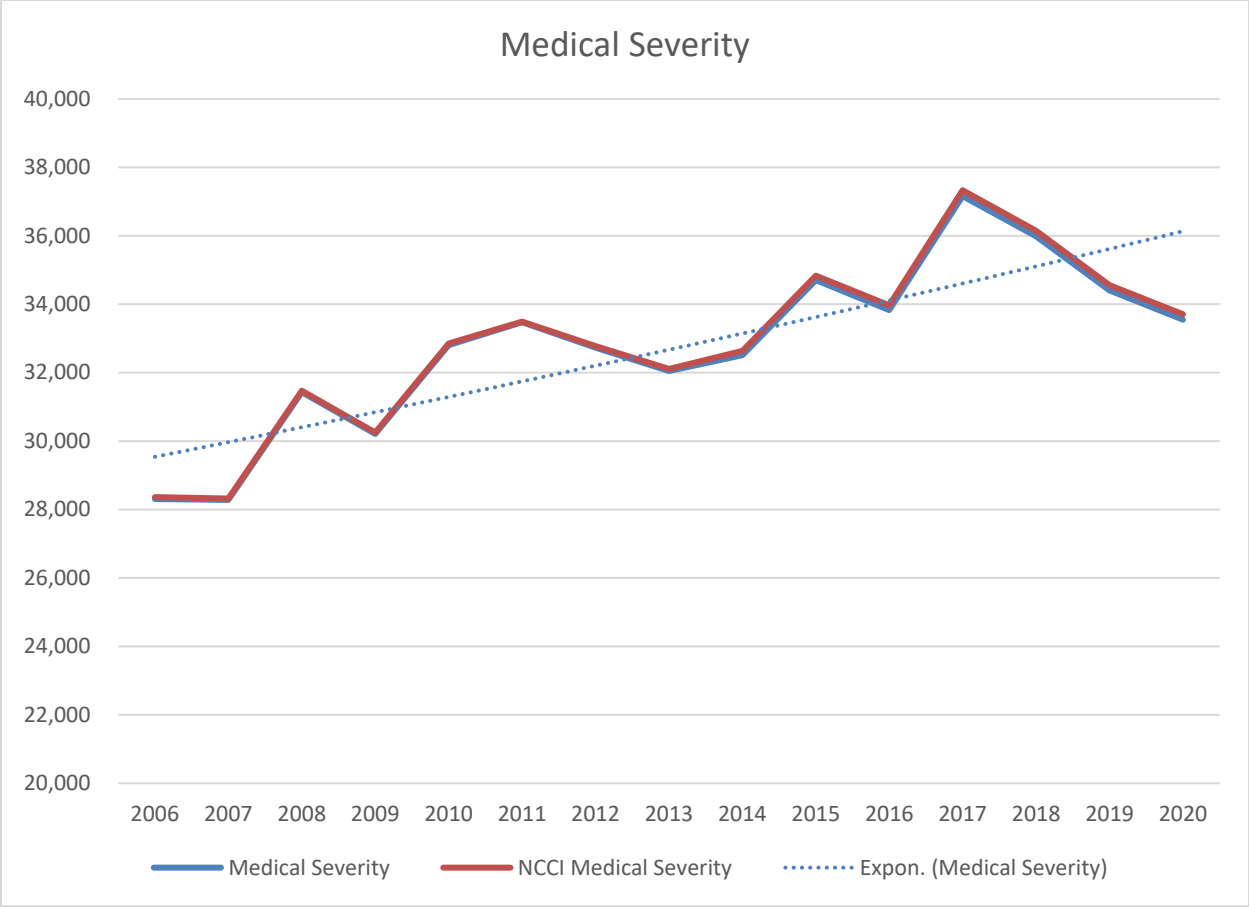
In order to compare our trend selections with those of NCCI, we multiplied the frequency and severity trend factors together to determine a net trend. This yields a net indemnity trend of --2.4% (= (1 − 0.029) * (1 + 0.005)), which is slightly lower than the NCCI net indemnity trend selection of -2.5%. Repeating this same calculation for the net medical trend results in a net trend of -1.5% (= (1 − 0.029) * (1 + 0.014)), which is equal to the NCCI medical net trend of -1.5%.

Loss Adjustment Expenses

NCCI used a five-year average of the ultimate paid DCCE to paid losses ratio to determine the DCCE provision to be applied to losses. Their selection of 10.2% for the DCCE provision appears reasonable.

To determine the AOE provision, NCCI uses a weighted average of countrywide AOE paid divided by paid losses and State specific AOE paid divided by paid losses. NCCI applies a weight of 74.6% to the countrywide AOE ratio and a weight of 25.4% to the Missouri AOE to paid loss provision to calculate an AOE provision of 9.80%. These weights reflect the respective shares of ultimate projected losses.

The DCCE and AOE provisions are added together to determine a proposed LAE ratio of 20.0% which is 0.5% higher than the prior year's LAE provision of 19.5%. To account for this, NCCI applies a factor of 1.004 to the indicated rate changed based on experience, trend, and benefits. The selections and methods used to determine this provision appear reasonable.

Review of the NCCI's Response to Interrogatories

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

This section contains a review of the responses provided by NCCI to the objections issued on September 26, 2022.

Question 1: DATA

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

Question 2: METHODOLOGY

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

Question 3: WAGE ADJUSTMENT

NCCI derived a hypothetical Average Weekly Wage (AWW) for 2020 and 2021 to account for the shift of mix of employment that was due to the pandemic. They explained that they observed a shift in AWW of 1.6% and -0.4% for 2020 and 2021, respectively. They therefore restated the AWW to remove the impact of this shift in mix of employment. This assumption appears reasonable.

Question 4: COVID-19-RELATED ADJUSTMENTS

NCCI explained that they have not specifically assumed that 2023 will return to pre-COVID-19 levels; however, recognition of the pandemic's potential impacts on PY 2019 and PY 2020 were considered when selecting the filing's experience period as well as during this year's trend analysis.

Question 5: LOSS DEVELOPMENT FACTORS

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

Question 6: LOSS DEVELOPMENT FACTORS

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

Question 7: LOSS DEVELOPMENT FACTORS

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

Question 8: AOE AND DCCE RATIOS

T&M requested detailed calculations and data supporting the AOE and DCCE analysis in Exhibit II Sections A and B. In response, NCCI provided spreadsheets and exhibits showing how these

calculations were performed. After reviewing these exhibits, it was determined the method used by NCCI is the same as the process they had used in the prior year and the method and selections appear reasonable.

Question 9: POLICY YEAR ON-LEVEL FACTORS

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

Question 10: POLICY YEAR ON-LEVEL FACTORS

NCCI explained that this factor is used to adjust for the difference between the observed off-balance and the target off-balance factor in the experience periods. This is necessary since the premium in the indication includes policies that have been subject to experience rating and the indication was built using standard premium. Therefore, this factor is used to bring premiums to a common level. NCCI demonstrated that the off-balance factor is determined by taking a weighted average of the intrastate and interstate experience rating modification factor (e-mod). This method appears reasonable.

Question 11: INDUSTRY GROUP DIFFERENTIALS

This question asks for the calculations underlying the factors in the determination of the industry group factors in Appendix A-IV, Section I, Columns (4) and (5). NCCI provided these calculations in Exhibit 13 of their response. Taylor & Mulder reviewed these calculations, and they appear reasonable.

Question 12: LIMITED LOSS DEVELOPMENT FACTORS

T&M asked for the underlying data and calculations of the limited loss development factors in Appendix B-1 Section 1. NCCI provided the requested information as Exhibit 12. We reviewed this exhibit and determined that the method and assumptions appear reasonable.

Question 13: VOLUNTARY MARKET INDICATION

The question asks for the indication as of 1/1/2023 that went into the selection of the indemnity and medical trend factors. NCCI provided Exhibit 13, "Voluntary Only Indication", as support for these calculations.

Question 14: SMALL CLASSES

NCCI indicated that there were no updates to the small class ratemaking in the past year.

Question 15: CLASSIFICATION

T&M requested information pertaining to the loss cost changes and payrolls by class code. NCCI provided an excel spreadsheet with this information in Exhibit 15 in the responses to the objections. We evaluated the data and calculated several statistics based on the history of rate changes, including:

1. Coefficient of Variation of Loss Costs from loss costs that are effective from January 1, 2020 to January 1, 2023.

2. Absolute Percent Change in loss costs from changes effective from January 1, 2020 to January 1, 2023 (i.e., the total amount of rate change over time. For example, if a class code had a 10% increase and a 10% decrease, the absolute change would be 21% $(= (1+|.1|) \times (1+|-.1|) - 1) = ((1.1 \times 1.1) - 1.0))$.

3. Total "Swing" (i.e. the maximum change minus the minimum change in loss costs from loss cost changes effective from January 1, 2020 to January 1, 2023).

Appendix B displays loss costs and changes in loss costs by individual class codes. The data is sorted in three ways; (1) by dollar amount of payroll written in each class, (2) by absolute change percent of changes effective from January 1, 2020 to January 1, 2023 and (3) by swing. We searched for class codes that had particularly high payrolls and unusual or unstable loss cost change history, which would indicate potential issues with the classification rate making algorithm. We also reviewed the class codes with the largest amount of change and the widest swings in rate change history to see if similar stability issues could be detected.

Of the class codes with payrolls greater than $0 in 2019 or 2020, we observe several classes that have swings that are over 20%. The highest 56 swing classes have swings that are greater than 20%. This is somewhat higher than in the previous filing (in which only the top 38% had swings greater than 20%). However, it should be noted that the period of observation includes the COVID pandemic and subsequent returns to work, which may be expected to result in larger changes by class code. In addition, it should be noted that the remainder of the classes are under 20% for the three years of changes. Since most of the class codes have swings that are less than 20% over this period, the new classification methodology appears to be achieving the goal of less volatility in class ratemaking.

The NCCI implemented a new classification ratemaking methodology effective January 1, 2019. If we look at the classification information sorted by payroll, we observe that the smaller classes appear to have a slightly higher coefficient of variation in rate changes from 2020 to 2023 than the

higher payroll classes. For instance, classifications with greater than $1 million in payroll in 2020 have a coefficient of variation of 0.074 on average, while classifications with less than $1 million in payroll have a coefficient of variation of 0.089.

Question 16: VOLUNTARY MARKET AND ASSIGNED RISK PLANS

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

Taylor & Mulder Analysis Exhibits

Determination of Loss Cost Level Change

		Policy Year	
Premium		**2020**	**2019**
(1)	Standard Earned Premium Developed to Ultimate	625,155,064	617,743,918
(2)	Premium On-level Factor	0.78	0.76
(3)	Pure Premium Available for Benefit Costs = (1) x (2)	487,620,950	469,485,378
Indemnity Benefit Cost:			
(4)	Limited Indemnity Losses Developed to Ultimate	196,144,061	195,725,273
(5)	Indemnity Loss On-level Factor	1.000	1.000
(6)	Adjusted Limited Indemnity Losses = (4) x (5)	196,144,061	195,725,273
(7)	Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.402	0.417
(8)	Factor to Reflect Indemnity Trend	0.930	0.907
(9)	Projected Limited Indemnity Cost Ratio = (7) x (8)	0.374	0.378
(10)	Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis	1.010	1.010
(11)	Projected Indemnity Cost Ratio = (9) x (10)	0.378	0.382
(12)	Factor to Reflect Proposed Changes in Indemnity Benefits	1.000	1.000
(13)	Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.378	0.382
NCCI Indemnity Benefit Cost		0.383	0.391
Medical Benefit Cost:			
(14)	Limited Medical Losses Developed to Ultimate	275,818,389	269,324,992
(15)	Medical Loss On-level Factor	1.000	1.000
(16)	Adjusted Limited Medical Losses = (14) x (15)	275,818,389	269,324,992
(17)	Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.566	0.574
(18)	Factor to Reflect Medical Trend	0.955	0.941
(19)	Projected Limited Medical Cost Ratio = (17) x (18)	0.541	0.540
(20)	Factor to Adjust Medical Cost Ratio to an Unlimited Basis	1.010	1.010
(21)	Projected Medical Cost Ratio = (19) x (20)	0.546	0.545
(22)	Factor to Reflect Proposed Changes in Medical Benefits	1.000	1.000
(23)	Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.546	0.545
NCCI Medical Benefit Cost		0.545	0.545
Total Benefit Cost:			
(24)	Indicated Change Based on Experience, Trend, and Benefits = (13) + (23)	0.924	0.927
NCCI Indicated Change Based on Experience, Trend, and Benefits		0.928	0.936

Total Indicated Change

(25)	PY 2020 Indicated Change Based on Experience, Trend and Benefits	0.924
(26)	PY 2019 Indicated Change Based on Experience, Trend and Benefits	0.927
(27)	Indicated Change Based on Experience, Trend, and Benefits = Average of (25) and (26)	0.926
(28)	Effect of Change in Loss-Based Expenses	1.004
(29)	Indicated Change Modified to Reflect the Change in Loss-Based Expenses = (27) * (28)	0.930
NCCI Indicated Change Modified to Reflect the Change in Loss-Based Expenses		0.936

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Determination of Change in LAE Provision

| Missouri | | |
Provisions	Current	Proposed
(1) AOE	9.5%	9.8%
(2) DCCE	10.0%	10.2%
(3) Total LAE = (1) + (2)	19.5%	20.0%

(4) Proposed Change in MO LAE Provision   1.004
 = [1 + (3 Proposed)] / [1 + (3 Current)]

| Accident | CW Ult |
Year	AOE Ratio
2016	9.2%
2017	9.2%
2018	9.6%
2019	10.0%
2020	9.3%

T&M CW Selected	9.4%
NCCI CW Selected	9.4%

T&M MO Selected	9.8%
NCCI MO Selected	9.8%

(5)	(6)	(7)	(8) = (6) * (7)
	Reported Ratio of	Age to Ult	Ultimate
Policy	Paid DCCE to	Development	DCCE
Year	Paid Losses	Factor	Ratio
2016	10.7%	0.970	10.4%
2017	10.2%	0.972	9.9%
2018	10.2%	0.985	10.0%
2019	10.0%	1.014	10.1%
2020	9.5%	1.091	10.4%
		T&M Selected	10.2%
		NCCI Selected	10.2%

AOE Provision

| | Private Carriers | | | State Fund | | |
Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Average Ultimate AOE Ratio	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Average Ultimate AOE Ratio
2017	9.3%	9.1%	9.2%	9.7%	8.9%	9.3%
2018	9.3%	9.1%	9.2%	10.3%	9.2%	9.8%
2019	9.7%	9.5%	9.6%	11.9%	10.6%	11.3%
2020	10.6%	9.4%	10.0%	13.4%	11.5%	12.5%
2021	9.3%	9.3%	9.3%	14.0%	12.5%	13.3%

T&M Selected AOE Povision	9.4%	T&M Selected AOE Povision	11.0%
NCCI Selected AOE Provision	9.4%	NCCI Selected AOE Provision	11.0%
T&M Weights	74.6%		25.4%
NCCI Weights	74.6%		25.4%

T&M Weighted Average AOE Ratio   9.80%
NCCI Weighted Average AOE Ratio   9.80%

Claim Frequency

Indemnity Severity

Legend: Indemnity Severity — NCCI Indemnity Severity — Expon. (Indemnity Severity)
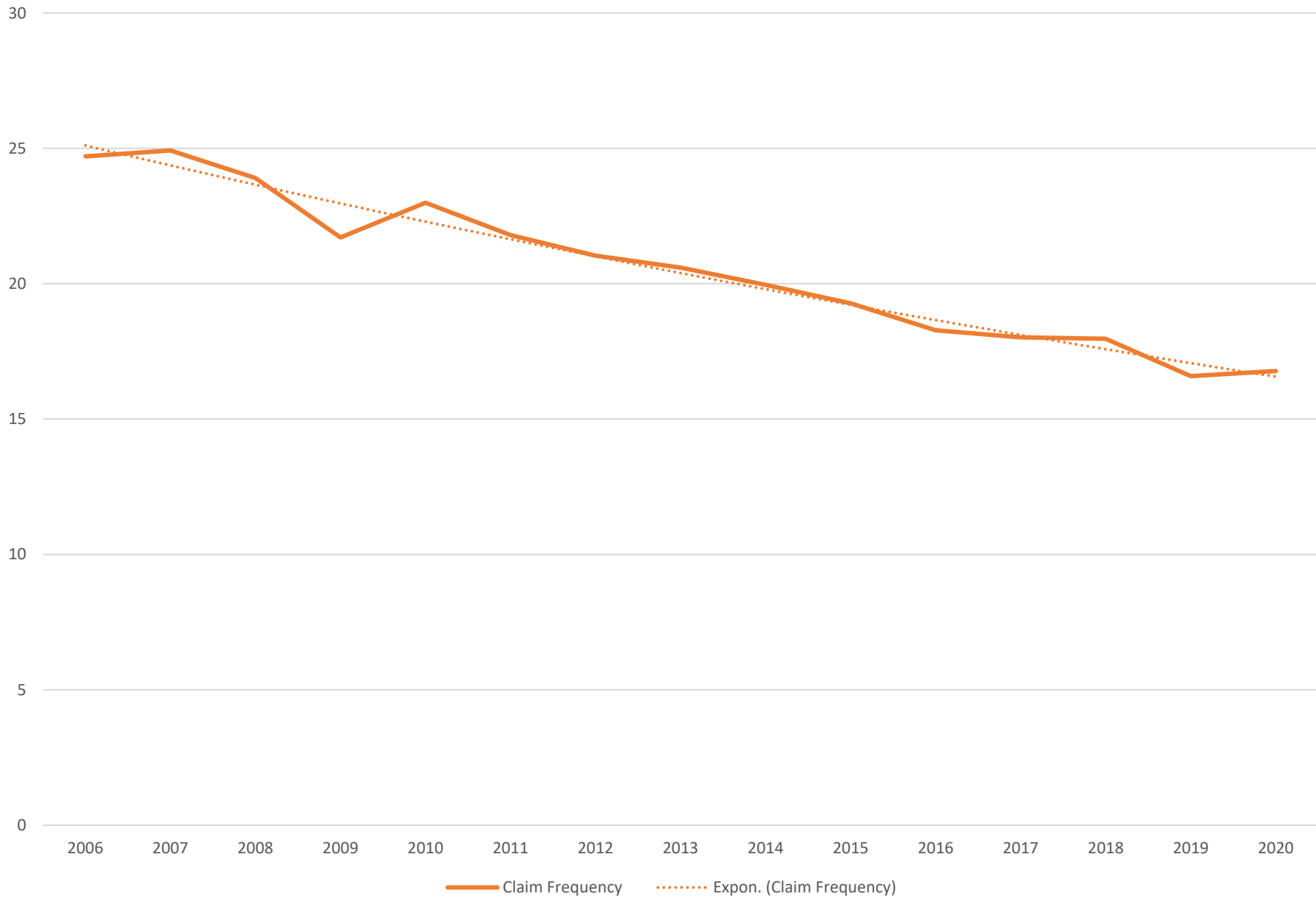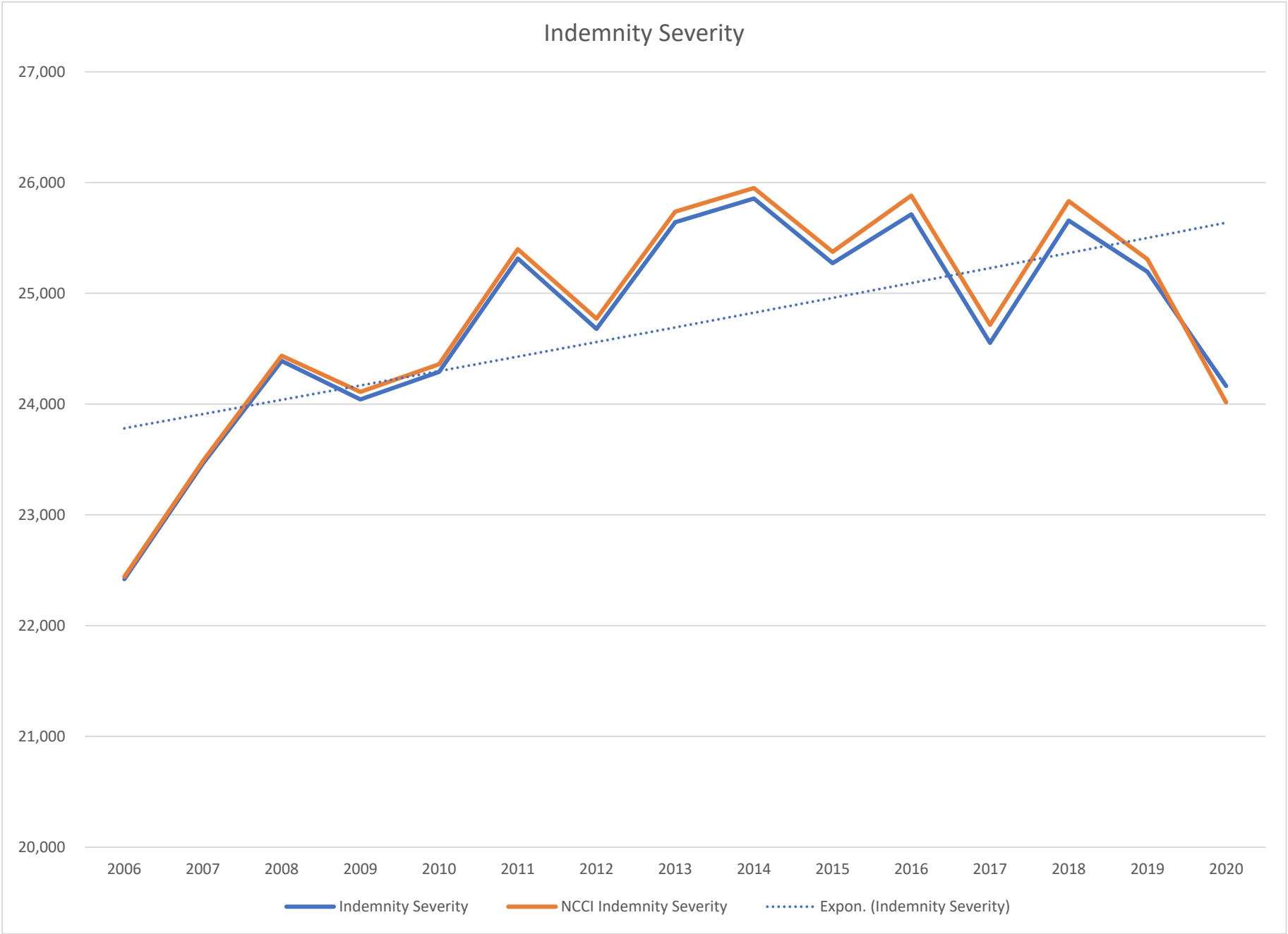
Medical Severity
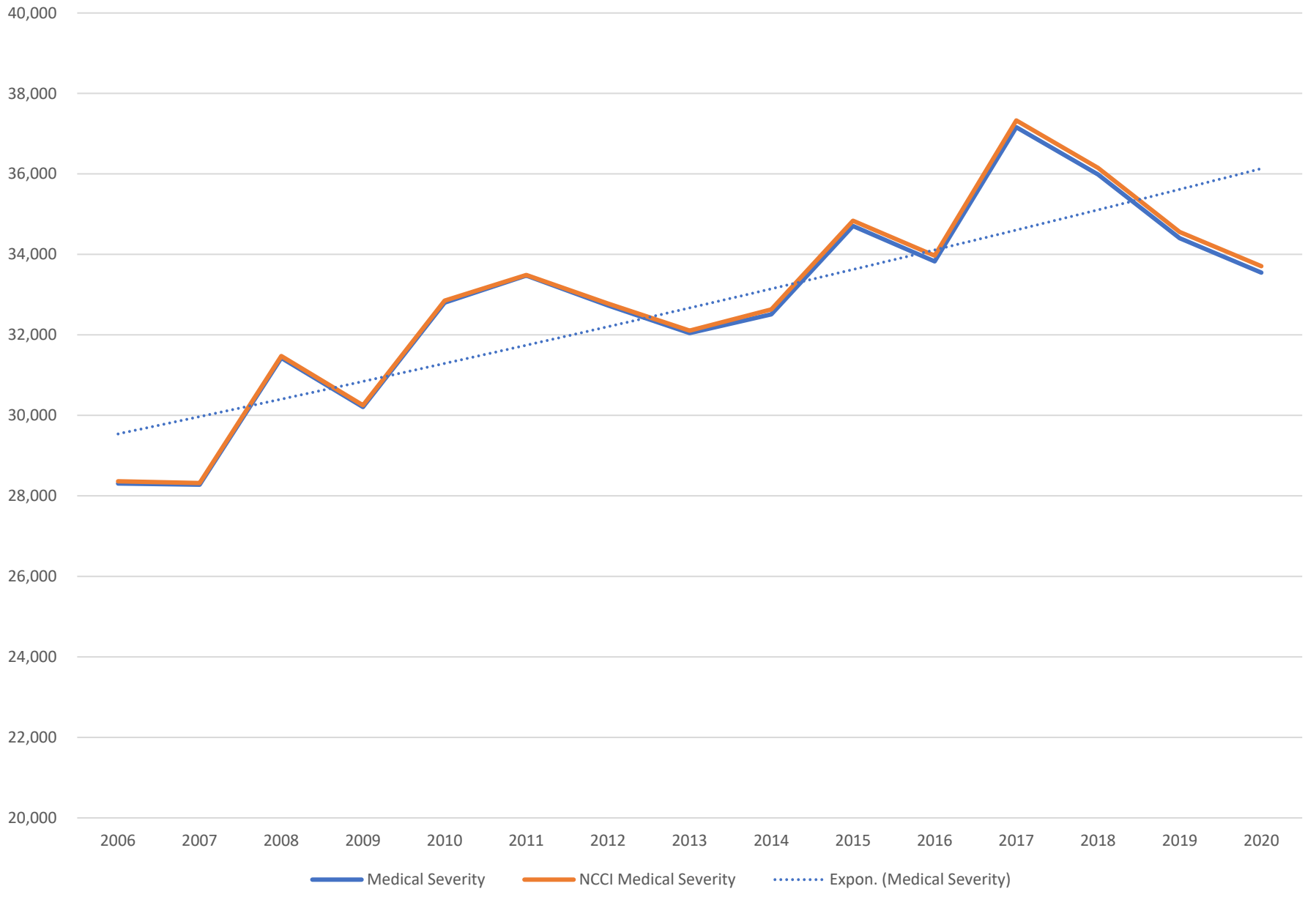
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				T&M			T&M		
Policy	Claim	Fitted		Indemnity	Fitted		Medical	Fitted	
Year	Frequency	Trend	R²	Severity	Trend	R²	Severity	Trend	R²
2006	24.706	-2.9%	97.2%	22,420	0.5%	37.0%	28,307	1.4%	68.8%
2007	24.924	-3.0%	96.9%	23,463	0.3%	22.6%	28,280	1.3%	61.7%
2008	23.905	-2.9%	96.2%	24,389	0.2%	9.3%	31,429	1.0%	52.8%
2009	21.709	-2.9%	95.2%	24,041	0.2%	4.4%	30,208	1.0%	47.0%
2010	22.991	-3.1%	97.9%	24,290	0.0%	0.1%	32,803	0.8%	31.8%
2011	21.794	-3.0%	97.5%	25,314	-0.2%	11.0%	33,474	0.8%	27.8%
2012	21.035	-3.0%	96.6%	24,678	-0.3%	12.0%	32,731	1.0%	30.1%
2013	20.595	-3.0%	95.3%	25,641	-0.6%	43.2%	32,045	1.0%	22.8%
2014	19.958	-3.0%	92.9%	25,855	-0.8%	41.6%	32,511	0.5%	5.7%
2015	19.277	-2.8%	88.7%	25,271	-0.7%	27.3%	34,704	-0.4%	4.3%
2016	18.281	-2.5%	80.2%	25,713	-1.0%	32.5%	33,827	-0.9%	11.5%
2017	18.018	-2.9%	75.0%	24,552	-0.7%	10.3%	37,159	-3.5%	99.0%
2018	17.966	-3.4%	63.3%	25,656	-3.0%	95.1%	35,986	-3.4%	97.4%
2019	16.591	1.1%	100.0%	25,194	-4.1%	100.0%	34,404	-2.5%	100.0%
2020	16.773			24,162			33,548		

(11) T&M Selected	-2.9%			0.5%			1.4%	
(12) T&M Net Trend				-2.4%			-1.5%	
(13) Current NCCI Net Trend				-2.5%			-1.5%	
(14) Selected NCCI Net Trend				-2.0%			-1.5%	

(15)	(16)	(17)	(18)
Policy		Indemnity	Medical
Year	Years	Trend Factor	Trend Factor
2019	3.998	0.9073	0.9407
2020	2.998	0.9297	0.9552

Notes: (12) = [1.0 + (11 Frequency Trend)] × [1.0 + (11 Severity Trend)] - 1.0

(17) and (18) = [1.0 + (12)] ^ (16)

Indemnity Ultimate Losses

(1)	(2)	(3)	(4)	(5) = 1 - (3)	(6) = (2) * (3) + (4) * (5)
	Paid On-Level	Paid Ult Loss	Paid + Case On-Level	Paid + Case Ult Loss	Selected On-Level
Policy Year	Ult. Losses	Weight	Ult. Losses	Weight	Ult. Losses
2019	190,152,696	50%	201,297,850	50%	195,725,273
2020	184,263,229	50%	208,024,893	50%	196,144,061

Medical Ultimate Losses

(1)	(2)	(3)	(4)	(5) = 1 - (3)	(6) = (2) * (3) + (4) * (5)
	Paid On-Level	Paid Ult Loss	Paid + Case On-Level	Paid + Case Ult Loss	Selected On-Level
Policy Year	Ult. Losses	Weight	Ult. Losses	Weight	Ult. Losses
2019	271,180,820	50%	267,469,164	50%	269,324,992
2020	268,040,998	50%	283,595,781	50%	275,818,389

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Indemnity Paid Loss Development

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2019	100,185,825	1.898	190,152,696
2020	54,499,624	3.381	184,263,229

Indemnity Limited Statewide Paid Loss Development through @12/20

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.004
1994																	1.004	1.001
1995																1.007	1.004	1.002
1996															1.005	1.005	1.004	1.002
1997														1.004	1.002	1.003	1.002	1.004
1998													1.005	1.006	1.004	1.005	1.004	1.007
1999												1.006	1.008	1.007	1.001	1.007	1.002	1.002
2000											1.003	1.013	1.006	1.006	1.004	1.003	1.004	1.001
2001										1.010	1.007	1.004	1.012	1.003	1.004	1.004	1.003	1.006
2002									1.008	1.009	1.008	1.007	1.003	1.004	1.003	1.004	1.002	1.002
2003								1.016	1.016	1.005	1.006	1.005	1.007	1.007	1.005	1.005	1.002	1.005
2004							1.021	1.020	1.014	1.014	1.007	1.006	1.012	1.005	1.005	1.004		
2005						1.036	1.022	1.012	1.014	1.009	1.009	1.006	1.004	1.004	1.003			
2006					1.040	1.032	1.026	1.016	1.009	1.008	1.010	1.005	1.012	1.003				
2007				1.077	1.054	1.036	1.018	1.016	1.021	1.013	1.006	1.006	1.006					
2008			1.159	1.092	1.047	1.041	1.019	1.020	1.020	1.009	1.006	1.009						
2009		1.292	1.141	1.091	1.059	1.026	1.023	1.017	1.012	1.006	1.006							
2010	1.872	1.289	1.152	1.092	1.051	1.033	1.020	1.016	1.016	1.006								
2011	1.789	1.295	1.161	1.092	1.060	1.045	1.024	1.013	1.009									
2012	1.801	1.308	1.155	1.087	1.052	1.031	1.028	1.014										
2013	1.747	1.328	1.182	1.073	1.040	1.022	1.024											
2014	1.869	1.268	1.117	1.074	1.061	1.026												
2015	1.807	1.282	1.144	1.086	1.047													
2016	1.782	1.292	1.133	1.066														
2017	1.812	1.263	1.114															
2018	1.735	1.284																
2019	1.771																	

	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	Tail
2 Yr Avg	1.753	1.274	1.124	1.076	1.054	1.024	1.026	1.014	1.013	1.006	1.006	1.008	1.009	1.004	1.004	1.003	1.004	1.004	
3 Yr Avg	1.773	1.280	1.130	1.075	1.049	1.026	1.025	1.014	1.012	1.007	1.006	1.007	1.007	1.004	1.004	1.003	1.003	1.003	
5 Yr Avg	1.781	1.278	1.138	1.077	1.052	1.031	1.024	1.016	1.016	1.008	1.007	1.006	1.008	1.005	1.004	1.003	1.003	1.004	
5 Yr Avg (Ex. Hi Lo)	1.787	1.278	1.131	1.078	1.053	1.030	1.024	1.016	1.016	1.008	1.007	1.006	1.008	1.004	1.004	1.004	1.003	1.003	
5 Yr Median	1.782	1.282	1.133	1.074	1.052	1.031	1.024	1.016	1.016	1.008	1.006	1.006	1.007	1.004	1.004	1.004	1.003	1.002	
7 Yr Avg	1.789	1.289	1.144	1.081	1.053	1.032	1.022	1.016	1.014	1.009	1.007	1.006	1.008	1.005	1.004	1.004	1.003	1.003	
All Yr Avg	1.799	1.290	1.146	1.083	1.051	1.033	1.023	1.016	1.014	1.009	1.007	1.007	1.008	1.005	1.004	1.004	1.003	1.003	
NCCI Selected	1.753	1.274	1.124	1.076	1.054	1.024	1.026	1.014	1.013	1.006	1.006	1.008	1.009	1.004	1.004	1.003	1.004	1.004	1.040
NCCI Cumulative	3.352	1.912	1.501	1.335	1.241	1.177	1.149	1.120	1.105	1.091	1.084	1.078	1.069	1.059	1.055	1.051	1.048	1.044	1.040
T&M Selected	1.781	1.280	1.124	1.076	1.049	1.024	1.026	1.014	1.012	1.006	1.006	1.006	1.007	1.004	1.004	1.003	1.003	1.003	1.040
T&M Cumulative	3.381	1.898	1.483	1.319	1.226	1.168	1.141	1.112	1.097	1.084	1.078	1.072	1.065	1.057	1.053	1.049	1.046	1.043	1.040

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2019	167,190,905	1.204	201,297,850
2020	152,399,189	1.365	208,024,893

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

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.003
1994																	1.000	1.001
1995															1.000	1.000	1.000	1.001
1996														1.001	1.001	1.001	1.001	1.002
1997													0.999	0.998	0.998	1.004	1.004	
1998												1.001	1.006	0.999	1.003	1.002	1.000	
1999											1.002	1.003	0.999	1.001	1.001	1.001	1.003	
2000										1.003	1.004	1.001	1.001	1.000	1.000	0.996	1.001	
2001									0.997	1.004	1.001	1.002	0.999	1.001	1.000	0.999	1.002	
2002								1.005	1.002	0.995	0.999	1.003	0.999	1.002	1.001	1.001	1.000	
2003							1.005	1.007	1.000	1.001	1.008	0.998	1.004	1.002	1.004	1.004		
2004						1.001	1.000	1.008	1.003	1.000	1.011	1.006	1.002	1.002	1.000			
2005					1.006	1.005	1.000	1.006	0.996	1.005	1.004	1.002	1.002	1.006				
2006				1.016	1.004	1.010	1.002	1.002	1.001	0.998	1.002	1.010	0.999					
2007			1.009	1.021	1.001	1.007	1.014	1.012	1.002	1.002	1.002	1.000						
2008		1.055	1.029	1.028	1.013	1.010	1.008	1.002	1.002	1.000	0.998							
2009	1.063	1.028	1.041	1.005	1.002	1.014	1.001	1.004	0.999	0.998								
2010	1.124	1.059	1.043	1.029	1.015	1.013	1.005	1.000	0.995	1.002								
2011	1.095	1.050	1.072	1.033	1.017	1.003	1.002	0.997	1.005									
2012	1.136	1.078	1.039	1.019	1.009	1.009	1.004	1.002										
2013	1.128	1.089	1.074	1.040	1.002	1.012	1.008											
2014	1.135	1.054	1.021	1.028	1.024	1.030												
2015	1.123	1.063	1.033	1.021	1.023													
2016	1.141	1.063	1.059	1.025														
2017	1.127	1.075	1.032															
2018	1.133	1.056																
2019	1.163																	
2 Yr Avg	1.148	1.066	1.046	1.023	1.024	1.021	1.006	1.000	1.000	1.001	0.999	1.000	1.005	1.001	1.004	1.002	1.003	1.001
3 Yr Avg	1.141	1.065	1.041	1.025	1.016	1.017	1.005	1.000	1.001	1.001	1.000	1.001	1.004	1.001	1.003	1.002	1.001	1.001
5 Yr Avg	1.137	1.062	1.044	1.027	1.015	1.013	1.007	1.002	1.004	1.001	1.001	1.003	1.003	1.001	1.003	1.001	1.000	1.001
5 Yr Avg (Ex. Hi Lo)	1.134	1.061	1.041	1.025	1.016	1.011	1.006	1.001	1.004	1.002	1.000	1.003	1.003	1.001	1.002	1.000	1.000	1.001
5 Yr Median	1.133	1.063	1.033	1.025	1.017	1.012	1.005	1.001	1.004	1.002	1.000	1.002	1.002	1.002	1.002	1.000	1.001	1.001
7 Yr Avg	1.136	1.068	1.047	1.028	1.014	1.012	1.007	1.003	1.004	1.001	1.001	1.003	1.003	1.001	1.002	1.001	1.001	1.002
All Yr Avg	1.131	1.065	1.046	1.027	1.016	1.009	1.007	1.003	1.005	1.000	1.001	1.003	1.003	1.001	1.001	1.001	1.001	1.002

	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	Tail
NCCI Selected	1.137	1.062	1.044	1.027	1.015	1.013	1.007	1.002	1.004	1.001	1.001	1.003	1.003	1.001	1.003	1.001	1.000	1.001	1.009
NCCI Cumulative	1.379	1.213	1.142	1.094	1.065	1.049	1.036	1.029	1.027	1.023	1.022	1.021	1.018	1.015	1.014	1.011	1.010	1.010	1.009
T&M Selected	1.134	1.061	1.044	1.025	1.016	1.011	1.006	1.001	1.004	1.001	1.001	1.003	1.003	1.001	1.002	1.000	1.000	1.001	1.009
T&M Cumulative	1.365	1.204	1.135	1.087	1.061	1.044	1.032	1.026	1.025	1.021	1.020	1.019	1.016	1.013	1.012	1.010	1.010	1.010	1.009

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2019	221,011,263	1.227	271,180,820
2020	182,216,858	1.471	268,040,998

Medical Limited Statewide Paid Loss Development through @12/20

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.003
1994																	1.004	1.004
1995																1.003	1.004	1.003
1996															1.000	1.001	1.003	1.001
1997														1.006	1.004	1.006	1.004	1.009
1998													1.005	1.003	1.003	1.001	1.001	1.002
1999												1.007	1.009	1.002	1.002	1.008	1.001	1.001
2000											1.007	1.007	1.004	1.017	1.001	1.002	1.003	1.001
2001										1.009	1.007	1.004	1.003	1.004	1.005	1.003	1.003	1.003
2002									1.006	1.007	1.005	1.005	1.007	1.004	1.011	1.004	1.004	
2003								1.008	1.009	1.005	1.005	1.004	1.002	1.004	1.002	1.004	1.005	
2004							1.012	1.007	1.012	1.009	1.004	1.004	1.004	1.005	1.004	1.004		
2005						1.020	1.013	1.006	1.006	1.005	1.004	1.005	1.004	1.004	1.004			
2006					1.014	1.009	1.012	1.007	1.004	1.003	1.005	1.003	1.005	1.002				
2007				1.009	1.012	1.011	1.009	1.004	1.004	1.005	1.003	1.001	1.002					
2008			1.033	1.023	1.022	1.019	1.012	1.004	1.012	1.005	1.004	1.004						
2009		1.059	1.036	1.017	1.013	1.010	1.006	1.006	1.003	1.001	1.001							
2010	1.243	1.059	1.036	1.016	1.012	1.010	1.009	1.007	1.010	1.003								
2011	1.218	1.058	1.036	1.020	1.018	1.013	1.012	1.008	1.003									
2012	1.226	1.066	1.030	1.019	1.015	1.009	1.017	1.008										
2013	1.219	1.064	1.027	1.016	1.005	1.007	1.008											
2014	1.241	1.061	1.021	1.015	1.018	1.010												
2015	1.237	1.059	1.035	1.024	1.013													
2016	1.205	1.060	1.020	1.011														
2017	1.212	1.055	1.024															
2018	1.191	1.047																
2019	1.206																	

	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	Tail
2 Yr Avg	1.199	1.051	1.022	1.018	1.016	1.009	1.013	1.008	1.007	1.002	1.003	1.003	1.004	1.003	1.004	1.004	1.005	1.004	
3 Yr Avg	1.203	1.054	1.026	1.017	1.012	1.009	1.012	1.008	1.005	1.003	1.003	1.003	1.004	1.004	1.003	1.006	1.004	1.003	
5 Yr Avg	1.210	1.056	1.025	1.017	1.014	1.010	1.010	1.007	1.006	1.003	1.003	1.003	1.003	1.003	1.004	1.004	1.005	1.003	
5 Yr Avg (Ex. Hi Lo)	1.208	1.058	1.024	1.017	1.015	1.010	1.010	1.007	1.006	1.004	1.004	1.004	1.004	1.003	1.004	1.004	1.003	1.002	
5 Yr Median	1.206	1.059	1.024	1.016	1.015	1.010	1.009	1.007	1.004	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.003	1.002	
7 Yr Avg	1.216	1.059	1.028	1.017	1.013	1.011	1.010	1.006	1.006	1.004	1.004	1.004	1.004	1.006	1.003	1.005	1.003	1.003	
All Yr Avg	1.220	1.059	1.030	1.017	1.014	1.012	1.011	1.007	1.007	1.005	1.005	1.004	1.005	1.005	1.003	1.004	1.003	1.003	
NCCI Selected	1.199	1.051	1.022	1.018	1.016	1.009	1.013	1.008	1.007	1.002	1.003	1.003	1.004	1.003	1.004	1.004	1.005	1.004	1.041
NCCI Cumulative	1.483	1.237	1.177	1.152	1.132	1.114	1.104	1.090	1.081	1.073	1.071	1.068	1.065	1.061	1.058	1.054	1.050	1.045	1.041
T&M Selected	1.199	1.051	1.022	1.017	1.015	1.009	1.010	1.007	1.006	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.003	1.002	1.041
T&M Cumulative	1.471	1.227	1.167	1.142	1.123	1.106	1.096	1.086	1.078	1.072	1.068	1.065	1.062	1.058	1.054	1.050	1.046	1.043	1.041

Policy Year	Losses	Ultimate Development Factor	Ultimate Losses
2019	260,945,526	1.025	267,469,164
2020	270,606,661	1.048	283,595,781

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

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19	Tail
1993																		1.002	
1994																	0.996	1.002	
1995																1.003	0.998	1.001	
1996															1.004	1.008	1.001	1.002	
1997														1.002	0.990	0.999	1.009	0.994	
1998													1.005	0.989	1.008	1.004	1.000	1.000	
1999												1.000	1.005	1.000	1.000	1.004	0.999	0.999	
2000											1.006	1.005	1.003	0.994	0.997	1.000	1.001	1.003	
2001										1.017	1.007	1.002	0.999	1.003	0.993	1.000	0.996	1.002	
2002									1.008	1.002	0.999	1.005	1.003	1.001	1.002	1.011	1.004		
2003								0.999	0.995	1.004	0.996	1.004	0.999	1.009	1.001	1.002	1.001		
2004							1.001	1.027	1.005	0.997	1.001	1.005	0.994	0.997	0.997	1.000			
2005						1.002	1.004	1.001	1.023	0.997	1.010	1.002	1.000	0.999	0.987				
2006					1.002	0.987	1.005	0.998	1.001	1.006	1.001	1.003	1.005	1.001					
2007				1.000	0.997	0.998	1.003	1.004	1.002	0.996	1.001	0.999	0.998						
2008			1.008	0.985	1.010	1.007	1.000	1.008	0.990	0.984	1.001	0.998							
2009		1.013	0.999	1.003	0.998	1.007	1.007	0.996	0.997	0.989	0.999								
2010	1.046	1.002	0.994	0.993	1.010	1.001	1.001	0.998	1.004	1.000									
2011	1.022	0.995	0.972	0.993	1.024	0.992	1.006	0.993	0.999										
2012	1.031	1.005	1.004	0.998	0.986	0.995	1.000	0.998											
2013	1.013	0.993	1.000	1.000	0.981	1.004	1.020												
2014	1.034	0.993	0.992	1.008	1.004	1.008													
2015	1.034	1.006	1.007	1.002	1.015														
2016	1.007	0.969	1.002	1.004															
2017	1.025	0.994	1.015																
2018	1.002	0.986																	
2019	1.049																		
2 Yr Avg	1.026	0.990	1.009	1.003	1.010	1.006	1.010	0.996	1.002	0.995	1.000	0.999	1.002	1.000	0.992	1.001	1.006	1.003	
3 Yr Avg	1.025	0.983	1.008	1.005	1.000	1.002	1.009	0.996	1.000	0.991	1.000	1.000	1.001	0.999	0.995	1.001	1.003	1.003	
5 Yr Avg	1.023	0.990	1.003	1.002	1.002	1.000	1.007	0.999	0.998	0.995	1.002	1.001	0.999	1.002	0.996	1.001	1.002	1.002	
5 Yr Avg (Ex. Hi Lo)	1.022	0.991	1.003	1.002	1.002	1.000	1.005	0.997	0.999	0.995	1.001	1.001	0.999	1.001	0.997	1.001	1.000	1.002	
5 Yr Median	1.025	0.993	1.002	1.002	1.004	1.001	1.006	0.998	0.999	0.996	1.001	1.002	0.999	1.001	0.997	1.000	1.001	1.002	
7 Yr Avg	1.023	0.992	0.999	1.000	1.003	1.002	1.005	0.999	1.002	0.996	1.001	1.002	1.000	1.001	0.997	1.002	1.002	1.001	
All Yr Avg	1.026	0.996	0.999	0.999	1.003	1.000	1.005	1.002	1.002	0.999	1.002	1.002	1.001	1.000	0.998	1.002	1.001	1.001	
NCCI Selected	1.023	0.990	1.003	1.002	1.002	1.000	1.007	0.999	0.998	0.995	1.002	1.001	0.999	1.002	0.996	1.001	1.002	1.002	1.015
NCCI Cumulative	1.039	1.016	1.026	1.023	1.021	1.019	1.019	1.012	1.013	1.015	1.020	1.018	1.017	1.018	1.016	1.020	1.019	1.017	1.015
T&M Selected	1.022	0.996	1.003	1.002	1.002	1.000	1.005	0.999	0.999	0.999	1.001	1.001	1.000	1.001	0.998	1.001	1.002	1.002	1.015
T&M Cumulative	1.048	1.025	1.030	1.027	1.025	1.023	1.023	1.018	1.019	1.020	1.021	1.020	1.019	1.019	1.018	1.020	1.019	1.017	1.015

Appendix A - NCCI Responses to Objections including Exhibits

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2023

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 26, 2022

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

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

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

   There have not been any changes in methodology between this and last year's filings.

3. **How were the 2020 and 2021 average weekly wages adjusted to exclude the estimated impact of pandemic-related industry-sector mix change? How was it determined what industry-sector mix changes were expected to return to pre-pandemic levels over time and what changes were expected to persist?**

   The nationwide impact of shifts in the average weekly wage (AWW) due to the mix of employment across economic sectors was notably higher in CY 2020 (+1.6% countrywide) than in previous years (+/- 0.2%). This change in the CY 2020 AWW due to mix of employment across economic sectors was almost entirely due to large job losses in the leisure and hospitality sector. For frequency purposes, as the AWW change should be approximating average wage growth for workers within a class, the CY 2020 AWW was restated to remove the impact of the shift in mix of employment across sectors. The mix impact was estimated by comparing a counterfactual AWW using CY 2019 AWW by sector but 2020 employment by sector to the actual CY 2019 AWW.

   The change in the CY 2021 AWW was similarly impacted by the mix of employment across sectors, with returning jobs in the leisure and hospitality sector putting downward pressure on the AWW. However, the impact of the sector shift (−0.4% countrywide) was less pronounced in 2021 than in 2020. Still, a similar adjustment was made to the CY 2021 AWW, such that it was restated to remove the impact of the shift in mix of employment across sectors.

   The application of the wage adjustment makes no assumption with respect to which industry-sector mix changes will return to pre-pandemic levels over time and which will

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persist. Rather, it is intended to remove distortions in the year-over-year changes that are due to mix changes rather than actual changes in the average wage level. Specifically, this adjustment is intended to remove distortions in the change in frequency between Policy Years 2018–2019 and 2019–2020.

4. **Was it assumed in this analysis that 2023 will mark a return to pre-COVID-19 loss and wage levels, or was there consideration given to the impact of the Omicron variant or other variants on claims and economic conditions in 2023?**

   While no assumption was specifically made that 2023 will return to pre-COVID-19 levels, recognition of the pandemic's potential impacts on PY 2019 and PY 2020 were considered when selecting the filing's experience period as well as during this year's trend analysis. For additional details please refer to the COVID-19 Pandemic-related Considerations in the Additional Proposed Changes section of this year's filing, in addition to Appendix A-III.

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

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

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

   Please see the attached Exhibit 6 for the requested information. The calculations are provided for the most recent two valuations separately for indemnity and medical.

7. **Please provide an excel file spreadsheet with the specific calculations that provide the derivation of the 0.768 factor in Appendix A-II, Section H, line 2.**

   Please see the attached Exhibit 7 for the requested information.

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 26, 2022

8. **Exhibit II Sections A and B:**
    a) **Please provide the underlying data and calculations to bring AOE and DCCE to an ultimate level including the development factors, AOE, DCCE, losses, and any other values used to determine the Ultimate AOE and DCCE ratios.**
    b) **Please provide the Ultimate AOE Ratios for MO only data.**
    c) **In the prior years filing, the AOE provision from MO was selected based on a countrywide and MO specific analysis. Was this process still used in this filing?**

Please see Exhibits 8a, 8b, and 8c for the requested information.

The Missouri selected AOE provision is based on a weighted average of the countrywide private carrier AOE provision and the indicated provision for Missouri Employers Mutual.

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

The expense removal factor removes the current LAE provision of 19.5% to adjust reported premium to a pure premium level.

0.837 = (1 / 1.195)

10. **Appendix A-I Section A and Section D:**
    Please provide the underlying data and calculations to support the factors in column (7). More specifically, how is the targeted offbalance factor of 0.990 determined in Section D?

The premium used in the statewide rate level indication is standard premium, which includes the impact of experience rating. The off-balance adjustment factor adjusts the premium in historical policy years to account for the difference between the observed off-balance for each of those years and the targeted off-balance.

The targeted off-balance factor (0.950) is a weighted average of the targeted intrastate experience rating modification factor (e-mod) and the current estimate of the average interstate e-mod, adjusted for risks that are not subject to experience rating. The targeted intrastate e-mod in this year's filing is 0.960, and the average interstate e-mod is

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0.923. Using 52.2% as the intrastate percentage of experience rated risks, the combined weighted average e-mod factor is 0.942. The final targeted off-balance is calculated by multiplying 0.942 by the percentage of risks that are experience rated (87.0%) and then adding to that the percentage of risks not experience rated multiplied by unity. The calculation is as follows:

0.950 = 0.942 x 0.870 + (1.000 − 0.870) x 1.000

The off-balance factor for each policy year is calculated in a similar manner, instead using the historical factors calculated from the experience rating values in place at that time. The table below summarizes the calculation for policy years 2019 and 2020.

	2019	2020
(1) Average intrastate e-mod	0.962	0.954
(2) Average interstate e-mod	0.947	0.930
(3) Intrastate %	53.2%	53.0%
(4) Combined average e-mod = (1)x(3)+(2)x[1–(3)]	0.955	0.943
(5) Rated %	87.9%	87.0%
(6) Off-Balance = (4)x(5)+[1–(5)]	0.960	0.950

The off-balance adjustment factor results from the ratio of the Targeted Off-Balance to the Off-Balance for the corresponding policy year.

	2019	2020
(1) Targeted Off-Balance	0.950	0.950
(2) Policy Year Off-Balance	0.960	0.950
(3) Off-Balance Adjustment Factor = (1)/(2)	0.990	1.000

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

Column (4) shows the current manual premium to standard premium ratios that were calculated using the latest five years of WCSP data underlying the 1/1/2022 Missouri filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of WCSP data underlying the 1/1/2023 Missouri filing. Standard premium is calculated as the reported manual premium multiplied by the

reported experience modification factor. Please see Exhibit 11 for the calculation of these factors.

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

Please find the requested information enclosed as Exhibit 12.

13. Please provide the indication as of 1/1/2023 if all assigned risk experience was excluded. Please provide these calculations in an excel file and include all the underlying components that will change because they are based on only voluntary experience, such as loss development, trend, LAE, etc.

All else equal, an overall average loss cost level indication of −7.6% results after excluding the assigned risk premium and loss experience reported to NCCI by Missouri's designated assigned risk plan administrator from the filing's experience period. Please see the attached Exhibit 13 for additional detail.

14. Please provide any updates on class ratemaking research, status and results, or stability performance results on tests of the performance of the recently implemented small class ratemaking project intended to address the stability of the small classes.

There have been no research or performance testing updates for small class ratemaking in the past year. Note there is none currently planned at this time. However, as a result of the research done previously, NCCI annually reviews the credibility of all classifications on a national basis. When appropriate, NCCI has discontinued low credibility classifications to enhance the credibility of our class ratemaking methodology.

15. Please provide an Excel file with seven columns of information. The first column should be the class code, the second column should be the exposures by class code, the third column should be the current advisory loss cost, the fourth column should be the proposed advisory loss cost by class code and the last three columns should be the percentage loss cost changes effective 2023, 2022, and 2021 by class code. Include

totals in columns 4, 5 and 6 and please exclude discontinued classes. This file was submitted as Exhibit 18 Loss Cost Comparison.xlsx in last years filing.

Please find the requested information enclosed as Exhibit 15. The exposure reflects the most recent policy period used in the Missouri 1/1/2023 filing. The prior year changes exclude class codes that are discontinued as of 1/1/2023.

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

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

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Each year, NCCI calculates a countrywide (CW) adjusting and other expense (AOE) provision. This file provides the CW AOE provision that will be filed as applicable during the 2022–2023 filing season.

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

Exhibit 1: Ultimate AOE Ratios and Countrywide Selection

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2017	9.3%	9.1%	9.2%
2018	9.3%	9.1%	9.2%
2019	9.7%	9.5%	9.6%
2020	10.6%	9.4%	10.0%
2021	9.3%	9.3%	9.3%
		Selected AOE Provision	**9.4%**

During this year's analysis, which included an assessment of pandemic-related effects, a provision of 9.4% was selected to balance stability and responsiveness and best reflects the conditions likely to prevail in the proposed effective period. The high paid AOE ratio observed in Accident Year 2020 is likely impacted by temporary pandemic-related effects that resulted in a lower volume of paid losses relative to paid AOE. The Accident Year 2020 ratio of incurred AOE to incurred losses is less affected due to proportional changes in AOE and loss values. The selection corresponds to a number of indicated averages, excluding the Accident Year 2020 paid ratio.

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Data Used

NCCI uses private carrier data reported on NCCI Call 19 to calculate the ultimate AOE ratios. Call 19 is a CW Call in which data is reported for the most recent 10 individual accident years, in addition to an aggregated "prior line" in which data is reported for all years older than the most recent 10. The data reported includes losses and AOE on both a paid and unpaid basis. Further, the Call 19 data is reported for all policy types—including that for large deductible policies.

Methodology Overview

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

- After developing AOE and losses separately to a 10th report, calculate the ratio of AOE-to-losses at that age of maturity
- Apply a 10th-to-ultimate (tail) factor to the AOE ratios at a 10th report
- Apply the adjustment to reverse AOE credits
  - Carriers may credit their AOE amounts for reimbursement of claims-handling provided to policyholders (such as for claims below a deductible amount) or for other service fees charged related to claims-handling. The purpose of this adjustment is to add these credits back in to put AOE on a first-dollar basis.
- Apply the adjustment for losses associated with Third-Party Administrator (TPA) Agreements
  - As a result of TPA agreements, some carriers report losses on Call 19 without associated AOE. The purpose of this adjustment is to remove these losses from the analysis.
- Apply the adjustment to convert losses from a net-of-deductible to a gross-of-deductible basis
  - Up to this point in the calculation, the data used includes losses from large deductible policies, net of the deductible. The purpose of this adjustment is to convert the data to a full coverage basis, allowing the AOE provision to be on the same basis as the losses used in individual state experience filings.
- Apply an adjustment to exclude the losses from reported COVID-19 pandemic related claims
  - The percentage of reported COVID-19 pandemic related losses to total losses is removed from the denominator of the AY 2020 and AY 2021 AOE ratios to better reflect the conditions likely to prevail during the effective period of the 2022–2023 filing season.

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NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
		Cumulative	Estimated		Cumulative	Estimated	10th Report-
	Paid AOE	Paid AOE	Paid AOE	Paid Losses	Paid Loss	Paid Losses	to-Ultimate
Accident	at Current	Development	Developed to a	at Current	Development	Developed to a	Paid AOE
Year	Report	Factors	10th Report	Report	Factors	10th Report	Tail Factor
2017	1,986,485,845	1.093	2,171,229,029	16,054,250,403	1.120	17,980,760,451	0.93
2018	1,992,855,628	1.142	2,275,841,127	15,856,810,303	1.194	18,933,031,502	0.93
2019	1,970,766,937	1.228	2,420,101,799	14,024,739,977	1.343	18,835,225,789	0.93
2020	1,594,810,376	1.416	2,258,251,492	9,545,564,666	1.727	16,485,190,178	0.93
2021	1,028,944,013	2.106	2,166,956,091	4,757,786,718	3.782	17,993,949,367	0.93

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated		Adjustment for	Adjustment to	Pct. of Reported	Estimated
	Ultimate AOE	Adjustment to	Losses	Convert Losses	COVID-19-Related	Ultimate AOE
Accident	Ratio Before	Reverse AOE	Associated with	From Net to Gross	Losses to	Ratio After
Year	Adjustments	Credits	TPA Agreements	of Deductible	Total Losses	Adjustments
2017	11.3%	0.013	1.055	0.70	-	9.3%
2018	11.2%	0.014	1.057	0.70	-	9.3%
2019	11.9%	0.012	1.063	0.70	-	9.7%
2020	12.7%	0.012	1.065	0.70	2.1%	10.6%
2021	11.2%	0.012	1.058	0.70	0.8%	9.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

Accident Year	(1) Incurred AOE at Current Report	(2) Cumulative Incurred AOE Development Factors	(3)=(1)x(2) Estimated Incurred AOE Developed to a 10th Report	(4) Incurred Losses at Current Report	(5) Cumulative Incurred Loss Development Factors	(6)=(4)x(5) Estimated Incurred Losses Developed to a 10th Report	(7) 10th Report-to-Ultimate Incurred AOE Tail Factor
2017	2,314,345,746	1.013	2,344,432,241	22,874,791,410	0.953	21,799,676,214	1.02
2018	2,373,997,567	1.011	2,400,111,540	24,344,930,179	0.925	22,519,060,416	1.02
2019	2,524,213,486	1.003	2,531,786,126	24,879,648,922	0.894	22,242,406,136	1.02
2020	2,262,992,410	0.987	2,233,573,509	23,413,206,749	0.865	20,252,423,838	1.02
2021	2,279,553,301	0.987	2,249,919,108	23,887,064,333	0.851	20,327,891,747	1.02

Accident Year	(8)=(3)/(6)x(7) Estimated Ultimate AOE Ratio Before Adjustments	(9) Adjustment to Reverse AOE Credits	(10) Adjustment for Losses Associated with TPA Agreements	(11) Adjustment to Convert Losses From Net to Gross of Deductible	(12) Pct. of Reported COVID-19-Related Losses to Total Losses	(13)=[(8)+(9)]x(10)x(11)/[1-(12)] Estimated Ultimate AOE Ratio After Adjustments
2017	11.0%	0.013	1.055	0.70	-	9.1%
2018	10.9%	0.014	1.057	0.70	-	9.1%
2019	11.6%	0.012	1.063	0.70	-	9.5%
2020	11.2%	0.012	1.065	0.70	2.1%	9.4%
2021	11.3%	0.012	1.058	0.70	0.8%	9.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 4: AOE Tail Factor Selection—Paid

Valuation Date	(1) Paid AOE 10th-to-Ultimate	(2) Paid Losses 10th-to-Ultimate	(3) = (1)/(2) Paid AOE-to-Losses 10th-to-Ultimate Tail Factor
12/31/2014	1.089	1.233	0.883
12/31/2015	1.057	1.214	0.871
12/31/2016	1.081	1.198	0.902
12/31/2017	1.072	1.190	0.901
12/31/2018	1.115	1.136	0.982
12/31/2019	1.092	1.160	0.941
12/31/2020	1.121	1.135	0.988
12/31/2021	1.106	1.135	0.974
		Selected Paid AOE Tail Factor	**0.930**

Exhibit 5: AOE Tail Factor Selection—Incurred

Valuation Date	(1) Incurred AOE 10th-to-Ultimate	(2) Incurred Losses 10th-to-Ultimate	(3) = (1)/(2) Incurred AOE-to-Losses 10th-to-Ultimate Tail Factor
12/31/2014	1.027	1.033	0.994
12/31/2015	0.999	1.017	0.982
12/31/2016	1.003	0.995	1.008
12/31/2017	1.000	0.995	1.005
12/31/2018	1.041	0.958	1.087
12/31/2019	1.005	0.974	1.032
12/31/2020	1.024	0.968	1.058
12/31/2021	1.026	0.967	1.061
		Selected Incurred AOE Tail Factor	**1.020**

5

Missouri
Derivation of the Adjusting and Other Expense (AOE) Provision

	Private Carrier			Missouri Employers Mutual		
	(1)	(2)	(3) = [(1)+(2)]/2	(4)	(5)	(6) = [(4)+(5)]/2
	Ultimate AOE	Ultimate AOE	Average	Ultimate AOE	Ultimate AOE	Average
	Ratio Based on	Ratio Based on	Ultimate AOE	Ratio Based on	Ratio Based on	Ultimate AOE
AY	Paid Data	Incurred Data	Ratio	Paid Data	Incurred Data	Ratio
2017	9.3%	9.1%	9.2%	9.7%	8.9%	9.3%
2018	9.3%	9.1%	9.2%	10.3%	9.2%	9.8%
2019	9.7%	9.5%	9.6%	11.9%	10.6%	11.3%
2020	10.6%	9.4%	10.0%	13.4%	11.5%	12.5%
2021	9.3%	9.3%	9.3%	14.0%	12.5%	13.3%
(7) Selected AOE ratio			**9.4%**			**11.0%**
(8) Weights			74.6%			25.4%

(9) Weighted-average AOE ratio = (0.094 x 0.746) + (0.110 x 0.254) =   **9.8%**

Missouri DCCE Provision

Section A - Selection of DCCE Provision

Policy Year	(1) Reported Ratio of Paid DCCE to Paid Losses	(2) Age to Ultimate Development Factor	(3) Ultimate DCCE Ratio
2016	10.7%	0.970	10.4%
2017	10.2%	0.972	9.9%
2018	10.2%	0.985	10.0%
2019	10.0%	1.014	10.1%
2020	9.5%	1.091	10.4%

Missouri Selected   **10.2%**

(2) Section B

(3) = (1) x (2)

Section B - Summary of Paid DCCE to Paid Loss Ratio Development Factors

	(1)	(2)
	DCCE Ratio Development	
Report	To Next Report	To Ultimate
1st	1.076	1.091
2nd	1.029	1.014
3rd	1.013	0.985
4th	1.002	0.972
5th	0.999	0.970
6th	1.001	0.971
7th	0.994	0.970
8th	0.997	0.976
9th	0.996	0.979
10th	1.000	0.983
11th	1.001	0.983
12th	0.999	0.982
13th	0.998	0.983
14th	0.997	0.985
15th	0.998	0.988
16th	0.997	0.990
17th	0.998	0.993
18th	1.000	0.995
19th		0.995*

(1) Section C

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

*Selection

Missouri DCCE Provision

Section C - Paid DCCE to Paid Loss Ratio Development Factors

Valuation	1st/2nd	2nd/3rd	3rd/4th	4th/5th	5th/6th	6th/7th
12/31/2019	1.090	1.023	1.002	1.000	1.001	0.995
12/31/2020	1.068	1.029	1.018	0.992	0.994	1.002
12/31/2021	1.071	1.035	1.020	1.013	1.002	1.006
Average	1.076	1.029	1.013	1.002	0.999	1.001

Valuation	7th/8th	8th/9th	9th/10th	10th/11th	11th/12th	12th/13th
12/31/2019	0.995	0.996	0.995	1.000	1.002	0.999
12/31/2020	0.988	0.997	0.994	1.000	1.001	1.001
12/31/2021	0.999	0.997	0.998	0.999	0.999	0.997
Average	0.994	0.997	0.996	1.000	1.001	0.999

Valuation	13th/14th	14th/15th	15th/16th	16th/17th	17th/18th	18th/19th
12/31/2019	0.997	0.997	0.998	0.995	0.999	1.001
12/31/2020	0.996	0.996	0.998	0.998	0.996	1.000
12/31/2021	1.000	0.999	0.998	0.997	0.999	0.998
Average	0.998	0.997	0.998	0.997	0.998	1.000

	Policy Period	(1) PY Standard Earned Premiums	(2) Premiums @ PY Manual Rates	Current Manual to Standard Ratio (2)/(1)		Policy Period	(3) PY Standard Earned Premiums	(4) Premiums @ PY Manual Rates	Proposed Manual to Standard Ratio (4)/(3)
Manufacturing	7/14-6/15	232,511,405	293,853,138			7/15-6/16	230,978,966	290,849,885	
	7/15-6/16	230,979,377	290,850,296			7/16-6/17	233,207,292	293,332,257	
	7/16-6/17	233,283,946	293,511,048			7/17-6/18	245,682,497	308,555,262	
	7/17-6/18	245,745,708	308,640,385			7/18-6/19	247,309,361	312,695,864	
	7/18-6/19	247,187,910	311,809,693			7/19-6/20	233,583,351	296,837,367	
	5 Yr Totals	1,189,708,346	1,498,664,560	1.260		5 Yr Totals	1,190,761,467	1,502,270,635	1.262
Contracting	7/14-6/15	320,895,341	361,970,347			7/15-6/16	340,767,403	384,867,558	
	7/15-6/16	340,835,179	384,947,670			7/16-6/17	332,602,400	374,040,575	
	7/16-6/17	332,487,880	373,956,736			7/17-6/18	325,140,532	365,262,326	
	7/17-6/18	325,136,918	365,225,319			7/18-6/19	326,156,352	367,045,130	
	7/18-6/19	326,409,147	366,870,749			7/19-6/20	325,917,049	366,332,217	
	5 Yr Totals	1,645,764,465	1,852,970,821	1.126		5 Yr Totals	1,650,583,736	1,857,547,806	1.125
Office & Clerical	7/14-6/15	165,315,150	188,891,828			7/15-6/16	164,750,162	188,803,263	
	7/15-6/16	164,730,046	188,780,086			7/16-6/17	164,382,374	189,398,611	
	7/16-6/17	163,709,327	188,531,348			7/17-6/18	163,494,706	185,920,039	
	7/17-6/18	163,338,525	185,394,001			7/18-6/19	164,251,810	183,439,425	
	7/18-6/19	163,076,080	181,863,732			7/19-6/20	156,461,643	176,825,963	
	5 Yr Totals	820,169,128	933,460,995	1.138		5 Yr Totals	813,340,695	924,387,301	1.137
Goods & Services	7/14-6/15	400,289,020	432,583,137			7/15-6/16	406,888,037	443,147,869	
	7/15-6/16	406,708,633	442,876,004			7/16-6/17	406,742,894	442,391,958	
	7/16-6/17	406,678,850	442,447,773			7/17-6/18	416,895,186	452,673,206	
	7/17-6/18	417,771,100	453,661,749			7/18-6/19	410,043,922	447,373,334	
	7/18-6/19	410,089,633	447,481,956			7/19-6/20	405,672,410	442,084,675	
	5 Yr Totals	2,041,537,236	2,219,050,619	1.087		5 Yr Totals	2,046,242,449	2,227,671,042	1.089
Miscellaneous	7/14-6/15	252,476,000	274,208,677			7/15-6/16	264,291,203	282,711,644	
	7/15-6/16	264,288,768	282,707,875			7/16-6/17	269,896,164	287,907,553	
	7/16-6/17	267,542,068	286,713,305			7/17-6/18	277,652,111	293,432,716	
	7/17-6/18	277,593,121	293,351,147			7/18-6/19	278,969,747	299,111,992	
	7/18-6/19	278,213,644	298,452,089			7/19-6/20	282,414,803	303,961,133	
	5 Yr Totals	1,340,113,601	1,435,433,093	1.071		5 Yr Totals	1,373,224,028	1,467,125,038	1.068

Exhibit 12

LIMITED INDEMNITY LOSS DEVELOPMENT
Likely

Missouri
01/01/23

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/06-6/07	*76,140,429*	*88,429,315*	*97,122,490*	*102,414,309*	*106,329,085*	*108,223,440*	*110,895,382*	*111,665,771*	112,488,047	113,668,298
7/07-6/08	*77,323,191*	*93,390,680*	*101,811,778*	*107,897,799*	*111,698,789*	*116,127,037*	*117,726,530*	118,428,820	119,979,745	120,041,004
7/08-6/09	*60,056,111*	*72,230,419*	*81,623,268*	*86,439,771*	*91,063,778*	*93,644,828*	95,068,921	96,622,964	96,975,915	97,418,302
7/09-6/10	*62,432,683*	*75,716,217*	*83,034,104*	*89,865,106*	*96,748,706*	100,052,564	101,358,956	103,317,336	103,554,732	103,459,678
7/10-6/11	*60,143,463*	*74,270,976*	*85,206,467*	*90,946,415*	96,538,496	98,710,418	101,341,153	101,068,733	101,346,765	101,507,570
7/11-6/12	*58,069,474*	*71,706,640*	*80,397,580*	86,795,141	91,730,605	95,009,544	96,017,962	97,329,524	98,453,424	
7/12-6/13	*54,908,366*	*69,307,904*	80,333,502	87,862,278	91,462,479	94,818,328	97,734,272	98,774,457		
7/13-6/14	*57,924,799*	75,170,019	87,290,519	93,768,765	99,490,533	104,055,166	106,704,799			
7/14-6/15	64,504,957	81,105,948	92,127,972	99,648,792	104,216,698	106,936,308				
7/15-6/16	62,459,442	79,168,045	89,232,436	95,729,984	99,601,011					
7/16-6/17	62,079,737	78,815,521	90,126,584	96,164,081						
7/17-6/18	62,355,384	78,491,541	91,506,099							
7/18-6/19	62,814,398	76,857,479								
7/19-6/20	54,731,224									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/06-6/07	*1.161*	*1.098*	*1.054*	*1.038*	*1.018*	*1.025*	*1.007*	*1.007*	1.010
7/07-6/08	*1.208*	*1.090*	*1.060*	*1.035*	*1.040*	*1.014*	*1.006*	1.013	1.001
7/08-6/09	*1.203*	*1.130*	*1.059*	*1.053*	*1.028*	*1.015*	1.016	1.004	1.005
7/09-6/10	*1.213*	*1.097*	*1.082*	*1.077*	*1.034*	1.013	1.019	1.002	0.999
7/10-6/11	*1.235*	*1.147*	*1.067*	*1.061*	1.022	1.027	0.997	1.003	1.002
7/11-6/12	*1.235*	*1.121*	*1.080*	1.057	1.036	1.011	1.014	1.012	
7/12-6/13	*1.262*	*1.159*	1.094	1.041	1.037	1.031	1.011		
7/13-6/14	*1.298*	1.161	1.074	1.061	1.046	1.025			
7/14-6/15	1.257	1.136	1.082	1.046	1.026				
7/15-6/16	1.268	1.127	1.073	1.040					
7/16-6/17	1.270	1.144	1.067						
7/17-6/18	1.259	1.166							
7/18-6/19	1.224								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	
5 Year Averages	1.256	1.147	1.078	1.049	1.033	1.021	1.011	1.007	1.003	

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.830	1.457	1.270	1.178	1.123	1.087	1.065	1.053	1.046	1.043

Exhibit 12

LIMITED INDEMNITY LOSS DEVELOPMENT
Not-Likely

Missouri
01/01/23

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/06-6/07	151,819,694	164,230,930	169,498,764	173,131,217	174,361,556	175,769,718	175,355,137	175,604,930	175,916,976	175,564,477
7/07-6/08	147,714,143	159,379,477	167,941,265	172,880,371	173,571,859	174,182,814	175,146,585	175,184,872	175,009,255	175,171,636
7/08-6/09	139,687,182	154,274,723	162,009,873	164,259,555	164,639,976	166,277,817	167,130,375	167,879,518	167,598,132	167,979,672
7/09-6/10	134,849,777	146,345,111	154,579,279	157,834,574	159,958,766	159,770,939	160,002,837	162,024,245	162,054,511	162,163,601
7/10-6/11	140,932,425	156,264,774	164,524,689	167,083,175	169,944,138	172,624,919	172,805,872	172,276,443	172,900,365	172,841,342
7/11-6/12	140,570,664	153,327,405	163,177,417	166,166,693	168,505,320	169,642,621	171,063,767	170,443,893	171,134,812	
7/12-6/13	154,064,582	169,086,960	177,872,667	182,789,919	184,898,649	187,422,412	188,523,150	188,706,037		
7/13-6/14	155,064,171	171,785,482	181,701,656	187,739,681	189,736,444	191,748,674	192,358,867			
7/14-6/15	161,486,369	181,082,442	191,967,537	197,993,828	200,804,391	203,766,574				
7/15-6/16	164,562,951	181,864,958	191,450,227	196,267,273	199,172,752					
7/16-6/17	165,366,533	182,660,473	194,251,097	201,966,861						
7/17-6/18	177,834,412	197,064,858	207,880,746							
7/18-6/19	177,759,048	198,761,165								
7/19-6/20	163,917,783									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/06-6/07	1.082	1.032	1.021	1.007	1.008	0.998	1.001	1.002	0.998
7/07-6/08	1.079	1.054	1.029	1.004	1.004	1.006	1.000	0.999	1.001
7/08-6/09	1.104	1.050	1.014	1.002	1.010	1.005	1.004	0.998	1.002
7/09-6/10	1.085	1.056	1.021	1.013	0.999	1.001	1.013	1.000	1.001
7/10-6/11	1.109	1.053	1.016	1.017	1.016	1.001	0.997	1.004	1.000
7/11-6/12	1.091	1.064	1.018	1.014	1.007	1.008	0.996	1.004	
7/12-6/13	1.098	1.052	1.028	1.012	1.014	1.006	1.001		
7/13-6/14	1.108	1.058	1.033	1.011	1.011	1.003			
7/14-6/15	1.121	1.060	1.031	1.014	1.015				
7/15-6/16	1.105	1.053	1.025	1.015					
7/16-6/17	1.105	1.063	1.040						
7/17-6/18	1.108	1.055							
7/18-6/19	1.118								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	
5 Year Averages	1.111	1.058	1.031	1.013	1.013	1.004	1.002	1.001	1.000	

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.269	1.142	1.079	1.047	1.034	1.021	1.017	1.015	1.014	1.014

Exhibit 12

LIMITED MEDICAL LOSS **Missouri**
DEVELOPMENT 01/01/23
Likely

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/06-6/07	*100,854,536*	*105,262,138*	*108,886,106*	*110,393,045*	*111,390,966*	*111,011,418*	*112,211,487*	*113,066,299*	113,408,269	114,173,457
7/07-6/08	*100,533,090*	*106,442,753*	*110,879,923*	*114,192,455*	*114,978,382*	*114,979,764*	*115,149,833*	115,033,467	114,769,376	114,524,663
7/08-6/09	*81,308,701*	*88,082,227*	*89,043,099*	*90,604,958*	*91,445,358*	*90,922,546*	90,663,811	90,810,422	90,696,941	90,496,918
7/09-6/10	*88,550,954*	*96,355,353*	*96,688,213*	*97,646,496*	*97,962,046*	97,417,674	97,200,782	97,133,560	96,810,935	96,561,268
7/10-6/11	*88,224,638*	*94,597,054*	*98,551,274*	*99,303,310*	99,342,918	99,470,562	99,625,737	99,236,043	99,314,035	99,249,710
7/11-6/12	*87,593,132*	*92,944,387*	*95,407,266*	95,898,462	96,266,268	96,660,184	96,049,400	95,898,323	95,839,009	
7/12-6/13	*81,032,318*	*90,104,429*	92,466,645	93,120,546	92,605,831	92,428,163	92,083,933	92,169,248		
7/13-6/14	*85,389,274*	91,905,461	94,870,298	95,264,974	97,080,335	97,314,689	97,551,459			
7/14-6/15	90,908,643	98,231,858	100,116,823	99,755,035	99,893,911	100,553,679				
7/15-6/16	92,168,487	96,949,059	98,157,956	99,036,161	99,864,525					
7/16-6/17	92,335,472	99,880,735	99,841,481	102,470,371						
7/17-6/18	93,092,278	99,131,368	98,632,484							
7/18-6/19	93,106,032	95,906,958								
7/19-6/20	82,572,539									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/06-6/07	*1.044*	*1.034*	*1.014*	*1.009*	*0.997*	*1.011*	*1.008*	*1.003*	1.007
7/07-6/08	*1.059*	*1.042*	*1.030*	*1.007*	*1.000*	*1.001*	*0.999*	0.998	0.998
7/08-6/09	*1.083*	*1.011*	*1.018*	*1.009*	*0.994*	*0.997*	1.002	0.999	0.998
7/09-6/10	*1.088*	*1.003*	*1.010*	*1.003*	*0.994*	0.998	0.999	0.997	0.997
7/10-6/11	*1.072*	*1.042*	*1.008*	*1.000*	1.001	1.002	0.996	1.001	0.999
7/11-6/12	*1.061*	*1.026*	*1.005*	1.004	1.004	0.994	0.998	0.999	
7/12-6/13	*1.112*	*1.026*	1.007	0.994	0.998	0.996	1.001		
7/13-6/14	*1.076*	1.032	1.004	1.019	1.002	1.002			
7/14-6/15	1.081	1.019	0.996	1.001	1.007				
7/15-6/16	1.052	1.012	1.009	1.008					
7/16-6/17	1.082	1.000	1.026						
7/17-6/18	1.065	0.995							
7/18-6/19	1.030								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.062	1.012	1.008	1.005	1.002	0.998	0.999	0.999	1.000

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.131	1.065	1.052	1.044	1.039	1.037	1.039	1.040	1.041	1.041

Exhibit 12

LIMITED MEDICAL LOSS DEVELOPMENT
Not-Likely

Missouri
01/01/23

PY Data	1st Report	2nd Report	3rd Report	4th Report	5th Report	6th Report	7th Report	8th Report	9th Report	10th Report
7/06-6/07	*241,306,088*	*243,502,966*	*245,021,830*	*246,691,026*	*245,444,289*	*245,542,135*	*244,872,395*	*244,090,067*	244,259,979	243,719,247
7/07-6/08	*243,698,504*	*247,358,461*	*249,999,026*	*249,947,070*	*249,328,107*	*248,756,488*	*248,887,906*	249,612,457	249,912,175	249,674,416
7/08-6/09	*235,382,638*	*240,558,389*	*243,160,990*	*242,547,891*	*241,434,652*	*241,906,796*	241,753,544	241,726,384	241,760,628	242,002,224
7/09-6/10	*240,954,039*	*244,818,410*	*245,967,706*	*244,378,911*	*243,552,184*	243,146,389	243,600,160	243,543,003	244,111,844	243,957,586
7/10-6/11	*259,479,022*	*263,993,495*	*264,037,375*	*264,221,059*	264,993,177	264,778,184	264,916,477	265,097,256	264,490,287	264,277,152
7/11-6/12	*258,215,188*	*259,536,754*	*260,041,667*	260,322,556	260,598,410	260,700,970	260,797,566	259,736,108	259,423,016	
7/12-6/13	*280,629,657*	*281,863,619*	280,299,496	279,213,033	278,687,480	278,623,953	277,425,503	277,495,398		
7/13-6/14	*288,738,479*	290,437,918	291,348,359	291,261,830	290,809,601	290,308,628	289,541,036			
7/14-6/15	296,495,356	299,313,033	299,693,661	299,045,761	298,917,255	299,118,930				
7/15-6/16	313,013,386	315,632,849	318,109,217	317,940,138	316,396,070					
7/16-6/17	317,797,707	318,854,558	319,865,938	320,168,581						
7/17-6/18	341,966,803	344,846,311	343,186,883							
7/18-6/19	349,227,404	352,293,608								
7/19-6/20	305,969,510									

Link Ratios	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
7/06-6/07	*1.009*	*1.006*	*1.007*	*0.995*	*1.000*	*0.997*	*0.997*	*1.001*	0.998
7/07-6/08	*1.015*	*1.011*	*1.000*	*0.998*	*0.998*	*1.001*	*1.003*	1.001	0.999
7/08-6/09	*1.022*	*1.011*	*0.997*	*0.995*	*1.002*	*0.999*	1.000	1.000	1.001
7/09-6/10	*1.016*	*1.005*	*0.994*	*0.997*	*0.998*	1.002	1.000	1.002	0.999
7/10-6/11	*1.017*	*1.000*	*1.001*	*1.003*	0.999	1.001	1.001	0.998	0.999
7/11-6/12	*1.005*	*1.002*	*1.001*	1.001	1.000	1.000	0.996	0.999	
7/12-6/13	*1.004*	*0.994*	0.996	0.998	1.000	0.996	1.000		
7/13-6/14	*1.006*	1.003	1.000	0.998	0.998	0.997			
7/14-6/15	1.010	1.001	0.998	1.000	1.001				
7/15-6/16	1.008	1.008	0.999	0.995					
7/16-6/17	1.003	1.003	1.001						
7/17-6/18	1.008	0.995							
7/18-6/19	1.009								

AVERAGE DEV.	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10
5 Year Averages	1.008	1.002	0.999	0.998	1.000	0.999	0.999	1.000	0.999

AVG DEV. TO ULT.	1:U	2:U	3:U	4:U	5:U	6:U	7:U	8:U	9:U	10:U
5 Year Averages	1.012	1.004	1.002	1.003	1.005	1.005	1.006	1.007	1.007	1.008

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

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.004
1994																	1.004	1.001
1995																1.007	1.004	1.002
1996															1.005	1.005	1.004	1.002
1997														1.004	1.002	1.003	1.002	1.004
1998													1.005	1.006	1.004	1.005	1.004	1.007
1999												1.006	1.008	1.007	1.001	1.007	1.002	1.002
2000											1.003	1.013	1.006	1.006	1.004	1.003	1.004	1.001
2001										1.010	1.007	1.004	1.012	1.003	1.004	1.004	1.003	1.006
2002									1.008	1.009	1.008	1.007	1.003	1.004	1.003	1.004	1.002	1.002
2003								1.016	1.016	1.005	1.006	1.005	1.007	1.007	1.005	1.002	1.005	
2004							1.021	1.020	1.014	1.014	1.007	1.006	1.012	1.005	1.005	1.004		
2005						1.036	1.022	1.012	1.014	1.009	1.009	1.006	1.004	1.004	1.003			
2006					1.040	1.032	1.026	1.016	1.009	1.008	1.010	1.005	1.012	1.003				
2007				1.077	1.054	1.036	1.018	1.016	1.021	1.013	1.006	1.006	1.006					
2008			1.159	1.092	1.047	1.041	1.019	1.020	1.020	1.009	1.006	1.009						
2009		1.292	1.141	1.091	1.059	1.026	1.023	1.017	1.012	1.006	1.006							
2010	1.872	1.289	1.152	1.092	1.051	1.033	1.020	1.016	1.016	1.006								
2011	1.789	1.295	1.161	1.092	1.060	1.045	1.024	1.013	1.009									
2012	1.801	1.308	1.155	1.087	1.052	1.031	1.028	1.014										
2013	1.747	1.328	1.182	1.073	1.040	1.022	1.024											
2014	1.869	1.268	1.117	1.074	1.061	1.026												
2015	1.807	1.282	1.144	1.086	1.047													
2016	1.782	1.292	1.133	1.066														
2017	1.812	1.263	1.114															
2018	1.735	1.284																
2019	1.771																	

Missouri   **Exhibit 5**
Policy Year—Private Carrier + State Fund—Limited Statewide—Indemnity Paid+Case Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.003
1994																	1.000	1.001
1995																1.000	1.000	1.001
1996															1.001	1.001	1.001	1.002
1997														0.999	0.998	0.998	1.004	1.004
1998													1.001	1.006	0.999	1.003	1.002	1.000
1999												1.002	1.003	0.999	1.001	1.001	1.001	1.003
2000											1.003	1.004	1.001	1.001	1.000	1.000	0.996	1.001
2001										0.997	1.004	1.001	1.002	0.999	1.001	1.000	0.999	1.002
2002									1.005	1.002	0.995	0.999	1.003	0.999	1.002	1.001	1.001	1.000
2003								1.005	1.007	1.000	1.001	1.008	0.998	1.004	1.002	1.004	1.004	
2004							1.001	1.000	1.008	1.003	1.000	1.011	1.006	1.002	1.002	1.000		
2005						1.006	1.005	1.000	1.006	0.996	1.005	1.004	1.002	1.002	1.006			
2006					1.016	1.004	1.010	1.002	1.002	1.001	0.998	1.002	1.010	0.999				
2007				1.009	1.021	1.001	1.007	1.014	1.012	1.002	1.002	1.002	1.000					
2008			1.055	1.029	1.028	1.013	1.010	1.008	1.002	1.002	1.000	0.998						
2009		1.063	1.028	1.041	1.005	1.002	1.014	1.001	1.004	0.999	0.998							
2010	1.124	1.059	1.043	1.029	1.015	1.013	1.005	1.000	0.995	1.002								
2011	1.095	1.050	1.072	1.033	1.017	1.003	1.002	0.997	1.005									
2012	1.136	1.078	1.039	1.019	1.009	1.009	1.004	1.002										
2013	1.128	1.089	1.074	1.040	1.002	1.012	1.008											
2014	1.135	1.054	1.021	1.028	1.024	1.030												
2015	1.123	1.063	1.033	1.021	1.023													
2016	1.141	1.063	1.059	1.025														
2017	1.127	1.075	1.032															
2018	1.133	1.056																
2019	1.163																	

Missouri **Exhibit 5**
Policy Year—Private Carrier + State Fund—Limited Statewide—Medical Paid Loss Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.003
1994																	1.004	1.004
1995																1.003	1.004	1.003
1996															1.000	1.001	1.003	1.001
1997														1.006	1.004	1.006	1.004	1.009
1998													1.005	1.003	1.003	1.001	1.001	1.002
1999												1.007	1.009	1.002	1.002	1.008	1.001	1.001
2000											1.007	1.007	1.004	1.017	1.001	1.002	1.003	1.001
2001										1.009	1.007	1.004	1.003	1.004	1.005	1.003	1.003	1.003
2002									1.006	1.007	1.005	1.005	1.007	1.004	1.003	1.011	1.004	1.004
2003								1.008	1.009	1.005	1.005	1.004	1.002	1.004	1.002	1.004	1.005	
2004							1.012	1.007	1.012	1.009	1.004	1.004	1.004	1.005	1.004	1.004		
2005						1.020	1.013	1.006	1.006	1.005	1.004	1.005	1.004	1.004	1.004			
2006					1.014	1.009	1.012	1.007	1.004	1.003	1.005	1.003	1.005	1.002				
2007				1.009	1.012	1.011	1.009	1.004	1.004	1.005	1.003	1.001	1.002					
2008			1.033	1.023	1.022	1.019	1.012	1.004	1.012	1.005	1.004	1.004						
2009		1.059	1.036	1.017	1.013	1.010	1.006	1.006	1.003	1.001	1.001							
2010	1.243	1.059	1.036	1.016	1.012	1.010	1.009	1.007	1.010	1.003								
2011	1.218	1.058	1.036	1.020	1.018	1.013	1.012	1.008	1.003									
2012	1.226	1.066	1.030	1.019	1.015	1.009	1.017	1.008										
2013	1.219	1.064	1.027	1.016	1.005	1.007	1.008											
2014	1.241	1.061	1.021	1.015	1.018	1.010												
2015	1.237	1.059	1.035	1.024	1.013													
2016	1.205	1.060	1.020	1.011														
2017	1.212	1.055	1.024															
2018	1.191	1.047																
2019	1.206																	

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

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1993																		1.002
1994																	0.996	1.002
1995																1.003	0.998	1.001
1996															1.004	1.008	1.001	1.002
1997														1.002	0.990	0.999	1.009	0.994
1998													1.005	0.989	1.008	1.004	1.000	1.000
1999												1.000	1.005	1.000	1.000	1.004	0.999	0.999
2000											1.006	1.005	1.003	0.994	0.997	1.000	1.001	1.003
2001										1.017	1.007	1.002	0.999	1.003	0.993	1.000	0.996	1.002
2002									1.008	1.002	0.999	1.005	1.003	1.003	1.001	1.002	1.011	1.004
2003								0.999	0.995	1.004	0.996	1.004	0.999	1.009	1.001	1.002	1.001	
2004							1.001	1.027	1.005	0.997	1.001	1.005	0.994	0.997	0.997	1.000		
2005						1.002	1.004	1.001	1.023	0.997	1.010	1.002	1.000	0.999	0.987			
2006					1.002	0.987	1.005	0.998	1.001	1.006	1.001	1.003	1.005	1.001				
2007				1.000	0.997	0.998	1.003	1.004	1.002	0.996	1.001	0.999	0.998					
2008			1.008	0.985	1.010	1.007	1.000	1.008	0.990	0.984	1.001	0.998						
2009		1.013	0.999	1.003	0.998	1.007	1.007	0.996	0.997	0.989	0.999							
2010	1.046	1.002	0.994	0.993	1.010	1.001	1.001	0.998	1.004	1.000								
2011	1.022	0.995	0.972	0.993	1.024	0.992	1.006	0.993	0.999									
2012	1.031	1.005	1.004	0.998	0.986	0.995	1.000	0.998										
2013	1.013	0.993	1.000	1.000	0.981	1.004	1.020											
2014	1.034	0.993	0.992	1.008	1.004	1.008												
2015	1.034	1.006	1.007	1.002	1.015													
2016	1.007	0.969	1.002	1.004														
2017	1.025	0.994	1.015															
2018	1.002	0.986																
2019	1.049																	

Missouri   **Exhibit 5**
Policy Year—Private Carrier + State Fund—Unlimited Statewide—DCCE Paid Development

PY	1/2	2/3	3/4	4/5	5/6	6/7	7/8	8/9	9/10	10/11	11/12	12/13	13/14	14/15	15/16	16/17	17/18	18/19
1994																	1.003	1.007
1995																1.002	1.001	1.001
1996															1.001	1.001	1.002	1.002
1997														1.004	1.002	1.003	1.002	1.002
1998													1.004	1.005	1.003	1.003	1.001	1.002
1999												1.011	1.004	1.005	1.002	1.005	1.002	1.001
2000											1.010	1.007	1.004	1.005	1.001	1.001	1.002	1.002
2001										1.008	1.005	1.002	1.002	1.004	1.005	0.999	1.002	1.004
2002									1.015	1.008	1.006	1.004	1.003	1.002	1.004	1.002	0.999	1.001
2003								1.015	1.009	1.005	1.005	1.004	1.002	1.003	1.002	1.001	1.004	
2004							1.020	1.011	1.008	1.009	1.005	1.003	1.003	1.002	1.002	1.001		
2005						1.027	1.014	1.009	1.008	1.006	1.005	1.004	1.004	1.001	1.002			
2006					1.034	1.018	1.011	1.011	1.006	1.006	1.005	1.003	1.004	1.002				
2007				1.058	1.038	1.022	1.013	1.011	1.012	1.005	1.006	1.004	1.004					
2008			1.114	1.050	1.032	1.023	1.012	1.010	1.008	1.007	1.006	1.003						
2009		1.190	1.085	1.048	1.031	1.018	1.012	1.008	1.002	1.003	1.003							
2010	1.508	1.181	1.090	1.049	1.026	1.016	1.010	1.007	1.006	1.004								
2011	1.476	1.164	1.108	1.065	1.034	1.019	1.012	1.009	1.006									
2012	1.476	1.175	1.071	1.051	1.025	1.013	1.009	1.008										
2013	1.477	1.151	1.084	1.041	1.021	1.016	1.014											
2014	1.452	1.157	1.077	1.039	1.030	1.023												
2015	1.475	1.172	1.077	1.040	1.029													
2016	1.479	1.161	1.081	1.046														
2017	1.471	1.152	1.076															
2018	1.408	1.159																
2019	1.434																	

MISSOURI   **Exhibit 6**

Statewide - Private Carrier + State Fund

Derivation of the Factor to Adjust Losses for Prior Policy Years for Valuation Year 2021

		Indemnity Paid+Case Data				
(1)	(2)		(3)		(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Indemnity		Newer Year's Indemnity		Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses		Ratio	1 / (4)	Product of (5)
1988/1987	PY 1987@2006	177,454,320	PY 1988@2007	198,950,113	1.121	0.892	0.831
1989/1988	PY 1988@2007	198,505,376	PY 1989@2008	220,882,644	1.113	0.899	0.932
1990/1989	PY 1989@2008	219,039,126	PY 1990@2009	232,456,428	1.061	0.942	1.037
1991/1990	PY 1990@2009	227,189,268	PY 1991@2010	225,498,511	0.993	1.007	1.101
1992/1991	PY 1991@2010	225,498,511	PY 1992@2011	200,835,736	0.891	1.123	1.093
1993/1992	PY 1992@2011	200,811,854	PY 1993@2012	183,496,440	0.914	1.094	0.973
1994/1993	PY 1993@2012	183,545,036	PY 1994@2013	165,007,399	0.899	1.112	0.889
1995/1994	PY 1994@2013	163,997,293	PY 1995@2014	141,633,259	0.864	1.158	0.799
1996/1995	PY 1995@2014	141,608,646	PY 1996@2015	148,254,038	1.047	0.955	0.690
1997/1996	PY 1996@2015	148,247,760	PY 1997@2016	154,914,525	1.045	0.957	0.723
1998/1997	PY 1997@2016	154,914,525	PY 1998@2017	182,906,839	1.181	0.847	0.755
1999/1998	PY 1998@2017	192,061,279	PY 1999@2018	195,440,205	1.018	0.983	0.892
2000/1999	PY 1999@2018	187,282,040	PY 2000@2019	199,418,430	1.065	0.939	0.907
2001/2000	PY 2000@2019	196,663,409	PY 2001@2020	203,545,043	1.035	0.966	0.966
			Factor to Adjust Losses for Prior Years—10-Year Average				0.869

		Medical Paid+Case Data				
(1)	(2)		(3)		(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Medical		Newer Year's Medical		Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses		Ratio	1 / (4)	Product of (5)
1988/1987	PY 1987@2006	139,423,344	PY 1988@2007	152,395,769	1.093	0.915	0.726
1989/1988	PY 1988@2007	152,292,010	PY 1989@2008	169,069,844	1.110	0.901	0.794
1990/1989	PY 1989@2008	167,794,520	PY 1990@2009	186,527,540	1.112	0.900	0.881
1991/1990	PY 1990@2009	182,662,813	PY 1991@2010	191,692,398	1.049	0.953	0.979
1992/1991	PY 1991@2010	191,692,398	PY 1992@2011	166,012,660	0.866	1.155	1.028
1993/1992	PY 1992@2011	166,008,493	PY 1993@2012	170,212,510	1.025	0.975	0.890
1994/1993	PY 1993@2012	170,220,623	PY 1994@2013	152,705,754	0.897	1.115	0.913
1995/1994	PY 1994@2013	151,577,681	PY 1995@2014	134,631,701	0.888	1.126	0.819
1996/1995	PY 1995@2014	134,623,547	PY 1996@2015	128,910,066	0.958	1.044	0.727
1997/1996	PY 1996@2015	128,897,172	PY 1997@2016	153,272,672	1.189	0.841	0.696
1998/1997	PY 1997@2016	153,272,672	PY 1998@2017	156,640,785	1.022	0.978	0.828
1999/1998	PY 1998@2017	164,679,784	PY 1999@2018	177,106,284	1.075	0.930	0.846
2000/1999	PY 1999@2018	169,817,461	PY 2000@2019	189,908,827	1.118	0.894	0.910
2001/2000	PY 2000@2019	186,929,065	PY 2001@2020	183,658,391	0.983	1.018	1.018
			Factor to Adjust Losses for Prior Years—10-Year Average				0.868

MISSOURI   Exhibit 6

Statewide - Private Carrier + State Fund

Derivation of the Factor to Adjust Losses for Prior Policy Years for Valuation Year 2020

						(4)=(3)/(2)	(5)	(6)
Indemnity Paid+Case Data								
(1)	(2)		(3)			(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Indemnity		Newer Year's Indemnity			Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses			Ratio	1 / (4)	Product of (5)
1987/1986	PY 1986@2005	157,871,301	PY 1987@2006	179,756,406		1.139	0.878	0.756
1988/1987	PY 1987@2006	177,454,320	PY 1988@2007	198,950,113		1.121	0.892	0.860
1989/1988	PY 1988@2007	198,505,376	PY 1989@2008	220,882,644		1.113	0.899	0.965
1990/1989	PY 1989@2008	219,039,126	PY 1990@2009	232,456,428		1.061	0.942	1.073
1991/1990	PY 1990@2009	227,189,268	PY 1991@2010	225,498,511		0.993	1.007	1.139
1992/1991	PY 1991@2010	225,498,511	PY 1992@2011	200,835,736		0.891	1.123	1.131
1993/1992	PY 1992@2011	200,811,854	PY 1993@2012	183,496,440		0.914	1.094	1.007
1994/1993	PY 1993@2012	183,545,036	PY 1994@2013	165,007,399		0.899	1.112	0.920
1995/1994	PY 1994@2013	163,997,293	PY 1995@2014	141,633,259		0.864	1.158	0.827
1996/1995	PY 1995@2014	141,608,646	PY 1996@2015	148,254,038		1.047	0.955	0.714
1997/1996	PY 1996@2015	148,247,760	PY 1997@2016	154,914,525		1.045	0.957	0.748
1998/1997	PY 1997@2016	154,914,525	PY 1998@2017	182,906,839		1.181	0.847	0.782
1999/1998	PY 1998@2017	192,061,279	PY 1999@2018	195,440,205		1.018	0.983	0.923
2000/1999	PY 1999@2018	187,282,040	PY 2000@2019	199,418,430		1.065	0.939	0.939
			Factor to Adjust Losses for Prior Years—10-Year Average					0.913

						(4)=(3)/(2)	(5)	(6)
Medical Paid+Case Data								
(1)	(2)		(3)			(4)=(3)/(2)	(5)	(6)
Policy	Older Year's Medical		Newer Year's Medical			Growth	Inverse	Upward Cum.
Years	Paid + Case Losses		Paid + Case Losses			Ratio	1 / (4)	Product of (5)
1987/1986	PY 1986@2005	108,101,402	PY 1987@2006	140,700,501		1.302	0.768	0.548
1988/1987	PY 1987@2006	139,423,344	PY 1988@2007	152,395,769		1.093	0.915	0.713
1989/1988	PY 1988@2007	152,292,010	PY 1989@2008	169,069,844		1.110	0.901	0.780
1990/1989	PY 1989@2008	167,794,520	PY 1990@2009	186,527,540		1.112	0.900	0.866
1991/1990	PY 1990@2009	182,662,813	PY 1991@2010	191,692,398		1.049	0.953	0.962
1992/1991	PY 1991@2010	191,692,398	PY 1992@2011	166,012,660		0.866	1.155	1.010
1993/1992	PY 1992@2011	166,008,493	PY 1993@2012	170,212,510		1.025	0.975	0.875
1994/1993	PY 1993@2012	170,220,623	PY 1994@2013	152,705,754		0.897	1.115	0.897
1995/1994	PY 1994@2013	151,577,681	PY 1995@2014	134,631,701		0.888	1.126	0.804
1996/1995	PY 1995@2014	134,623,547	PY 1996@2015	128,910,066		0.958	1.044	0.715
1997/1996	PY 1996@2015	128,897,172	PY 1997@2016	153,272,672		1.189	0.841	0.684
1998/1997	PY 1997@2016	153,272,672	PY 1998@2017	156,640,785		1.022	0.978	0.814
1999/1998	PY 1998@2017	164,679,784	PY 1999@2018	177,106,284		1.075	0.930	0.831
2000/1999	PY 1999@2018	169,817,461	PY 2000@2019	189,908,827		1.118	0.894	0.894
			Factor to Adjust Losses for Prior Years—10-Year Average					0.849

Calculation of Tail Adjustment Factors (F_T) by Threshold
Rate Filing Season 2022–2023
ULDF = 1.020

Threshold	ELF_T	$ELDF_T$	$CLDF_T$	F_T
10,000,000	0.010	1.877	1.015	0.764
11,000,000	0.009	1.940	1.016	0.792
10,138,997				**0.768**

Notes:

(1) ULDF = Uncapped 19th to ultimate tail factor, based on NCCI states except NV, TX, and WV

(2) ELF_T = Excess ratio for threshold T

(3) $ELDF_T$ = Excess paid+case tail factor, 19th to ultimate, for threshold T

(4) $CLDF_T$ = Capped paid+case tail factor, 19th to ultimate: $(1 - ELF_T) / (1 / ULDF - ELF_T / ELDF_T)$

(5) F_T = Tail Adjustment Factor: $[CLDF_T - 1] / [ULDF - 1]$

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

		PY 2020	PY 2019
Premium:			
(1)	Standard Earned Premium Developed to Ultimate (Appendix A-II)	$616,860,429	$610,569,884
(2)	Premium On-level Factor (Appendix A-I)	0.780	0.760
(3)	Pure Premium Available for Benefit Costs = (1) x (2)	$481,151,135	$464,033,112
Indemnity Benefit Cost:			
(4)	Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	$192,175,458	$193,607,382
(5)	Indemnity Loss On-level Factor (Appendix A-I)	1.000	1.000
(6)	Adjusted Limited Indemnity Losses = (4) x (5)	$192,175,458	$193,607,382
(7)	Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.399	0.417
(8)	Factor to Reflect Indemnity Trend (Appendix A-III)	0.941	0.922
(9)	Projected Limited Indemnity Cost Ratio = (7) x (8)	0.375	0.384
(10)	Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010	1.010
(11)	Projected Indemnity Cost Ratio = (9) x (10)	0.379	0.388
(12)	Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000	1.000
(13)	Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.379	0.388
Medical Benefit Cost:			
(14)	Limited Medical Losses Developed to Ultimate (Appendix A-II)	$264,499,500	$264,732,759
(15)	Medical Loss On-level Factor (Appendix A-I)	1.000	1.000
(16)	Adjusted Limited Medical Losses = (14) x (15)	$264,499,500	$264,732,759
(17)	Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.550	0.571
(18)	Factor to Reflect Medical Trend (Appendix A-III)	0.956	0.941
(19)	Projected Limited Medical Cost Ratio = (17) x (18)	0.526	0.537
(20)	Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010	1.010
(21)	Projected Medical Cost Ratio = (19) x (20)	0.531	0.542
(22)	Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000	1.000
(23)	Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.531	0.542
Total Benefit Cost:			
(24)	Indicated Change Based on Experience, Trend, and Benefits = (13) + (23)	0.910	0.930
(25)	Average Indicated Change Based on Experience, Trend, and Benefits = Average of (24)		0.920
(26)	Effect of the Change in Loss-based Expenses (Exhibit II)		1.004
(27)	Overall Average Voluntary Loss Cost Level Change		0.924

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure		Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
0005	186,758.98		2.54	2.35	-7.5%	-12.4%	2.1%
0008	106,456.15		2.13	1.92	-9.9%	-10.9%	-5.5%
0016	23,114.63		4.03	3.54	-12.2%	-16.0%	-7.5%
0034	520,377.66		2.49	2.37	-4.8%	-5.0%	8.7%
0035	184,533.27		1.79	1.67	-6.7%	-11.8%	-1.9%
0036	80,044.75		4.73	4.00	-15.4%	-20.2%	-10.3%
0037	637,667.55		2.85	2.81	-1.4%	-4.7%	-1.0%
0042	878,596.84		5.33	4.82	-9.6%	-6.3%	7.0%
0050	183,811.77		4.33	4.42	2.1%	-4.8%	1.6%
0059	-		0.11	0.10	-9.1%	-8.3%	0.0%
0065	-		0.04	0.04	0.0%	0.0%	0.0%
0066	-		0.04	0.04	0.0%	0.0%	0.0%
0067	-		0.04	0.04	0.0%	0.0%	0.0%
0079	21,603.92		2.97	2.58	-13.1%	-13.2%	-4.2%
0083	962,428.35		3.86	3.72	-3.6%	-9.2%	-2.1%
0106	933,078.59		5.92	5.48	-7.4%	-12.2%	-5.3%
0113	11,493.90		3.89	3.81	-2.1%	-11.4%	-3.3%
0170	5,159.33		1.95	1.82	-6.7%	-2.0%	0.0%
0251	8,561.22		3.11	2.98	-4.2%	-8.0%	0.9%
0401	81,237.06		8.89	8.32	-6.4%	-17.5%	2.9%
0771	-		0.43	0.42	-2.3%	-2.3%	0.0%
0908	370.30	*	111.00	105.00	-5.4%	-5.1%	0.9%
0913	403.90	*	417.00	397.00	-4.8%	-1.4%	7.4%
0917	197,392.01		3.24	3.09	-4.6%	-2.1%	-2.4%
1005	10,359.97		5.29	4.64	-12.3%	-7.2%	9.4%
1016	-		15.75	15.73	-0.1%	7.6%	16.9%
1164	934,321.77		3.71	3.86	4.0%	-12.7%	-3.2%
1165	7,848.58		2.47	2.27	-8.1%	-17.7%	-3.8%
1320	16,350.84		1.32	1.28	-3.0%	-7.0%	1.4%
1322	2.46		6.30	6.03	-4.3%	-2.2%	5.6%
1430	166,729.00		4.95	4.49	-9.3%	-5.2%	-3.3%
1438	356,427.30		11.16	8.26	-26.0%	-12.7%	1.1%
1452	49,961.29		2.72	2.46	-9.6%	-8.1%	5.3%
1463	166,426.85		7.81	7.56	-3.2%	-10.9%	-2.7%
1472	324,788.58		2.80	2.79	-0.4%	2.2%	2.2%
1624	1,001,698.37		2.45	2.37	-3.3%	-0.4%	-15.2%
1642	281,035.01		2.61	2.69	3.1%	0.4%	7.0%
1654	41,537.93		3.10	3.03	-2.3%	-10.1%	-0.6%
1699	239,970.16		2.21	2.27	2.7%	-11.6%	-2.3%
1701	835,153.92		2.72	2.42	-11.0%	-7.5%	-4.5%
1710	25,127.79		3.28	3.15	-4.0%	0.0%	8.3%
1747	47,573.02		2.05	2.33	13.7%	3.0%	2.1%
1748	-		5.27	4.92	-6.6%	-5.9%	5.5%
1803	195,001.72		6.98	6.39	-8.5%	-3.6%	1.1%
1924	108,316.55		2.72	2.45	-9.9%	-18.1%	-7.3%
1925	323,792.98		3.06	2.62	-14.4%	-8.7%	3.1%
2002	300,202.01		3.02	3.03	0.3%	-1.9%	5.8%
2003	804,821.77		3.28	3.18	-3.0%	-10.1%	3.7%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
    An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
2014	740,232.89	4.28	4.09	-4.4%	-7.4%	2.2%
2016	304,375.72	2.55	2.31	-9.4%	-10.2%	-1.4%
2021	111,839.15	2.57	2.49	-3.1%	3.2%	20.9%
2039	618,377.47	2.48	2.60	4.8%	-7.5%	7.2%
2041	39,741.96	2.36	2.27	-3.8%	-7.1%	2.8%
2065	9,523.08	1.60	1.54	-3.8%	-5.9%	-2.9%
2070	1,082,288.00	3.53	3.56	0.8%	-8.5%	-1.3%
2081	43,064.18	4.50	4.52	0.4%	-6.1%	0.0%
2089	2,290,616.53	2.77	2.36	-14.8%	-11.5%	-1.3%
2095	2,401,710.42	3.18	2.86	-10.1%	-7.0%	5.9%
2105	6,512.10	3.88	3.66	-5.7%	-3.0%	17.0%
2110	881.31	1.70	1.79	5.3%	-3.4%	-2.2%
2111	448,762.04	1.81	1.78	-1.7%	-8.6%	-3.9%
2112	1,819.06	3.35	3.27	-2.4%	-6.2%	0.0%
2114	-	2.51	2.26	-10.0%	-14.0%	-1.4%
2121	959,778.57	1.15	0.98	-14.8%	-8.7%	6.8%
2130	168,190.20	1.60	1.68	5.0%	-7.0%	2.4%
2131	93,650.16	2.15	2.13	-0.9%	-8.1%	5.4%
2143	148,360.34	2.17	1.92	-11.5%	-6.1%	6.5%
2157	911,104.16	4.31	3.66	-15.1%	-19.0%	-10.9%
2172	-	1.37	1.33	-2.9%	-7.4%	0.7%
2174	110.43	2.70	2.60	-3.7%	-7.8%	6.2%
2211	91.00	7.79	6.98	-10.4%	-13.2%	-4.2%
2220	8,643.15	2.03	2.01	-1.0%	0.0%	5.7%
2288	81,028.19	3.65	3.46	-5.2%	-4.9%	8.2%
2302	-	1.69	1.65	-2.4%	-1.2%	5.6%
2305	148,389.07	2.04	1.88	-7.8%	-6.4%	-3.5%
2361	2,213.81	1.60	1.53	-4.4%	-8.0%	-3.3%
2362	3,187.54	1.98	2.03	2.5%	2.1%	12.1%
2380	40.79	1.86	1.68	-9.7%	-7.0%	1.0%
2388	114,273.39	1.37	1.27	-7.3%	-11.6%	2.0%
2402	1,646.76	2.34	2.16	-7.7%	-7.9%	3.3%
2413	8,568.82	2.32	2.06	-11.2%	-12.5%	5.2%
2416	-	1.98	2.12	7.1%	2.1%	7.8%
2417	12,195.18	1.40	1.34	-4.3%	0.0%	4.5%
2501	1,096,739.63	2.21	2.01	-9.0%	-12.6%	3.3%
2503	15,611.12	1.12	1.02	-8.9%	-7.4%	-7.6%
2570	39,185.90	3.64	3.14	-13.7%	-5.7%	2.4%
2585	992,540.39	2.77	2.73	-1.4%	-5.8%	-4.5%
2586	146,075.29	2.68	3.05	13.8%	-3.6%	11.2%
2587	1,759.21	1.96	2.07	5.6%	0.5%	12.7%
2589	145,473.11	1.89	1.79	-5.3%	-3.6%	4.3%
2600	-	4.02	3.96	-1.5%	-1.5%	9.7%
2623	39,908.53	5.05	4.39	-13.1%	-12.8%	-3.8%
2651	46,185.93	1.86	1.53	-17.7%	-16.6%	0.9%
2660	275,670.46	2.53	2.13	-15.8%	-10.6%	4.8%
2688	68,952.70	2.15	2.01	-6.5%	-6.5%	-5.0%
2701	3,484.54	9.34	9.26	-0.9%	-10.4%	-0.6%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
2702	22,295.06	14.82	14.67	-1.0%	-6.2%	-0.4%
2709	4,557.57	14.35	11.10	-22.6%	-28.0%	20.3%
2710	107,093.36	11.52	10.76	-6.6%	-8.7%	1.3%
2714	630.67	4.11	3.76	-8.5%	-8.7%	-2.6%
2731	384,978.90	3.01	2.78	-7.6%	-13.3%	-5.7%
2735	40,436.12	3.54	3.39	-4.2%	-4.1%	6.0%
2759	328,545.00	5.23	4.69	-10.3%	-11.5%	-2.8%
2790	44,553.81	1.85	1.82	-1.6%	2.8%	10.4%
2797	27,606.22	4.50	3.76	-16.4%	-11.2%	6.7%
2799	30,256.41	4.37	4.20	-3.9%	-6.8%	-6.8%
2802	385,561.96	4.57	4.30	-5.9%	-6.4%	-0.8%
2835	13,026.60	2.15	2.16	0.5%	-4.9%	1.8%
2836	5,828.53	2.42	2.30	-5.0%	-2.4%	14.8%
2841	33,901.97	3.83	3.55	-7.3%	-2.8%	11.0%
2881	156,858.98	2.60	2.44	-6.2%	-6.5%	-5.1%
2883	1,508,719.16	2.46	2.25	-8.5%	-10.2%	-3.2%
2915	2,854.08	2.95	2.51	-14.9%	-11.1%	-0.9%
2916	1,179.31	3.04	2.70	-11.2%	-10.9%	-8.1%
2923	14,708.76	1.52	1.39	-8.6%	-14.1%	-4.3%
2960	16,691.79	4.27	3.96	-7.3%	-14.1%	-4.2%
3004	6,445.91	1.39	1.19	-14.4%	-18.7%	-3.4%
3018	44,559.68	3.02	2.65	-12.3%	-22.0%	-11.4%
3022	139,833.00	2.85	2.71	-4.9%	-13.1%	-4.7%
3027	7,881.68	2.03	1.83	-9.9%	-11.0%	-6.9%
3028	277,608.46	3.40	3.24	-4.7%	-8.4%	3.1%
3030	1,072,782.02	4.28	4.08	-4.7%	-4.5%	3.7%
3040	300,606.03	4.23	3.84	-9.2%	-11.1%	-1.7%
3041	16,981.47	3.34	3.05	-8.7%	-15.7%	-2.7%
3042	386.72	4.28	3.72	-13.1%	-10.6%	0.6%
3064	140,795.63	3.35	3.05	-9.0%	-2.9%	3.9%
3076	4,305,983.65	2.71	2.68	-1.1%	-9.4%	-0.3%
3081	78,839.64	3.84	3.33	-13.3%	-10.1%	8.1%
3082	40,818.55	4.26	3.96	-7.0%	-10.5%	3.3%
3085	611,927.28	4.34	3.88	-10.6%	-5.9%	4.5%
3110	54,218.14	3.69	3.34	-9.5%	-11.9%	-0.5%
3111	5,678.20	1.75	1.64	-6.3%	-15.9%	-3.3%
3113	1,287,184.44	1.59	1.55	-2.5%	-3.0%	-6.8%
3114	31,207.39	3.09	2.56	-17.2%	-7.8%	3.1%
3118	14,070.31	1.78	1.63	-8.4%	-10.6%	-2.9%
3119	617.97	1.30	1.16	-10.8%	-7.8%	2.9%
3122	3,128.96	1.89	1.72	-9.0%	-9.1%	2.5%
3126	242,587.88	1.30	1.40	7.7%	-4.4%	3.8%
3131	11,682.83	1.61	1.44	-10.6%	-10.1%	-1.1%
3132	6,571.34	4.33	4.05	-6.5%	-2.7%	20.9%
3145	102,068.07	1.99	1.82	-8.5%	-14.6%	3.1%
3146	459,759.08	1.95	1.87	-4.1%	-13.3%	1.4%
3169	90,796.48	2.17	1.88	-13.4%	-12.5%	11.7%
3179	1,793,332.62	1.84	1.65	-10.3%	-11.5%	3.5%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
3180	213,253.65	2.58	2.69	4.3%	-2.6%	0.4%
3188	283,281.41	2.00	1.96	-2.0%	-8.7%	1.4%
3220	315,838.54	2.00	1.79	-10.5%	-8.7%	1.9%
3224	-	3.15	3.03	-3.8%	1.0%	9.5%
3227	242,741.29	2.75	2.49	-9.5%	-2.8%	-2.1%
3241	226,758.87	2.32	2.28	-1.7%	-10.8%	-5.1%
3255	-	2.29	2.30	0.4%	-3.4%	5.8%
3257	288,494.16	2.17	2.01	-7.4%	-12.5%	0.4%
3270	144,550.06	3.23	2.86	-11.5%	-10.8%	-0.8%
3300	297,559.84	4.46	4.20	-5.8%	4.2%	8.9%
3303	190,067.49	1.85	1.98	7.0%	-9.3%	1.5%
3307	68,727.62	2.48	2.16	-12.9%	-15.1%	-10.7%
3315	17,150.28	2.52	2.37	-6.0%	-15.2%	-2.3%
3334	50,338.82	1.64	1.58	-3.7%	-8.4%	-0.6%
3336	92,326.77	2.34	2.18	-6.8%	-14.0%	3.4%
3365	257,082.11	3.19	3.04	-4.7%	-2.7%	-0.9%
3372	201,553.16	2.66	2.33	-12.4%	-11.0%	-4.5%
3373	57,530.38	4.35	4.42	1.6%	-0.5%	-1.8%
3383	51,565.22	1.37	1.27	-7.3%	-11.6%	2.6%
3385	8,748.83	0.86	0.86	0.0%	-2.3%	7.3%
3400	1,028,643.74	3.98	3.56	-10.6%	-7.7%	2.6%
3507	949,183.09	2.34	2.25	-3.8%	-9.7%	0.8%
3515	5,300.54	2.33	2.02	-13.3%	-9.3%	-0.8%
3548	89,061.52	1.40	1.39	-0.7%	-5.4%	3.5%
3559	67,116.80	2.12	1.91	-9.9%	-9.8%	-0.4%
3574	623,364.95	2.18	2.01	-7.8%	4.8%	20.9%
3581	90,968.73	1.13	1.11	-1.8%	-11.0%	4.1%
3612	832,237.80	1.84	1.67	-9.2%	-6.1%	-0.5%
3620	539,308.16	3.28	2.83	-13.7%	-9.9%	-1.4%
3629	933,922.60	1.39	1.33	-4.3%	-6.1%	-2.0%
3632	3,926,462.44	2.57	2.37	-7.8%	-8.5%	0.4%
3634	390,703.09	1.40	1.30	-7.1%	-6.7%	-2.6%
3635	78,279.64	1.79	1.59	-11.2%	-13.9%	-1.0%
3638	147,152.56	2.15	2.07	-3.7%	-1.4%	16.0%
3642	1,519.90	1.11	1.16	4.5%	-0.9%	-7.4%
3643	1,493,664.55	2.75	2.61	-5.1%	2.6%	11.2%
3647	1,323,832.46	2.62	2.56	-2.3%	-5.1%	10.8%
3648	94,865.56	1.39	1.20	-13.7%	-10.3%	6.2%
3681	3,750,346.65	0.62	0.57	-8.1%	-13.9%	-1.4%
3685	1,501,903.62	0.96	0.85	-11.5%	-11.9%	-6.0%
3719	5,970.95	0.76	0.65	-14.5%	-20.0%	-8.7%
3724	2,999,204.30	3.13	3.14	0.3%	-1.9%	-0.3%
3726	240,909.42	3.17	2.91	-8.2%	-2.5%	2.2%
3803	135,188.68	2.18	1.94	-11.0%	-4.4%	14.0%
3807	208,071.32	2.05	1.75	-14.6%	-10.1%	12.9%
3808	304,544.71	3.39	3.19	-5.9%	-5.6%	2.6%
3821	260,603.89	4.16	4.12	-1.0%	-9.0%	2.5%
3822	14,453.53	3.24	3.09	-4.6%	-6.1%	-1.4%

Exhibit 15

Missouri

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Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
3824	924,217.44	3.11	2.98	-4.2%	-20.5%	-3.2%
3826	102,217.95	0.91	0.82	-9.9%	-15.0%	7.0%
3827	799.80	2.10	1.78	-15.2%	-12.1%	1.7%
3830	10,697,247.88	0.67	0.67	0.0%	-4.3%	0.0%
3851	17,766.08	2.04	1.80	-11.8%	-14.3%	-11.5%
3865	30,124.52	2.71	2.93	8.1%	9.7%	20.5%
3881	245,649.72	3.24	3.00	-7.4%	-9.2%	-3.3%
4000	153,403.59	3.50	3.29	-6.0%	-12.3%	-11.3%
4018	150,780.47	5.11	4.77	-6.7%	-4.3%	7.9%
4021	3,277.29	4.62	4.00	-13.4%	-14.4%	-12.8%
4034	434,157.19	5.87	5.68	-3.2%	-6.5%	-0.8%
4036	40,685.02	2.22	2.07	-6.8%	-1.3%	-6.3%
4038	9,069.71	3.29	3.09	-6.1%	-11.3%	-3.1%
4062	17,840.23	2.39	2.12	-11.3%	-10.5%	1.5%
4101	83,836.48	1.95	1.84	-5.6%	-11.8%	-0.5%
4109	99,042.61	0.52	0.53	1.9%	-8.8%	3.6%
4110	33,003.00	1.02	0.90	-11.8%	-12.1%	-4.1%
4111	1,565.68	1.66	1.70	2.4%	-7.3%	3.5%
4114	321,468.27	2.73	2.40	-12.1%	-12.2%	0.0%
4130	159,111.28	2.78	2.70	-2.9%	-8.3%	-1.9%
4131	-	4.13	3.91	-5.3%	-9.8%	0.7%
4133	5,867.98	1.93	2.02	4.7%	-1.5%	8.9%
4149	145,962.44	0.71	0.69	-2.8%	-7.8%	-6.1%
4206	20,525.52	2.49	2.47	-0.8%	0.0%	6.4%
4207	-	1.97	1.89	-4.1%	2.6%	6.7%
4239	73,510.16	1.85	1.77	-4.3%	-8.0%	5.8%
4240	106,137.90	2.90	2.52	-13.1%	-13.9%	-3.2%
4243	557,727.54	1.95	1.84	-5.6%	-11.8%	7.3%
4244	1,160,579.33	2.39	2.25	-5.9%	-3.6%	6.9%
4250	87,354.00	1.69	1.77	4.7%	-1.7%	2.4%
4251	131,007.59	3.41	3.43	0.6%	0.0%	4.0%
4263	31,385.51	3.26	3.29	0.9%	-3.0%	1.2%
4273	635,559.77	2.12	1.98	-6.6%	-9.4%	3.1%
4279	479,102.15	2.33	2.55	9.4%	0.0%	4.0%
4283	234,829.16	1.20	1.24	3.3%	-6.3%	-7.2%
4299	2,145,871.59	1.90	1.80	-5.3%	-3.1%	-5.3%
4304	182,346.91	4.40	4.10	-6.8%	-13.2%	-11.5%
4307	78,754.91	1.74	1.73	-0.6%	-2.8%	6.5%
4351	24,651.49	0.92	0.97	5.4%	3.4%	7.2%
4352	31,653.51	1.49	1.36	-8.7%	-10.2%	0.6%
4361	444,102.30	0.61	0.58	-4.9%	-9.0%	-5.6%
4410	1,226,930.63	2.85	2.75	-3.5%	-6.9%	6.3%
4420	1,507.61	3.50	2.90	-17.1%	-10.0%	-0.8%
4431	18,908.19	1.17	1.07	-8.5%	-7.1%	0.0%
4432	-	1.10	1.05	-4.5%	-8.3%	-0.8%
4452	718,478.99	2.27	2.08	-8.4%	-8.1%	-4.6%
4459	1,039,246.70	2.14	1.93	-9.8%	-10.5%	-0.4%
4470	110,817.91	2.04	2.01	-1.5%	-5.1%	-0.9%

Exhibit 15

Missouri

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Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
4484	4,569,837.76	2.41	2.27	-5.8%	-9.1%	7.3%
4493	9,705.14	2.87	2.36	-17.8%	-21.6%	-17.6%
4511	3,834,468.85	0.36	0.32	-11.1%	-10.0%	-2.4%
4557	225,359.41	2.22	2.23	0.5%	-0.4%	11.5%
4558	460,697.56	1.55	1.41	-9.0%	-9.9%	0.6%
4568	8,205.30	2.84	2.66	-6.3%	-13.9%	-11.1%
4581	24,395.77	1.56	1.31	-16.0%	-18.3%	20.9%
4583	350,086.45	4.22	4.05	-4.0%	-4.7%	8.6%
4611	3,482,932.09	1.02	0.93	-8.8%	-4.7%	9.2%
4635	359,481.56	2.39	2.06	-13.8%	-13.7%	-5.8%
4653	4,356.25	1.45	1.54	6.2%	2.8%	9.3%
4665	3,963.04	6.89	6.36	-7.7%	-23.6%	0.1%
4683	60,047.86	3.31	3.61	9.1%	-8.1%	0.6%
4686	131,612.44	1.89	1.65	-12.7%	-12.5%	-10.4%
4692	299,452.50	0.78	0.73	-6.4%	-9.3%	4.9%
4693	151,404.91	0.92	0.98	6.5%	0.0%	12.2%
4703	205,391.94	1.76	1.60	-9.1%	-5.9%	-2.1%
4717	85,079.94	1.92	1.94	1.0%	-9.0%	2.9%
4720	983,943.75	1.99	1.99	0.0%	-2.9%	6.2%
4740	86,777.54	0.96	0.88	-8.3%	-5.0%	3.1%
4741	112,711.39	2.17	2.23	2.8%	-6.1%	4.1%
4751	-	2.12	2.33	9.9%	3.4%	17.1%
4771	970,659.52	2.46	2.36	-4.1%	-2.4%	0.0%
4777	20,938.77	3.26	3.43	5.2%	-15.5%	-0.8%
4825	2,252,797.70	0.67	0.66	-1.5%	-6.9%	0.0%
4828	1,755,844.35	1.79	1.77	-1.1%	-7.7%	6.6%
4829	1,789,882.35	0.97	0.93	-4.1%	-12.6%	3.7%
4902	170,829.16	2.15	1.82	-15.3%	-8.1%	-2.1%
4923	32,513.63	0.93	0.93	0.0%	-6.1%	2.1%
5020	86,295.81	3.54	3.23	-8.8%	-13.0%	-3.8%
5022	1,312,141.01	5.65	5.15	-8.8%	-0.2%	3.7%
5037	17,808.10	8.07	6.71	-16.9%	-18.2%	-5.7%
5040	103,514.44	8.20	7.31	-10.9%	-15.6%	-12.0%
5057	447,022.98	4.27	3.74	-12.4%	-1.6%	18.6%
5059	55,953.76	18.39	16.77	-8.8%	-21.6%	-3.5%
5102	491,659.29	4.68	4.41	-5.8%	-5.6%	-4.6%
5146	312,011.46	3.97	3.43	-13.6%	-11.0%	1.8%
5160	460,789.54	1.64	1.49	-9.1%	-16.3%	-3.0%
5183	4,596,895.05	2.46	2.27	-7.7%	-5.0%	-2.3%
5188	547,286.35	2.32	2.15	-7.3%	-10.1%	-2.3%
5190	5,541,024.03	2.21	2.02	-8.6%	-11.2%	-0.4%
5191	3,746,475.47	0.70	0.69	-1.4%	1.4%	4.5%
5192	616,631.55	2.48	2.34	-5.6%	-2.7%	16.4%
5213	1,546,964.67	4.65	4.20	-9.7%	-4.3%	-9.8%
5215	624,056.84	4.47	4.27	-4.5%	-8.0%	-0.2%
5221	3,067,402.60	3.79	3.53	-6.9%	-8.7%	5.3%
5222	292,085.53	6.23	5.27	-15.4%	-7.0%	-0.6%
5223	190,966.19	4.08	3.29	-19.4%	-17.9%	-5.7%

Exhibit 15

Missouri

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Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
5348	645,788.81	3.12	2.93	-6.1%	-10.9%	-6.2%
5402	9,399.41	4.45	3.83	-13.9%	4.5%	14.5%
5403	2,995,281.88	4.49	3.78	-15.8%	-8.7%	-1.2%
5437	1,408,263.79	4.01	3.88	-3.2%	-9.9%	10.1%
5443	2,752.25	2.52	2.18	-13.5%	-10.6%	0.7%
5445	1,812,398.82	3.43	3.13	-8.7%	-13.6%	-9.4%
5462	325,906.61	3.88	3.54	-8.8%	-16.9%	-6.4%
5472	41,772.19	4.75	5.02	5.7%	8.9%	-4.2%
5473	122,165.80	6.35	5.97	-6.0%	-7.3%	0.6%
5474	2,044,473.08	4.51	4.27	-5.3%	-5.1%	0.4%
5478	700,720.08	3.80	3.38	-11.1%	-13.8%	-12.7%
5479	184,103.34	5.81	5.50	-5.3%	-5.4%	0.0%
5480	55,558.45	4.58	4.37	-4.6%	-6.7%	-3.3%
5491	24,988.25	1.46	1.39	-4.8%	-2.0%	-3.2%
5506	2,048,015.08	4.29	3.80	-11.4%	-7.1%	-1.3%
5507	283,023.06	3.14	2.83	-9.9%	-4.3%	2.5%
5535	1,077,194.37	4.99	4.87	-2.4%	-9.6%	3.0%
5537	3,998,894.35	3.19	2.85	-10.7%	-12.8%	-4.4%
5551	894,487.56	11.90	10.76	-9.6%	-16.5%	4.2%
5606	6,462,779.77	1.06	0.99	-6.6%	-5.4%	1.8%
5610	121,890.62	3.63	3.41	-6.1%	-1.4%	-13.4%
5645	2,435,371.11	8.40	7.50	-10.7%	-6.1%	-2.6%
5703	2,293.55	12.83	12.59	-1.9%	7.8%	18.8%
5705	2,314.49	17.45	15.23	-12.7%	-12.5%	-10.9%
5951	133,679.03	0.40	0.44	10.0%	2.6%	11.4%
6003	26,027.85	4.55	4.30	-5.5%	-0.7%	7.5%
6005	10,595.10	3.91	3.61	-7.7%	-9.5%	-5.1%
6045	42,136.54	3.44	3.39	-1.5%	-2.3%	12.8%
6204	143,441.25	6.07	5.64	-7.1%	-16.8%	-13.4%
6206	25.00	2.05	1.85	-9.8%	-10.1%	8.6%
6213	4,075.77	1.23	1.32	7.3%	10.8%	-3.5%
6214	-	1.36	1.19	-12.5%	-10.5%	-3.8%
6216	25,917.13	3.77	3.48	-7.7%	-6.0%	1.3%
6217	2,876,023.21	2.73	2.70	-1.1%	-13.3%	-7.4%
6229	138,139.20	4.13	3.80	-8.0%	-0.2%	5.9%
6233	197,104.19	2.03	1.77	-12.8%	-1.9%	9.5%
6235	648.37	4.74	4.06	-14.3%	-8.5%	-2.8%
6236	-	4.57	4.04	-11.6%	-11.1%	-1.5%
6237	5,124.83	1.06	1.01	-4.7%	-8.6%	-2.5%
6251	107,573.89	2.73	2.74	0.4%	-5.9%	-5.2%
6252	9,036.75	2.91	2.92	0.3%	4.3%	-5.4%
6306	515,558.35	4.20	3.92	-6.7%	-7.3%	-7.9%
6319	748,761.90	3.10	2.60	-16.1%	-6.1%	-3.5%
6325	778,976.05	2.65	2.41	-9.1%	-5.4%	-1.1%
6400	234,641.50	4.65	4.28	-8.0%	-5.9%	-2.4%
6503	54,720.32	1.92	1.75	-8.9%	-4.0%	2.0%
6504	4,783,846.84	2.04	1.86	-8.8%	-9.3%	-1.7%
6702	-	3.17	2.95	-6.9%	-10.5%	2.6%

Exhibit 15

Missouri

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Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
6703	-	5.77	5.37	-6.9%	-11.0%	15.7%
6704	-	3.52	3.28	-6.8%	-10.4%	2.6%
6824	1.00	5.33	4.83	-9.4%	-19.7%	-8.7%
6825	192,901.62	2.07	1.66	-19.8%	-19.8%	-5.8%
6826	-	3.15	2.72	-13.7%	-19.8%	-6.7%
6834	883,085.08	2.18	1.86	-14.7%	-16.8%	-15.2%
6835	-	2.41	2.32	-3.7%	-8.0%	1.2%
6836	169,738.01	2.80	2.44	-12.9%	-9.4%	2.3%
6872	758.38	7.30	5.84	-20.0%	-20.0%	-9.9%
6874	-	11.71	9.37	-20.0%	-20.0%	-3.6%
6882	1,271.93	2.81	2.60	-7.5%	-11.1%	-4.8%
6884	-	4.51	4.24	-6.0%	-10.3%	-2.5%
7016	-	2.45	2.17	-11.4%	-7.2%	12.8%
7024	2,334.76	2.72	2.41	-11.4%	-7.2%	12.7%
7038	-	4.34	4.14	-4.6%	-9.6%	-5.9%
7046	-	8.75	8.24	-5.8%	-7.8%	1.0%
7047	-	4.46	3.95	-11.4%	-7.7%	49.1%
7050	-	7.90	7.53	-4.7%	-10.1%	0.7%
7090	-	4.82	4.60	-4.6%	-9.6%	-6.0%
7098	10.00	9.72	9.15	-5.9%	-7.8%	1.0%
7099	-	15.92	14.99	-5.8%	-8.4%	11.2%
7133	21,652.46	2.56	2.31	-9.8%	-0.4%	13.7%
7151	-	3.11	2.81	-9.6%	-0.3%	13.5%
7152	-	5.66	5.11	-9.7%	-1.0%	30.0%
7153	-	3.46	3.12	-9.8%	-0.3%	13.8%
7219	14,285,721.29	5.70	5.33	-6.5%	-10.7%	-0.8%
7222	-	5.68	5.45	-4.0%	-2.1%	3.0%
7225	308,281.55	7.68	7.12	-7.3%	5.5%	20.9%
7230	829,008.38	6.00	5.54	-7.7%	-4.8%	4.8%
7231	1,046,142.48	6.50	6.81	4.8%	-7.0%	1.2%
7232	257,379.09	6.87	6.73	-2.0%	-8.8%	9.8%
7309	14,740.80	7.36	5.89	-20.0%	-20.0%	-10.3%
7313	-	2.60	2.08	-20.0%	-20.0%	-3.8%
7317	25,936.77	6.40	5.12	-20.0%	-19.9%	-0.4%
7327	-	14.97	11.98	-20.0%	-20.0%	-1.7%
7333	-	2.03	1.94	-4.4%	3.0%	6.5%
7335	97.59	2.26	2.15	-4.9%	3.2%	6.8%
7337	-	3.70	3.52	-4.9%	2.5%	14.6%
7350	3,268.36	7.57	6.06	-19.9%	-20.0%	-9.7%
7360	313,839.31	3.34	3.31	-0.9%	-10.5%	1.9%
7370	145,790.01	3.62	3.52	-2.8%	-10.0%	-2.4%
7380	5,518,192.14	4.64	4.73	1.9%	4.3%	4.5%
7382	1,026,684.86	4.08	4.23	3.7%	-1.4%	1.7%
7390	342,562.76	4.21	4.04	-4.0%	-7.3%	-6.2%
7394	-	3.56	3.41	-4.2%	-4.6%	5.7%
7395	-	3.95	3.79	-4.1%	-4.6%	5.6%
7398	-	6.47	6.21	-4.0%	-5.3%	24.9%
7402	8,606.21	0.09	0.09	0.0%	-10.0%	0.0%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
7403	1,986,461.06	3.56	3.21	-9.8%	-16.4%	9.8%
7405	335,701.14	1.08	1.05	-2.8%	-11.5%	2.5%
7420	12,831.63	5.41	5.07	-6.3%	-16.8%	-5.2%
7421	323,447.40	0.56	0.49	-12.5%	-3.4%	5.5%
7422	156,203.38	1.23	1.09	-11.4%	-19.1%	-12.1%
7425	317,369.12	1.49	1.28	-14.1%	-18.1%	-9.9%
7431	236,493.30	0.89	0.78	-12.4%	-14.4%	5.1%
7445	-	0.58	0.57	-1.7%	-12.1%	3.1%
7453	-	0.48	0.42	-12.5%	-14.3%	5.7%
7502	134,735.12	1.50	1.32	-12.0%	-27.5%	-16.2%
7515	331,555.93	0.86	0.79	-8.1%	-9.5%	-4.0%
7520	1,064,790.87	2.42	2.24	-7.4%	-5.1%	-8.3%
7538	1,430,817.19	4.08	3.24	-20.6%	-20.0%	-0.6%
7539	719,261.86	1.53	1.35	-11.8%	-5.6%	-4.1%
7540	-	2.31	2.27	-1.7%	-8.0%	-1.6%
7580	355,292.85	2.17	2.13	-1.8%	-13.2%	12.1%
7590	150,130.42	2.47	2.45	-0.8%	-5.7%	1.2%
7600	3,124,626.46	3.07	2.87	-6.5%	-2.2%	3.3%
7605	1,012,502.81	1.54	1.53	-0.6%	-7.2%	0.0%
7610	3,299,905.47	0.39	0.36	-7.7%	-4.9%	5.1%
7705	1,321,150.31	3.29	3.17	-3.6%	-13.2%	0.8%
7710	1,432,344.85	4.03	3.91	-3.0%	-2.2%	1.0%
7711	152,217.35	4.03	3.91	-3.0%	-2.2%	1.0%
7720	4,691,701.61	2.50	2.45	-2.0%	-7.7%	7.1%
7855	290,313.43	2.84	2.64	-7.0%	-10.4%	2.3%
8001	357,634.74	1.74	1.67	-4.0%	-10.8%	3.7%
8002	718,023.73	1.71	1.61	-5.8%	-3.9%	9.9%
8006	2,982,816.67	1.53	1.38	-9.8%	-4.4%	1.3%
8008	3,170,014.52	0.85	0.81	-4.7%	-6.6%	3.4%
8010	2,906,623.38	1.60	1.54	-3.8%	0.0%	4.6%
8013	1,254,068.00	0.32	0.30	-6.3%	-5.9%	6.3%
8015	413,660.94	0.59	0.53	-10.2%	-13.2%	-6.8%
8017	9,075,855.93	1.15	1.03	-10.4%	-10.2%	-2.3%
8018	8,494,136.64	2.25	2.07	-8.0%	-2.6%	5.5%
8021	487,259.20	2.28	2.17	-4.8%	-15.2%	0.7%
8031	202,424.29	1.89	1.72	-9.0%	-6.0%	1.5%
8032	338,331.30	1.66	1.50	-9.6%	-5.1%	2.9%
8033	3,894,247.34	1.41	1.35	-4.3%	-9.0%	2.6%
8034	200,703.95	1.85	1.72	-7.0%	-8.0%	4.7%
8037	10,797,831.65	1.58	1.51	-4.4%	-8.1%	6.8%
8039	894,382.50	1.20	1.22	1.7%	0.8%	7.2%
8044	1,599,677.16	1.88	1.76	-6.4%	-14.5%	-2.7%
8045	4,489,217.39	0.47	0.47	0.0%	-9.6%	-3.7%
8046	2,520,585.75	2.04	1.97	-3.4%	-2.4%	1.5%
8047	2,219,964.90	0.68	0.61	-10.3%	-11.7%	-8.3%
8058	2,212,545.58	2.33	2.18	-6.4%	-6.4%	6.9%
8061	2,097,889.03	1.45	1.31	-9.7%	-6.5%	-3.7%
8072	199,248.18	0.43	0.44	2.3%	-15.7%	0.0%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
8102	258,949.31	1.75	1.58	-9.7%	-12.9%	4.7%
8103	34,190.36	2.41	2.29	-5.0%	7.6%	16.7%
8106	510,345.19	4.32	3.96	-8.3%	-5.3%	9.4%
8107	2,111,640.32	2.14	2.15	0.5%	-7.8%	-1.3%
8111	669,868.84	1.50	1.59	6.0%	-1.3%	-1.3%
8116	967,000.42	2.00	1.91	-4.5%	0.5%	1.0%
8203	71,423.41	5.57	6.27	12.6%	-4.9%	-1.0%
8204	41,080.02	3.01	2.83	-6.0%	-10.4%	0.0%
8209	356.02	3.24	2.95	-9.0%	-9.0%	-0.3%
8215	1,194,817.80	3.28	2.86	-12.8%	-11.6%	6.0%
8227	1,392,677.07	2.81	2.80	-0.4%	-3.1%	1.8%
8232	3,513,618.92	4.72	4.51	-4.4%	-5.6%	0.0%
8233	29,901.89	1.76	1.73	-1.7%	-10.2%	-0.5%
8235	133,515.35	3.22	3.20	-0.6%	-10.1%	1.1%
8263	67,497.78	4.53	4.41	-2.6%	-1.1%	5.8%
8264	219,498.36	3.99	3.72	-6.8%	-9.9%	-2.0%
8265	311,432.84	3.73	3.60	-3.5%	-9.7%	0.0%
8279	45,049.70	4.92	4.84	-1.6%	-3.5%	1.8%
8288	150,729.38	6.16	5.77	-6.3%	-11.5%	1.0%
8291	290,126.21	2.80	2.52	-10.0%	-6.4%	3.5%
8292	1,727,960.82	3.23	3.01	-6.8%	-8.2%	2.9%
8293	766,373.43	6.01	5.30	-11.8%	-15.2%	-1.3%
8304	259,550.80	4.16	4.09	-1.7%	-2.3%	5.7%
8350	863,462.91	4.65	4.65	0.0%	-11.1%	-1.7%
8353	294,350.13	3.24	3.09	-4.6%	-5.8%	7.2%
8370	540,592.55	3.46	3.59	3.8%	-1.7%	2.0%
8381	88,899.69	1.88	1.58	-16.0%	-8.7%	-1.9%
8385	436,957.66	1.82	1.79	-1.6%	-2.2%	10.7%
8387	2,156,148.33	2.16	2.11	-2.3%	-12.9%	-2.7%
8391	8,692,875.12	1.87	1.76	-5.9%	-7.0%	3.6%
8392	212,423.86	1.82	1.67	-8.2%	-13.3%	-0.9%
8393	2,181,665.35	1.30	1.20	-7.7%	0.0%	4.8%
8500	78,872.15	4.30	4.11	-4.4%	-6.7%	0.2%
8601	12,153,225.75	0.22	0.20	-9.1%	0.0%	0.0%
8602	263,990.00	1.00	1.05	5.0%	-9.9%	15.6%
8603	6,279,273.67	0.06	0.06	0.0%	-14.3%	16.7%
8606	2,683.77	1.46	1.33	-8.9%	-13.1%	-0.6%
8709	1,212.56	3.30	2.64	-20.0%	-19.9%	-5.3%
8719	475.95	1.60	1.51	-5.6%	-7.5%	-1.7%
8720	1,154,837.76	0.97	0.85	-12.4%	-4.9%	-1.9%
8721	344,331.58	0.25	0.23	-8.0%	-3.8%	4.0%
8723	26,192,543.56	0.11	0.09	-18.2%	-21.4%	0.0%
8725	50,471.82	1.70	1.47	-13.5%	-17.1%	3.0%
8726	2,769.11	1.46	1.17	-19.9%	-19.8%	2.2%
8728	488,186.73	0.42	0.40	-4.8%	2.4%	10.8%
8734	-	0.32	0.27	-15.6%	-5.9%	6.3%
8737	-	0.29	0.24	-17.2%	-3.3%	3.4%
8738	-	0.53	0.44	-17.0%	-5.4%	14.3%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
8742	64,604,771.35	0.24	0.20	-16.7%	-4.0%	4.2%
8745	19,687.58	2.90	2.79	-3.8%	-9.1%	-8.6%
8748	3,592,632.64	0.48	0.45	-6.2%	-5.9%	4.1%
8755	663,925.07	0.28	0.26	-7.1%	-6.7%	-3.2%
8799	265,005.37	0.36	0.36	0.0%	0.0%	2.9%
8800	415,793.21	1.08	1.11	2.8%	-10.7%	-1.6%
8803	19,181,163.44	0.05	0.05	0.0%	0.0%	-16.7%
8805	-	0.15	0.14	-6.7%	0.0%	0.0%
8810	271,295,859.70	0.11	0.10	-9.1%	0.0%	0.0%
8814	-	0.13	0.12	-7.7%	0.0%	0.0%
8815	-	0.24	0.22	-8.3%	0.0%	4.3%
8820	13,649,289.59	0.10	0.09	-10.0%	-9.1%	-15.4%
8824	5,528,872.03	1.67	1.60	-4.2%	-12.6%	1.6%
8826	3,196,171.57	1.76	1.55	-11.9%	-5.9%	7.5%
8831	3,335,599.48	0.99	0.91	-8.1%	-13.2%	0.0%
8832	43,253,418.24	0.20	0.22	10.0%	-13.0%	0.0%
8833	20,492,334.39	0.96	0.90	-6.2%	-10.3%	2.9%
8835	6,875,162.28	1.67	1.61	-3.6%	-4.0%	-1.1%
8855	33,976,956.75	0.13	0.11	-15.4%	-7.1%	0.0%
8856	338,486.82	0.40	0.39	-2.5%	11.1%	20.0%
8861	7,057,267.62	1.09	0.99	-9.2%	-12.8%	9.6%
8868	36,303,593.04	0.36	0.33	-8.3%	-7.7%	2.6%
8869	3,621,607.55	0.83	0.75	-9.6%	-6.7%	0.0%
8871	12,862,737.60	0.06	0.05	-16.7%	0.0%	0.0%
8901	11,786,740.55	0.15	0.13	-13.3%	-6.3%	-5.9%
9012	7,342,689.60	0.65	0.56	-13.8%	-8.5%	-7.8%
9014	5,202,270.53	2.11	1.89	-10.4%	-7.0%	-6.6%
9015	4,208,490.49	2.62	2.50	-4.6%	-4.0%	2.6%
9016	458,023.07	2.53	2.33	-7.9%	-10.6%	-0.7%
9019	3,021.03	1.83	1.97	7.7%	-5.7%	7.8%
9033	300,311.92	1.59	1.58	-0.6%	-7.0%	-1.2%
9040	944,105.23	3.07	3.18	3.6%	-9.2%	2.7%
9044	1,878,412.48	0.83	0.81	-2.4%	-7.8%	2.3%
9052	3,779,134.80	1.51	1.42	-6.0%	-9.0%	-2.9%
9058	664,820.42	1.32	1.27	-3.8%	-5.0%	4.5%
9060	1,380,764.68	1.10	1.10	0.0%	-1.8%	5.7%
9061	281,169.68	1.09	1.01	-7.3%	-12.8%	-3.8%
9062	268,029.62	1.08	1.07	-0.9%	-10.0%	3.4%
9063	2,101,944.12	0.68	0.63	-7.4%	-10.5%	10.1%
9077	-	2.91	3.49	19.9%	19.8%	0.4%
9082	15,152,011.96	1.03	0.98	-4.9%	-8.0%	0.9%
9083	12,969,105.58	0.92	0.85	-7.6%	-5.2%	6.6%
9084	760,317.14	1.08	1.00	-7.4%	-6.9%	3.6%
9089	213.27	0.82	0.74	-9.8%	-12.8%	-5.1%
9093	205,847.91	1.02	0.91	-10.8%	-12.1%	-5.7%
9101	2,519,125.10	2.93	2.65	-9.6%	-12.8%	7.3%
9102	2,729,506.29	2.26	2.19	-3.1%	-8.9%	-0.8%
9110	966,089.75	2.37	2.33	-1.7%	-6.0%	-3.8%

Exhibit 15

Missouri

Note: Class codes discontinued in the proposed filing are not included in this exhibit.
An asterisk indicates non-standard exposure.

Class Code	Latest Policy Period Exposure	Current 01/01/2022 Loss Cost	Proposed 01/01/2023 Loss Cost	01/01/2023 Change	01/01/2022 Change	01/01/2021 Change
9154	572,167.44	1.42	1.42	0.0%	-12.9%	10.9%
9156	266,974.91	2.00	1.69	-15.5%	-8.7%	4.3%
9170	34,535.20	10.05	10.30	2.5%	-7.4%	4.9%
9178	102,870.84	9.48	8.62	-9.1%	-8.1%	1.8%
9179	85,530.81	16.04	14.97	-6.7%	-10.6%	3.3%
9180	152,423.70	3.69	3.68	-0.3%	-4.7%	0.5%
9182	310,130.33	1.72	1.80	4.7%	-1.7%	4.8%
9186	6,802.12	10.84	9.37	-13.6%	-16.7%	-12.1%
9220	210,245.77	3.33	3.39	1.8%	-5.7%	2.3%
9402	559,340.06	3.98	3.81	-4.3%	-4.6%	7.8%
9403	1,645,768.48	6.13	5.70	-7.0%	-10.8%	1.2%
9410	259,999.42	2.60	2.55	-1.9%	-4.1%	3.0%
9501	241,767.27	2.78	2.54	-8.6%	-7.0%	5.3%
9505	102,256.30	3.24	2.76	-14.8%	-16.3%	-2.8%
9516	451,828.65	2.07	1.78	-14.0%	-11.9%	-10.6%
9519	526,020.11	2.99	2.85	-4.7%	-10.5%	6.0%
9521	212,176.22	3.12	3.05	-2.2%	-9.6%	4.9%
9522	504,064.98	4.74	5.40	13.9%	9.0%	20.8%
9534	197,800.08	3.74	3.38	-9.6%	-6.3%	-0.7%
9554	153,037.03	6.64	5.48	-17.5%	-10.3%	-1.3%
9586	1,515,978.71	0.43	0.42	-2.3%	-10.4%	0.0%
9600	5,507.76	2.87	2.57	-10.5%	-9.5%	7.1%
9620	585,067.63	1.10	0.99	-10.0%	4.8%	4.0%
TOTAL				-6.5%	-7.7%	0.8%

Appendix B – Proposed and Current Loss Costs by Class Code

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
8810	0.11	0.11	0.11	0.10	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	276,621,758	271,295,860
8742	0.24	0.25	0.24	0.20	4.2%	-4.0%	-16.7%	0.10	26.39%	20.8%	66,743,873	64,604,771
8832	0.23	0.23	0.20	0.22	0.0%	-13.0%	10.0%	0.06	24.35%	23.0%	40,842,115	43,253,418
8868	0.38	0.39	0.36	0.33	2.6%	-7.7%	-8.3%	0.07	19.74%	11.0%	37,687,118	36,303,593
8855	0.14	0.14	0.13	0.11	0.0%	-7.1%	-15.4%	0.11	23.63%	15.4%	30,518,357	33,976,957
8723	0.14	0.14	0.11	0.09	0.0%	-21.4%	-18.2%	0.20	43.51%	21.4%	21,964,732	26,192,544
8833	1.04	1.07	0.96	0.90	2.9%	-10.3%	-6.2%	0.08	20.55%	13.2%	20,122,505	20,492,334
8803	0.06	0.05	0.05	0.05	-16.7%	0.0%	0.0%	0.10	16.67%	16.7%	18,025,379	19,181,163
9082	1.11	1.12	1.03	0.98	0.9%	-8.0%	-4.9%	0.06	14.30%	8.9%	16,727,798	15,152,012
7219	6.43	6.38	5.70	5.33	-0.8%	-10.7%	-6.5%	0.09	18.76%	9.9%	13,459,655	14,285,721
8820	0.13	0.11	0.10	0.09	-15.4%	-9.1%	-10.0%	0.16	38.46%	6.3%	13,407,433	13,649,290
9083	0.91	0.97	0.92	0.85	6.6%	-5.2%	-7.6%	0.05	20.62%	14.2%	12,717,907	12,969,106
8601	0.22	0.22	0.22	0.20	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	11,462,919	12,153,226
8901	0.17	0.16	0.15	0.13	-5.9%	-6.3%	-13.3%	0.11	27.50%	7.5%	10,847,952	11,786,741
3830	0.70	0.70	0.67	0.67	0.0%	-4.3%	0.0%	0.03	4.29%	4.3%	10,225,549	10,697,248
8037	1.61	1.72	1.58	1.51	6.8%	-8.1%	-4.4%	0.05	20.65%	15.0%	9,590,521	10,797,832
8017	1.31	1.28	1.15	1.03	-2.3%	-10.2%	-10.4%	0.11	24.44%	8.1%	9,162,880	9,075,856
8391	1.94	2.01	1.87	1.76	3.6%	-7.0%	-5.9%	0.06	17.34%	10.6%	8,665,576	8,692,875
8835	1.76	1.74	1.67	1.61	-1.1%	-4.0%	-3.6%	0.04	8.98%	2.9%	6,557,120	6,875,162
8861	1.14	1.25	1.09	0.99	9.6%	-12.8%	-9.2%	0.10	35.03%	22.4%	6,551,199	7,057,268
5606	1.10	1.12	1.06	0.99	1.8%	-5.4%	-6.6%	0.05	14.36%	8.4%	5,999,046	6,462,780
8018	2.19	2.31	2.25	2.07	5.5%	-2.6%	-8.0%	0.05	16.88%	13.5%	5,946,720	8,494,137
5190	2.50	2.49	2.21	2.02	-0.4%	-11.2%	-8.6%	0.10	21.29%	10.8%	5,741,445	5,541,024
7380	4.26	4.45	4.64	4.73	4.5%	4.3%	1.9%	0.05	11.03%	2.5%	5,558,804	5,518,192
8033	1.51	1.55	1.41	1.35	2.6%	-9.0%	-4.3%	0.06	16.68%	11.7%	5,377,406	3,894,247
8603	0.06	0.07	0.06	0.06	16.7%	-14.3%	0.0%	0.08	33.33%	31.0%	5,108,245	6,279,274
9014	2.43	2.27	2.11	1.89	-6.6%	-7.0%	-10.4%	0.11	25.99%	3.8%	5,017,901	5,202,271
9012	0.77	0.71	0.65	0.56	-7.8%	-8.5%	-13.8%	0.13	33.09%	6.1%	5,004,655	7,342,690
4484	2.47	2.65	2.41	2.27	7.3%	-9.1%	-5.8%	0.06	23.80%	16.3%	4,926,480	4,569,838
3076	3.00	2.99	2.71	2.68	-0.3%	-9.4%	-1.1%	0.06	10.94%	9.0%	4,813,108	4,305,984
5183	2.65	2.59	2.46	2.27	-2.3%	-5.0%	-7.7%	0.07	15.69%	5.5%	4,768,112	4,596,895
8871	0.06	0.06	0.06	0.05	0.0%	0.0%	-16.7%	0.09	16.67%	16.7%	4,499,294	12,862,738
9052	1.71	1.66	1.51	1.42	-2.9%	-9.0%	-6.0%	0.08	18.91%	6.1%	4,445,310	3,779,135
6504	2.29	2.25	2.04	1.86	-1.7%	-9.3%	-8.8%	0.09	21.06%	7.6%	4,443,474	4,783,847
8045	0.54	0.52	0.47	0.47	-3.7%	-9.6%	0.0%	0.07	13.68%	9.6%	4,386,759	4,489,217
9015	2.66	2.73	2.62	2.50	2.6%	-4.0%	-4.6%	0.04	11.66%	7.2%	4,074,551	4,208,490
3632	2.80	2.81	2.57	2.37	0.4%	-8.5%	-7.8%	0.08	17.41%	8.9%	4,045,673	3,926,462
5537	3.83	3.66	3.19	2.85	-4.4%	-12.8%	-10.7%	0.13	30.41%	8.4%	3,929,936	3,998,894
3681	0.73	0.72	0.62	0.57	-1.4%	-13.9%	-8.1%	0.12	24.76%	12.5%	3,769,972	3,750,347
4511	0.41	0.40	0.36	0.32	-2.4%	-10.0%	-11.1%	0.11	25.20%	8.7%	3,726,074	3,834,469
8869	0.89	0.89	0.83	0.75	0.0%	-6.7%	-9.6%	0.08	17.03%	9.6%	3,677,992	3,621,608
8008	0.88	0.91	0.85	0.81	3.4%	-6.6%	-4.7%	0.05	15.41%	10.0%	3,566,573	3,170,015
7720	2.53	2.71	2.50	2.45	7.1%	-7.7%	-2.0%	0.04	17.72%	14.9%	3,541,571	4,691,702
8748	0.49	0.51	0.48	0.45	4.1%	-5.9%	-6.2%	0.05	17.09%	10.3%	3,521,051	3,592,633
5191	0.66	0.69	0.70	0.69	4.5%	1.4%	-1.4%	0.03	7.58%	6.0%	3,490,700	3,746,475
4611	0.98	1.07	1.02	0.93	9.2%	-4.7%	-8.8%	0.06	24.37%	18.0%	3,488,815	3,482,932
7600	3.04	3.14	3.07	2.87	3.3%	-2.2%	-6.5%	0.04	12.47%	9.8%	3,255,420	3,124,626
5403	4.98	4.92	4.49	3.78	-1.2%	-8.7%	-15.8%	0.12	27.45%	14.6%	3,140,322	2,995,282
8232	5.00	5.00	4.72	4.51	0.0%	-5.6%	-4.4%	0.05	10.30%	5.6%	3,016,851	3,513,619
8831	1.14	1.14	0.99	0.91	0.0%	-13.2%	-8.1%	0.11	22.30%	13.2%	2,924,685	3,335,599
3724	3.20	3.19	3.13	3.14	-0.3%	-1.9%	0.3%	0.01	2.53%	2.2%	2,898,425	2,999,204
8006	1.58	1.60	1.53	1.38	1.3%	-4.4%	-9.8%	0.07	16.06%	11.1%	2,861,573	2,982,817
5221	3.94	4.15	3.79	3.53	5.3%	-8.7%	-6.9%	0.07	22.32%	14.0%	2,861,068	3,067,403
9101	3.13	3.36	2.93	2.65	7.3%	-12.8%	-9.6%	0.10	32.66%	20.1%	2,785,563	2,519,125
7610	0.39	0.41	0.39	0.36	5.1%	-4.9%	-7.7%	0.05	18.74%	12.8%	2,768,101	3,299,905
8010	1.53	1.60	1.60	1.54	4.6%	0.0%	-3.8%	0.02	8.50%	8.3%	2,726,836	2,906,623
9102	2.50	2.48	2.26	2.19	-0.8%	-8.9%	-3.1%	0.07	13.14%	8.1%	2,575,602	2,729,506
6217	3.40	3.15	2.73	2.70	-7.4%	-13.3%	-1.1%	0.11	23.00%	12.2%	2,572,315	2,876,023
8046	2.06	2.09	2.04	1.97	1.5%	-2.4%	-3.4%	0.02	7.45%	4.9%	2,481,465	2,520,586

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost | Absolute | Swing Max - Min | Payroll (100's) | |
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
4299	2.07	1.96	1.90	1.80	-5.3%	-3.1%	-5.3%	0.06	14.25%	2.3%	2,390,245	2,145,872
9063	0.69	0.76	0.68	0.63	10.1%	-10.5%	-7.4%	0.08	30.69%	20.7%	2,349,934	2,101,944
4825	0.72	0.72	0.67	0.66	0.0%	-6.9%	-1.5%	0.05	8.54%	6.9%	2,277,590	2,252,798
5645	9.19	8.95	8.40	7.50	-2.6%	-6.1%	-10.7%	0.09	20.59%	8.1%	2,270,483	2,435,371
7403	3.88	4.26	3.56	3.21	9.8%	-16.4%	-9.8%	0.12	40.40%	26.2%	2,215,593	1,986,461
8387	2.55	2.48	2.16	2.11	-2.7%	-12.9%	-2.3%	0.10	18.69%	10.6%	2,153,324	2,156,148
8058	2.33	2.49	2.33	2.18	6.9%	-6.4%	-6.4%	0.05	21.06%	13.3%	2,131,443	2,212,546
2089	3.17	3.13	2.77	2.36	-1.3%	-11.5%	-14.8%	0.13	29.62%	13.5%	2,115,020	2,290,617
8107	2.35	2.32	2.14	2.15	-1.3%	-7.8%	0.5%	0.05	9.64%	8.2%	2,091,839	2,111,640
8393	1.24	1.30	1.30	1.20	4.8%	0.0%	-7.7%	0.04	12.90%	12.5%	2,050,468	2,181,665
5474	4.73	4.75	4.51	4.27	0.4%	-5.1%	-5.3%	0.05	11.11%	5.7%	1,992,460	2,044,473
2095	3.23	3.42	3.18	2.86	5.9%	-7.0%	-10.1%	0.07	24.72%	15.9%	1,985,603	2,401,710
5445	4.38	3.97	3.43	3.13	-9.4%	-13.6%	-8.7%	0.15	35.10%	4.9%	1,959,482	1,812,399
4829	1.07	1.11	0.97	0.93	3.7%	-12.6%	-4.1%	0.08	21.64%	16.4%	1,958,319	1,789,882
8061	1.61	1.55	1.45	1.31	-3.7%	-6.5%	-9.7%	0.09	21.08%	5.9%	1,931,102	2,097,889
5506	4.68	4.62	4.29	3.80	-1.3%	-7.1%	-11.4%	0.09	20.91%	10.1%	1,930,244	2,048,015
3179	2.01	2.08	1.84	1.65	3.5%	-11.5%	-10.3%	0.10	27.34%	15.0%	1,880,886	1,793,333
3643	2.41	2.68	2.75	2.61	11.2%	2.6%	-5.1%	0.06	19.92%	16.3%	1,849,507	1,493,665
4828	1.82	1.94	1.79	1.77	6.6%	-7.7%	-1.1%	0.04	16.12%	14.3%	1,799,815	1,755,844
8044	2.26	2.20	1.88	1.76	-2.7%	-14.5%	-6.4%	0.12	25.09%	11.9%	1,760,679	1,599,677
8824	1.88	1.91	1.67	1.60	1.6%	-12.6%	-4.2%	0.09	19.16%	14.2%	1,735,387	5,528,872
9044	0.88	0.90	0.83	0.81	2.3%	-7.8%	-2.4%	0.05	12.88%	10.1%	1,670,288	1,878,412
9586	0.48	0.48	0.43	0.42	0.0%	-10.4%	-2.3%	0.07	12.98%	10.4%	1,669,015	1,515,979
8292	3.42	3.52	3.23	3.01	2.9%	-8.2%	-6.8%	0.07	18.99%	11.2%	1,668,513	1,727,961
9403	6.79	6.87	6.13	5.70	1.2%	-10.8%	-7.0%	0.09	19.94%	11.9%	1,568,871	1,645,768
3647	2.49	2.76	2.62	2.56	10.8%	-5.1%	-2.3%	0.04	19.13%	15.9%	1,521,269	1,323,832
8826	1.74	1.87	1.76	1.55	7.5%	-5.9%	-11.9%	0.08	27.37%	19.4%	1,490,128	3,196,172
5213	5.39	4.86	4.65	4.20	-9.8%	-4.3%	-9.7%	0.10	25.67%	5.5%	1,481,553	1,546,965
3685	1.16	1.09	0.96	0.85	-6.0%	-11.9%	-11.5%	0.14	32.28%	5.9%	1,443,653	1,501,904
2883	2.83	2.74	2.46	2.25	-3.2%	-10.2%	-8.5%	0.10	23.43%	7.0%	1,417,903	1,508,719
9060	1.06	1.12	1.10	1.10	5.7%	-1.8%	0.0%	0.02	7.55%	7.4%	1,390,577	1,380,765
5437	4.04	4.45	4.01	3.88	10.1%	-9.9%	-3.2%	0.06	24.96%	20.0%	1,381,071	1,408,264
3113	1.76	1.64	1.59	1.55	-6.8%	-3.0%	-2.5%	0.06	12.84%	4.3%	1,380,209	1,287,184
4771	2.52	2.52	2.46	2.36	0.0%	-2.4%	-4.1%	0.03	6.54%	4.1%	1,368,889	970,660
8039	1.11	1.19	1.20	1.22	7.2%	0.8%	1.7%	0.04	9.91%	6.4%	1,345,124	894,383
7710	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	1,319,835	1,432,345
8013	0.32	0.34	0.32	0.30	6.3%	-5.9%	-6.3%	0.05	19.53%	12.5%	1,318,783	1,254,068
5022	5.46	5.66	5.65	5.15	3.7%	-0.2%	-8.8%	0.04	13.04%	12.5%	1,305,556	1,312,141
8227	2.85	2.90	2.81	2.80	1.8%	-3.1%	-0.4%	0.02	5.29%	4.9%	1,295,461	1,392,677
7705	3.76	3.79	3.29	3.17	0.8%	-13.2%	-3.6%	0.09	18.26%	14.0%	1,291,604	1,321,150
4410	2.88	3.06	2.85	2.75	6.3%	-6.9%	-3.5%	0.04	17.53%	13.1%	1,286,783	1,226,931
7382	4.07	4.14	4.08	4.23	1.7%	-1.4%	3.7%	0.02	6.99%	5.1%	1,232,614	1,026,685
8720	1.04	1.02	0.97	0.85	-1.9%	-4.9%	-12.4%	0.09	20.15%	10.4%	1,180,546	1,154,838
4244	2.32	2.48	2.39	2.25	6.9%	-3.6%	-5.9%	0.04	17.26%	12.8%	1,146,573	1,160,579
4459	2.40	2.39	2.14	1.93	-0.4%	-10.5%	-9.8%	0.10	21.81%	10.0%	1,140,268	1,039,247
8215	3.50	3.71	3.28	2.86	6.0%	-11.6%	-12.8%	0.11	33.43%	18.8%	1,091,238	1,194,818
5535	5.36	5.52	4.99	4.87	3.0%	-9.6%	-2.4%	0.06	15.59%	12.6%	1,060,440	1,077,194
2501	2.45	2.53	2.21	2.01	3.3%	-12.6%	-9.0%	0.10	26.85%	15.9%	1,046,516	1,096,740
9058	1.33	1.39	1.32	1.27	4.5%	-5.0%	-3.8%	0.04	13.93%	9.5%	1,043,932	664,820
2585	3.08	2.94	2.77	2.73	-4.5%	-5.8%	-1.4%	0.06	12.19%	4.3%	1,032,088	992,540
9154	1.47	1.63	1.42	1.42	10.9%	-12.9%	0.0%	0.07	25.17%	23.8%	1,027,988	572,167
2121	1.18	1.26	1.15	0.98	6.8%	-8.7%	-14.8%	0.10	33.26%	21.6%	1,024,064	959,779
7538	5.13	5.10	4.08	3.24	-0.6%	-20.0%	-20.6%	0.21	45.55%	20.0%	1,021,858	1,430,817
7605	1.66	1.66	1.54	1.53	0.0%	-7.2%	-0.6%	0.05	7.93%	7.2%	1,018,954	1,012,503
3400	4.20	4.31	3.98	3.56	2.6%	-7.7%	-10.6%	0.08	22.13%	13.2%	1,011,958	1,028,644
9040	3.29	3.38	3.07	3.18	2.7%	-9.2%	3.6%	0.04	16.18%	12.8%	1,003,281	944,105
7520	2.78	2.55	2.42	2.24	-8.3%	-5.1%	-7.4%	0.09	22.26%	3.2%	1,002,872	1,064,791
3030	4.32	4.48	4.28	4.08	3.7%	-4.5%	-4.7%	0.04	13.40%	8.4%	1,001,745	1,072,782
4720	1.93	2.05	1.99	1.99	6.2%	-2.9%	0.0%	0.02	9.33%	9.1%	1,000,273	983,944

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
3507	2.57	2.59	2.34	2.25	0.8%	-9.7%	-3.8%	0.07	14.76%	10.4%	990,733	949,183
1164	4.39	4.25	3.71	3.86	-3.2%	-12.7%	4.0%	0.08	21.00%	16.7%	979,574	934,322
6834	3.09	2.62	2.18	1.86	-15.2%	-16.8%	-14.7%	0.22	54.31%	2.1%	975,909	883,085
1624	2.90	2.46	2.45	2.37	-15.2%	-0.4%	-3.3%	0.09	19.42%	14.8%	972,033	1,001,698
2070	3.91	3.86	3.53	3.56	-1.3%	-8.5%	0.8%	0.05	10.87%	9.4%	958,478	1,082,288
3629	1.51	1.48	1.39	1.33	-2.0%	-6.1%	-4.3%	0.06	12.86%	4.1%	957,161	933,923
3824	4.04	3.91	3.11	2.98	-3.2%	-20.5%	-4.2%	0.15	29.53%	17.2%	938,410	924,217
9110	2.62	2.52	2.37	2.33	-3.8%	-6.0%	-1.7%	0.05	11.85%	4.3%	925,774	966,090
0083	4.34	4.25	3.86	3.72	-2.1%	-9.2%	-3.6%	0.07	15.48%	7.1%	909,983	962,428
5551	13.67	14.25	11.90	10.76	4.2%	-16.5%	-9.6%	0.13	33.07%	20.7%	905,526	894,488
9084	1.12	1.16	1.08	1.00	3.6%	-6.9%	-7.4%	0.06	18.92%	11.0%	905,006	760,317
1701	3.08	2.94	2.72	2.42	-4.5%	-7.5%	-11.0%	0.10	24.76%	6.5%	897,825	835,154
0106	7.12	6.74	5.92	5.48	-5.3%	-12.2%	-7.4%	0.12	26.93%	6.8%	893,090	933,079
8116	1.97	1.99	2.00	1.91	1.0%	0.5%	-4.5%	0.02	6.09%	5.5%	857,253	967,000
8293	7.18	7.09	6.01	5.30	-1.3%	-15.2%	-11.8%	0.14	30.46%	14.0%	844,988	766,373
8350	5.32	5.23	4.65	4.65	-1.7%	-11.1%	0.0%	0.07	12.97%	11.1%	833,278	863,463
7539	1.69	1.62	1.53	1.35	-4.1%	-5.6%	-11.8%	0.10	22.86%	7.6%	797,508	719,262
3612	1.97	1.96	1.84	1.67	-0.5%	-6.1%	-9.2%	0.08	16.52%	8.7%	795,333	832,238
2003	3.52	3.65	3.28	3.18	3.7%	-10.1%	-3.0%	0.06	17.69%	13.8%	767,071	804,822
0042	5.32	5.69	5.33	4.82	7.0%	-6.3%	-9.6%	0.07	24.60%	16.5%	744,630	878,597
2014	4.52	4.62	4.28	4.09	2.2%	-7.4%	-4.4%	0.05	14.61%	9.6%	720,216	740,233
2157	5.97	5.32	4.31	3.66	-10.9%	-19.0%	-15.1%	0.21	51.84%	8.1%	716,482	911,104
8002	1.62	1.78	1.71	1.61	9.9%	-3.9%	-5.8%	0.05	20.88%	15.7%	715,537	718,024
6325	2.83	2.80	2.65	2.41	-1.1%	-5.4%	-9.1%	0.07	16.12%	8.0%	709,704	778,976
5478	5.05	4.41	3.80	3.38	-12.7%	-13.8%	-11.1%	0.18	42.43%	2.8%	677,384	700,720
6319	3.42	3.30	3.10	2.60	-3.5%	-6.1%	-16.1%	0.12	27.49%	12.6%	668,382	748,762
8111	1.54	1.52	1.50	1.59	-1.3%	-1.3%	6.0%	0.03	8.79%	7.3%	656,942	669,869
4361	0.71	0.67	0.61	0.58	-5.6%	-9.0%	-4.9%	0.09	20.75%	4.0%	655,100	444,102
4452	2.59	2.47	2.27	2.08	-4.6%	-8.1%	-8.4%	0.10	22.57%	3.7%	644,347	718,479
3146	2.22	2.25	1.95	1.87	1.4%	-13.3%	-4.1%	0.09	19.58%	14.7%	637,225	459,759
7231	6.91	6.99	6.50	6.81	1.2%	-7.0%	4.8%	0.03	13.41%	11.8%	635,884	1,046,142
5348	3.73	3.50	3.12	2.93	-6.2%	-10.9%	-6.1%	0.11	24.86%	4.8%	625,804	645,789
7230	6.01	6.30	6.00	5.54	4.8%	-4.8%	-7.7%	0.05	18.24%	12.5%	623,474	829,008
8755	0.31	0.30	0.28	0.26	-3.2%	-6.7%	-7.1%	0.08	17.97%	3.9%	622,808	663,925
4273	2.27	2.34	2.12	1.98	3.1%	-9.4%	-6.6%	0.07	20.22%	12.5%	614,509	635,560
3574	1.72	2.08	2.18	2.01	20.9%	4.8%	-7.8%	0.10	36.63%	28.7%	612,653	623,365
5192	2.19	2.55	2.48	2.34	16.4%	-2.7%	-5.6%	0.07	26.39%	22.1%	593,137	616,632
5188	2.64	2.58	2.32	2.15	-2.3%	-10.1%	-7.3%	0.09	20.83%	7.8%	591,429	547,286
3085	4.41	4.61	4.34	3.88	4.5%	-5.9%	-10.6%	0.07	22.39%	15.1%	583,336	611,927
9062	1.16	1.20	1.08	1.07	3.4%	-10.0%	-0.9%	0.06	14.85%	13.4%	576,198	268,030
3620	3.69	3.64	3.28	2.83	-1.4%	-9.9%	-13.7%	0.12	26.66%	12.4%	574,980	539,308
7405	1.19	1.22	1.08	1.05	2.5%	-11.5%	-2.8%	0.07	17.46%	14.0%	574,861	335,701
9522	3.60	4.35	4.74	5.40	20.8%	9.0%	13.9%	0.17	50.00%	11.9%	573,141	504,065
0037	3.02	2.99	2.85	2.81	-1.0%	-4.7%	-1.4%	0.04	7.21%	3.7%	571,499	637,668
9620	1.01	1.05	1.10	0.99	4.0%	4.8%	-10.0%	0.05	19.80%	14.8%	564,953	585,068
8385	1.68	1.86	1.82	1.79	10.7%	-2.2%	-1.6%	0.04	14.96%	12.9%	561,683	436,958
8370	3.45	3.52	3.46	3.59	2.0%	-1.7%	3.8%	0.02	7.67%	5.5%	561,480	540,593
9402	3.87	4.17	3.98	3.81	7.8%	-4.6%	-4.3%	0.04	17.47%	12.3%	559,803	559,340
9182	1.67	1.75	1.72	1.80	4.8%	-1.7%	4.7%	0.03	11.54%	6.5%	559,244	310,130
4243	2.06	2.21	1.95	1.84	7.3%	-11.8%	-5.6%	0.08	26.67%	19.0%	551,309	557,728
5215	4.87	4.86	4.47	4.27	-0.2%	-8.0%	-4.5%	0.06	13.09%	7.8%	548,591	624,057
6306	4.92	4.53	4.20	3.92	-7.9%	-7.3%	-6.7%	0.10	23.51%	1.3%	538,729	515,558
9519	3.15	3.34	2.99	2.85	6.0%	-10.5%	-4.7%	0.07	22.63%	16.5%	533,075	526,020
8106	4.17	4.56	4.32	3.96	9.4%	-5.3%	-8.3%	0.06	24.70%	17.7%	529,640	510,345
0034	2.41	2.62	2.49	2.37	8.7%	-5.0%	-4.8%	0.04	19.61%	13.7%	492,747	520,378
4558	1.71	1.72	1.55	1.41	0.6%	-9.9%	-9.0%	0.09	20.51%	10.5%	470,601	460,698
9016	2.85	2.83	2.53	2.33	-0.7%	-10.6%	-7.9%	0.10	20.18%	9.9%	470,535	458,023
5160	2.02	1.96	1.64	1.49	-3.0%	-16.3%	-9.1%	0.14	30.74%	13.4%	465,013	460,790
5102	5.20	4.96	4.68	4.41	-4.6%	-5.6%	-5.8%	0.07	16.90%	1.2%	463,515	491,659

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
3634	1.54	1.50	1.40	1.30	-2.6%	-6.7%	-7.1%	0.07	17.25%	4.5%	457,779	390,703
2111	2.06	1.98	1.81	1.78	-3.9%	-8.6%	-1.7%	0.07	14.67%	6.9%	457,455	448,762
2039	2.50	2.68	2.48	2.60	7.2%	-7.5%	4.8%	0.04	20.77%	14.7%	454,806	618,377
9516	2.63	2.35	2.07	1.78	-10.6%	-11.9%	-14.0%	0.17	41.18%	3.4%	452,879	451,829
5057	3.66	4.34	4.27	3.74	18.6%	-1.6%	-12.4%	0.09	35.45%	31.0%	437,744	447,023
4279	2.24	2.33	2.33	2.55	4.0%	0.0%	9.4%	0.06	13.84%	9.4%	424,745	479,102
2731	3.68	3.47	3.01	2.78	-5.7%	-13.3%	-7.6%	0.13	28.87%	7.5%	416,030	384,979
8015	0.73	0.68	0.59	0.53	-6.8%	-13.2%	-10.2%	0.14	33.30%	6.4%	413,865	413,661
4034	6.33	6.28	5.87	5.68	-0.8%	-6.5%	-3.2%	0.05	10.85%	5.7%	410,481	434,157
8047	0.84	0.77	0.68	0.61	-8.3%	-11.7%	-10.3%	0.14	33.45%	3.4%	404,983	2,219,965
8001	1.88	1.95	1.74	1.67	3.7%	-10.8%	-4.0%	0.07	19.52%	14.5%	402,684	357,635
5146	4.38	4.46	3.97	3.43	1.8%	-11.0%	-13.6%	0.12	28.39%	15.4%	397,377	312,011
8021	2.67	2.69	2.28	2.17	0.7%	-15.2%	-4.8%	0.11	21.71%	16.0%	394,848	487,259
1438	12.64	12.78	11.16	8.26	1.1%	-12.7%	-26.0%	0.19	43.53%	27.1%	390,265	356,427
8856	0.30	0.36	0.40	0.39	20.0%	11.1%	-2.5%	0.12	36.67%	22.5%	388,360	338,487
9156	2.10	2.19	2.00	1.69	4.3%	-8.7%	-15.5%	0.11	30.90%	19.8%	383,505	266,975
7515	0.99	0.95	0.86	0.79	-4.0%	-9.5%	-8.1%	0.10	23.17%	5.4%	376,160	331,556
5462	4.99	4.67	3.88	3.54	-6.4%	-16.9%	-8.8%	0.16	35.32%	10.5%	372,881	325,907
3227	2.89	2.83	2.75	2.49	-2.1%	-2.8%	-9.5%	0.06	14.89%	7.4%	371,275	242,741
3028	3.60	3.71	3.40	3.24	3.1%	-8.4%	-4.7%	0.06	16.92%	11.4%	366,315	277,608
8800	1.23	1.21	1.08	1.11	-1.6%	-10.7%	2.8%	0.06	15.67%	13.5%	362,815	415,793
8728	0.37	0.41	0.42	0.40	10.8%	2.4%	-4.8%	0.05	18.92%	15.6%	359,941	488,187
7390	4.84	4.54	4.21	4.04	-6.2%	-7.3%	-4.0%	0.08	18.52%	3.2%	357,101	342,563
3257	2.47	2.48	2.17	2.01	0.4%	-12.5%	-7.4%	0.10	21.28%	12.9%	354,738	288,494
7421	0.55	0.58	0.56	0.49	5.5%	-3.4%	-12.5%	0.07	22.73%	18.0%	353,210	323,447
8392	2.12	2.10	1.82	1.67	-0.9%	-13.3%	-8.2%	0.11	23.83%	12.4%	351,868	212,424
7580	2.23	2.50	2.17	2.13	12.1%	-13.2%	-1.8%	0.07	29.25%	25.3%	345,479	355,293
1642	2.43	2.60	2.61	2.69	7.0%	0.4%	3.1%	0.04	10.70%	6.6%	337,376	281,035
8265	4.13	4.13	3.73	3.60	0.0%	-9.7%	-3.5%	0.07	13.51%	9.7%	334,039	311,433
2802	4.92	4.88	4.57	4.30	-0.8%	-6.4%	-5.9%	0.06	13.55%	5.5%	330,124	385,562
3300	3.93	4.28	4.46	4.20	8.9%	4.2%	-5.8%	0.05	20.10%	14.7%	329,974	297,560
3220	2.15	2.19	2.00	1.79	1.9%	-8.7%	-10.5%	0.09	22.32%	12.4%	328,718	315,839
4114	3.11	3.11	2.73	2.40	0.0%	-12.2%	-12.1%	0.12	25.78%	12.2%	327,416	321,468
2660	2.70	2.83	2.53	2.13	4.8%	-10.6%	-15.8%	0.12	34.25%	20.6%	326,626	275,670
9033	1.73	1.71	1.59	1.58	-1.2%	-7.0%	-0.6%	0.05	8.94%	6.4%	324,168	300,312
8032	1.70	1.75	1.66	1.50	2.9%	-5.1%	-9.6%	0.07	18.67%	12.6%	321,701	338,331
4583	4.08	4.43	4.22	4.05	8.6%	-4.7%	-4.0%	0.04	18.31%	13.3%	320,212	350,086
4692	0.82	0.86	0.78	0.73	4.9%	-9.3%	-6.4%	0.07	21.98%	14.2%	319,864	299,453
9061	1.30	1.25	1.09	1.01	-3.8%	-12.8%	-7.3%	0.12	25.74%	9.0%	316,473	281,170
7425	2.02	1.82	1.49	1.28	-9.9%	-18.1%	-14.1%	0.20	48.13%	8.2%	308,013	317,369
3881	3.69	3.57	3.24	3.00	-3.3%	-9.2%	-7.4%	0.09	21.15%	6.0%	303,923	245,650
1925	3.25	3.35	3.06	2.62	3.1%	-8.7%	-14.4%	0.11	28.10%	17.5%	302,474	323,793
3040	4.84	4.76	4.23	3.84	-1.7%	-11.1%	-9.2%	0.11	23.39%	9.5%	301,783	300,606
2759	6.08	5.91	5.23	4.69	-2.8%	-11.5%	-10.3%	0.12	26.46%	8.7%	299,454	328,545
7225	6.02	7.28	7.68	7.12	20.9%	5.5%	-7.3%	0.10	36.88%	28.2%	291,900	308,282
8353	3.21	3.44	3.24	3.09	7.2%	-5.8%	-4.6%	0.04	18.65%	13.0%	291,699	294,350
8721	0.25	0.26	0.25	0.23	4.0%	-3.8%	-8.0%	0.05	16.64%	12.0%	288,679	344,332
7855	3.10	3.17	2.84	2.64	2.3%	-10.4%	-7.0%	0.08	20.85%	12.7%	284,317	290,313
2016	2.88	2.84	2.55	2.31	-1.4%	-10.2%	-9.4%	0.10	22.26%	8.8%	283,276	304,376
4635	2.94	2.77	2.39	2.06	-5.8%	-13.7%	-13.8%	0.16	36.90%	8.0%	282,452	359,482
8304	4.03	4.26	4.16	4.09	5.7%	-2.3%	-1.7%	0.02	10.01%	8.1%	273,760	259,551
7232	6.86	7.53	6.87	6.73	9.8%	-8.8%	-2.0%	0.05	21.82%	18.5%	271,098	257,379
6233	1.89	2.07	2.03	1.77	9.5%	-1.9%	-12.8%	0.07	25.94%	22.3%	268,206	197,104
3241	2.74	2.60	2.32	2.28	-5.1%	-10.8%	-1.7%	0.09	18.44%	9.0%	267,055	226,759
3188	2.16	2.19	2.00	1.96	1.4%	-8.7%	-2.0%	0.06	12.39%	10.1%	267,017	283,281
8291	2.89	2.99	2.80	2.52	3.5%	-6.4%	-10.0%	0.07	21.04%	13.5%	264,787	290,126
3821	4.46	4.57	4.16	4.12	2.5%	-9.0%	-1.0%	0.05	12.73%	11.4%	261,545	260,604
9501	2.84	2.99	2.78	2.54	5.3%	-7.0%	-8.6%	0.07	22.40%	13.9%	260,438	241,767
7431	0.99	1.04	0.89	0.78	5.1%	-14.4%	-12.4%	0.12	35.06%	19.5%	252,254	236,493

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

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
7360	3.66	3.73	3.34	3.31	1.9%	-10.5%	-0.9%	0.06	13.58%	12.4%	251,108	313,839
3807	2.02	2.28	2.05	1.75	12.9%	-10.1%	-14.6%	0.11	42.44%	27.5%	249,963	208,071
8072	0.51	0.51	0.43	0.44	0.0%	-15.7%	2.3%	0.09	18.38%	18.0%	248,979	199,248
1472	2.68	2.74	2.80	2.79	2.2%	2.2%	-0.4%	0.02	4.85%	2.6%	248,694	324,789
4557	2.00	2.23	2.22	2.23	11.5%	-0.4%	0.5%	0.05	12.50%	11.9%	247,704	225,359
8799	0.35	0.36	0.36	0.36	2.9%	0.0%	0.0%	0.01	2.86%	2.9%	245,064	265,005
3180	2.64	2.65	2.58	2.69	0.4%	-2.6%	4.3%	0.02	7.42%	6.9%	237,797	213,254
8602	0.96	1.11	1.00	1.05	15.6%	-9.9%	5.0%	0.06	33.44%	25.5%	236,449	263,990
3808	3.50	3.59	3.39	3.19	2.6%	-5.6%	-5.9%	0.05	14.67%	8.5%	236,323	304,545
9093	1.23	1.16	1.02	0.91	-5.7%	-12.1%	-10.8%	0.13	31.22%	6.4%	235,251	205,848
3372	3.13	2.99	2.66	2.33	-4.5%	-11.0%	-12.4%	0.13	30.39%	7.9%	230,448	201,553
8102	1.92	2.01	1.75	1.58	4.7%	-12.9%	-9.7%	0.10	29.71%	17.6%	229,081	258,949
3365	3.31	3.28	3.19	3.04	-0.9%	-2.7%	-4.7%	0.04	8.55%	3.8%	227,039	257,082
8264	4.52	4.43	3.99	3.72	-2.0%	-9.9%	-6.8%	0.09	19.71%	7.9%	226,395	219,498
3303	2.01	2.04	1.85	1.98	1.5%	-9.3%	7.0%	0.04	18.74%	16.3%	221,374	190,067
5222	6.74	6.70	6.23	5.27	-0.6%	-7.0%	-15.4%	0.11	24.24%	14.8%	220,956	292,086
0917	3.39	3.31	3.24	3.09	-2.4%	-2.1%	-4.6%	0.04	9.36%	2.5%	220,769	197,392
6400	5.06	4.94	4.65	4.28	-2.4%	-5.9%	-8.0%	0.07	17.01%	5.6%	217,867	234,642
3726	3.18	3.25	3.17	2.91	2.2%	-2.5%	-8.2%	0.05	13.31%	10.4%	214,053	240,909
2002	2.91	3.08	3.02	3.03	5.8%	-1.9%	0.3%	0.02	8.26%	7.8%	211,928	300,202
1699	2.56	2.50	2.21	2.27	-2.3%	-11.6%	2.7%	0.07	17.32%	14.3%	211,533	239,970
4703	1.91	1.87	1.76	1.60	-2.1%	-5.9%	-9.1%	0.08	17.93%	7.0%	211,338	205,392
5507	3.20	3.28	3.14	2.83	2.5%	-4.3%	-9.9%	0.06	17.43%	12.4%	211,200	283,023
9410	2.63	2.71	2.60	2.55	3.0%	-4.1%	-1.9%	0.03	9.29%	7.1%	208,993	259,999
2881	2.93	2.78	2.60	2.44	-5.1%	-6.5%	-6.2%	0.08	18.81%	1.4%	207,616	156,859
9180	3.85	3.87	3.69	3.68	0.5%	-4.7%	-0.3%	0.03	5.48%	5.2%	207,101	152,424
4902	2.39	2.34	2.15	1.82	-2.1%	-8.1%	-15.3%	0.12	27.32%	13.3%	202,582	170,829
3803	2.00	2.28	2.18	1.94	14.0%	-4.4%	-11.0%	0.07	32.10%	25.0%	197,045	135,189
4693	0.82	0.92	0.92	0.98	12.2%	0.0%	6.5%	0.07	19.51%	12.2%	196,966	151,405
4283	1.38	1.28	1.20	1.24	-7.2%	-6.3%	3.3%	0.06	17.75%	10.6%	196,172	234,829
4304	5.73	5.07	4.40	4.10	-11.5%	-13.2%	-6.8%	0.15	34.86%	6.4%	192,952	182,347
8034	1.92	2.01	1.85	1.72	4.7%	-8.0%	-7.0%	0.07	20.96%	12.6%	192,291	200,704
2589	1.88	1.96	1.89	1.79	4.3%	-3.6%	-5.3%	0.04	13.69%	9.5%	191,798	145,473
2130	1.68	1.72	1.60	1.68	2.4%	-7.0%	5.0%	0.03	15.00%	12.0%	190,793	168,190
0005	2.84	2.90	2.54	2.35	2.1%	-12.4%	-7.5%	0.10	23.38%	14.5%	190,470	186,759
9521	3.29	3.45	3.12	3.05	4.9%	-9.6%	-2.2%	0.06	17.47%	14.4%	190,221	212,176
8031	1.98	2.01	1.89	1.72	1.5%	-6.0%	-9.0%	0.07	17.25%	10.5%	183,634	202,424
4149	0.82	0.77	0.71	0.69	-6.1%	-7.8%	-2.8%	0.08	17.59%	5.0%	181,645	145,962
1803	7.16	7.24	6.98	6.39	1.1%	-3.6%	-8.5%	0.06	13.60%	9.6%	178,866	195,002
9220	3.45	3.53	3.33	3.39	2.3%	-5.7%	1.8%	0.02	10.06%	8.0%	177,762	210,246
9534	4.02	3.99	3.74	3.38	-0.7%	-6.3%	-9.6%	0.08	17.36%	8.9%	174,374	197,800
5479	6.14	6.14	5.81	5.50	0.0%	-5.4%	-5.3%	0.05	11.00%	5.4%	174,079	184,103
0035	2.07	2.03	1.79	1.67	-1.9%	-11.8%	-6.7%	0.10	21.62%	9.9%	173,701	184,533
0050	4.48	4.55	4.33	4.42	1.6%	-4.8%	2.1%	0.02	8.69%	6.9%	173,355	183,812
1430	5.40	5.22	4.95	4.49	-3.3%	-5.2%	-9.3%	0.08	18.78%	6.0%	172,793	166,729
9554	7.50	7.40	6.64	5.48	-1.3%	-10.3%	-17.5%	0.14	31.26%	16.1%	171,233	153,037
7370	4.12	4.02	3.62	3.52	-2.4%	-10.0%	-2.8%	0.08	15.73%	7.5%	167,131	145,790
6836	3.02	3.09	2.80	2.44	2.3%	-9.4%	-12.9%	0.10	26.31%	15.2%	163,191	169,738
4130	3.09	3.03	2.78	2.70	-1.9%	-8.3%	-2.9%	0.07	13.53%	6.3%	161,935	159,111
1463	9.01	8.77	7.81	7.56	-2.7%	-10.9%	-3.2%	0.09	17.55%	8.3%	160,651	166,427
6825	2.74	2.58	2.07	1.66	-5.8%	-19.8%	-19.8%	0.22	51.87%	14.0%	155,418	192,902
5223	5.27	4.97	4.08	3.29	-5.7%	-17.9%	-19.4%	0.20	48.75%	13.7%	150,264	190,966
4018	4.95	5.34	5.11	4.77	7.9%	-4.3%	-6.7%	0.05	20.01%	14.5%	148,705	150,780
5951	0.35	0.39	0.40	0.44	11.4%	2.6%	10.0%	0.09	25.71%	8.9%	147,966	133,679
7711	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	147,943	152,217
7502	2.47	2.07	1.50	1.32	-16.2%	-27.5%	-12.0%	0.29	65.97%	15.5%	146,945	134,735
6204	8.43	7.30	6.07	5.64	-13.4%	-16.8%	-7.1%	0.18	41.90%	9.8%	146,915	143,441
4251	3.28	3.41	3.41	3.43	4.0%	0.0%	0.6%	0.02	4.57%	4.0%	143,877	131,008
3022	3.44	3.28	2.85	2.71	-4.7%	-13.1%	-4.9%	0.11	24.19%	8.5%	143,794	139,833

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
4000	4.50	3.99	3.50	3.29	-11.3%	-12.3%	-6.0%	0.14	32.51%	6.3%	141,983	153,404
8288	6.89	6.96	6.16	5.77	1.0%	-11.5%	-6.3%	0.09	19.76%	12.5%	141,938	150,729
2388	1.52	1.55	1.37	1.27	2.0%	-11.6%	-7.3%	0.09	22.12%	13.6%	140,447	114,273
4686	2.41	2.16	1.89	1.65	-10.4%	-12.5%	-12.7%	0.16	39.94%	2.3%	139,568	131,612
3638	1.88	2.18	2.15	2.07	16.0%	-1.4%	-3.7%	0.07	21.93%	19.7%	139,419	147,153
3064	3.32	3.45	3.35	3.05	3.9%	-2.9%	-9.0%	0.05	16.50%	12.9%	136,188	140,796
2143	2.17	2.31	2.17	1.92	6.5%	-6.1%	-11.5%	0.08	25.91%	18.0%	136,066	148,360
5040	11.04	9.71	8.20	7.31	-12.0%	-15.6%	-10.9%	0.18	43.52%	4.7%	131,423	103,514
3270	3.65	3.62	3.23	2.86	-0.8%	-10.8%	-11.5%	0.11	24.48%	10.6%	130,894	144,550
7590	2.59	2.62	2.47	2.45	1.2%	-5.7%	-0.8%	0.03	7.82%	6.9%	130,649	150,130
8235	3.54	3.58	3.22	3.20	1.1%	-10.1%	-0.6%	0.06	11.99%	11.2%	130,256	133,515
6251	3.06	2.90	2.73	2.74	-5.2%	-5.9%	0.4%	0.05	11.81%	6.2%	130,152	107,574
1924	3.58	3.32	2.72	2.45	-7.3%	-18.1%	-9.9%	0.17	39.22%	10.8%	123,910	108,317
3826	1.00	1.07	0.91	0.82	7.0%	-15.0%	-9.9%	0.11	35.16%	22.0%	117,818	102,218
2021	2.06	2.49	2.57	2.49	20.9%	3.2%	-3.1%	0.10	28.64%	24.0%	114,120	111,839
3548	1.43	1.48	1.40	1.39	3.5%	-5.4%	-0.7%	0.03	9.87%	8.9%	113,526	89,062
3334	1.80	1.79	1.64	1.58	-0.6%	-8.4%	-3.7%	0.06	12.97%	7.8%	111,013	50,339
3145	2.26	2.33	1.99	1.82	3.1%	-14.6%	-8.5%	0.11	28.23%	17.7%	108,471	102,068
6229	3.91	4.14	4.13	3.80	5.9%	-0.2%	-8.0%	0.04	14.62%	13.9%	108,062	138,139
2305	2.26	2.18	2.04	1.88	-3.5%	-6.4%	-7.8%	0.08	18.83%	4.3%	107,515	148,389
4109	0.55	0.57	0.52	0.53	3.6%	-8.8%	1.9%	0.04	14.90%	12.4%	103,951	99,043
9179	17.37	17.95	16.04	14.97	3.3%	-10.6%	-6.7%	0.08	21.96%	14.0%	103,792	85,531
3581	1.22	1.27	1.13	1.11	4.1%	-11.0%	-1.8%	0.06	17.62%	15.1%	102,563	90,969
7422	1.73	1.52	1.23	1.09	-12.1%	-19.1%	-11.4%	0.21	48.73%	7.7%	101,431	156,203
9505	3.98	3.87	3.24	2.76	-2.8%	-16.3%	-14.8%	0.16	37.20%	13.5%	101,180	102,256
4470	2.17	2.15	2.04	2.01	-0.9%	-5.1%	-1.5%	0.04	7.65%	4.2%	100,135	110,818
3081	3.95	4.27	3.84	3.33	8.1%	-10.1%	-13.3%	0.10	34.79%	21.4%	94,109	78,840
4101	2.22	2.21	1.95	1.84	-0.5%	-11.8%	-5.6%	0.09	18.60%	11.3%	93,956	83,836
5610	4.25	3.68	3.63	3.41	-13.4%	-1.4%	-6.1%	0.10	21.92%	12.1%	93,798	121,891
2710	12.46	12.62	11.52	10.76	1.3%	-8.7%	-6.6%	0.07	17.38%	10.0%	92,704	107,093
9178	10.14	10.32	9.48	8.62	1.8%	-8.1%	-9.1%	0.08	20.04%	10.8%	92,050	102,871
5020	4.23	4.07	3.54	3.23	-3.8%	-13.0%	-8.8%	0.12	27.57%	9.2%	89,875	86,296
3336	2.63	2.72	2.34	2.18	3.4%	-14.0%	-6.8%	0.10	25.93%	17.4%	88,819	92,327
2288	3.55	3.84	3.65	3.46	8.2%	-4.9%	-5.2%	0.04	19.43%	13.4%	88,279	81,028
4239	1.90	2.01	1.85	1.77	5.8%	-8.0%	-4.3%	0.05	19.15%	13.7%	87,833	73,510
3648	1.46	1.55	1.39	1.20	6.2%	-10.3%	-13.7%	0.11	33.13%	19.8%	87,308	94,866
3635	2.10	2.08	1.79	1.59	-1.0%	-13.9%	-11.2%	0.13	27.88%	13.0%	86,984	78,280
5059	24.30	23.46	18.39	16.77	-3.5%	-21.6%	-8.8%	0.18	36.90%	18.2%	86,943	55,954
8500	4.60	4.61	4.30	4.11	0.2%	-6.7%	-4.4%	0.06	11.68%	6.9%	85,899	78,872
2131	2.22	2.34	2.15	2.13	5.4%	-8.1%	-0.9%	0.04	15.02%	13.5%	85,703	93,650
4741	2.22	2.31	2.17	2.23	4.1%	-6.1%	2.8%	0.03	13.41%	10.1%	85,022	112,711
5473	6.81	6.85	6.35	5.97	0.6%	-7.3%	-6.0%	0.06	14.39%	7.9%	84,887	122,166
4717	2.05	2.11	1.92	1.94	2.9%	-9.0%	1.0%	0.05	13.36%	11.9%	83,833	85,080
4307	1.68	1.79	1.74	1.73	6.5%	-2.8%	-0.6%	0.03	10.15%	9.3%	82,962	78,755
3169	2.22	2.48	2.17	1.88	11.7%	-12.5%	-13.4%	0.11	42.47%	25.1%	81,327	90,796
4250	1.68	1.72	1.69	1.77	2.4%	-1.7%	4.7%	0.02	9.10%	6.5%	81,285	87,354
8203	5.92	5.86	5.57	6.27	-1.0%	-4.9%	12.6%	0.05	19.34%	17.5%	80,394	71,423
3373	4.45	4.37	4.35	4.42	-1.8%	-0.5%	1.6%	0.01	3.91%	3.4%	79,142	57,530
8381	2.10	2.06	1.88	1.58	-1.9%	-8.7%	-16.0%	0.12	28.49%	14.1%	78,683	88,900
3307	3.27	2.92	2.48	2.16	-10.7%	-15.1%	-12.9%	0.18	43.82%	4.4%	77,692	68,728
0401	10.47	10.77	8.89	8.32	2.9%	-17.5%	-6.4%	0.12	28.57%	20.3%	76,644	81,237
2688	2.42	2.30	2.15	2.01	-5.0%	-6.5%	-6.5%	0.08	19.08%	1.6%	75,385	68,953
0036	6.61	5.93	4.73	4.00	-10.3%	-20.2%	-15.4%	0.22	53.07%	9.9%	73,199	80,045
4240	3.48	3.37	2.90	2.52	-3.2%	-13.9%	-13.1%	0.14	32.95%	10.8%	71,582	106,138
5472	4.55	4.36	4.75	5.02	-4.2%	8.9%	5.7%	0.06	19.95%	13.1%	71,466	41,772
0008	2.53	2.39	2.13	1.92	-5.5%	-10.9%	-9.9%	0.12	28.55%	5.3%	69,822	106,456
4777	3.89	3.86	3.26	3.43	-0.8%	-15.5%	5.2%	0.09	22.51%	20.8%	65,144	20,939
4740	0.98	1.01	0.96	0.88	3.1%	-5.0%	-8.3%	0.06	17.18%	11.4%	64,460	86,778
4683	3.58	3.60	3.31	3.61	0.6%	-8.1%	9.1%	0.04	18.51%	17.1%	62,893	60,048

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
8263	4.33	4.58	4.53	4.41	5.8%	-1.1%	-2.6%	0.03	9.76%	8.4%	62,581	67,498
2586	2.50	2.78	2.68	3.05	11.2%	-3.6%	13.8%	0.08	31.10%	17.4%	61,529	146,075
3559	2.36	2.35	2.12	1.91	-0.4%	-9.8%	-9.9%	0.10	21.17%	9.5%	60,562	67,117
2651	2.21	2.23	1.86	1.53	0.9%	-16.6%	-17.7%	0.17	38.52%	18.6%	56,805	46,186
3383	1.51	1.55	1.37	1.27	2.6%	-11.6%	-7.3%	0.09	22.93%	14.3%	55,904	51,565
3110	4.21	4.19	3.69	3.34	-0.5%	-11.9%	-9.5%	0.11	23.13%	11.5%	52,882	54,218
1747	1.95	1.99	2.05	2.33	2.1%	3.0%	13.7%	0.08	19.49%	11.6%	49,295	47,573
8279	5.01	5.10	4.92	4.84	1.8%	-3.5%	-1.6%	0.02	7.10%	5.3%	48,938	45,050
2790	1.63	1.80	1.85	1.82	10.4%	2.8%	-1.6%	0.06	15.34%	12.1%	47,222	44,554
5480	5.08	4.91	4.58	4.37	-3.3%	-6.7%	-4.6%	0.07	15.35%	3.4%	45,510	55,558
6503	1.96	2.00	1.92	1.75	2.0%	-4.0%	-8.9%	0.06	15.52%	10.9%	44,543	54,720
3018	4.37	3.87	3.02	2.65	-11.4%	-22.0%	-12.3%	0.23	52.57%	10.5%	44,270	44,560
4036	2.40	2.25	2.22	2.07	-6.3%	-1.3%	-6.8%	0.06	14.94%	5.4%	43,949	40,685
8204	3.36	3.36	3.01	2.83	0.0%	-10.4%	-6.0%	0.08	17.02%	10.4%	43,395	41,080
2041	2.47	2.54	2.36	2.27	2.8%	-7.1%	-3.8%	0.05	14.32%	9.9%	43,278	39,742
3865	2.05	2.47	2.71	2.93	20.5%	9.7%	8.1%	0.15	42.93%	12.4%	43,125	30,125
3082	4.61	4.76	4.26	3.96	3.3%	-10.5%	-7.0%	0.08	22.13%	13.8%	40,863	40,819
4110	1.21	1.16	1.02	0.90	-4.1%	-12.1%	-11.8%	0.13	30.43%	7.9%	40,502	33,003
3851	2.69	2.38	2.04	1.80	-11.5%	-14.3%	-11.8%	0.17	42.45%	2.8%	38,151	17,766
9170	10.34	10.85	10.05	10.30	4.9%	-7.4%	2.5%	0.03	15.47%	12.3%	36,534	34,535
4352	1.65	1.66	1.49	1.36	0.6%	-10.2%	-8.7%	0.09	20.59%	10.8%	35,654	31,654
3114	3.25	3.35	3.09	2.56	3.1%	-7.8%	-17.2%	0.11	30.13%	20.2%	34,801	31,207
3719	1.04	0.95	0.76	0.65	-8.7%	-20.0%	-14.5%	0.21	49.26%	11.3%	34,557	5,971
2570	3.77	3.86	3.64	3.14	2.4%	-5.7%	-13.7%	0.09	23.09%	16.1%	34,289	39,186
3126	1.31	1.36	1.30	1.40	3.8%	-4.4%	7.7%	0.03	16.74%	12.1%	33,853	242,588
4263	3.32	3.36	3.26	3.29	1.2%	-3.0%	0.9%	0.01	5.18%	4.2%	33,504	31,386
2799	5.03	4.69	4.37	4.20	-6.8%	-6.8%	-3.9%	0.08	18.48%	2.9%	33,216	30,256
2735	3.48	3.69	3.54	3.39	6.0%	-4.1%	-4.2%	0.04	15.02%	10.3%	33,214	40,436
2841	3.55	3.94	3.83	3.55	11.0%	-2.8%	-7.3%	0.05	22.42%	18.3%	31,944	33,902
4923	0.97	0.99	0.93	0.93	2.1%	-6.1%	0.0%	0.03	8.25%	8.1%	31,787	32,514
2623	6.02	5.79	5.05	4.39	-3.8%	-12.8%	-13.1%	0.14	32.39%	9.2%	29,999	39,909
8233	1.97	1.96	1.76	1.73	-0.5%	-10.2%	-1.7%	0.07	12.65%	9.7%	27,992	29,902
1710	3.03	3.28	3.28	3.15	8.3%	0.0%	-4.0%	0.04	12.54%	12.2%	27,964	25,128
2797	4.75	5.07	4.50	3.76	6.7%	-11.2%	-16.4%	0.12	38.26%	23.2%	27,293	27,606
6003	4.26	4.58	4.55	4.30	7.5%	-0.7%	-5.5%	0.04	14.16%	13.0%	27,200	26,028
5491	1.54	1.49	1.46	1.39	-3.2%	-2.0%	-4.8%	0.04	10.38%	2.8%	26,149	24,988
4351	0.83	0.89	0.92	0.97	7.2%	3.4%	5.4%	0.06	16.87%	3.9%	26,141	24,651
7133	2.26	2.57	2.56	2.31	13.7%	-0.4%	-9.8%	0.07	25.31%	23.5%	25,617	21,652
8103	1.92	2.24	2.41	2.29	16.7%	7.6%	-5.0%	0.09	31.77%	21.6%	25,371	34,190
1654	3.47	3.45	3.10	3.03	-0.6%	-10.1%	-2.3%	0.07	13.28%	9.6%	25,207	41,538
2503	1.31	1.21	1.12	1.02	-7.6%	-7.4%	-8.9%	0.11	25.96%	1.5%	23,977	15,611
2960	5.19	4.97	4.27	3.96	-4.2%	-14.1%	-7.3%	0.13	27.55%	9.8%	22,746	16,692
4062	2.63	2.67	2.39	2.12	1.5%	-10.5%	-11.3%	0.10	24.84%	12.8%	21,940	17,840
0079	3.57	3.42	2.97	2.58	-4.2%	-13.2%	-13.1%	0.14	33.40%	9.0%	21,864	21,604
0016	5.19	4.80	4.03	3.54	-7.5%	-16.0%	-12.2%	0.17	39.93%	8.5%	20,905	23,115
4581	1.58	1.91	1.56	1.31	20.9%	-18.3%	-16.0%	0.15	65.96%	39.2%	20,474	24,396
6045	3.12	3.52	3.44	3.39	12.8%	-2.3%	-1.5%	0.05	17.06%	15.1%	19,854	42,137
4206	2.34	2.49	2.49	2.47	6.4%	0.0%	-0.8%	0.03	7.26%	7.2%	19,608	20,526
2417	1.34	1.40	1.40	1.34	4.5%	0.0%	-4.3%	0.03	8.96%	8.8%	19,509	12,195
2081	4.79	4.79	4.50	4.52	0.0%	-6.1%	0.4%	0.03	6.53%	6.5%	19,496	43,064
3822	3.50	3.45	3.24	3.09	-1.4%	-6.1%	-4.6%	0.06	12.58%	4.7%	19,001	14,454
6252	2.95	2.79	2.91	2.92	-5.4%	4.3%	0.3%	0.02	10.34%	9.7%	18,927	9,037
8745	3.49	3.19	2.90	2.79	-8.6%	-9.1%	-3.8%	0.10	22.96%	5.3%	18,402	19,688
3041	4.07	3.96	3.34	3.05	-2.7%	-15.7%	-8.7%	0.14	29.10%	13.0%	17,654	16,981
9186	14.81	13.02	10.84	9.37	-12.1%	-16.7%	-13.6%	0.20	48.60%	4.7%	17,162	6,802
3315	3.04	2.97	2.52	2.37	-2.3%	-15.2%	-6.0%	0.12	24.82%	12.8%	16,786	17,150
1452	2.81	2.96	2.72	2.46	5.3%	-8.1%	-9.6%	0.08	24.76%	14.9%	16,743	49,961
5037	10.46	9.86	8.07	6.71	-5.7%	-18.2%	-16.9%	0.19	45.99%	12.4%	16,583	17,808
6216	3.96	4.01	3.77	3.48	1.3%	-6.0%	-7.7%	0.06	15.58%	9.0%	15,923	25,917

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
2702	15.86	15.80	14.82	14.67	-0.4%	-6.2%	-1.0%	0.04	7.68%	5.8%	14,413	22,295
7309	10.26	9.20	7.36	5.89	-10.3%	-20.0%	-20.0%	0.24	58.84%	9.7%	14,170	14,741
3027	2.45	2.28	2.03	1.83	-6.9%	-11.0%	-9.9%	0.13	30.36%	4.0%	14,117	7,882
3118	2.05	1.99	1.78	1.63	-2.9%	-10.6%	-8.4%	0.10	23.38%	7.6%	12,623	14,070
2835	2.22	2.26	2.15	2.16	1.8%	-4.9%	0.5%	0.02	7.25%	6.7%	12,429	13,027
2923	1.85	1.77	1.52	1.39	-4.3%	-14.1%	-8.6%	0.13	29.24%	9.8%	11,969	14,709
1320	1.40	1.42	1.32	1.28	1.4%	-7.0%	-3.0%	0.05	11.86%	8.5%	11,948	16,351
1005	5.21	5.70	5.29	4.64	9.4%	-7.2%	-12.3%	0.08	31.68%	21.7%	11,810	10,360
0113	4.54	4.39	3.89	3.81	-3.3%	-11.4%	-2.1%	0.09	17.44%	9.3%	11,673	11,494
4431	1.26	1.26	1.17	1.07	0.0%	-7.1%	-8.5%	0.08	16.30%	8.5%	11,027	18,908
8725	1.99	2.05	1.70	1.47	3.0%	-17.1%	-13.5%	0.15	36.92%	20.1%	10,953	50,472
6213	1.15	1.11	1.23	1.32	-3.5%	10.8%	7.3%	0.08	23.06%	14.3%	10,200	4,076
7317	8.02	7.99	6.40	5.12	-0.4%	-19.9%	-20.0%	0.20	44.42%	19.6%	10,200	25,937
7420	6.86	6.50	5.41	5.07	-5.2%	-16.8%	-6.3%	0.14	30.62%	11.5%	10,184	12,832
4568	3.71	3.30	2.84	2.66	-11.1%	-13.9%	-6.3%	0.15	34.55%	7.6%	10,005	8,205
2220	1.92	2.03	2.03	2.01	5.7%	0.0%	-1.0%	0.03	6.77%	6.7%	9,987	8,643
4493	4.44	3.66	2.87	2.36	-17.6%	-21.6%	-17.8%	0.27	68.35%	4.0%	9,908	9,705
4038	3.83	3.71	3.29	3.09	-3.1%	-11.3%	-6.1%	0.10	21.79%	8.2%	9,458	9,070
7350	10.48	9.46	7.57	6.06	-9.7%	-20.0%	-19.9%	0.23	57.92%	10.2%	9,220	3,268
3004	1.77	1.71	1.39	1.19	-3.4%	-18.7%	-14.4%	0.18	40.40%	15.3%	9,144	6,446
7402	0.10	0.10	0.09	0.09	0.0%	-10.0%	0.0%	0.06	10.00%	10.0%	9,076	8,606
0251	3.35	3.38	3.11	2.98	0.9%	-8.0%	-4.2%	0.06	13.51%	8.9%	9,014	8,561
3131	1.81	1.79	1.61	1.44	-1.1%	-10.1%	-10.6%	0.10	23.02%	9.5%	8,989	11,683
3132	3.68	4.45	4.33	4.05	20.9%	-2.7%	-6.5%	0.08	32.22%	27.4%	8,317	6,571
2105	3.42	4.00	3.88	3.66	17.0%	-3.0%	-5.7%	0.07	27.30%	22.6%	8,061	6,512
1165	3.12	3.00	2.47	2.27	-3.8%	-17.7%	-8.1%	0.15	32.09%	13.8%	7,821	7,849
2413	2.52	2.65	2.32	2.06	5.2%	-12.5%	-11.2%	0.11	31.51%	17.6%	7,553	8,569
5402	3.72	4.26	4.45	3.83	14.5%	4.5%	-13.9%	0.09	36.29%	28.4%	6,512	9,399
9600	2.96	3.17	2.87	2.57	7.1%	-9.5%	-10.5%	0.09	29.48%	17.5%	5,792	5,508
4133	1.80	1.96	1.93	2.02	8.9%	-1.5%	4.7%	0.05	15.71%	10.4%	5,775	5,868
6235	5.33	5.18	4.74	4.06	-2.8%	-8.5%	-14.3%	0.12	27.55%	11.5%	5,599	648
2836	2.16	2.48	2.42	2.30	14.8%	-2.4%	-5.0%	0.06	23.42%	19.8%	5,585	5,829
3111	2.15	2.08	1.75	1.64	-3.3%	-15.9%	-6.3%	0.13	27.16%	12.6%	5,256	5,678
3515	2.59	2.57	2.33	2.02	-0.8%	-9.3%	-13.3%	0.11	24.84%	12.5%	5,171	5,301
4420	3.92	3.89	3.50	2.90	-0.8%	-10.0%	-17.1%	0.13	29.87%	16.4%	4,971	1,508
4653	1.29	1.41	1.45	1.54	9.3%	2.8%	6.2%	0.07	19.38%	6.5%	4,772	4,356
0170	1.99	1.99	1.95	1.82	0.0%	-2.0%	-6.7%	0.04	8.81%	6.7%	4,728	5,159
6237	1.19	1.16	1.06	1.01	-2.5%	-8.6%	-4.7%	0.08	16.61%	6.1%	4,646	5,125
3385	0.82	0.88	0.86	0.86	7.3%	-2.3%	0.0%	0.03	9.76%	9.6%	4,105	8,749
8726	1.78	1.82	1.46	1.17	2.2%	-19.8%	-19.9%	0.20	46.80%	22.1%	3,814	2,769
4665	9.01	9.02	6.89	6.36	0.1%	-23.6%	-7.7%	0.18	33.27%	23.7%	3,549	3,963
4021	6.19	5.40	4.62	4.00	-12.8%	-14.4%	-13.4%	0.19	46.37%	1.7%	3,531	3,277
5443	2.80	2.82	2.52	2.18	0.7%	-10.6%	-13.5%	0.12	26.46%	14.2%	3,020	2,752
9019	1.80	1.94	1.83	1.97	7.8%	-5.7%	7.7%	0.04	22.60%	13.4%	2,686	3,021
7024	2.60	2.93	2.72	2.41	12.7%	-7.2%	-11.4%	0.08	34.53%	24.1%	2,656	2,335
2701	10.48	10.42	9.34	9.26	-0.6%	-10.4%	-0.9%	0.07	11.95%	9.8%	2,541	3,485
2112	3.57	3.57	3.35	3.27	0.0%	-6.2%	-2.4%	0.04	8.70%	6.2%	2,293	1,819
8606	1.69	1.68	1.46	1.33	-0.6%	-13.1%	-8.9%	0.11	23.89%	12.5%	2,284	2,684
2709	16.56	19.92	14.35	11.10	20.3%	-28.0%	-22.6%	0.24	88.79%	48.3%	2,211	4,558
2361	1.80	1.74	1.60	1.53	-3.3%	-8.0%	-4.4%	0.07	16.53%	4.7%	2,171	2,214
2587	1.73	1.95	1.96	2.07	12.7%	0.5%	5.6%	0.07	19.65%	12.2%	1,535	1,759
6882	3.32	3.16	2.81	2.60	-4.8%	-11.1%	-7.5%	0.11	25.13%	6.3%	1,475	1,272
2402	2.46	2.54	2.34	2.16	3.3%	-7.9%	-7.7%	0.07	19.95%	11.1%	1,453	1,647
7395	3.92	4.14	3.95	3.79	5.6%	-4.6%	-4.1%	0.04	14.93%	10.2%	1,407	0
4111	1.73	1.79	1.66	1.70	3.5%	-7.3%	2.4%	0.03	13.66%	10.7%	1,319	1,566
7222	5.63	5.80	5.68	5.45	3.0%	-2.1%	-4.0%	0.03	9.41%	7.1%	1,310	0
2362	1.73	1.94	1.98	2.03	12.1%	2.1%	2.5%	0.07	17.34%	10.1%	1,299	3,188
6005	4.55	4.32	3.91	3.61	-5.1%	-9.5%	-7.7%	0.10	23.85%	4.4%	1,201	10,595
2916	3.71	3.41	3.04	2.70	-8.1%	-10.9%	-11.2%	0.14	33.21%	3.1%	1,083	1,179

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Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
2065	1.75	1.70	1.60	1.54	-2.9%	-5.9%	-3.8%	0.06	12.99%	3.0%	1,033	9,523
3122	2.03	2.08	1.89	1.72	2.5%	-9.1%	-9.0%	0.08	21.88%	11.6%	985	3,129
7090	5.67	5.33	4.82	4.60	-6.0%	-9.6%	-4.6%	0.10	21.44%	5.0%	976	0
5703	10.02	11.90	12.83	12.59	18.8%	7.8%	-1.9%	0.11	30.44%	20.6%	847	2,294
6872	10.12	9.12	7.30	5.84	-9.9%	-20.0%	-20.0%	0.24	58.17%	10.1%	845	758
8709	4.35	4.12	3.30	2.64	-5.3%	-19.9%	-20.0%	0.22	51.49%	14.7%	736	1,213
5705	22.38	19.95	17.45	15.23	-10.9%	-12.5%	-12.7%	0.16	40.62%	1.9%	666	2,314
8209	3.57	3.56	3.24	2.95	-0.3%	-9.0%	-9.0%	0.09	19.08%	8.7%	580	356
1016	12.52	14.64	15.75	15.73	16.9%	7.6%	-0.1%	0.10	25.96%	17.1%	555	0
8719	1.76	1.73	1.60	1.51	-1.7%	-7.5%	-5.6%	0.07	15.50%	5.8%	514	476
0913	394.00	423.00	417.00	397.00	7.4%	-1.4%	-4.8%	0.04	14.11%	12.2%	416	404
3827	2.35	2.39	2.10	1.78	1.7%	-12.1%	-15.2%	0.13	31.42%	16.9%	409	800
0908	116.00	117.00	111.00	105.00	0.9%	-5.1%	-5.4%	0.05	11.77%	6.3%	351	370
2110	1.80	1.76	1.70	1.79	-2.2%	-3.4%	5.3%	0.03	11.30%	8.7%	299	881
2714	4.62	4.50	4.11	3.76	-2.6%	-8.7%	-8.5%	0.09	20.98%	6.1%	258	631
2380	1.98	2.00	1.86	1.68	1.0%	-7.0%	-9.7%	0.08	18.54%	10.7%	250	41
9089	0.99	0.94	0.82	0.74	-5.1%	-12.8%	-9.8%	0.13	30.02%	7.7%	213	213
2211	9.36	8.97	7.79	6.98	-4.2%	-13.2%	-10.4%	0.13	30.13%	9.0%	204	91
2172	1.47	1.48	1.37	1.33	0.7%	-7.4%	-2.9%	0.05	11.32%	8.1%	200	0
3042	4.76	4.79	4.28	3.72	0.6%	-10.6%	-13.1%	0.11	25.91%	13.7%	139	387
1322	6.10	6.44	6.30	6.03	5.6%	-2.2%	-4.3%	0.03	12.49%	9.9%	58	2
7313	3.38	3.25	2.60	2.08	-3.8%	-20.0%	-20.0%	0.21	49.54%	16.2%	37	0
7335	2.05	2.19	2.26	2.15	6.8%	3.2%	-4.9%	0.04	15.61%	11.7%	36	98
2174	2.76	2.93	2.70	2.60	6.2%	-7.8%	-3.7%	0.05	18.73%	14.0%	28	110
3119	1.37	1.41	1.30	1.16	2.9%	-7.8%	-10.8%	0.08	22.90%	13.7%	15	618
3642	1.21	1.12	1.11	1.16	-7.4%	-0.9%	4.5%	0.04	13.28%	11.9%	15	1,520
6206	2.10	2.28	2.05	1.85	8.6%	-10.1%	-9.8%	0.09	31.18%	18.7%	12	25
7098	10.44	10.54	9.72	9.15	1.0%	-7.8%	-5.9%	0.07	15.19%	8.7%	10	10
6826	4.21	3.93	3.15	2.72	-6.7%	-19.8%	-13.7%	0.20	45.27%	13.2%	0	0
0059	0.12	0.12	0.11	0.10	0.0%	-8.3%	-9.1%	0.09	18.18%	9.1%	0	0
0065	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0066	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0067	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0771	0.44	0.44	0.43	0.42	0.0%	-2.3%	-2.3%	0.02	4.65%	2.3%	0	0
1748	5.31	5.60	5.27	4.92	5.5%	-5.9%	-6.6%	0.05	19.09%	12.1%	0	0
2114	2.96	2.92	2.51	2.26	-1.4%	-14.0%	-10.0%	0.13	27.09%	12.7%	0	0
2302	1.62	1.71	1.69	1.65	5.6%	-1.2%	-2.4%	0.02	9.32%	7.9%	0	0
2416	1.80	1.94	1.98	2.12	7.8%	2.1%	7.1%	0.07	17.78%	5.7%	0	0
2600	3.72	4.08	4.02	3.96	9.7%	-1.5%	-1.5%	0.04	12.95%	11.2%	0	0
2915	3.35	3.32	2.95	2.51	-0.9%	-11.1%	-14.9%	0.13	28.87%	14.0%	0	2,854
3224	2.85	3.12	3.15	3.03	9.5%	1.0%	-3.8%	0.04	14.74%	13.3%	0	0
3255	2.24	2.37	2.29	2.30	5.8%	-3.4%	0.4%	0.02	9.85%	9.2%	0	0
4131	4.55	4.58	4.13	3.91	0.7%	-9.8%	-5.3%	0.08	16.44%	10.5%	0	0
4207	1.80	1.92	1.97	1.89	6.7%	2.6%	-4.1%	0.04	13.89%	10.7%	0	0
4432	1.21	1.20	1.10	1.05	-0.8%	-8.3%	-4.5%	0.07	14.19%	7.5%	0	0
4751	1.75	2.05	2.12	2.33	17.1%	3.4%	9.9%	0.12	33.14%	13.7%	0	0
6214	1.58	1.52	1.36	1.19	-3.8%	-10.5%	-12.5%	0.12	29.06%	8.7%	0	0
6236	5.22	5.14	4.57	4.04	-1.5%	-11.1%	-11.6%	0.12	25.87%	10.1%	0	0
6702	3.45	3.54	3.17	2.95	2.6%	-10.5%	-6.9%	0.08	21.20%	13.1%	0	0
6703	5.60	6.48	5.77	5.37	15.7%	-11.0%	-6.9%	0.08	37.29%	26.7%	0	0
6704	3.83	3.93	3.52	3.28	2.6%	-10.4%	-6.8%	0.08	21.04%	13.0%	0	0
6824	7.27	6.64	5.33	4.83	-8.7%	-19.7%	-9.4%	0.19	42.31%	11.1%	0	1
6835	2.59	2.62	2.41	2.32	1.2%	-8.0%	-3.7%	0.06	13.35%	9.2%	0	0
6874	15.18	14.63	11.71	9.37	-3.6%	-20.0%	-20.0%	0.21	49.15%	16.4%	0	0
6884	5.16	5.03	4.51	4.24	-2.5%	-10.3%	-6.0%	0.09	19.89%	7.8%	0	0
7016	2.34	2.64	2.45	2.17	12.8%	-7.2%	-11.4%	0.08	34.76%	24.2%	0	0
7038	5.10	4.80	4.34	4.14	-5.9%	-9.6%	-4.6%	0.09	21.38%	5.0%	0	0
7046	9.40	9.49	8.75	8.24	1.0%	-7.8%	-5.8%	0.07	15.17%	8.8%	0	0
7047	3.24	4.83	4.46	3.95	49.1%	-7.7%	-11.4%	0.17	78.85%	60.5%	0	0

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7050	8.73	8.79	7.90	7.53	0.7%	-10.1%	-4.7%	0.08	16.08%	10.8%	0	0
7099	15.63	17.38	15.92	14.99	11.2%	-8.4%	-5.8%	0.06	27.58%	19.6%	0	0
7151	2.75	3.12	3.11	2.81	13.5%	-0.3%	-9.6%	0.07	24.80%	23.1%	0	0
7152	4.40	5.72	5.66	5.11	30.0%	-1.0%	-9.7%	0.12	44.13%	39.7%	0	0
7153	3.05	3.47	3.46	3.12	13.8%	-0.3%	-9.8%	0.07	25.31%	23.6%	0	0
7327	19.03	18.71	14.97	11.98	-1.7%	-20.0%	-20.0%	0.21	46.38%	18.3%	0	0
7333	1.85	1.97	2.03	1.94	6.5%	3.0%	-4.4%	0.04	14.59%	10.9%	0	0
7337	3.15	3.61	3.70	3.52	14.6%	2.5%	-4.9%	0.07	23.17%	19.5%	0	0
7394	3.53	3.73	3.56	3.41	5.7%	-4.6%	-4.2%	0.04	15.14%	10.2%	0	0
7398	5.47	6.83	6.47	6.21	24.9%	-5.3%	-4.0%	0.09	36.73%	30.1%	0	0
7445	0.64	0.66	0.58	0.57	3.1%	-12.1%	-1.7%	0.07	17.62%	15.2%	0	0
7453	0.53	0.56	0.48	0.42	5.7%	-14.3%	-12.5%	0.12	35.85%	19.9%	0	0
7540	2.55	2.51	2.31	2.27	-1.6%	-8.0%	-1.7%	0.06	11.56%	6.4%	0	0
8734	0.32	0.34	0.32	0.27	6.3%	-5.9%	-15.6%	0.10	30.08%	21.9%	0	0
8737	0.29	0.30	0.29	0.24	3.4%	-3.3%	-17.2%	0.10	25.33%	20.7%	0	0
8738	0.49	0.56	0.53	0.44	14.3%	-5.4%	-17.0%	0.10	40.85%	31.3%	0	0
8805	0.15	0.15	0.15	0.14	0.0%	0.0%	-6.7%	0.03	6.67%	6.7%	0	0
8814	0.13	0.13	0.13	0.12	0.0%	0.0%	-7.7%	0.04	7.69%	7.7%	0	0
8815	0.23	0.24	0.24	0.22	4.3%	0.0%	-8.3%	0.04	13.04%	12.7%	0	0
9077	2.42	2.43	2.91	3.49	0.4%	19.8%	19.9%	0.18	44.21%	19.5%	0	0

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
2709	16.56	19.92	14.35	11.10	20.3%	-28.0%	-22.6%	0.24	88.79%	48.3%	2,211	4,558
7047	3.24	4.83	4.46	3.95	49.1%	-7.7%	-11.4%	0.17	78.85%	60.5%	0	0
4493	4.44	3.66	2.87	2.36	-17.6%	-21.6%	-17.8%	0.27	68.35%	4.0%	9,908	9,705
7502	2.47	2.07	1.50	1.32	-16.2%	-27.5%	-12.0%	0.29	65.97%	15.5%	146,945	134,735
4581	1.58	1.91	1.56	1.31	20.9%	-18.3%	-16.0%	0.15	65.96%	39.2%	20,474	24,396
7309	10.26	9.20	7.36	5.89	-10.3%	-20.0%	-20.0%	0.24	58.84%	9.7%	14,170	14,741
6872	10.12	9.12	7.30	5.84	-9.9%	-20.0%	-20.0%	0.24	58.17%	10.1%	845	758
7350	10.48	9.46	7.57	6.06	-9.7%	-20.0%	-19.9%	0.23	57.92%	10.2%	9,220	3,268
6834	3.09	2.62	2.18	1.86	-15.2%	-16.8%	-14.7%	0.22	54.31%	2.1%	975,909	883,085
0036	6.61	5.93	4.73	4.00	-10.3%	-20.2%	-15.4%	0.22	53.07%	9.9%	73,199	80,045
3018	4.37	3.87	3.02	2.65	-11.4%	-22.0%	-12.3%	0.23	52.57%	10.5%	44,270	44,560
6825	2.74	2.58	2.07	1.66	-5.8%	-19.8%	-19.8%	0.22	51.87%	14.0%	155,418	192,902
2157	5.97	5.32	4.31	3.66	-10.9%	-19.0%	-15.1%	0.21	51.84%	8.1%	716,482	911,104
8709	4.35	4.12	3.30	2.64	-5.3%	-19.9%	-20.0%	0.22	51.49%	14.7%	736	1,213
9522	3.60	4.35	4.74	5.40	20.8%	9.0%	13.9%	0.17	50.00%	11.9%	573,141	504,065
7313	3.38	3.25	2.60	2.08	-3.8%	-20.0%	-20.0%	0.21	49.54%	16.2%	37	0
3719	1.04	0.95	0.76	0.65	-8.7%	-20.0%	-14.5%	0.21	49.26%	11.3%	34,557	5,971
6874	15.18	14.63	11.71	9.37	-3.6%	-20.0%	-20.0%	0.21	49.15%	16.4%	0	0
5223	5.27	4.97	4.08	3.29	-5.7%	-17.9%	-19.4%	0.20	48.75%	13.7%	150,264	190,966
7422	1.73	1.52	1.23	1.09	-12.1%	-19.1%	-11.4%	0.21	48.73%	7.7%	101,431	156,203
9186	14.81	13.02	10.84	9.37	-12.1%	-16.7%	-13.6%	0.20	48.60%	4.7%	17,162	6,802
7425	2.02	1.82	1.49	1.28	-9.9%	-18.1%	-14.1%	0.20	48.13%	8.2%	308,013	317,369
8726	1.78	1.82	1.46	1.17	2.2%	-19.8%	-19.9%	0.20	46.80%	22.1%	3,814	2,769
7327	19.03	18.71	14.97	11.98	-1.7%	-20.0%	-20.0%	0.21	46.38%	18.3%	0	0
4021	6.19	5.40	4.62	4.00	-12.8%	-14.4%	-13.4%	0.19	46.37%	1.7%	3,531	3,277
5037	10.46	9.86	8.07	6.71	-5.7%	-18.2%	-16.9%	0.19	45.99%	12.4%	16,583	17,808
7538	5.13	5.10	4.08	3.24	-0.6%	-20.0%	-20.6%	0.21	45.55%	20.0%	1,021,858	1,430,817
6826	4.21	3.93	3.15	2.72	-6.7%	-19.8%	-13.7%	0.20	45.27%	13.2%	0	0
7317	8.02	7.99	6.40	5.12	-0.4%	-19.9%	-20.0%	0.20	44.42%	19.6%	10,200	25,937
9077	2.42	2.43	2.91	3.49	0.4%	19.8%	19.9%	0.18	44.21%	19.5%	0	0
7152	4.40	5.72	5.66	5.11	30.0%	-1.0%	-9.7%	0.12	44.13%	39.7%	0	0
3307	3.27	2.92	2.48	2.16	-10.7%	-15.1%	-12.9%	0.18	43.82%	4.4%	77,692	68,728
1438	12.64	12.78	11.16	8.26	1.1%	-12.7%	-26.0%	0.19	43.53%	27.1%	390,265	356,427
5040	11.04	9.71	8.20	7.31	-12.0%	-15.6%	-10.9%	0.18	43.52%	4.7%	131,423	103,514
8723	0.14	0.14	0.11	0.09	0.0%	-21.4%	-18.2%	0.20	43.51%	21.4%	21,964,732	26,192,544
3865	2.05	2.47	2.71	2.93	20.5%	9.7%	8.1%	0.15	42.93%	12.4%	43,125	30,125
3169	2.22	2.48	2.17	1.88	11.7%	-12.5%	-13.4%	0.11	42.47%	25.1%	81,327	90,796
3851	2.69	2.38	2.04	1.80	-11.5%	-14.3%	-11.8%	0.17	42.45%	2.8%	38,151	17,766
3807	2.02	2.28	2.05	1.75	12.9%	-10.1%	-14.6%	0.11	42.44%	27.5%	249,963	208,071
5478	5.05	4.41	3.80	3.38	-12.7%	-13.8%	-11.1%	0.18	42.43%	2.8%	677,384	700,720
6824	7.27	6.64	5.33	4.83	-8.7%	-19.7%	-9.4%	0.19	42.31%	11.1%	0	1
6204	8.43	7.30	6.07	5.64	-13.4%	-16.8%	-7.1%	0.18	41.90%	9.8%	146,915	143,441
9516	2.63	2.35	2.07	1.78	-10.6%	-11.9%	-14.0%	0.17	41.18%	3.4%	452,879	451,829
8738	0.49	0.56	0.53	0.44	14.3%	-5.4%	-17.0%	0.10	40.85%	31.3%	0	0
5705	22.38	19.95	17.45	15.23	-10.9%	-12.5%	-12.7%	0.16	40.62%	1.9%	666	2,314
7403	3.88	4.26	3.56	3.21	9.8%	-16.4%	-9.8%	0.12	40.40%	26.2%	2,215,593	1,986,461
3004	1.77	1.71	1.39	1.19	-3.4%	-18.7%	-14.4%	0.18	40.40%	15.3%	9,144	6,446
4686	2.41	2.16	1.89	1.65	-10.4%	-12.5%	-12.7%	0.16	39.94%	2.3%	139,568	131,612
0016	5.19	4.80	4.03	3.54	-7.5%	-16.0%	-12.2%	0.17	39.93%	8.5%	20,905	23,115
1924	3.58	3.32	2.72	2.45	-7.3%	-18.1%	-9.9%	0.17	39.22%	10.8%	123,910	108,317
2651	2.21	2.23	1.86	1.53	0.9%	-16.6%	-17.7%	0.17	38.52%	18.6%	56,805	46,186
8820	0.13	0.11	0.10	0.09	-15.4%	-9.1%	-10.0%	0.16	38.46%	6.3%	13,407,433	13,649,290
2797	4.75	5.07	4.50	3.76	6.7%	-11.2%	-16.4%	0.12	38.26%	23.2%	27,293	27,606
6703	5.60	6.48	5.77	5.37	15.7%	-11.0%	-6.9%	0.08	37.29%	26.7%	0	0
9505	3.98	3.87	3.24	2.76	-2.8%	-16.3%	-14.8%	0.16	37.20%	13.5%	101,180	102,256
8725	1.99	2.05	1.70	1.47	3.0%	-17.1%	-13.5%	0.15	36.92%	20.1%	10,953	50,472
4635	2.94	2.77	2.39	2.06	-5.8%	-13.7%	-13.8%	0.16	36.90%	8.0%	282,452	359,482
5059	24.30	23.46	18.39	16.77	-3.5%	-21.6%	-8.8%	0.18	36.90%	18.2%	86,943	55,954
7225	6.02	7.28	7.68	7.12	20.9%	5.5%	-7.3%	0.10	36.88%	28.2%	291,900	308,282

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Class Code	Loss Cost 2020	Loss Cost 2021	Loss Cost 2022	Loss Cost 2023	Percent Change 2021	Percent Change 2022	Percent Change 2023	Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2020	Payroll (100's) 2021
7398	5.47	6.83	6.47	6.21	24.9%	-5.3%	-4.0%	0.09	36.73%	30.1%	0	0
8856	0.30	0.36	0.40	0.39	20.0%	11.1%	-2.5%	0.12	36.67%	22.5%	388,360	338,487
3574	1.72	2.08	2.18	2.01	20.9%	4.8%	-7.8%	0.10	36.63%	28.7%	612,653	623,365
5402	3.72	4.26	4.45	3.83	14.5%	4.5%	-13.9%	0.09	36.29%	28.4%	6,512	9,399
7453	0.53	0.56	0.48	0.42	5.7%	-14.3%	-12.5%	0.12	35.85%	19.9%	0	0
5057	3.66	4.34	4.27	3.74	18.6%	-1.6%	-12.4%	0.09	35.45%	31.0%	437,744	447,023
5462	4.99	4.67	3.88	3.54	-6.4%	-16.9%	-8.8%	0.16	35.32%	10.5%	372,881	325,907
3826	1.00	1.07	0.91	0.82	7.0%	-15.0%	-9.9%	0.11	35.16%	22.0%	117,818	102,218
5445	4.38	3.97	3.43	3.13	-9.4%	-13.6%	-8.7%	0.15	35.10%	4.9%	1,959,482	1,812,399
7431	0.99	1.04	0.89	0.78	5.1%	-14.4%	-12.4%	0.12	35.06%	19.5%	252,254	236,493
8861	1.14	1.25	1.09	0.99	9.6%	-12.8%	-9.2%	0.10	35.03%	22.4%	6,551,199	7,057,268
4304	5.73	5.07	4.40	4.10	-11.5%	-13.2%	-6.8%	0.15	34.86%	6.4%	192,952	182,347
3081	3.95	4.27	3.84	3.33	8.1%	-10.1%	-13.3%	0.10	34.79%	21.4%	94,109	78,840
7016	2.34	2.64	2.45	2.17	12.8%	-7.2%	-11.4%	0.08	34.76%	24.2%	0	0
4568	3.71	3.30	2.84	2.66	-11.1%	-13.9%	-6.3%	0.15	34.55%	7.6%	10,005	8,205
7024	2.60	2.93	2.72	2.41	12.7%	-7.2%	-11.4%	0.08	34.53%	24.1%	2,656	2,335
2660	2.70	2.83	2.53	2.13	4.8%	-10.6%	-15.8%	0.12	34.25%	20.6%	326,626	275,670
8047	0.84	0.77	0.68	0.61	-8.3%	-11.7%	-10.3%	0.14	33.45%	3.4%	404,983	2,219,965
8602	0.96	1.11	1.00	1.05	15.6%	-9.9%	5.0%	0.06	33.44%	25.5%	236,449	263,990
8215	3.50	3.71	3.28	2.86	6.0%	-11.6%	-12.8%	0.11	33.43%	18.8%	1,091,238	1,194,818
0079	3.57	3.42	2.97	2.58	-4.2%	-13.2%	-13.1%	0.14	33.40%	9.0%	21,864	21,604
8603	0.06	0.07	0.06	0.06	16.7%	-14.3%	0.0%	0.08	33.33%	31.0%	5,108,245	6,279,274
8015	0.73	0.68	0.59	0.53	-6.8%	-13.2%	-10.2%	0.14	33.30%	6.4%	413,865	413,661
4665	9.01	9.02	6.89	6.36	0.1%	-23.6%	-7.7%	0.18	33.27%	23.7%	3,549	3,963
2121	1.18	1.26	1.15	0.98	6.8%	-8.7%	-14.8%	0.10	33.26%	21.6%	1,024,064	959,779
2916	3.71	3.41	3.04	2.70	-8.1%	-10.9%	-11.2%	0.14	33.21%	3.1%	1,083	1,179
4751	1.75	2.05	2.12	2.33	17.1%	3.4%	9.9%	0.12	33.14%	13.7%	0	0
3648	1.46	1.55	1.39	1.20	6.2%	-10.3%	-13.7%	0.11	33.13%	19.8%	87,308	94,866
9012	0.77	0.71	0.65	0.56	-7.8%	-8.5%	-13.8%	0.13	33.09%	6.1%	5,004,655	7,342,690
5551	13.67	14.25	11.90	10.76	4.2%	-16.5%	-9.6%	0.13	33.07%	20.7%	905,526	894,488
4240	3.48	3.37	2.90	2.52	-3.2%	-13.9%	-13.1%	0.14	32.95%	10.8%	71,582	106,138
9101	3.13	3.36	2.93	2.65	7.3%	-12.8%	-9.6%	0.10	32.66%	20.1%	2,785,563	2,519,125
4000	4.50	3.99	3.50	3.29	-11.3%	-12.3%	-6.0%	0.14	32.51%	6.3%	141,983	153,404
2623	6.02	5.79	5.05	4.39	-3.8%	-12.8%	-13.1%	0.14	32.39%	9.2%	29,999	39,909
3685	1.16	1.09	0.96	0.85	-6.0%	-11.9%	-11.5%	0.14	32.28%	5.9%	1,443,653	1,501,904
3132	3.68	4.45	4.33	4.05	20.9%	-2.7%	-6.5%	0.08	32.22%	27.4%	8,317	6,571
3803	2.00	2.28	2.18	1.94	14.0%	-4.4%	-11.0%	0.07	32.10%	25.0%	197,045	135,189
1165	3.12	3.00	2.47	2.27	-3.8%	-17.7%	-8.1%	0.15	32.09%	13.8%	7,821	7,849
8103	1.92	2.24	2.41	2.29	16.7%	7.6%	-5.0%	0.09	31.77%	21.6%	25,371	34,190
1005	5.21	5.70	5.29	4.64	9.4%	-7.2%	-12.3%	0.08	31.68%	21.7%	11,810	10,360
2413	2.52	2.65	2.32	2.06	5.2%	-12.5%	-11.2%	0.11	31.51%	17.6%	7,553	8,569
3827	2.35	2.39	2.10	1.78	1.7%	-12.1%	-15.2%	0.13	31.42%	16.9%	409	800
9554	7.50	7.40	6.64	5.48	-1.3%	-10.3%	-17.5%	0.14	31.26%	16.1%	171,233	153,037
9093	1.23	1.16	1.02	0.91	-5.7%	-12.1%	-10.8%	0.13	31.22%	6.4%	235,251	205,848
6206	2.10	2.28	2.05	1.85	8.6%	-10.1%	-9.8%	0.09	31.18%	18.7%	12	25
2586	2.50	2.78	2.68	3.05	11.2%	-3.6%	13.8%	0.08	31.10%	17.4%	61,529	146,075
9156	2.10	2.19	2.00	1.69	4.3%	-8.7%	-15.5%	0.11	30.90%	19.8%	383,505	266,975
5160	2.02	1.96	1.64	1.49	-3.0%	-16.3%	-9.1%	0.14	30.74%	13.4%	465,013	460,790
9063	0.69	0.76	0.68	0.63	10.1%	-10.5%	-7.4%	0.08	30.69%	20.7%	2,349,934	2,101,944
7420	6.86	6.50	5.41	5.07	-5.2%	-16.8%	-6.3%	0.14	30.62%	11.5%	10,184	12,832
8293	7.18	7.09	6.01	5.30	-1.3%	-15.2%	-11.8%	0.14	30.46%	14.0%	844,988	766,373
5703	10.02	11.90	12.83	12.59	18.8%	7.8%	-1.9%	0.11	30.44%	20.6%	847	2,294
4110	1.21	1.16	1.02	0.90	-4.1%	-12.1%	-11.8%	0.13	30.43%	7.9%	40,502	33,003
5537	3.83	3.66	3.19	2.85	-4.4%	-12.8%	-10.7%	0.13	30.41%	8.4%	3,929,936	3,998,894
3372	3.13	2.99	2.66	2.33	-4.5%	-11.0%	-12.4%	0.13	30.39%	7.9%	230,448	201,553
3027	2.45	2.28	2.03	1.83	-6.9%	-11.0%	-9.9%	0.13	30.36%	4.0%	14,117	7,882
3114	3.25	3.35	3.09	2.56	3.1%	-7.8%	-17.2%	0.11	30.13%	20.2%	34,801	31,207
2211	9.36	8.97	7.79	6.98	-4.2%	-13.2%	-10.4%	0.13	30.13%	9.0%	204	91
8734	0.32	0.34	0.32	0.27	6.3%	-5.9%	-15.6%	0.10	30.08%	21.9%	0	0

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	2020	2021	2022	2023	2021	2022	2023				2020	2021
9089	0.99	0.94	0.82	0.74	-5.1%	-12.8%	-9.8%	0.13	30.02%	7.7%	213	213
4420	3.92	3.89	3.50	2.90	-0.8%	-10.0%	-17.1%	0.13	29.87%	16.4%	4,971	1,508
8102	1.92	2.01	1.75	1.58	4.7%	-12.9%	-9.7%	0.10	29.71%	17.6%	229,081	258,949
2089	3.17	3.13	2.77	2.36	-1.3%	-11.5%	-14.8%	0.13	29.62%	13.5%	2,115,020	2,290,617
3824	4.04	3.91	3.11	2.98	-3.2%	-20.5%	-4.2%	0.15	29.53%	17.2%	938,410	924,217
9600	2.96	3.17	2.87	2.57	7.1%	-9.5%	-10.5%	0.09	29.48%	17.5%	5,792	5,508
7580	2.23	2.50	2.17	2.13	12.1%	-13.2%	-1.8%	0.07	29.25%	25.3%	345,479	355,293
2923	1.85	1.77	1.52	1.39	-4.3%	-14.1%	-8.6%	0.13	29.24%	9.8%	11,969	14,709
3041	4.07	3.96	3.34	3.05	-2.7%	-15.7%	-8.7%	0.14	29.10%	13.0%	17,654	16,981
6214	1.58	1.52	1.36	1.19	-3.8%	-10.5%	-12.5%	0.12	29.06%	8.7%	0	0
2731	3.68	3.47	3.01	2.78	-5.7%	-13.3%	-7.6%	0.13	28.87%	7.5%	416,030	384,979
2915	3.35	3.32	2.95	2.51	-0.9%	-11.1%	-14.9%	0.13	28.87%	14.0%	0	2,854
2021	2.06	2.49	2.57	2.49	20.9%	3.2%	-3.1%	0.10	28.64%	24.0%	114,120	111,839
0401	10.47	10.77	8.89	8.32	2.9%	-17.5%	-6.4%	0.12	28.57%	20.3%	76,644	81,237
0008	2.53	2.39	2.13	1.92	-5.5%	-10.9%	-9.9%	0.12	28.55%	5.3%	69,822	106,456
8381	2.10	2.06	1.88	1.58	-1.9%	-8.7%	-16.0%	0.12	28.49%	14.1%	78,683	88,900
5146	4.38	4.46	3.97	3.43	1.8%	-11.0%	-13.6%	0.12	28.39%	15.4%	397,377	312,011
3145	2.26	2.33	1.99	1.82	3.1%	-14.6%	-8.5%	0.11	28.23%	17.7%	108,471	102,068
1925	3.25	3.35	3.06	2.62	3.1%	-8.7%	-14.4%	0.11	28.10%	17.5%	302,474	323,793
3635	2.10	2.08	1.79	1.59	-1.0%	-13.9%	-11.2%	0.13	27.88%	13.0%	86,984	78,280
7099	15.63	17.38	15.92	14.99	11.2%	-8.4%	-5.8%	0.06	27.58%	19.6%	0	0
5020	4.23	4.07	3.54	3.23	-3.8%	-13.0%	-8.8%	0.12	27.57%	9.2%	89,875	86,296
2960	5.19	4.97	4.27	3.96	-4.2%	-14.1%	-7.3%	0.13	27.55%	9.8%	22,746	16,692
6235	5.33	5.18	4.74	4.06	-2.8%	-8.5%	-14.3%	0.12	27.55%	11.5%	5,599	648
8901	0.17	0.16	0.15	0.13	-5.9%	-6.3%	-13.3%	0.11	27.50%	7.5%	10,847,952	11,786,741
6319	3.42	3.30	3.10	2.60	-3.5%	-6.1%	-16.1%	0.12	27.49%	12.6%	668,382	748,762
5403	4.98	4.92	4.49	3.78	-1.2%	-8.7%	-15.8%	0.12	27.45%	14.6%	3,140,322	2,995,282
8826	1.74	1.87	1.76	1.55	7.5%	-5.9%	-11.9%	0.08	27.37%	19.4%	1,490,128	3,196,172
3179	2.01	2.08	1.84	1.65	3.5%	-11.5%	-10.3%	0.10	27.34%	15.0%	1,880,886	1,793,333
4902	2.39	2.34	2.15	1.82	-2.1%	-8.1%	-15.3%	0.12	27.32%	13.3%	202,582	170,829
2105	3.42	4.00	3.88	3.66	17.0%	-3.0%	-5.7%	0.07	27.30%	22.6%	8,061	6,512
3111	2.15	2.08	1.75	1.64	-3.3%	-15.9%	-6.3%	0.13	27.16%	12.6%	5,256	5,678
2114	2.96	2.92	2.51	2.26	-1.4%	-14.0%	-10.0%	0.13	27.09%	12.7%	0	0
0106	7.12	6.74	5.92	5.48	-5.3%	-12.2%	-7.4%	0.12	26.93%	6.8%	893,090	933,079
2501	2.45	2.53	2.21	2.01	3.3%	-12.6%	-9.0%	0.10	26.85%	15.9%	1,046,516	1,096,740
4243	2.06	2.21	1.95	1.84	7.3%	-11.8%	-5.6%	0.08	26.67%	19.0%	551,309	557,728
3620	3.69	3.64	3.28	2.83	-1.4%	-9.9%	-13.7%	0.12	26.66%	12.4%	574,980	539,308
5443	2.80	2.82	2.52	2.18	0.7%	-10.6%	-13.5%	0.12	26.46%	14.2%	3,020	2,752
2759	6.08	5.91	5.23	4.69	-2.8%	-11.5%	-10.3%	0.12	26.46%	8.7%	299,454	328,545
8742	0.24	0.25	0.24	0.20	4.2%	-4.0%	-16.7%	0.10	26.39%	20.8%	66,743,873	64,604,771
5192	2.19	2.55	2.48	2.34	16.4%	-2.7%	-5.6%	0.07	26.39%	22.1%	593,137	616,632
6836	3.02	3.09	2.80	2.44	2.3%	-9.4%	-12.9%	0.10	26.31%	15.2%	163,191	169,738
9014	2.43	2.27	2.11	1.89	-6.6%	-7.0%	-10.4%	0.11	25.99%	3.8%	5,017,901	5,202,271
2503	1.31	1.21	1.12	1.02	-7.6%	-7.4%	-8.9%	0.11	25.96%	1.5%	23,977	15,611
1016	12.52	14.64	15.75	15.73	16.9%	7.6%	-0.1%	0.10	25.96%	17.1%	555	0
6233	1.89	2.07	2.03	1.77	9.5%	-1.9%	-12.8%	0.07	25.94%	22.3%	268,206	197,104
3336	2.63	2.72	2.34	2.18	3.4%	-14.0%	-6.8%	0.10	25.93%	17.4%	88,819	92,327
3042	4.76	4.79	4.28	3.72	0.6%	-10.6%	-13.1%	0.11	25.91%	13.7%	139	387
2143	2.17	2.31	2.17	1.92	6.5%	-6.1%	-11.5%	0.08	25.91%	18.0%	136,066	148,360
6236	5.22	5.14	4.57	4.04	-1.5%	-11.1%	-11.6%	0.12	25.87%	10.1%	0	0
4114	3.11	3.11	2.73	2.40	0.0%	-12.2%	-12.1%	0.12	25.78%	12.2%	327,416	321,468
9061	1.30	1.25	1.09	1.01	-3.8%	-12.8%	-7.3%	0.12	25.74%	9.0%	316,473	281,170
5951	0.35	0.39	0.40	0.44	11.4%	2.6%	10.0%	0.09	25.71%	8.9%	147,966	133,679
5213	5.39	4.86	4.65	4.20	-9.8%	-4.3%	-9.7%	0.10	25.67%	5.5%	1,481,553	1,546,965
8737	0.29	0.30	0.29	0.24	3.4%	-3.3%	-17.2%	0.10	25.33%	20.7%	0	0
7153	3.05	3.47	3.46	3.12	13.8%	-0.3%	-9.8%	0.07	25.31%	23.6%	0	0
7133	2.26	2.57	2.56	2.31	13.7%	-0.4%	-9.8%	0.07	25.31%	23.5%	25,617	21,652
4511	0.41	0.40	0.36	0.32	-2.4%	-10.0%	-11.1%	0.11	25.20%	8.7%	3,726,074	3,834,469
9154	1.47	1.63	1.42	1.42	10.9%	-12.9%	0.0%	0.07	25.17%	23.8%	1,027,988	572,167

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
6882	3.32	3.16	2.81	2.60	-4.8%	-11.1%	-7.5%	0.11	25.13%	6.3%	1,475	1,272
8044	2.26	2.20	1.88	1.76	-2.7%	-14.5%	-6.4%	0.12	25.09%	11.9%	1,760,679	1,599,677
5437	4.04	4.45	4.01	3.88	10.1%	-9.9%	-3.2%	0.06	24.96%	20.0%	1,381,071	1,408,264
5348	3.73	3.50	3.12	2.93	-6.2%	-10.9%	-6.1%	0.11	24.86%	4.8%	625,804	645,789
3515	2.59	2.57	2.33	2.02	-0.8%	-9.3%	-13.3%	0.11	24.84%	12.5%	5,171	5,301
4062	2.63	2.67	2.39	2.12	1.5%	-10.5%	-11.3%	0.10	24.84%	12.8%	21,940	17,840
3315	3.04	2.97	2.52	2.37	-2.3%	-15.2%	-6.0%	0.12	24.82%	12.8%	16,786	17,150
7151	2.75	3.12	3.11	2.81	13.5%	-0.3%	-9.6%	0.07	24.80%	23.1%	0	0
1452	2.81	2.96	2.72	2.46	5.3%	-8.1%	-9.6%	0.08	24.76%	14.9%	16,743	49,961
1701	3.08	2.94	2.72	2.42	-4.5%	-7.5%	-11.0%	0.10	24.76%	6.5%	897,825	835,154
3681	0.73	0.72	0.62	0.57	-1.4%	-13.9%	-8.1%	0.12	24.76%	12.5%	3,769,972	3,750,347
2095	3.23	3.42	3.18	2.86	5.9%	-7.0%	-10.1%	0.07	24.72%	15.9%	1,985,603	2,401,710
8106	4.17	4.56	4.32	3.96	9.4%	-5.3%	-8.3%	0.06	24.70%	17.7%	529,640	510,345
0042	5.32	5.69	5.33	4.82	7.0%	-6.3%	-9.6%	0.07	24.60%	16.5%	744,630	878,597
3270	3.65	3.62	3.23	2.86	-0.8%	-10.8%	-11.5%	0.11	24.48%	10.6%	130,894	144,550
8017	1.31	1.28	1.15	1.03	-2.3%	-10.2%	-10.4%	0.11	24.44%	8.1%	9,162,880	9,075,856
4611	0.98	1.07	1.02	0.93	9.2%	-4.7%	-8.8%	0.06	24.37%	18.0%	3,488,815	3,482,932
8832	0.23	0.23	0.20	0.22	0.0%	-13.0%	10.0%	0.06	24.35%	23.0%	40,842,115	43,253,418
5222	6.74	6.70	6.23	5.27	-0.6%	-7.0%	-15.4%	0.11	24.24%	14.8%	220,956	292,086
3022	3.44	3.28	2.85	2.71	-4.7%	-13.1%	-4.9%	0.11	24.19%	8.5%	143,794	139,833
8606	1.69	1.68	1.46	1.33	-0.6%	-13.1%	-8.9%	0.11	23.89%	12.5%	2,284	2,684
6005	4.55	4.32	3.91	3.61	-5.1%	-9.5%	-7.7%	0.10	23.85%	4.4%	1,201	10,595
8392	2.12	2.10	1.82	1.67	-0.9%	-13.3%	-8.2%	0.11	23.83%	12.4%	351,868	212,424
4484	2.47	2.65	2.41	2.27	7.3%	-9.1%	-5.8%	0.06	23.80%	16.3%	4,926,480	4,569,838
8855	0.14	0.14	0.13	0.11	0.0%	-7.1%	-15.4%	0.11	23.63%	15.4%	30,518,357	33,976,957
6306	4.92	4.53	4.20	3.92	-7.9%	-7.3%	-6.7%	0.10	23.51%	1.3%	538,729	515,558
2883	2.83	2.74	2.46	2.25	-3.2%	-10.2%	-8.5%	0.10	23.43%	7.0%	1,417,903	1,508,719
2836	2.16	2.48	2.42	2.30	14.8%	-2.4%	-5.0%	0.06	23.42%	19.8%	5,585	5,829
3040	4.84	4.76	4.23	3.84	-1.7%	-11.1%	-9.2%	0.11	23.39%	9.5%	301,783	300,606
3118	2.05	1.99	1.78	1.63	-2.9%	-10.6%	-8.4%	0.10	23.38%	7.6%	12,623	14,070
0005	2.84	2.90	2.54	2.35	2.1%	-12.4%	-7.5%	0.10	23.38%	14.5%	190,470	186,759
7337	3.15	3.61	3.70	3.52	14.6%	2.5%	-4.9%	0.07	23.17%	19.5%	0	0
7515	0.99	0.95	0.86	0.79	-4.0%	-9.5%	-8.1%	0.10	23.17%	5.4%	376,160	331,556
3110	4.21	4.19	3.69	3.34	-0.5%	-11.9%	-9.5%	0.11	23.13%	11.5%	52,882	54,218
2570	3.77	3.86	3.64	3.14	2.4%	-5.7%	-13.7%	0.09	23.09%	16.1%	34,289	39,186
6213	1.15	1.11	1.23	1.32	-3.5%	10.8%	7.3%	0.08	23.06%	14.3%	10,200	4,076
3131	1.81	1.79	1.61	1.44	-1.1%	-10.1%	-10.6%	0.10	23.02%	9.5%	8,989	11,683
6217	3.40	3.15	2.73	2.70	-7.4%	-13.3%	-1.1%	0.11	23.00%	12.2%	2,572,315	2,876,023
8745	3.49	3.19	2.90	2.79	-8.6%	-9.1%	-3.8%	0.10	22.96%	5.3%	18,402	19,688
3383	1.51	1.55	1.37	1.27	2.6%	-11.6%	-7.3%	0.09	22.93%	14.3%	55,904	51,565
3119	1.37	1.41	1.30	1.16	2.9%	-7.8%	-10.8%	0.08	22.90%	13.7%	15	618
7539	1.69	1.62	1.53	1.35	-4.1%	-5.6%	-11.8%	0.10	22.86%	7.6%	797,508	719,262
7421	0.55	0.58	0.56	0.49	5.5%	-3.4%	-12.5%	0.07	22.73%	18.0%	353,210	323,447
9519	3.15	3.34	2.99	2.85	6.0%	-10.5%	-4.7%	0.07	22.63%	16.5%	533,075	526,020
9019	1.80	1.94	1.83	1.97	7.8%	-5.7%	7.7%	0.04	22.60%	13.4%	2,686	3,021
4452	2.59	2.47	2.27	2.08	-4.6%	-8.1%	-8.4%	0.10	22.57%	3.7%	644,347	718,479
4777	3.89	3.86	3.26	3.43	-0.8%	-15.5%	5.2%	0.09	22.51%	20.8%	65,144	20,939
2841	3.55	3.94	3.83	3.55	11.0%	-2.8%	-7.3%	0.05	22.42%	18.3%	31,944	33,902
9501	2.84	2.99	2.78	2.54	5.3%	-7.0%	-8.6%	0.07	22.40%	13.9%	260,438	241,767
3085	4.41	4.61	4.34	3.88	4.5%	-5.9%	-10.6%	0.07	22.39%	15.1%	583,336	611,927
3220	2.15	2.19	2.00	1.79	1.9%	-8.7%	-10.5%	0.09	22.32%	12.4%	328,718	315,839
5221	3.94	4.15	3.79	3.53	5.3%	-8.7%	-6.9%	0.07	22.32%	14.0%	2,861,068	3,067,403
8831	1.14	1.14	0.99	0.91	0.0%	-13.2%	-8.1%	0.11	22.30%	13.2%	2,924,685	3,335,599
2016	2.88	2.84	2.55	2.31	-1.4%	-10.2%	-9.4%	0.10	22.26%	8.8%	283,276	304,376
7520	2.78	2.55	2.42	2.24	-8.3%	-5.1%	-7.4%	0.09	22.26%	3.2%	1,002,872	1,064,791
3082	4.61	4.76	4.26	3.96	3.3%	-10.5%	-7.0%	0.08	22.13%	13.8%	40,863	40,819
3400	4.20	4.31	3.98	3.56	2.6%	-7.7%	-10.6%	0.08	22.13%	13.2%	1,011,958	1,028,644
2388	1.52	1.55	1.37	1.27	2.0%	-11.6%	-7.3%	0.09	22.12%	13.6%	140,447	114,273
4692	0.82	0.86	0.78	0.73	4.9%	-9.3%	-6.4%	0.07	21.98%	14.2%	319,864	299,453

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
9179	17.37	17.95	16.04	14.97	3.3%	-10.6%	-6.7%	0.08	21.96%	14.0%	103,792	85,531
3638	1.88	2.18	2.15	2.07	16.0%	-1.4%	-3.7%	0.07	21.93%	19.7%	139,419	147,153
5610	4.25	3.68	3.63	3.41	-13.4%	-1.4%	-6.1%	0.10	21.92%	12.1%	93,798	121,891
3122	2.03	2.08	1.89	1.72	2.5%	-9.1%	-9.0%	0.08	21.88%	11.6%	985	3,129
7232	6.86	7.53	6.87	6.73	9.8%	-8.8%	-2.0%	0.05	21.82%	18.5%	271,098	257,379
4459	2.40	2.39	2.14	1.93	-0.4%	-10.5%	-9.8%	0.10	21.81%	10.0%	1,140,268	1,039,247
4038	3.83	3.71	3.29	3.09	-3.1%	-11.3%	-6.1%	0.10	21.79%	8.2%	9,458	9,070
8021	2.67	2.69	2.28	2.17	0.7%	-15.2%	-4.8%	0.11	21.71%	16.0%	394,848	487,259
4829	1.07	1.11	0.97	0.93	3.7%	-12.6%	-4.1%	0.08	21.64%	16.4%	1,958,319	1,789,882
0035	2.07	2.03	1.79	1.67	-1.9%	-11.8%	-6.7%	0.10	21.62%	9.9%	173,701	184,533
7090	5.67	5.33	4.82	4.60	-6.0%	-9.6%	-4.6%	0.10	21.44%	5.0%	976	0
7038	5.10	4.80	4.34	4.14	-5.9%	-9.6%	-4.6%	0.09	21.38%	5.0%	0	0
5190	2.50	2.49	2.21	2.02	-0.4%	-11.2%	-8.6%	0.10	21.29%	10.8%	5,741,445	5,541,024
3257	2.47	2.48	2.17	2.01	0.4%	-12.5%	-7.4%	0.10	21.28%	12.9%	354,738	288,494
6702	3.45	3.54	3.17	2.95	2.6%	-10.5%	-6.9%	0.08	21.20%	13.1%	0	0
3559	2.36	2.35	2.12	1.91	-0.4%	-9.8%	-9.9%	0.10	21.17%	9.5%	60,562	67,117
3881	3.69	3.57	3.24	3.00	-3.3%	-9.2%	-7.4%	0.09	21.15%	6.0%	303,923	245,650
8061	1.61	1.55	1.45	1.31	-3.7%	-6.5%	-9.7%	0.09	21.08%	5.9%	1,931,102	2,097,889
6504	2.29	2.25	2.04	1.86	-1.7%	-9.3%	-8.8%	0.09	21.06%	7.6%	4,443,474	4,783,847
8058	2.33	2.49	2.33	2.18	6.9%	-6.4%	-6.4%	0.05	21.06%	13.3%	2,131,443	2,212,546
6704	3.83	3.93	3.52	3.28	2.6%	-10.4%	-6.8%	0.08	21.04%	13.0%	0	0
8291	2.89	2.99	2.80	2.52	3.5%	-6.4%	-10.0%	0.07	21.04%	13.5%	264,787	290,126
1164	4.39	4.25	3.71	3.86	-3.2%	-12.7%	4.0%	0.08	21.00%	16.7%	979,574	934,322
2714	4.62	4.50	4.11	3.76	-2.6%	-8.7%	-8.5%	0.09	20.98%	6.1%	258	631
8034	1.92	2.01	1.85	1.72	4.7%	-8.0%	-7.0%	0.07	20.96%	12.6%	192,291	200,704
5506	4.68	4.62	4.29	3.80	-1.3%	-7.1%	-11.4%	0.09	20.91%	10.1%	1,930,244	2,048,015
8002	1.62	1.78	1.71	1.61	9.9%	-3.9%	-5.8%	0.05	20.88%	15.7%	715,537	718,024
7855	3.10	3.17	2.84	2.64	2.3%	-10.4%	-7.0%	0.08	20.85%	12.7%	284,317	290,313
5188	2.64	2.58	2.32	2.15	-2.3%	-10.1%	-7.3%	0.09	20.83%	7.8%	591,429	547,286
2039	2.50	2.68	2.48	2.60	7.2%	-7.5%	4.8%	0.04	20.77%	14.7%	454,806	618,377
4361	0.71	0.67	0.61	0.58	-5.6%	-9.0%	-4.9%	0.09	20.75%	4.0%	655,100	444,102
8037	1.61	1.72	1.58	1.51	6.8%	-8.1%	-4.4%	0.05	20.65%	15.0%	9,590,521	10,797,832
9083	0.91	0.97	0.92	0.85	6.6%	-5.2%	-7.6%	0.05	20.62%	14.2%	12,717,907	12,969,106
5645	9.19	8.95	8.40	7.50	-2.6%	-6.1%	-10.7%	0.09	20.59%	8.1%	2,270,483	2,435,371
4352	1.65	1.66	1.49	1.36	0.6%	-10.2%	-8.7%	0.09	20.59%	10.8%	35,654	31,654
8833	1.04	1.07	0.96	0.90	2.9%	-10.3%	-6.2%	0.08	20.55%	13.2%	20,122,505	20,492,334
4558	1.71	1.72	1.55	1.41	0.6%	-9.9%	-9.0%	0.09	20.51%	10.5%	470,601	460,698
4273	2.27	2.34	2.12	1.98	3.1%	-9.4%	-6.6%	0.07	20.22%	12.5%	614,509	635,560
9016	2.85	2.83	2.53	2.33	-0.7%	-10.6%	-7.9%	0.10	20.18%	9.9%	470,535	458,023
8720	1.04	1.02	0.97	0.85	-1.9%	-4.9%	-12.4%	0.09	20.15%	10.4%	1,180,546	1,154,838
3300	3.93	4.28	4.46	4.20	8.9%	4.2%	-5.8%	0.05	20.10%	14.7%	329,974	297,560
9178	10.14	10.32	9.48	8.62	1.8%	-8.1%	-9.1%	0.08	20.04%	10.8%	92,050	102,871
4018	4.95	5.34	5.11	4.77	7.9%	-4.3%	-6.7%	0.05	20.01%	14.5%	148,705	150,780
2402	2.46	2.54	2.34	2.16	3.3%	-7.9%	-7.7%	0.07	19.95%	11.1%	1,453	1,647
5472	4.55	4.36	4.75	5.02	-4.2%	8.9%	5.7%	0.06	19.95%	13.1%	71,466	41,772
9403	6.79	6.87	6.13	5.70	1.2%	-10.8%	-7.0%	0.09	19.94%	11.9%	1,568,871	1,645,768
3643	2.41	2.68	2.75	2.61	11.2%	2.6%	-5.1%	0.06	19.92%	16.3%	1,849,507	1,493,665
6884	5.16	5.03	4.51	4.24	-2.5%	-10.3%	-6.0%	0.09	19.89%	7.8%	0	0
9620	1.01	1.05	1.10	0.99	4.0%	4.8%	-10.0%	0.05	19.80%	14.8%	564,953	585,068
8288	6.89	6.96	6.16	5.77	1.0%	-11.5%	-6.3%	0.09	19.76%	12.5%	141,938	150,729
8868	0.38	0.39	0.36	0.33	2.6%	-7.7%	-8.3%	0.07	19.74%	11.0%	37,687,118	36,303,593
8264	4.52	4.43	3.99	3.72	-2.0%	-9.9%	-6.8%	0.09	19.71%	7.9%	226,395	219,498
2587	1.73	1.95	1.96	2.07	12.7%	0.5%	5.6%	0.07	19.65%	12.2%	1,535	1,759
0034	2.41	2.62	2.49	2.37	8.7%	-5.0%	-4.8%	0.04	19.61%	13.7%	492,747	520,378
3146	2.22	2.25	1.95	1.87	1.4%	-13.3%	-4.1%	0.09	19.58%	14.7%	637,225	459,759
8013	0.32	0.34	0.32	0.30	6.3%	-5.9%	-6.3%	0.05	19.53%	12.5%	1,318,783	1,254,068
8001	1.88	1.95	1.74	1.67	3.7%	-10.8%	-4.0%	0.07	19.52%	14.5%	402,684	357,635
4693	0.82	0.92	0.92	0.98	12.2%	0.0%	6.5%	0.07	19.51%	12.2%	196,966	151,405
1747	1.95	1.99	2.05	2.33	2.1%	3.0%	13.7%	0.08	19.49%	11.6%	49,295	47,573

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
2288	3.55	3.84	3.65	3.46	8.2%	-4.9%	-5.2%	0.04	19.43%	13.4%	88,279	81,028
1624	2.90	2.46	2.45	2.37	-15.2%	-0.4%	-3.3%	0.09	19.42%	14.8%	972,033	1,001,698
4653	1.29	1.41	1.45	1.54	9.3%	2.8%	6.2%	0.07	19.38%	6.5%	4,772	4,356
8203	5.92	5.86	5.57	6.27	-1.0%	-4.9%	12.6%	0.05	19.34%	17.5%	80,394	71,423
8824	1.88	1.91	1.67	1.60	1.6%	-12.6%	-4.2%	0.09	19.16%	14.2%	1,735,387	5,528,872
4239	1.90	2.01	1.85	1.77	5.8%	-8.0%	-4.3%	0.05	19.15%	13.7%	87,833	73,510
3647	2.49	2.76	2.62	2.56	10.8%	-5.1%	-2.3%	0.04	19.13%	15.9%	1,521,269	1,323,832
1748	5.31	5.60	5.27	4.92	5.5%	-5.9%	-6.6%	0.05	19.09%	12.1%	0	0
2688	2.42	2.30	2.15	2.01	-5.0%	-6.5%	-6.5%	0.08	19.08%	1.6%	75,385	68,953
8209	3.57	3.56	3.24	2.95	-0.3%	-9.0%	-9.0%	0.09	19.08%	8.7%	580	356
8292	3.42	3.52	3.23	3.01	2.9%	-8.2%	-6.8%	0.07	18.99%	11.2%	1,668,513	1,727,961
8728	0.37	0.41	0.42	0.40	10.8%	2.4%	-4.8%	0.05	18.92%	15.6%	359,941	488,187
9084	1.12	1.16	1.08	1.00	3.6%	-6.9%	-7.4%	0.06	18.92%	11.0%	905,006	760,317
9052	1.71	1.66	1.51	1.42	-2.9%	-9.0%	-6.0%	0.08	18.91%	6.1%	4,445,310	3,779,135
2305	2.26	2.18	2.04	1.88	-3.5%	-6.4%	-7.8%	0.08	18.83%	4.3%	107,515	148,389
2881	2.93	2.78	2.60	2.44	-5.1%	-6.5%	-6.2%	0.08	18.81%	1.4%	207,616	156,859
1430	5.40	5.22	4.95	4.49	-3.3%	-5.2%	-9.3%	0.08	18.78%	6.0%	172,793	166,729
7219	6.43	6.38	5.70	5.33	-0.8%	-10.7%	-6.5%	0.09	18.76%	9.9%	13,459,655	14,285,721
3303	2.01	2.04	1.85	1.98	1.5%	-9.3%	7.0%	0.04	18.74%	16.3%	221,374	190,067
7610	0.39	0.41	0.39	0.36	5.1%	-4.9%	-7.7%	0.05	18.74%	12.8%	2,768,101	3,299,905
2174	2.76	2.93	2.70	2.60	6.2%	-7.8%	-3.7%	0.05	18.73%	14.0%	28	110
8387	2.55	2.48	2.16	2.11	-2.7%	-12.9%	-2.3%	0.10	18.69%	10.6%	2,153,324	2,156,148
8032	1.70	1.75	1.66	1.50	2.9%	-5.1%	-9.6%	0.07	18.67%	12.6%	321,701	338,331
8353	3.21	3.44	3.24	3.09	7.2%	-5.8%	-4.6%	0.04	18.65%	13.0%	291,699	294,350
4101	2.22	2.21	1.95	1.84	-0.5%	-11.8%	-5.6%	0.09	18.60%	11.3%	93,956	83,836
2380	1.98	2.00	1.86	1.68	1.0%	-7.0%	-9.7%	0.08	18.54%	10.7%	250	41
7390	4.84	4.54	4.21	4.04	-6.2%	-7.3%	-4.0%	0.08	18.52%	3.2%	357,101	342,563
4683	3.58	3.60	3.31	3.61	0.6%	-8.1%	9.1%	0.04	18.51%	17.1%	62,893	60,048
2799	5.03	4.69	4.37	4.20	-6.8%	-6.8%	-3.9%	0.08	18.48%	2.9%	33,216	30,256
3241	2.74	2.60	2.32	2.28	-5.1%	-10.8%	-1.7%	0.09	18.44%	9.0%	267,055	226,759
8072	0.51	0.51	0.43	0.44	0.0%	-15.7%	2.3%	0.09	18.38%	18.0%	248,979	199,248
4583	4.08	4.43	4.22	4.05	8.6%	-4.7%	-4.0%	0.04	18.31%	13.3%	320,212	350,086
7705	3.76	3.79	3.29	3.17	0.8%	-13.2%	-3.6%	0.09	18.26%	14.0%	1,291,604	1,321,150
7230	6.01	6.30	6.00	5.54	4.8%	-4.8%	-7.7%	0.05	18.24%	12.5%	623,474	829,008
0059	0.12	0.12	0.11	0.10	0.0%	-8.3%	-9.1%	0.09	18.18%	9.1%	0	0
8755	0.31	0.30	0.28	0.26	-3.2%	-6.7%	-7.1%	0.08	17.97%	3.9%	622,808	663,925
4703	1.91	1.87	1.76	1.60	-2.1%	-5.9%	-9.1%	0.08	17.93%	7.0%	211,338	205,392
2416	1.80	1.94	1.98	2.12	7.8%	2.1%	7.1%	0.07	17.78%	5.7%	0	0
4283	1.38	1.28	1.20	1.24	-7.2%	-6.3%	3.3%	0.06	17.75%	10.6%	196,172	234,829
7720	2.53	2.71	2.50	2.45	7.1%	-7.7%	-2.0%	0.04	17.72%	14.9%	3,541,571	4,691,702
2003	3.52	3.65	3.28	3.18	3.7%	-10.1%	-3.0%	0.06	17.69%	13.8%	767,071	804,822
3581	1.22	1.27	1.13	1.11	4.1%	-11.0%	-1.8%	0.06	17.62%	15.1%	102,563	90,969
7445	0.64	0.66	0.58	0.57	3.1%	-12.1%	-1.7%	0.07	17.62%	15.2%	0	0
4149	0.82	0.77	0.71	0.69	-6.1%	-7.8%	-2.8%	0.08	17.59%	5.0%	181,645	145,962
1463	9.01	8.77	7.81	7.56	-2.7%	-10.9%	-3.2%	0.09	17.55%	8.3%	160,651	166,427
4410	2.88	3.06	2.85	2.75	6.3%	-6.9%	-3.5%	0.04	17.53%	13.1%	1,286,783	1,226,931
9402	3.87	4.17	3.98	3.81	7.8%	-4.6%	-4.3%	0.04	17.47%	12.3%	559,803	559,340
9521	3.29	3.45	3.12	3.05	4.9%	-9.6%	-2.2%	0.06	17.47%	14.4%	190,221	212,176
7405	1.19	1.22	1.08	1.05	2.5%	-11.5%	-2.8%	0.07	17.46%	14.0%	574,861	335,701
0113	4.54	4.39	3.89	3.81	-3.3%	-11.4%	-2.1%	0.09	17.44%	9.3%	11,673	11,494
5507	3.20	3.28	3.14	2.83	2.5%	-4.3%	-9.9%	0.06	17.43%	12.4%	211,200	283,023
3632	2.80	2.81	2.57	2.37	0.4%	-8.5%	-7.8%	0.08	17.41%	8.9%	4,045,673	3,926,462
2710	12.46	12.62	11.52	10.76	1.3%	-8.7%	-6.6%	0.07	17.38%	10.0%	92,704	107,093
9534	4.02	3.99	3.74	3.38	-0.7%	-6.3%	-9.6%	0.08	17.36%	8.9%	174,374	197,800
8391	1.94	2.01	1.87	1.76	3.6%	-7.0%	-5.9%	0.06	17.34%	10.6%	8,665,576	8,692,875
2362	1.73	1.94	1.98	2.03	12.1%	2.1%	2.5%	0.07	17.34%	10.1%	1,299	3,188
1699	2.56	2.50	2.21	2.27	-2.3%	-11.6%	2.7%	0.07	17.32%	14.3%	211,533	239,970
4244	2.32	2.48	2.39	2.25	6.9%	-3.6%	-5.9%	0.04	17.26%	12.8%	1,146,573	1,160,579
3634	1.54	1.50	1.40	1.30	-2.6%	-6.7%	-7.1%	0.07	17.25%	4.5%	457,779	390,703

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
8031	1.98	2.01	1.89	1.72	1.5%	-6.0%	-9.0%	0.07	17.25%	10.5%	183,634	202,424
4740	0.98	1.01	0.96	0.88	3.1%	-5.0%	-8.3%	0.06	17.18%	11.4%	64,460	86,778
8748	0.49	0.51	0.48	0.45	4.1%	-5.9%	-6.2%	0.05	17.09%	10.3%	3,521,051	3,592,633
6045	3.12	3.52	3.44	3.39	12.8%	-2.3%	-1.5%	0.05	17.06%	15.1%	19,854	42,137
8869	0.89	0.89	0.83	0.75	0.0%	-6.7%	-9.6%	0.08	17.03%	9.6%	3,677,992	3,621,608
8204	3.36	3.36	3.01	2.83	0.0%	-10.4%	-6.0%	0.08	17.02%	10.4%	43,395	41,080
6400	5.06	4.94	4.65	4.28	-2.4%	-5.9%	-8.0%	0.07	17.01%	5.6%	217,867	234,642
3028	3.60	3.71	3.40	3.24	3.1%	-8.4%	-4.7%	0.06	16.92%	11.4%	366,315	277,608
5102	5.20	4.96	4.68	4.41	-4.6%	-5.6%	-5.8%	0.07	16.90%	1.2%	463,515	491,659
8018	2.19	2.31	2.25	2.07	5.5%	-2.6%	-8.0%	0.05	16.88%	13.5%	5,946,720	8,494,137
4351	0.83	0.89	0.92	0.97	7.2%	3.4%	5.4%	0.06	16.87%	3.9%	26,141	24,651
3126	1.31	1.36	1.30	1.40	3.8%	-4.4%	7.7%	0.03	16.74%	12.1%	33,853	242,588
8033	1.51	1.55	1.41	1.35	2.6%	-9.0%	-4.3%	0.06	16.68%	11.7%	5,377,406	3,894,247
8803	0.06	0.05	0.05	0.05	-16.7%	0.0%	0.0%	0.10	16.67%	16.7%	18,025,379	19,181,163
8871	0.06	0.06	0.06	0.05	0.0%	0.0%	-16.7%	0.09	16.67%	16.7%	4,499,294	12,862,738
8721	0.25	0.26	0.25	0.23	4.0%	-3.8%	-8.0%	0.05	16.64%	12.0%	288,679	344,332
6237	1.19	1.16	1.06	1.01	-2.5%	-8.6%	-4.7%	0.08	16.61%	6.1%	4,646	5,125
2361	1.80	1.74	1.60	1.53	-3.3%	-8.0%	-4.4%	0.07	16.53%	4.7%	2,171	2,214
3612	1.97	1.96	1.84	1.67	-0.5%	-6.1%	-9.2%	0.08	16.52%	8.7%	795,333	832,238
3064	3.32	3.45	3.35	3.05	3.9%	-2.9%	-9.0%	0.05	16.50%	12.9%	136,188	140,796
4131	4.55	4.58	4.13	3.91	0.7%	-9.8%	-5.3%	0.08	16.44%	10.5%	0	0
4431	1.26	1.26	1.17	1.07	0.0%	-7.1%	-8.5%	0.08	16.30%	8.5%	11,027	18,908
9040	3.29	3.38	3.07	3.18	2.7%	-9.2%	3.6%	0.04	16.18%	12.8%	1,003,281	944,105
4828	1.82	1.94	1.79	1.77	6.6%	-7.7%	-1.1%	0.04	16.12%	14.3%	1,799,815	1,755,844
6325	2.83	2.80	2.65	2.41	-1.1%	-5.4%	-9.1%	0.07	16.12%	8.0%	709,704	778,976
7050	8.73	8.79	7.90	7.53	0.7%	-10.1%	-4.7%	0.08	16.08%	10.8%	0	0
8006	1.58	1.60	1.53	1.38	1.3%	-4.4%	-9.8%	0.07	16.06%	11.1%	2,861,573	2,982,817
7370	4.12	4.02	3.62	3.52	-2.4%	-10.0%	-2.8%	0.08	15.73%	7.5%	167,131	145,790
4133	1.80	1.96	1.93	2.02	8.9%	-1.5%	4.7%	0.05	15.71%	10.4%	5,775	5,868
5183	2.65	2.59	2.46	2.27	-2.3%	-5.0%	-7.7%	0.07	15.69%	5.5%	4,768,112	4,596,895
8800	1.23	1.21	1.08	1.11	-1.6%	-10.7%	2.8%	0.06	15.67%	13.5%	362,815	415,793
7335	2.05	2.19	2.26	2.15	6.8%	3.2%	-4.9%	0.04	15.61%	11.7%	36	98
5535	5.36	5.52	4.99	4.87	3.0%	-9.6%	-2.4%	0.06	15.59%	12.6%	1,060,440	1,077,194
6216	3.96	4.01	3.77	3.48	1.3%	-6.0%	-7.7%	0.06	15.58%	9.0%	15,923	25,917
6503	1.96	2.00	1.92	1.75	2.0%	-4.0%	-8.9%	0.06	15.52%	10.9%	44,543	54,720
8719	1.76	1.73	1.60	1.51	-1.7%	-7.5%	-5.6%	0.07	15.50%	5.8%	514	476
0083	4.34	4.25	3.86	3.72	-2.1%	-9.2%	-3.6%	0.07	15.48%	7.1%	909,983	962,428
9170	10.34	10.85	10.05	10.30	4.9%	-7.4%	2.5%	0.03	15.47%	12.3%	36,534	34,535
8008	0.88	0.91	0.85	0.81	3.4%	-6.6%	-4.7%	0.05	15.41%	10.0%	3,566,573	3,170,015
5480	5.08	4.91	4.58	4.37	-3.3%	-6.7%	-4.6%	0.07	15.35%	3.4%	45,510	55,558
2790	1.63	1.80	1.85	1.82	10.4%	2.8%	-1.6%	0.06	15.34%	12.1%	47,222	44,554
7098	10.44	10.54	9.72	9.15	1.0%	-7.8%	-5.9%	0.07	15.19%	8.7%	10	10
7046	9.40	9.49	8.75	8.24	1.0%	-7.8%	-5.8%	0.07	15.17%	8.8%	0	0
7394	3.53	3.73	3.56	3.41	5.7%	-4.6%	-4.2%	0.04	15.14%	10.2%	0	0
2131	2.22	2.34	2.15	2.13	5.4%	-8.1%	-0.9%	0.04	15.02%	13.5%	85,703	93,650
2735	3.48	3.69	3.54	3.39	6.0%	-4.1%	-4.2%	0.04	15.02%	10.3%	33,214	40,436
2130	1.68	1.72	1.60	1.68	2.4%	-7.0%	5.0%	0.03	15.00%	12.0%	190,793	168,190
8385	1.68	1.86	1.82	1.79	10.7%	-2.2%	-1.6%	0.04	14.96%	12.9%	561,683	436,958
4036	2.40	2.25	2.22	2.07	-6.3%	-1.3%	-6.8%	0.06	14.94%	5.4%	43,949	40,685
7395	3.92	4.14	3.95	3.79	5.6%	-4.6%	-4.1%	0.04	14.93%	10.2%	1,407	0
4109	0.55	0.57	0.52	0.53	3.6%	-8.8%	1.9%	0.04	14.90%	12.4%	103,951	99,043
3227	2.89	2.83	2.75	2.49	-2.1%	-2.8%	-9.5%	0.06	14.89%	7.4%	371,275	242,741
9062	1.16	1.20	1.08	1.07	3.4%	-10.0%	-0.9%	0.06	14.85%	13.4%	576,198	268,030
3507	2.57	2.59	2.34	2.25	0.8%	-9.7%	-3.8%	0.07	14.76%	10.4%	990,733	949,183
3224	2.85	3.12	3.15	3.03	9.5%	1.0%	-3.8%	0.04	14.74%	13.3%	0	0
3808	3.50	3.59	3.39	3.19	2.6%	-5.6%	-5.9%	0.05	14.67%	8.5%	236,323	304,545
2111	2.06	1.98	1.81	1.78	-3.9%	-8.6%	-1.7%	0.07	14.67%	6.9%	457,455	448,762
6229	3.91	4.14	4.13	3.80	5.9%	-0.2%	-8.0%	0.04	14.62%	13.9%	108,062	138,139
2014	4.52	4.62	4.28	4.09	2.2%	-7.4%	-4.4%	0.05	14.61%	9.6%	720,216	740,233

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
7333	1.85	1.97	2.03	1.94	6.5%	3.0%	-4.4%	0.04	14.59%	10.9%	0	0
5473	6.81	6.85	6.35	5.97	0.6%	-7.3%	-6.0%	0.06	14.39%	7.9%	84,887	122,166
5606	1.10	1.12	1.06	0.99	1.8%	-5.4%	-6.6%	0.05	14.36%	8.4%	5,999,046	6,462,780
2041	2.47	2.54	2.36	2.27	2.8%	-7.1%	-3.8%	0.05	14.32%	9.9%	43,278	39,742
9082	1.11	1.12	1.03	0.98	0.9%	-8.0%	-4.9%	0.06	14.30%	8.9%	16,727,798	15,152,012
4299	2.07	1.96	1.90	1.80	-5.3%	-3.1%	-5.3%	0.06	14.25%	2.3%	2,390,245	2,145,872
4432	1.21	1.20	1.10	1.05	-0.8%	-8.3%	-4.5%	0.07	14.19%	7.5%	0	0
6003	4.26	4.58	4.55	4.30	7.5%	-0.7%	-5.5%	0.04	14.16%	13.0%	27,200	26,028
0913	394.00	423.00	417.00	397.00	7.4%	-1.4%	-4.8%	0.04	14.11%	12.2%	416	404
9058	1.33	1.39	1.32	1.27	4.5%	-5.0%	-3.8%	0.04	13.93%	9.5%	1,043,932	664,820
4207	1.80	1.92	1.97	1.89	6.7%	2.6%	-4.1%	0.04	13.89%	10.7%	0	0
4279	2.24	2.33	2.33	2.55	4.0%	0.0%	9.4%	0.06	13.84%	9.4%	424,745	479,102
2589	1.88	1.96	1.89	1.79	4.3%	-3.6%	-5.3%	0.04	13.69%	9.5%	191,798	145,473
8045	0.54	0.52	0.47	0.47	-3.7%	-9.6%	0.0%	0.07	13.68%	9.6%	4,386,759	4,489,217
4111	1.73	1.79	1.66	1.70	3.5%	-7.3%	2.4%	0.03	13.66%	10.7%	1,319	1,566
1803	7.16	7.24	6.98	6.39	1.1%	-3.6%	-8.5%	0.06	13.60%	9.6%	178,866	195,002
7360	3.66	3.73	3.34	3.31	1.9%	-10.5%	-0.9%	0.06	13.58%	12.4%	251,108	313,839
2802	4.92	4.88	4.57	4.30	-0.8%	-6.4%	-5.9%	0.06	13.55%	5.5%	330,124	385,562
4130	3.09	3.03	2.78	2.70	-1.9%	-8.3%	-2.9%	0.07	13.53%	6.3%	161,935	159,111
0251	3.35	3.38	3.11	2.98	0.9%	-8.0%	-4.2%	0.06	13.51%	8.9%	9,014	8,561
8265	4.13	4.13	3.73	3.60	0.0%	-9.7%	-3.5%	0.07	13.51%	9.7%	334,039	311,433
4741	2.22	2.31	2.17	2.23	4.1%	-6.1%	2.8%	0.03	13.41%	10.1%	85,022	112,711
7231	6.91	6.99	6.50	6.81	1.2%	-7.0%	4.8%	0.03	13.41%	11.8%	635,884	1,046,142
3030	4.32	4.48	4.28	4.08	3.7%	-4.5%	-4.7%	0.04	13.40%	8.4%	1,001,745	1,072,782
4717	2.05	2.11	1.92	1.94	2.9%	-9.0%	1.0%	0.05	13.36%	11.9%	83,833	85,080
6835	2.59	2.62	2.41	2.32	1.2%	-8.0%	-3.7%	0.06	13.35%	9.2%	0	0
3726	3.18	3.25	3.17	2.91	2.2%	-2.5%	-8.2%	0.05	13.31%	10.4%	214,053	240,909
1654	3.47	3.45	3.10	3.03	-0.6%	-10.1%	-2.3%	0.07	13.28%	9.6%	25,207	41,538
3642	1.21	1.12	1.11	1.16	-7.4%	-0.9%	4.5%	0.04	13.28%	11.9%	15	1,520
9102	2.50	2.48	2.26	2.19	-0.8%	-8.9%	-3.1%	0.07	13.14%	8.1%	2,575,602	2,729,506
5215	4.87	4.86	4.47	4.27	-0.2%	-8.0%	-4.5%	0.06	13.09%	7.8%	548,591	624,057
8815	0.23	0.24	0.24	0.22	4.3%	0.0%	-8.3%	0.04	13.04%	12.7%	0	0
5022	5.46	5.66	5.65	5.15	3.7%	-0.2%	-8.8%	0.04	13.04%	12.5%	1,305,556	1,312,141
2065	1.75	1.70	1.60	1.54	-2.9%	-5.9%	-3.8%	0.06	12.99%	3.0%	1,033	9,523
9586	0.48	0.48	0.43	0.42	0.0%	-10.4%	-2.3%	0.07	12.98%	10.4%	1,669,015	1,515,979
8350	5.32	5.23	4.65	4.65	-1.7%	-11.1%	0.0%	0.07	12.97%	11.1%	833,278	863,463
3334	1.80	1.79	1.64	1.58	-0.6%	-8.4%	-3.7%	0.06	12.97%	7.8%	111,013	50,339
2600	3.72	4.08	4.02	3.96	9.7%	-1.5%	-1.5%	0.04	12.95%	11.2%	0	0
8393	1.24	1.30	1.30	1.20	4.8%	0.0%	-7.7%	0.04	12.90%	12.5%	2,050,468	2,181,665
9044	0.88	0.90	0.83	0.81	2.3%	-7.8%	-2.4%	0.05	12.88%	10.1%	1,670,288	1,878,412
3629	1.51	1.48	1.39	1.33	-2.0%	-6.1%	-4.3%	0.06	12.86%	4.1%	957,161	933,923
3113	1.76	1.64	1.59	1.55	-6.8%	-3.0%	-2.5%	0.06	12.84%	4.3%	1,380,209	1,287,184
3821	4.46	4.57	4.16	4.12	2.5%	-9.0%	-1.0%	0.05	12.73%	11.4%	261,545	260,604
8233	1.97	1.96	1.76	1.73	-0.5%	-10.2%	-1.7%	0.07	12.65%	9.7%	27,992	29,902
3822	3.50	3.45	3.24	3.09	-1.4%	-6.1%	-4.6%	0.06	12.58%	4.7%	19,001	14,454
1710	3.03	3.28	3.28	3.15	8.3%	0.0%	-4.0%	0.04	12.54%	12.2%	27,964	25,128
4557	2.00	2.23	2.22	2.23	11.5%	-0.4%	0.5%	0.05	12.50%	11.9%	247,704	225,359
1322	6.10	6.44	6.30	6.03	5.6%	-2.2%	-4.3%	0.03	12.49%	9.9%	58	2
7600	3.04	3.14	3.07	2.87	3.3%	-2.2%	-6.5%	0.04	12.47%	9.8%	3,255,420	3,124,626
3188	2.16	2.19	2.00	1.96	1.4%	-8.7%	-2.0%	0.06	12.39%	10.1%	267,017	283,281
2585	3.08	2.94	2.77	2.73	-4.5%	-5.8%	-1.4%	0.06	12.19%	4.3%	1,032,088	992,540
8235	3.54	3.58	3.22	3.20	1.1%	-10.1%	-0.6%	0.06	11.99%	11.2%	130,256	133,515
2701	10.48	10.42	9.34	9.26	-0.6%	-10.4%	-0.9%	0.07	11.95%	9.8%	2,541	3,485
1320	1.40	1.42	1.32	1.28	1.4%	-7.0%	-3.0%	0.05	11.86%	8.5%	11,948	16,351
9110	2.62	2.52	2.37	2.33	-3.8%	-6.0%	-1.7%	0.05	11.85%	4.3%	925,774	966,090
6251	3.06	2.90	2.73	2.74	-5.2%	-5.9%	0.4%	0.05	11.81%	6.2%	130,152	107,574
0908	116.00	117.00	111.00	105.00	0.9%	-5.1%	-5.4%	0.05	11.77%	6.3%	351	370
8500	4.60	4.61	4.30	4.11	0.2%	-6.7%	-4.4%	0.06	11.68%	6.9%	85,899	78,872
9015	2.66	2.73	2.62	2.50	2.6%	-4.0%	-4.6%	0.04	11.66%	7.2%	4,074,551	4,208,490

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

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
7540	2.55	2.51	2.31	2.27	-1.6%	-8.0%	-1.7%	0.06	11.56%	6.4%	0	0
9182	1.67	1.75	1.72	1.80	4.8%	-1.7%	4.7%	0.03	11.54%	6.5%	559,244	310,130
2172	1.47	1.48	1.37	1.33	0.7%	-7.4%	-2.9%	0.05	11.32%	8.1%	200	0
2110	1.80	1.76	1.70	1.79	-2.2%	-3.4%	5.3%	0.03	11.30%	8.7%	299	881
5474	4.73	4.75	4.51	4.27	0.4%	-5.1%	-5.3%	0.05	11.11%	5.7%	1,992,460	2,044,473
7380	4.26	4.45	4.64	4.73	4.5%	4.3%	1.9%	0.05	11.03%	2.5%	5,558,804	5,518,192
5479	6.14	6.14	5.81	5.50	0.0%	-5.4%	-5.3%	0.05	11.00%	5.4%	174,079	184,103
3076	3.00	2.99	2.71	2.68	-0.3%	-9.4%	-1.1%	0.06	10.94%	9.0%	4,813,108	4,305,984
2070	3.91	3.86	3.53	3.56	-1.3%	-8.5%	0.8%	0.05	10.87%	9.4%	958,478	1,082,288
4034	6.33	6.28	5.87	5.68	-0.8%	-6.5%	-3.2%	0.05	10.85%	5.7%	410,481	434,157
1642	2.43	2.60	2.61	2.69	7.0%	0.4%	3.1%	0.04	10.70%	6.6%	337,376	281,035
5491	1.54	1.49	1.46	1.39	-3.2%	-2.0%	-4.8%	0.04	10.38%	2.8%	26,149	24,988
6252	2.95	2.79	2.91	2.92	-5.4%	4.3%	0.3%	0.02	10.34%	9.7%	18,927	9,037
8232	5.00	5.00	4.72	4.51	0.0%	-5.6%	-4.4%	0.05	10.30%	5.6%	3,016,851	3,513,619
4307	1.68	1.79	1.74	1.73	6.5%	-2.8%	-0.6%	0.03	10.15%	9.3%	82,962	78,755
9220	3.45	3.53	3.33	3.39	2.3%	-5.7%	1.8%	0.02	10.06%	8.0%	177,762	210,246
8304	4.03	4.26	4.16	4.09	5.7%	-2.3%	-1.7%	0.02	10.01%	8.1%	273,760	259,551
7402	0.10	0.10	0.09	0.09	0.0%	-10.0%	0.0%	0.06	10.00%	10.0%	9,076	8,606
8039	1.11	1.19	1.20	1.22	7.2%	0.8%	1.7%	0.04	9.91%	6.4%	1,345,124	894,383
3548	1.43	1.48	1.40	1.39	3.5%	-5.4%	-0.7%	0.03	9.87%	8.9%	113,526	89,062
3255	2.24	2.37	2.29	2.30	5.8%	-3.4%	0.4%	0.02	9.85%	9.2%	0	0
8263	4.33	4.58	4.53	4.41	5.8%	-1.1%	-2.6%	0.03	9.76%	8.4%	62,581	67,498
3385	0.82	0.88	0.86	0.86	7.3%	-2.3%	0.0%	0.03	9.76%	9.6%	4,105	8,749
8107	2.35	2.32	2.14	2.15	-1.3%	-7.8%	0.5%	0.05	9.64%	8.2%	2,091,839	2,111,640
7222	5.63	5.80	5.68	5.45	3.0%	-2.1%	-4.0%	0.03	9.41%	7.1%	1,310	0
0917	3.39	3.31	3.24	3.09	-2.4%	-2.1%	-4.6%	0.04	9.36%	2.5%	220,769	197,392
4720	1.93	2.05	1.99	1.99	6.2%	-2.9%	0.0%	0.02	9.33%	9.1%	1,000,273	983,944
2302	1.62	1.71	1.69	1.65	5.6%	-1.2%	-2.4%	0.02	9.32%	7.9%	0	0
9410	2.63	2.71	2.60	2.55	3.0%	-4.1%	-1.9%	0.03	9.29%	7.1%	208,993	259,999
4250	1.68	1.72	1.69	1.77	2.4%	-1.7%	4.7%	0.02	9.10%	6.5%	81,285	87,354
8601	0.22	0.22	0.22	0.20	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	11,462,919	12,153,226
8810	0.11	0.11	0.11	0.10	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	276,621,758	271,295,860
8835	1.76	1.74	1.67	1.61	-1.1%	-4.0%	-3.6%	0.04	8.98%	2.9%	6,557,120	6,875,162
2417	1.34	1.40	1.40	1.34	4.5%	0.0%	-4.3%	0.03	8.96%	8.8%	19,509	12,195
9033	1.73	1.71	1.59	1.58	-1.2%	-7.0%	-0.6%	0.05	8.94%	6.4%	324,168	300,312
0170	1.99	1.99	1.95	1.82	0.0%	-2.0%	-6.7%	0.04	8.81%	6.7%	4,728	5,159
8111	1.54	1.52	1.50	1.59	-1.3%	-1.3%	6.0%	0.03	8.79%	7.3%	656,942	669,869
2112	3.57	3.57	3.35	3.27	0.0%	-6.2%	-2.4%	0.04	8.70%	6.2%	2,293	1,819
0050	4.48	4.55	4.33	4.42	1.6%	-4.8%	2.1%	0.02	8.69%	6.9%	173,355	183,812
3365	3.31	3.28	3.19	3.04	-0.9%	-2.7%	-4.7%	0.04	8.55%	3.8%	227,039	257,082
4825	0.72	0.72	0.67	0.66	0.0%	-6.9%	-1.5%	0.05	8.54%	6.9%	2,277,590	2,252,798
8010	1.53	1.60	1.60	1.54	4.6%	0.0%	-3.8%	0.02	8.50%	8.3%	2,726,836	2,906,623
2002	2.91	3.08	3.02	3.03	5.8%	-1.9%	0.3%	0.02	8.26%	7.8%	211,928	300,202
4923	0.97	0.99	0.93	0.93	2.1%	-6.1%	0.0%	0.03	8.25%	8.1%	31,787	32,514
7605	1.66	1.66	1.54	1.53	0.0%	-7.2%	-0.6%	0.05	7.93%	7.2%	1,018,954	1,012,503
7590	2.59	2.62	2.47	2.45	1.2%	-5.7%	-0.8%	0.03	7.82%	6.9%	130,649	150,130
8814	0.13	0.13	0.13	0.12	0.0%	0.0%	-7.7%	0.04	7.69%	7.7%	0	0
2702	15.86	15.80	14.82	14.67	-0.4%	-6.2%	-1.0%	0.04	7.68%	5.8%	14,413	22,295
8370	3.45	3.52	3.46	3.59	2.0%	-1.7%	3.8%	0.02	7.67%	5.5%	561,480	540,593
4470	2.17	2.15	2.04	2.01	-0.9%	-5.1%	-1.5%	0.04	7.65%	4.2%	100,135	110,818
5191	0.66	0.69	0.70	0.69	4.5%	1.4%	-1.4%	0.03	7.58%	6.0%	3,490,700	3,746,475
9060	1.06	1.12	1.10	1.10	5.7%	-1.8%	0.0%	0.02	7.55%	7.4%	1,390,577	1,380,765
8046	2.06	2.09	2.04	1.97	1.5%	-2.4%	-3.4%	0.02	7.45%	4.9%	2,481,465	2,520,586
3180	2.64	2.65	2.58	2.69	0.4%	-2.6%	4.3%	0.02	7.42%	6.9%	237,797	213,254
4206	2.34	2.49	2.49	2.47	6.4%	0.0%	-0.8%	0.03	7.26%	7.2%	19,608	20,526
2835	2.22	2.26	2.15	2.16	1.8%	-4.9%	0.5%	0.02	7.25%	6.7%	12,429	13,027
0037	3.02	2.99	2.85	2.81	-1.0%	-4.7%	-1.4%	0.04	7.21%	3.7%	571,499	637,668
8279	5.01	5.10	4.92	4.84	1.8%	-3.5%	-1.6%	0.02	7.10%	5.3%	48,938	45,050
7382	4.07	4.14	4.08	4.23	1.7%	-1.4%	3.7%	0.02	6.99%	5.1%	1,232,614	1,026,685

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

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
2220	1.92	2.03	2.03	2.01	5.7%	0.0%	-1.0%	0.03	6.77%	6.7%	9,987	8,643
8805	0.15	0.15	0.15	0.14	0.0%	0.0%	-6.7%	0.03	6.67%	6.7%	0	0
4771	2.52	2.52	2.46	2.36	0.0%	-2.4%	-4.1%	0.03	6.54%	4.1%	1,368,889	970,660
2081	4.79	4.79	4.50	4.52	0.0%	-6.1%	0.4%	0.03	6.53%	6.5%	19,496	43,064
7710	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	1,319,835	1,432,345
7711	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	147,943	152,217
8116	1.97	1.99	2.00	1.91	1.0%	0.5%	-4.5%	0.02	6.09%	5.5%	857,253	967,000
9180	3.85	3.87	3.69	3.68	0.5%	-4.7%	-0.3%	0.03	5.48%	5.2%	207,101	152,424
8227	2.85	2.90	2.81	2.80	1.8%	-3.1%	-0.4%	0.02	5.29%	4.9%	1,295,461	1,392,677
4263	3.32	3.36	3.26	3.29	1.2%	-3.0%	0.9%	0.01	5.18%	4.2%	33,594	31,386
1472	2.68	2.74	2.80	2.79	2.2%	2.2%	-0.4%	0.02	4.85%	2.6%	248,694	324,789
0771	0.44	0.44	0.43	0.42	0.0%	-2.3%	-2.3%	0.02	4.65%	2.3%	0	0
4251	3.28	3.41	3.41	3.43	4.0%	0.0%	0.6%	0.02	4.57%	4.0%	143,877	131,008
3830	0.70	0.70	0.67	0.67	0.0%	-4.3%	0.0%	0.03	4.29%	4.3%	10,225,549	10,697,248
3373	4.45	4.37	4.35	4.42	-1.8%	-0.5%	1.6%	0.01	3.91%	3.4%	79,142	57,530
8799	0.35	0.36	0.36	0.36	2.9%	0.0%	0.0%	0.01	2.86%	2.9%	245,064	265,005
3724	3.20	3.19	3.13	3.14	-0.3%	-1.9%	0.3%	0.01	2.53%	2.2%	2,898,425	2,999,204
0065	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0066	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0067	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0

NCCI Missouri Loss Cost Filing Effective January 1, 2023
Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2023 Sorted by Swing

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
7047	3.24	4.83	4.46	3.95	49.1%	-7.7%	-11.4%	0.17	78.85%	60.5%	0	0
2709	16.56	19.92	14.35	11.10	20.3%	-28.0%	-22.6%	0.24	88.79%	48.3%	2,211	4,558
7152	4.40	5.72	5.66	5.11	30.0%	-1.0%	-9.7%	0.12	44.13%	39.7%	0	0
4581	1.58	1.91	1.56	1.31	20.9%	-18.3%	-16.0%	0.15	65.96%	39.2%	20,474	24,396
8738	0.49	0.56	0.53	0.44	14.3%	-5.4%	-17.0%	0.10	40.85%	31.3%	0	0
5057	3.66	4.34	4.27	3.74	18.6%	-1.6%	-12.4%	0.09	35.45%	31.0%	437,744	447,023
8603	0.06	0.07	0.06	0.06	16.7%	-14.3%	0.0%	0.08	33.33%	31.0%	5,108,245	6,279,274
7398	5.47	6.83	6.47	6.21	24.9%	-5.3%	-4.0%	0.09	36.73%	30.1%	0	0
3574	1.72	2.08	2.18	2.01	20.9%	4.8%	-7.8%	0.10	36.63%	28.7%	612,653	623,365
5402	3.72	4.26	4.45	3.83	14.5%	4.5%	-13.9%	0.09	36.29%	28.4%	6,512	9,399
7225	6.02	7.28	7.68	7.12	20.9%	5.5%	-7.3%	0.10	36.88%	28.2%	291,900	308,282
3807	2.02	2.28	2.05	1.75	12.9%	-10.1%	-14.6%	0.11	42.44%	27.5%	249,963	208,071
3132	3.68	4.45	4.33	4.05	20.9%	-2.7%	-6.5%	0.08	32.22%	27.4%	8,317	6,571
1438	12.64	12.78	11.16	8.26	1.1%	-12.7%	-26.0%	0.19	43.53%	27.1%	390,265	356,427
6703	5.60	6.48	5.77	5.37	15.7%	-11.0%	-6.9%	0.08	37.29%	26.7%	0	0
7403	3.88	4.26	3.56	3.21	9.8%	-16.4%	-9.8%	0.12	40.40%	26.2%	2,215,593	1,986,461
8602	0.96	1.11	1.00	1.05	15.6%	-9.9%	5.0%	0.06	33.44%	25.5%	236,449	263,990
7580	2.23	2.50	2.17	2.13	12.1%	-13.2%	-1.8%	0.07	29.25%	25.3%	345,479	355,293
3169	2.22	2.48	2.17	1.88	11.7%	-12.5%	-13.4%	0.11	42.47%	25.1%	81,327	90,796
3803	2.00	2.28	2.18	1.94	14.0%	-4.4%	-11.0%	0.07	32.10%	25.0%	197,045	135,189
7016	2.34	2.64	2.45	2.17	12.8%	-7.2%	-11.4%	0.08	34.76%	24.2%	0	0
7024	2.60	2.93	2.72	2.41	12.7%	-7.2%	-11.4%	0.08	34.53%	24.1%	2,656	2,335
2021	2.06	2.49	2.57	2.49	20.9%	3.2%	-3.1%	0.10	28.64%	24.0%	114,120	111,839
9154	1.47	1.63	1.42	1.42	10.9%	-12.9%	0.0%	0.07	25.17%	23.8%	1,027,988	572,167
4665	9.01	9.02	6.89	6.36	0.1%	-23.6%	-7.7%	0.18	33.27%	23.7%	3,549	3,963
7153	3.05	3.47	3.46	3.12	13.8%	-0.3%	-9.8%	0.07	25.31%	23.6%	0	0
7133	2.26	2.57	2.56	2.31	13.7%	-0.4%	-9.8%	0.07	25.31%	23.5%	25,617	21,652
2797	4.75	5.07	4.50	3.76	6.7%	-11.2%	-16.4%	0.12	38.26%	23.2%	27,293	27,606
7151	2.75	3.12	3.11	2.81	13.5%	-0.3%	-9.6%	0.07	24.80%	23.1%	0	0
8832	0.23	0.23	0.20	0.22	0.0%	-13.0%	10.0%	0.06	24.35%	23.0%	40,842,115	43,253,418
2105	3.42	4.00	3.88	3.66	17.0%	-3.0%	-5.7%	0.07	27.30%	22.6%	8,061	6,512
8856	0.30	0.36	0.40	0.39	20.0%	11.1%	-2.5%	0.12	36.67%	22.5%	388,360	338,487
8861	1.14	1.25	1.09	0.99	9.6%	-12.8%	-9.2%	0.10	35.03%	22.4%	6,551,199	7,057,268
6233	1.89	2.07	2.03	1.77	9.5%	-1.9%	-12.8%	0.07	25.94%	22.3%	268,206	197,104
8726	1.78	1.82	1.46	1.17	2.2%	-19.8%	-19.9%	0.20	46.80%	22.1%	3,814	2,769
5192	2.19	2.55	2.48	2.34	16.4%	-2.7%	-5.6%	0.07	26.39%	22.1%	593,137	616,632
3826	1.00	1.07	0.91	0.82	7.0%	-15.0%	-9.9%	0.11	35.16%	22.0%	117,818	102,218
8734	0.32	0.34	0.32	0.27	6.3%	-5.9%	-15.6%	0.10	30.08%	21.9%	0	0
1005	5.21	5.70	5.29	4.64	9.4%	-7.2%	-12.3%	0.08	31.68%	21.7%	11,810	10,360
8103	1.92	2.24	2.41	2.29	16.7%	7.6%	-5.0%	0.09	31.77%	21.6%	25,371	34,190
2121	1.18	1.26	1.15	0.98	6.8%	-8.7%	-14.8%	0.10	33.26%	21.6%	1,024,064	959,779
8723	0.14	0.14	0.11	0.09	0.0%	-21.4%	-18.2%	0.20	43.51%	21.4%	21,964,732	26,192,544
3081	3.95	4.27	3.84	3.33	8.1%	-10.1%	-13.3%	0.10	34.79%	21.4%	94,109	78,840
8742	0.24	0.25	0.24	0.20	4.2%	-4.0%	-16.7%	0.10	26.39%	20.8%	66,743,873	64,604,771
4777	3.89	3.86	3.26	3.43	-0.8%	-15.5%	5.2%	0.09	22.51%	20.8%	65,144	20,939
5551	13.67	14.25	11.90	10.76	4.2%	-16.5%	-9.6%	0.13	33.07%	20.7%	905,526	894,488
8737	0.29	0.30	0.29	0.24	3.4%	-3.3%	-17.2%	0.10	25.33%	20.7%	0	0
9063	0.69	0.76	0.68	0.63	10.1%	-10.5%	-7.4%	0.08	30.69%	20.7%	2,349,934	2,101,944
5703	10.02	11.90	12.83	12.59	18.8%	7.8%	-1.9%	0.11	30.44%	20.6%	847	2,294
2660	2.70	2.83	2.53	2.13	4.8%	-10.6%	-15.8%	0.12	34.25%	20.6%	326,626	275,670
0401	10.47	10.77	8.89	8.32	2.9%	-17.5%	-6.4%	0.12	28.57%	20.3%	76,644	81,237
3114	3.25	3.35	3.09	2.56	3.1%	-7.8%	-17.2%	0.11	30.13%	20.2%	34,801	31,207
9101	3.13	3.36	2.93	2.65	7.3%	-12.8%	-9.6%	0.10	32.66%	20.1%	2,785,563	2,519,125
8725	1.99	2.05	1.70	1.47	3.0%	-17.1%	-13.5%	0.15	36.92%	20.1%	10,953	50,472
5437	4.04	4.45	4.01	3.88	10.1%	-9.9%	-3.2%	0.06	24.96%	20.0%	1,381,071	1,408,264
7538	5.13	5.10	4.08	3.24	-0.6%	-20.0%	-20.6%	0.21	45.55%	20.0%	1,021,858	1,430,817
7453	0.53	0.56	0.48	0.42	5.7%	-14.3%	-12.5%	0.12	35.85%	19.9%	0	0
3648	1.46	1.55	1.39	1.20	6.2%	-10.3%	-13.7%	0.11	33.13%	19.8%	87,308	94,866
9156	2.10	2.19	2.00	1.69	4.3%	-8.7%	-15.5%	0.11	30.90%	19.8%	383,505	266,975

NCCI Missouri Loss Cost Filing Effective January 1, 2023
Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2023 Sorted by Swing

Class Code	Loss Cost 2020	2021	2022	2023	Percent Change 2021	2022	2023	Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's) 2020	2021
2836	2.16	2.48	2.42	2.30	14.8%	-2.4%	-5.0%	0.06	23.42%	19.8%	5,585	5,829
3638	1.88	2.18	2.15	2.07	16.0%	-1.4%	-3.7%	0.07	21.93%	19.7%	139,419	147,153
7317	8.02	7.99	6.40	5.12	-0.4%	-19.9%	-20.0%	0.20	44.42%	19.6%	10,200	25,937
7099	15.63	17.38	15.92	14.99	11.2%	-8.4%	-5.8%	0.06	27.58%	19.6%	0	0
9077	2.42	2.43	2.91	3.49	0.4%	19.8%	19.9%	0.18	44.21%	19.5%	0	0
7431	0.99	1.04	0.89	0.78	5.1%	-14.4%	-12.4%	0.12	35.06%	19.5%	252,254	236,493
7337	3.15	3.61	3.70	3.52	14.6%	2.5%	-4.9%	0.07	23.17%	19.5%	0	0
8826	1.74	1.87	1.76	1.55	7.5%	-5.9%	-11.9%	0.08	27.37%	19.4%	1,490,128	3,196,172
4243	2.06	2.21	1.95	1.84	7.3%	-11.8%	-5.6%	0.08	26.67%	19.0%	551,309	557,728
8215	3.50	3.71	3.28	2.86	6.0%	-11.6%	-12.8%	0.11	33.43%	18.8%	1,091,238	1,194,818
6206	2.10	2.28	2.05	1.85	8.6%	-10.1%	-9.8%	0.09	31.18%	18.7%	12	25
2651	2.21	2.23	1.86	1.53	0.9%	-16.6%	-17.7%	0.17	38.52%	18.6%	56,805	46,186
7232	6.86	7.53	6.87	6.73	9.8%	-8.8%	-2.0%	0.05	21.82%	18.5%	271,098	257,379
7327	19.03	18.71	14.97	11.98	-1.7%	-20.0%	-20.0%	0.21	46.38%	18.3%	0	0
2841	3.55	3.94	3.83	3.55	11.0%	-2.8%	-7.3%	0.05	22.42%	18.3%	31,944	33,902
5059	24.30	23.46	18.39	16.77	-3.5%	-21.6%	-8.8%	0.18	36.90%	18.2%	86,943	55,954
8072	0.51	0.51	0.43	0.44	0.0%	-15.7%	2.3%	0.09	18.38%	18.0%	248,979	199,248
4611	0.98	1.07	1.02	0.93	9.2%	-4.7%	-8.8%	0.06	24.37%	18.0%	3,488,815	3,482,932
2143	2.17	2.31	2.17	1.92	6.5%	-6.1%	-11.5%	0.08	25.91%	18.0%	136,066	148,360
7421	0.55	0.58	0.56	0.49	5.5%	-3.4%	-12.5%	0.07	22.73%	18.0%	353,210	323,447
3145	2.26	2.33	1.99	1.82	3.1%	-14.6%	-8.5%	0.11	28.23%	17.7%	108,471	102,068
8106	4.17	4.56	4.32	3.96	9.4%	-5.3%	-8.3%	0.06	24.70%	17.7%	529,640	510,345
8102	1.92	2.01	1.75	1.58	4.7%	-12.9%	-9.7%	0.10	29.71%	17.6%	229,081	258,949
2413	2.52	2.65	2.32	2.06	5.2%	-12.5%	-11.2%	0.11	31.51%	17.6%	7,553	8,569
9600	2.96	3.17	2.87	2.57	7.1%	-9.5%	-10.5%	0.09	29.48%	17.5%	5,792	5,508
8203	5.92	5.86	5.57	6.27	-1.0%	-4.9%	12.6%	0.05	19.34%	17.5%	80,394	71,423
1925	3.25	3.35	3.06	2.62	3.1%	-8.7%	-14.4%	0.11	28.10%	17.5%	302,474	323,793
2586	2.50	2.78	2.68	3.05	11.2%	-3.6%	13.8%	0.08	31.10%	17.4%	61,529	146,075
3336	2.63	2.72	2.34	2.18	3.4%	-14.0%	-6.8%	0.10	25.93%	17.4%	88,819	92,327
3824	4.04	3.91	3.11	2.98	-3.2%	-20.5%	-4.2%	0.15	29.53%	17.2%	938,410	924,217
4683	3.58	3.60	3.31	3.61	0.6%	-8.1%	9.1%	0.04	18.51%	17.1%	62,893	60,048
1016	12.52	14.64	15.75	15.73	16.9%	7.6%	-0.1%	0.10	25.96%	17.1%	555	0
3827	2.35	2.39	2.10	1.78	1.7%	-12.1%	-15.2%	0.13	31.42%	16.9%	409	800
1164	4.39	4.25	3.71	3.86	-3.2%	-12.7%	4.0%	0.08	21.00%	16.7%	979,574	934,322
8803	0.06	0.05	0.05	0.05	-16.7%	0.0%	0.0%	0.10	16.67%	16.7%	18,025,379	19,181,163
8871	0.06	0.06	0.06	0.05	0.0%	0.0%	-16.7%	0.09	16.67%	16.7%	4,499,294	12,862,738
0042	5.32	5.69	5.33	4.82	7.0%	-6.3%	-9.6%	0.07	24.60%	16.5%	744,630	878,597
9519	3.15	3.34	2.99	2.85	6.0%	-10.5%	-4.7%	0.07	22.63%	16.5%	533,075	526,020
4420	3.92	3.89	3.50	2.90	-0.8%	-10.0%	-17.1%	0.13	29.87%	16.4%	4,971	1,508
6874	15.18	14.63	11.71	9.37	-3.6%	-20.0%	-20.0%	0.21	49.15%	16.4%	0	0
4829	1.07	1.11	0.97	0.93	3.7%	-12.6%	-4.1%	0.08	21.64%	16.4%	1,958,319	1,789,882
4484	2.47	2.65	2.41	2.27	7.3%	-9.1%	-5.8%	0.06	23.80%	16.3%	4,926,480	4,569,838
3303	2.01	2.04	1.85	1.98	1.5%	-9.3%	7.0%	0.04	18.74%	16.3%	221,374	190,067
3643	2.41	2.68	2.75	2.61	11.2%	2.6%	-5.1%	0.06	19.92%	16.3%	1,849,507	1,493,665
7313	3.38	3.25	2.60	2.08	-3.8%	-20.0%	-20.0%	0.21	49.54%	16.2%	37	0
9554	7.50	7.40	6.64	5.48	-1.3%	-10.3%	-17.5%	0.14	31.26%	16.1%	171,233	153,037
2570	3.77	3.86	3.64	3.14	2.4%	-5.7%	-13.7%	0.09	23.09%	16.1%	34,289	39,186
8021	2.67	2.69	2.28	2.17	0.7%	-15.2%	-4.8%	0.11	21.71%	16.0%	394,848	487,259
2095	3.23	3.42	3.18	2.86	5.9%	-7.0%	-10.1%	0.07	24.72%	15.9%	1,985,603	2,401,710
3647	2.49	2.76	2.62	2.56	10.8%	-5.1%	-2.3%	0.04	19.13%	15.9%	1,521,269	1,323,832
2501	2.45	2.53	2.21	2.01	3.3%	-12.6%	-9.0%	0.10	26.85%	15.9%	1,046,516	1,096,740
8002	1.62	1.78	1.71	1.61	9.9%	-3.9%	-5.8%	0.05	20.88%	15.7%	715,537	718,024
8728	0.37	0.41	0.42	0.40	10.8%	2.4%	-4.8%	0.05	18.92%	15.6%	359,941	488,187
7502	2.47	2.07	1.50	1.32	-16.2%	-27.5%	-12.0%	0.29	65.97%	15.5%	146,945	134,735
5146	4.38	4.46	3.97	3.43	1.8%	-11.0%	-13.6%	0.12	28.39%	15.4%	397,377	312,011
8855	0.14	0.14	0.13	0.11	0.0%	-7.1%	-15.4%	0.11	23.63%	15.4%	30,518,357	33,976,957
3004	1.77	1.71	1.39	1.19	-3.4%	-18.7%	-14.4%	0.18	40.40%	15.3%	9,144	6,446
7445	0.64	0.66	0.58	0.57	3.1%	-12.1%	-1.7%	0.07	17.62%	15.2%	0	0
6836	3.02	3.09	2.80	2.44	2.3%	-9.4%	-12.9%	0.10	26.31%	15.2%	163,191	169,738

NCCI Missouri Loss Cost Filing Effective January 1, 2023

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

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
3085	4.41	4.61	4.34	3.88	4.5%	-5.9%	-10.6%	0.07	22.39%	15.1%	583,336	611,927
3581	1.22	1.27	1.13	1.11	4.1%	-11.0%	-1.8%	0.06	17.62%	15.1%	102,563	90,969
6045	3.12	3.52	3.44	3.39	12.8%	-2.3%	-1.5%	0.05	17.06%	15.1%	19,854	42,137
3179	2.01	2.08	1.84	1.65	3.5%	-11.5%	-10.3%	0.10	27.34%	15.0%	1,880,886	1,793,333
8037	1.61	1.72	1.58	1.51	6.8%	-8.1%	-4.4%	0.05	20.65%	15.0%	9,590,521	10,797,832
1452	2.81	2.96	2.72	2.46	5.3%	-8.1%	-9.6%	0.08	24.76%	14.9%	16,743	49,961
7720	2.53	2.71	2.50	2.45	7.1%	-7.7%	-2.0%	0.04	17.72%	14.9%	3,541,571	4,691,702
5222	6.74	6.70	6.23	5.27	-0.6%	-7.0%	-15.4%	0.11	24.24%	14.8%	220,956	292,086
1624	2.90	2.46	2.45	2.37	-15.2%	-0.4%	-3.3%	0.09	19.42%	14.8%	972,033	1,001,698
9620	1.01	1.05	1.10	0.99	4.0%	4.8%	-10.0%	0.05	19.80%	14.8%	564,953	585,068
3300	3.93	4.28	4.46	4.20	8.9%	4.2%	-5.8%	0.05	20.10%	14.7%	329,974	297,560
8709	4.35	4.12	3.30	2.64	-5.3%	-19.9%	-20.0%	0.22	51.49%	14.7%	736	1,213
3146	2.22	2.25	1.95	1.87	1.4%	-13.3%	-4.1%	0.09	19.58%	14.7%	637,225	459,759
2039	2.50	2.68	2.48	2.60	7.2%	-7.5%	4.8%	0.04	20.77%	14.7%	454,806	618,377
5403	4.98	4.92	4.49	3.78	-1.2%	-8.7%	-15.8%	0.12	27.45%	14.6%	3,140,322	2,995,282
4018	4.95	5.34	5.11	4.77	7.9%	-4.3%	-6.7%	0.05	20.01%	14.5%	148,705	150,780
0005	2.84	2.90	2.54	2.35	2.1%	-12.4%	-7.5%	0.10	23.38%	14.5%	190,470	186,759
8001	1.88	1.95	1.74	1.67	3.7%	-10.8%	-4.0%	0.07	19.52%	14.5%	402,684	357,635
9521	3.29	3.45	3.12	3.05	4.9%	-9.6%	-2.2%	0.06	17.47%	14.4%	190,221	212,176
4828	1.82	1.94	1.79	1.77	6.6%	-7.7%	-1.1%	0.04	16.12%	14.3%	1,799,815	1,755,844
1699	2.56	2.50	2.21	2.27	-2.3%	-11.6%	2.7%	0.07	17.32%	14.3%	211,533	239,970
6213	1.15	1.11	1.23	1.32	-3.5%	10.8%	7.3%	0.08	23.06%	14.3%	10,200	4,076
3383	1.51	1.55	1.37	1.27	2.6%	-11.6%	-7.3%	0.09	22.93%	14.3%	55,904	51,565
5443	2.80	2.82	2.52	2.18	0.7%	-10.6%	-13.5%	0.12	26.46%	14.2%	3,020	2,752
9083	0.91	0.97	0.92	0.85	6.6%	-5.2%	-7.6%	0.05	20.62%	14.2%	12,717,907	12,969,106
4692	0.82	0.86	0.78	0.73	4.9%	-9.3%	-6.4%	0.07	21.98%	14.2%	319,864	299,453
8824	1.88	1.91	1.67	1.60	1.6%	-12.6%	-4.2%	0.09	19.16%	14.2%	1,735,387	5,528,872
8381	2.10	2.06	1.88	1.58	-1.9%	-8.7%	-16.0%	0.12	28.49%	14.1%	78,683	88,900
2915	3.35	3.32	2.95	2.51	-0.9%	-11.1%	-14.9%	0.13	28.87%	14.0%	0	2,854
2174	2.76	2.93	2.70	2.60	6.2%	-7.8%	-3.7%	0.05	18.73%	14.0%	28	110
5221	3.94	4.15	3.79	3.53	5.3%	-8.7%	-6.9%	0.07	22.32%	14.0%	2,861,068	3,067,403
7405	1.19	1.22	1.08	1.05	2.5%	-11.5%	-2.8%	0.07	17.46%	14.0%	574,861	335,701
7705	3.76	3.79	3.29	3.17	0.8%	-13.2%	-3.6%	0.09	18.26%	14.0%	1,291,604	1,321,150
9179	17.37	17.95	16.04	14.97	3.3%	-10.6%	-6.7%	0.08	21.96%	14.0%	103,792	85,531
8293	7.18	7.09	6.01	5.30	-1.3%	-15.2%	-11.8%	0.14	30.46%	14.0%	844,988	766,373
6825	2.74	2.58	2.07	1.66	-5.8%	-19.8%	-19.8%	0.22	51.87%	14.0%	155,418	192,902
9501	2.84	2.99	2.78	2.54	5.3%	-7.0%	-8.6%	0.07	22.40%	13.9%	260,438	241,767
6229	3.91	4.14	4.13	3.80	5.9%	-0.2%	-8.0%	0.04	14.62%	13.9%	108,062	138,139
2003	3.52	3.65	3.28	3.18	3.7%	-10.1%	-3.0%	0.06	17.69%	13.8%	767,071	804,822
1165	3.12	3.00	2.47	2.27	-3.8%	-17.7%	-8.1%	0.15	32.09%	13.8%	7,821	7,849
3082	4.61	4.76	4.26	3.96	3.3%	-10.5%	-7.0%	0.08	22.13%	13.8%	40,863	40,819
4239	1.90	2.01	1.85	1.77	5.8%	-8.0%	-4.3%	0.05	19.15%	13.7%	87,833	73,510
4751	1.75	2.05	2.12	2.33	17.1%	3.4%	9.9%	0.12	33.14%	13.7%	0	0
3042	4.76	4.79	4.28	3.72	0.6%	-10.6%	-13.1%	0.11	25.91%	13.7%	139	387
3119	1.37	1.41	1.30	1.16	2.9%	-7.8%	-10.8%	0.08	22.90%	13.7%	15	618
0034	2.41	2.62	2.49	2.37	8.7%	-5.0%	-4.8%	0.04	19.61%	13.7%	492,747	520,378
5223	5.27	4.97	4.08	3.29	-5.7%	-17.9%	-19.4%	0.20	48.75%	13.7%	150,264	190,966
2388	1.52	1.55	1.37	1.27	2.0%	-11.6%	-7.3%	0.09	22.12%	13.6%	140,447	114,273
2089	3.17	3.13	2.77	2.36	-1.3%	-11.5%	-14.8%	0.13	29.62%	13.5%	2,115,020	2,290,617
2131	2.22	2.34	2.15	2.13	5.4%	-8.1%	-0.9%	0.04	15.02%	13.5%	85,703	93,650
8800	1.23	1.21	1.08	1.11	-1.6%	-10.7%	2.8%	0.06	15.67%	13.5%	362,815	415,793
9505	3.98	3.87	3.24	2.76	-2.8%	-16.3%	-14.8%	0.16	37.20%	13.5%	101,180	102,256
8018	2.19	2.31	2.25	2.07	5.5%	-2.6%	-8.0%	0.05	16.88%	13.5%	5,946,720	8,494,137
8291	2.89	2.99	2.80	2.52	3.5%	-6.4%	-10.0%	0.07	21.04%	13.5%	264,787	290,126
9062	1.16	1.20	1.08	1.07	3.4%	-10.0%	-0.9%	0.06	14.85%	13.4%	576,198	268,030
9019	1.80	1.94	1.83	1.97	7.8%	-5.7%	7.7%	0.04	22.60%	13.4%	2,686	3,021
2288	3.55	3.84	3.65	3.46	8.2%	-4.9%	-5.2%	0.04	19.43%	13.4%	88,279	81,028
5160	2.02	1.96	1.64	1.49	-3.0%	-16.3%	-9.1%	0.14	30.74%	13.4%	465,013	460,790
4583	4.08	4.43	4.22	4.05	8.6%	-4.7%	-4.0%	0.04	18.31%	13.3%	320,212	350,086

NCCI Missouri Loss Cost Filing Effective January 1, 2023
Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2023 Sorted by Swing

Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
8058	2.33	2.49	2.33	2.18	6.9%	-6.4%	-6.4%	0.05	21.06%	13.3%	2,131,443	2,212,546
3224	2.85	3.12	3.15	3.03	9.5%	1.0%	-3.8%	0.04	14.74%	13.3%	0	0
4902	2.39	2.34	2.15	1.82	-2.1%	-8.1%	-15.3%	0.12	27.32%	13.3%	202,582	170,829
6826	4.21	3.93	3.15	2.72	-6.7%	-19.8%	-13.7%	0.20	45.27%	13.2%	0	0
3400	4.20	4.31	3.98	3.56	2.6%	-7.7%	-10.6%	0.08	22.13%	13.2%	1,011,958	1,028,644
8833	1.04	1.07	0.96	0.90	2.9%	-10.3%	-6.2%	0.08	20.55%	13.2%	20,122,505	20,492,334
8831	1.14	1.14	0.99	0.91	0.0%	-13.2%	-8.1%	0.11	22.30%	13.2%	2,924,685	3,335,599
5472	4.55	4.36	4.75	5.02	-4.2%	8.9%	5.7%	0.06	19.95%	13.1%	71,466	41,772
4410	2.88	3.06	2.85	2.75	6.3%	-6.9%	-3.5%	0.04	17.53%	13.1%	1,286,783	1,226,931
6702	3.45	3.54	3.17	2.95	2.6%	-10.5%	-6.9%	0.08	21.20%	13.1%	0	0
6704	3.83	3.93	3.52	3.28	2.6%	-10.4%	-6.8%	0.08	21.04%	13.0%	0	0
6003	4.26	4.58	4.55	4.30	7.5%	-0.7%	-5.5%	0.04	14.16%	13.0%	27,200	26,028
3635	2.10	2.08	1.79	1.59	-1.0%	-13.9%	-11.2%	0.13	27.88%	13.0%	86,984	78,280
8353	3.21	3.44	3.24	3.09	7.2%	-5.8%	-4.6%	0.04	18.65%	13.0%	291,699	294,350
3041	4.07	3.96	3.34	3.05	-2.7%	-15.7%	-8.7%	0.14	29.10%	13.0%	17,654	16,981
3257	2.47	2.48	2.17	2.01	0.4%	-12.5%	-7.4%	0.10	21.28%	12.9%	354,738	288,494
3064	3.32	3.45	3.35	3.05	3.9%	-2.9%	-9.0%	0.05	16.50%	12.9%	136,188	140,796
8385	1.68	1.86	1.82	1.79	10.7%	-2.2%	-1.6%	0.04	14.96%	12.9%	561,683	436,958
3315	3.04	2.97	2.52	2.37	-2.3%	-15.2%	-6.0%	0.12	24.82%	12.8%	16,786	17,150
7610	0.39	0.41	0.39	0.36	5.1%	-4.9%	-7.7%	0.05	18.74%	12.8%	2,768,101	3,299,905
4062	2.63	2.67	2.39	2.12	1.5%	-10.5%	-11.3%	0.10	24.84%	12.8%	21,940	17,840
9040	3.29	3.38	3.07	3.18	2.7%	-9.2%	3.6%	0.04	16.18%	12.8%	1,003,281	944,105
4244	2.32	2.48	2.39	2.25	6.9%	-3.6%	-5.9%	0.04	17.26%	12.8%	1,146,573	1,160,579
2114	2.96	2.92	2.51	2.26	-1.4%	-14.0%	-10.0%	0.13	27.09%	12.7%	0	0
8815	0.23	0.24	0.24	0.22	4.3%	0.0%	-8.3%	0.04	13.04%	12.7%	0	0
7855	3.10	3.17	2.84	2.64	2.3%	-10.4%	-7.0%	0.08	20.85%	12.7%	284,317	290,313
8034	1.92	2.01	1.85	1.72	4.7%	-8.0%	-7.0%	0.07	20.96%	12.6%	192,291	200,704
6319	3.42	3.30	3.10	2.60	-3.5%	-6.1%	-16.1%	0.12	27.49%	12.6%	668,382	748,762
3111	2.15	2.08	1.75	1.64	-3.3%	-15.9%	-6.3%	0.13	27.16%	12.6%	5,256	5,678
5535	5.36	5.52	4.99	4.87	3.0%	-9.6%	-2.4%	0.06	15.59%	12.6%	1,060,440	1,077,194
8032	1.70	1.75	1.66	1.50	2.9%	-5.1%	-9.6%	0.07	18.67%	12.6%	321,701	338,331
3515	2.59	2.57	2.33	2.02	-0.8%	-9.3%	-13.3%	0.11	24.84%	12.5%	5,171	5,301
8393	1.24	1.30	1.30	1.20	4.8%	0.0%	-7.7%	0.04	12.90%	12.5%	2,050,468	2,181,665
3681	0.73	0.72	0.62	0.57	-1.4%	-13.9%	-8.1%	0.12	24.76%	12.5%	3,769,972	3,750,347
5022	5.46	5.66	5.65	5.15	3.7%	-0.2%	-8.8%	0.04	13.04%	12.5%	1,305,556	1,312,141
8288	6.89	6.96	6.16	5.77	1.0%	-11.5%	-6.3%	0.09	19.76%	12.5%	141,938	150,729
8606	1.69	1.68	1.46	1.33	-0.6%	-13.1%	-8.9%	0.11	23.89%	12.5%	2,284	2,684
8013	0.32	0.34	0.32	0.30	6.3%	-5.9%	-6.3%	0.05	19.53%	12.5%	1,318,783	1,254,068
7230	6.01	6.30	6.00	5.54	4.8%	-4.8%	-7.7%	0.05	18.24%	12.5%	623,474	829,008
4273	2.27	2.34	2.12	1.98	3.1%	-9.4%	-6.6%	0.07	20.22%	12.5%	614,509	635,560
5037	10.46	9.86	8.07	6.71	-5.7%	-18.2%	-16.9%	0.19	45.99%	12.4%	16,583	17,808
4109	0.55	0.57	0.52	0.53	3.6%	-8.8%	1.9%	0.04	14.90%	12.4%	103,951	99,043
8392	2.12	2.10	1.82	1.67	-0.9%	-13.3%	-8.2%	0.11	23.83%	12.4%	351,868	212,424
5507	3.20	3.28	3.14	2.83	2.5%	-4.3%	-9.9%	0.06	17.43%	12.4%	211,200	283,023
3865	2.05	2.47	2.71	2.93	20.5%	9.7%	8.1%	0.15	42.93%	12.4%	43,125	30,125
7360	3.66	3.73	3.34	3.31	1.9%	-10.5%	-0.9%	0.06	13.58%	12.4%	251,108	313,839
3620	3.69	3.64	3.28	2.83	-1.4%	-9.9%	-13.7%	0.12	26.66%	12.4%	574,980	539,308
3220	2.15	2.19	2.00	1.79	1.9%	-8.7%	-10.5%	0.09	22.32%	12.4%	328,718	315,839
9402	3.87	4.17	3.98	3.81	7.8%	-4.6%	-4.3%	0.04	17.47%	12.3%	559,803	559,340
9170	10.34	10.85	10.05	10.30	4.9%	-7.4%	2.5%	0.03	15.47%	12.3%	36,534	34,535
6217	3.40	3.15	2.73	2.70	-7.4%	-13.3%	-1.1%	0.11	23.00%	12.2%	2,572,315	2,876,023
4114	3.11	3.11	2.73	2.40	0.0%	-12.2%	-12.1%	0.12	25.78%	12.2%	327,416	321,468
1710	3.03	3.28	3.28	3.15	8.3%	0.0%	-4.0%	0.04	12.54%	12.2%	27,964	25,128
2587	1.73	1.95	1.96	2.07	12.7%	0.5%	5.6%	0.07	19.65%	12.2%	1,535	1,759
4693	0.82	0.92	0.92	0.98	12.2%	0.0%	6.5%	0.07	19.51%	12.2%	196,966	151,405
0913	394.00	423.00	417.00	397.00	7.4%	-1.4%	-4.8%	0.04	14.11%	12.2%	416	404
3126	1.31	1.36	1.30	1.40	3.8%	-4.4%	7.7%	0.03	16.74%	12.1%	33,853	242,588
1748	5.31	5.60	5.27	4.92	5.5%	-5.9%	-6.6%	0.05	19.09%	12.1%	0	0
5610	4.25	3.68	3.63	3.41	-13.4%	-1.4%	-6.1%	0.10	21.92%	12.1%	93,798	121,891

NCCI Missouri Loss Cost Filing Effective January 1, 2023
Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2023 Sorted by Swing

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
2790	1.63	1.80	1.85	1.82	10.4%	2.8%	-1.6%	0.06	15.34%	12.1%	47,222	44,554
8721	0.25	0.26	0.25	0.23	4.0%	-3.8%	-8.0%	0.05	16.64%	12.0%	288,679	344,332
2130	1.68	1.72	1.60	1.68	2.4%	-7.0%	5.0%	0.03	15.00%	12.0%	190,793	168,190
9403	6.79	6.87	6.13	5.70	1.2%	-10.8%	-7.0%	0.09	19.94%	11.9%	1,568,871	1,645,768
4557	2.00	2.23	2.22	2.23	11.5%	-0.4%	0.5%	0.05	12.50%	11.9%	247,704	225,359
3642	1.21	1.12	1.11	1.16	-7.4%	-0.9%	4.5%	0.04	13.28%	11.9%	15	1,520
4717	2.05	2.11	1.92	1.94	2.9%	-9.0%	1.0%	0.05	13.36%	11.9%	83,833	85,080
8044	2.26	2.20	1.88	1.76	-2.7%	-14.5%	-6.4%	0.12	25.09%	11.9%	1,760,679	1,599,677
9522	3.60	4.35	4.74	5.40	20.8%	9.0%	13.9%	0.17	50.00%	11.9%	573,141	504,065
7231	6.91	6.99	6.50	6.81	1.2%	-7.0%	4.8%	0.03	13.41%	11.8%	635,884	1,046,142
7335	2.05	2.19	2.26	2.15	6.8%	3.2%	-4.9%	0.04	15.61%	11.7%	36	98
8033	1.51	1.55	1.41	1.35	2.6%	-9.0%	-4.3%	0.06	16.68%	11.7%	5,377,406	3,894,247
1747	1.95	1.99	2.05	2.33	2.1%	3.0%	13.7%	0.08	19.49%	11.6%	49,295	47,573
3122	2.03	2.08	1.89	1.72	2.5%	-9.1%	-9.0%	0.08	21.88%	11.6%	985	3,129
6235	5.33	5.18	4.74	4.06	-2.8%	-8.5%	-14.3%	0.12	27.55%	11.5%	5,599	648
7420	6.86	6.50	5.41	5.07	-5.2%	-16.8%	-6.3%	0.14	30.62%	11.5%	10,184	12,832
3110	4.21	4.19	3.69	3.34	-0.5%	-11.9%	-9.5%	0.11	23.13%	11.5%	52,882	54,218
3821	4.46	4.57	4.16	4.12	2.5%	-9.0%	-1.0%	0.05	12.73%	11.4%	261,545	260,604
3028	3.60	3.71	3.40	3.24	3.1%	-8.4%	-4.7%	0.06	16.92%	11.4%	366,315	277,608
4740	0.98	1.01	0.96	0.88	3.1%	-5.0%	-8.3%	0.06	17.18%	11.4%	64,460	86,778
3719	1.04	0.95	0.76	0.65	-8.7%	-20.0%	-14.5%	0.21	49.26%	11.3%	34,557	5,971
4101	2.22	2.21	1.95	1.84	-0.5%	-11.8%	-5.6%	0.09	18.60%	11.3%	93,956	83,836
8235	3.54	3.58	3.22	3.20	1.1%	-10.1%	-0.6%	0.06	11.99%	11.2%	130,256	133,515
2600	3.72	4.08	4.02	3.96	9.7%	-1.5%	-1.5%	0.04	12.95%	11.2%	0	0
8292	3.42	3.52	3.23	3.01	2.9%	-8.2%	-6.8%	0.07	18.99%	11.2%	1,668,513	1,727,961
2402	2.46	2.54	2.34	2.16	3.3%	-7.9%	-7.7%	0.07	19.95%	11.1%	1,453	1,647
8350	5.32	5.23	4.65	4.65	-1.7%	-11.1%	0.0%	0.07	12.97%	11.1%	833,278	863,463
8006	1.58	1.60	1.53	1.38	1.3%	-4.4%	-9.8%	0.07	16.06%	11.1%	2,861,573	2,982,817
6824	7.27	6.64	5.33	4.83	-8.7%	-19.7%	-9.4%	0.19	42.31%	11.1%	0	1
9084	1.12	1.16	1.08	1.00	3.6%	-6.9%	-7.4%	0.06	18.92%	11.0%	905,006	760,317
8868	0.38	0.39	0.36	0.33	2.6%	-7.7%	-8.3%	0.07	19.74%	11.0%	37,687,118	36,303,593
7333	1.85	1.97	2.03	1.94	6.5%	3.0%	-4.4%	0.04	14.59%	10.9%	0	0
6503	1.96	2.00	1.92	1.75	2.0%	-4.0%	-8.9%	0.06	15.52%	10.9%	44,543	54,720
4352	1.65	1.66	1.49	1.36	0.6%	-10.2%	-8.7%	0.09	20.59%	10.8%	35,654	31,654
9178	10.14	10.32	9.48	8.62	1.8%	-8.1%	-9.1%	0.08	20.04%	10.8%	92,050	102,871
5190	2.50	2.49	2.21	2.02	-0.4%	-11.2%	-8.6%	0.10	21.29%	10.8%	5,741,445	5,541,024
7050	8.73	8.79	7.90	7.53	0.7%	-10.1%	-4.7%	0.08	16.08%	10.8%	0	0
1924	3.58	3.32	2.72	2.45	-7.3%	-18.1%	-9.9%	0.17	39.22%	10.8%	123,910	108,317
4240	3.48	3.37	2.90	2.52	-3.2%	-13.9%	-13.1%	0.14	32.95%	10.8%	71,582	106,138
4111	1.73	1.79	1.66	1.70	3.5%	-7.3%	2.4%	0.03	13.66%	10.7%	1,319	1,566
4207	1.80	1.92	1.97	1.89	6.7%	2.6%	-4.1%	0.04	13.89%	10.7%	0	0
2380	1.98	2.00	1.86	1.68	1.0%	-7.0%	-9.7%	0.08	18.54%	10.7%	250	41
3270	3.65	3.62	3.23	2.86	-0.8%	-10.8%	-11.5%	0.11	24.48%	10.6%	130,894	144,550
8387	2.55	2.48	2.16	2.11	-2.7%	-12.9%	-2.3%	0.10	18.69%	10.6%	2,153,324	2,156,148
4283	1.38	1.28	1.20	1.24	-7.2%	-6.3%	3.3%	0.06	17.75%	10.6%	196,172	234,829
8391	1.94	2.01	1.87	1.76	3.6%	-7.0%	-5.9%	0.06	17.34%	10.6%	8,665,576	8,692,875
3018	4.37	3.87	3.02	2.65	-11.4%	-22.0%	-12.3%	0.23	52.57%	10.5%	44,270	44,560
8031	1.98	2.01	1.89	1.72	1.5%	-6.0%	-9.0%	0.07	17.25%	10.5%	183,634	202,424
5462	4.99	4.67	3.88	3.54	-6.4%	-16.9%	-8.8%	0.16	35.32%	10.5%	372,881	325,907
4131	4.55	4.58	4.13	3.91	0.7%	-9.8%	-5.3%	0.08	16.44%	10.5%	0	0
4558	1.71	1.72	1.55	1.41	0.6%	-9.9%	-9.0%	0.09	20.51%	10.5%	470,601	460,698
8720	1.04	1.02	0.97	0.85	-1.9%	-4.9%	-12.4%	0.09	20.15%	10.4%	1,180,546	1,154,838
3507	2.57	2.59	2.34	2.25	0.8%	-9.7%	-3.8%	0.07	14.76%	10.4%	990,733	949,183
4133	1.80	1.96	1.93	2.02	8.9%	-1.5%	4.7%	0.05	15.71%	10.4%	5,775	5,868
8204	3.36	3.36	3.01	2.83	0.0%	-10.4%	-6.0%	0.08	17.02%	10.4%	43,395	41,080
9586	0.48	0.48	0.43	0.42	0.0%	-10.4%	-2.3%	0.07	12.98%	10.4%	1,669,015	1,515,979
3726	3.18	3.25	3.17	2.91	2.2%	-2.5%	-8.2%	0.05	13.31%	10.4%	214,053	240,909
8748	0.49	0.51	0.48	0.45	4.1%	-5.9%	-6.2%	0.05	17.09%	10.3%	3,521,051	3,592,633
2735	3.48	3.69	3.54	3.39	6.0%	-4.1%	-4.2%	0.04	15.02%	10.3%	33,214	40,436

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Class Code	Loss Cost				Percent Change			Loss Cost Coef. Var	Absolute Change	Swing Max - Min Change	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023				2020	2021
7350	10.48	9.46	7.57	6.06	-9.7%	-20.0%	-19.9%	0.23	57.92%	10.2%	9,220	3,268
7394	3.53	3.73	3.56	3.41	5.7%	-4.6%	-4.2%	0.04	15.14%	10.2%	0	0
7395	3.92	4.14	3.95	3.79	5.6%	-4.6%	-4.1%	0.04	14.93%	10.2%	1,407	0
5506	4.68	4.62	4.29	3.80	-1.3%	-7.1%	-11.4%	0.09	20.91%	10.1%	1,930,244	2,048,015
6872	10.12	9.12	7.30	5.84	-9.9%	-20.0%	-20.0%	0.24	58.17%	10.1%	845	758
4741	2.22	2.31	2.17	2.23	4.1%	-6.1%	2.8%	0.03	13.41%	10.1%	85,022	112,711
2362	1.73	1.94	1.98	2.03	12.1%	2.1%	2.5%	0.07	17.34%	10.1%	1,299	3,188
6236	5.22	5.14	4.57	4.04	-1.5%	-11.1%	-11.6%	0.12	25.87%	10.1%	0	0
3188	2.16	2.19	2.00	1.96	1.4%	-8.7%	-2.0%	0.06	12.39%	10.1%	267,017	283,281
9044	0.88	0.90	0.83	0.81	2.3%	-7.8%	-2.4%	0.05	12.88%	10.1%	1,670,288	1,878,412
4459	2.40	2.39	2.14	1.93	-0.4%	-10.5%	-9.8%	0.10	21.81%	10.0%	1,140,268	1,039,247
8008	0.88	0.91	0.85	0.81	3.4%	-6.6%	-4.7%	0.05	15.41%	10.0%	3,566,573	3,170,015
2710	12.46	12.62	11.52	10.76	1.3%	-8.7%	-6.6%	0.07	17.38%	10.0%	92,704	107,093
7402	0.10	0.10	0.09	0.09	0.0%	-10.0%	0.0%	0.06	10.00%	10.0%	9,076	8,606
0036	6.61	5.93	4.73	4.00	-10.3%	-20.2%	-15.4%	0.22	53.07%	9.9%	73,199	80,045
2041	2.47	2.54	2.36	2.27	2.8%	-7.1%	-3.8%	0.05	14.32%	9.9%	43,278	39,742
9016	2.85	2.83	2.53	2.33	-0.7%	-10.6%	-7.9%	0.10	20.18%	9.9%	470,535	458,023
0035	2.07	2.03	1.79	1.67	-1.9%	-11.8%	-6.7%	0.10	21.62%	9.9%	173,701	184,533
7219	6.43	6.38	5.70	5.33	-0.8%	-10.7%	-6.5%	0.09	18.76%	9.9%	13,459,655	14,285,721
1322	6.10	6.44	6.30	6.03	5.6%	-2.2%	-4.3%	0.03	12.49%	9.9%	58	2
2960	5.19	4.97	4.27	3.96	-4.2%	-14.1%	-7.3%	0.13	27.55%	9.8%	22,746	16,692
7600	3.04	3.14	3.07	2.87	3.3%	-2.2%	-6.5%	0.04	12.47%	9.8%	3,255,420	3,124,626
2923	1.85	1.77	1.52	1.39	-4.3%	-14.1%	-8.6%	0.13	29.24%	9.8%	11,969	14,709
2701	10.48	10.42	9.34	9.26	-0.6%	-10.4%	-0.9%	0.07	11.95%	9.8%	2,541	3,485
6204	8.43	7.30	6.07	5.64	-13.4%	-16.8%	-7.1%	0.18	41.90%	9.8%	146,915	143,441
6252	2.95	2.79	2.91	2.92	-5.4%	4.3%	0.3%	0.02	10.34%	9.7%	18,927	9,037
8233	1.97	1.96	1.76	1.73	-0.5%	-10.2%	-1.7%	0.07	12.65%	9.7%	27,992	29,902
8265	4.13	4.13	3.73	3.60	0.0%	-9.7%	-3.5%	0.07	13.51%	9.7%	334,039	311,433
7309	10.26	9.20	7.36	5.89	-10.3%	-20.0%	-20.0%	0.24	58.84%	9.7%	14,170	14,741
8869	0.89	0.89	0.83	0.75	0.0%	-6.7%	-9.6%	0.08	17.03%	9.6%	3,677,992	3,621,608
8045	0.54	0.52	0.47	0.47	-3.7%	-9.6%	0.0%	0.07	13.68%	9.6%	4,386,759	4,489,217
3385	0.82	0.88	0.86	0.86	7.3%	-2.3%	0.0%	0.03	9.76%	9.6%	4,105	8,749
2014	4.52	4.62	4.28	4.09	2.2%	-7.4%	-4.4%	0.05	14.61%	9.6%	720,216	740,233
1803	7.16	7.24	6.98	6.39	1.1%	-3.6%	-8.5%	0.06	13.60%	9.6%	178,866	195,002
1654	3.47	3.45	3.10	3.03	-0.6%	-10.1%	-2.3%	0.07	13.28%	9.6%	25,207	41,538
9058	1.33	1.39	1.32	1.27	4.5%	-5.0%	-3.8%	0.04	13.93%	9.5%	1,043,932	664,820
2589	1.88	1.96	1.89	1.79	4.3%	-3.6%	-5.3%	0.04	13.69%	9.5%	191,798	145,473
3559	2.36	2.35	2.12	1.91	-0.4%	-9.8%	-9.9%	0.10	21.17%	9.5%	60,562	67,117
3040	4.84	4.76	4.23	3.84	-1.7%	-11.1%	-9.2%	0.11	23.39%	9.5%	301,783	300,606
3131	1.81	1.79	1.61	1.44	-1.1%	-10.1%	-10.6%	0.10	23.02%	9.5%	8,989	11,683
4279	2.24	2.33	2.33	2.55	4.0%	0.0%	9.4%	0.06	13.84%	9.4%	424,745	479,102
2070	3.91	3.86	3.53	3.56	-1.3%	-8.5%	0.8%	0.05	10.87%	9.4%	958,478	1,082,288
4307	1.68	1.79	1.74	1.73	6.5%	-2.8%	-0.6%	0.03	10.15%	9.3%	82,962	78,755
0113	4.54	4.39	3.89	3.81	-3.3%	-11.4%	-2.1%	0.09	17.44%	9.3%	11,673	11,494
2623	6.02	5.79	5.05	4.39	-3.8%	-12.8%	-13.1%	0.14	32.39%	9.2%	29,999	39,909
5020	4.23	4.07	3.54	3.23	-3.8%	-13.0%	-8.8%	0.12	27.57%	9.2%	89,875	86,296
3255	2.24	2.37	2.29	2.30	5.8%	-3.4%	0.4%	0.02	9.85%	9.2%	0	0
6835	2.59	2.62	2.41	2.32	1.2%	-8.0%	-3.7%	0.06	13.35%	9.2%	0	0
4720	1.93	2.05	1.99	1.99	6.2%	-2.9%	0.0%	0.02	9.33%	9.1%	1,000,273	983,944
0059	0.12	0.12	0.11	0.10	0.0%	-8.3%	-9.1%	0.09	18.18%	9.1%	0	0
8601	0.22	0.22	0.22	0.20	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	11,462,919	12,153,226
8810	0.11	0.11	0.11	0.10	0.0%	0.0%	-9.1%	0.05	9.09%	9.1%	276,621,758	271,295,860
3241	2.74	2.60	2.32	2.28	-5.1%	-10.8%	-1.7%	0.09	18.44%	9.0%	267,055	226,759
3076	3.00	2.99	2.71	2.68	-0.3%	-9.4%	-1.1%	0.06	10.94%	9.0%	4,813,108	4,305,984
2211	9.36	8.97	7.79	6.98	-4.2%	-13.2%	-10.4%	0.13	30.13%	9.0%	204	91
0079	3.57	3.42	2.97	2.58	-4.2%	-13.2%	-13.1%	0.14	33.40%	9.0%	21,864	21,604
6216	3.96	4.01	3.77	3.48	1.3%	-6.0%	-7.7%	0.06	15.58%	9.0%	15,923	25,917
9061	1.30	1.25	1.09	1.01	-3.8%	-12.8%	-7.3%	0.12	25.74%	9.0%	316,473	281,170
9082	1.11	1.12	1.03	0.98	0.9%	-8.0%	-4.9%	0.06	14.30%	8.9%	16,727,798	15,152,012

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

	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
Class Code	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
3548	1.43	1.48	1.40	1.39	3.5%	-5.4%	-0.7%	0.03	9.87%	8.9%	113,526	89,062
3632	2.80	2.81	2.57	2.37	0.4%	-8.5%	-7.8%	0.08	17.41%	8.9%	4,045,673	3,926,462
0251	3.35	3.38	3.11	2.98	0.9%	-8.0%	-4.2%	0.06	13.51%	8.9%	9,014	8,561
9534	4.02	3.99	3.74	3.38	-0.7%	-6.3%	-9.6%	0.08	17.36%	8.9%	174,374	197,800
5951	0.35	0.39	0.40	0.44	11.4%	2.6%	10.0%	0.09	25.71%	8.9%	147,966	133,679
2016	2.88	2.84	2.55	2.31	-1.4%	-10.2%	-9.4%	0.10	22.26%	8.8%	283,276	304,376
2417	1.34	1.40	1.40	1.34	4.5%	0.0%	-4.3%	0.03	8.96%	8.8%	19,509	12,195
7046	9.40	9.49	8.75	8.24	1.0%	-7.8%	-5.8%	0.07	15.17%	8.8%	0	0
7098	10.44	10.54	9.72	9.15	1.0%	-7.8%	-5.9%	0.07	15.19%	8.7%	10	10
3612	1.97	1.96	1.84	1.67	-0.5%	-6.1%	-9.2%	0.08	16.52%	8.7%	795,333	832,238
2759	6.08	5.91	5.23	4.69	-2.8%	-11.5%	-10.3%	0.12	26.46%	8.7%	299,454	328,545
8209	3.57	3.56	3.24	2.95	-0.3%	-9.0%	-9.0%	0.09	19.08%	8.7%	580	356
2110	1.80	1.76	1.70	1.79	-2.2%	-3.4%	5.3%	0.03	11.30%	8.7%	299	881
6214	1.58	1.52	1.36	1.19	-3.8%	-10.5%	-12.5%	0.12	29.06%	8.7%	0	0
4511	0.41	0.40	0.36	0.32	-2.4%	-10.0%	-11.1%	0.11	25.20%	8.7%	3,726,074	3,834,469
4431	1.26	1.26	1.17	1.07	0.0%	-7.1%	-8.5%	0.08	16.30%	8.5%	11,027	18,908
0016	5.19	4.80	4.03	3.54	-7.5%	-16.0%	-12.2%	0.17	39.93%	8.5%	20,905	23,115
3808	3.50	3.59	3.39	3.19	2.6%	-5.6%	-5.9%	0.05	14.67%	8.5%	236,323	304,545
1320	1.40	1.42	1.32	1.28	1.4%	-7.0%	-3.0%	0.05	11.86%	8.5%	11,948	16,351
3022	3.44	3.28	2.85	2.71	-4.7%	-13.1%	-4.9%	0.11	24.19%	8.5%	143,794	139,833
8263	4.33	4.58	4.53	4.41	5.8%	-1.1%	-2.6%	0.03	9.76%	8.4%	62,581	67,498
5606	1.10	1.12	1.06	0.99	1.8%	-5.4%	-6.6%	0.05	14.36%	8.4%	5,999,046	6,462,780
5537	3.83	3.66	3.19	2.85	-4.4%	-12.8%	-10.7%	0.13	30.41%	8.4%	3,929,936	3,998,894
3030	4.32	4.48	4.28	4.08	3.7%	-4.5%	-4.7%	0.04	13.40%	8.4%	1,001,745	1,072,782
8010	1.53	1.60	1.60	1.54	4.6%	0.0%	-3.8%	0.02	8.50%	8.3%	2,726,836	2,906,623
1463	9.01	8.77	7.81	7.56	-2.7%	-10.9%	-3.2%	0.09	17.55%	8.3%	160,651	166,427
7425	2.02	1.82	1.49	1.28	-9.9%	-18.1%	-14.1%	0.20	48.13%	8.2%	308,013	317,369
8107	2.35	2.32	2.14	2.15	-1.3%	-7.8%	0.5%	0.05	9.64%	8.2%	2,091,839	2,111,640
4038	3.83	3.71	3.29	3.09	-3.1%	-11.3%	-6.1%	0.10	21.79%	8.2%	9,458	9,070
8017	1.31	1.28	1.15	1.03	-2.3%	-10.2%	-10.4%	0.11	24.44%	8.1%	9,162,880	9,075,856
4923	0.97	0.99	0.93	0.93	2.1%	-6.1%	0.0%	0.03	8.25%	8.1%	31,787	32,514
2172	1.47	1.48	1.37	1.33	0.7%	-7.4%	-2.9%	0.05	11.32%	8.1%	200	0
5645	9.19	8.95	8.40	7.50	-2.6%	-6.1%	-10.7%	0.09	20.59%	8.1%	2,270,483	2,435,371
2157	5.97	5.32	4.31	3.66	-10.9%	-19.0%	-15.1%	0.21	51.84%	8.1%	716,482	911,104
9102	2.50	2.48	2.26	2.19	-0.8%	-8.9%	-3.1%	0.07	13.14%	8.1%	2,575,602	2,729,506
8304	4.03	4.26	4.16	4.09	5.7%	-2.3%	-1.7%	0.02	10.01%	8.1%	273,760	259,551
4635	2.94	2.77	2.39	2.06	-5.8%	-13.7%	-13.8%	0.16	36.90%	8.0%	282,452	359,482
6325	2.83	2.80	2.65	2.41	-1.1%	-5.4%	-9.1%	0.07	16.12%	8.0%	709,704	778,976
9220	3.45	3.53	3.33	3.39	2.3%	-5.7%	1.8%	0.02	10.06%	8.0%	177,762	210,246
8264	4.52	4.43	3.99	3.72	-2.0%	-9.9%	-6.8%	0.09	19.71%	7.9%	226,395	219,498
4110	1.21	1.16	1.02	0.90	-4.1%	-12.1%	-11.8%	0.13	30.43%	7.9%	40,502	33,003
3372	3.13	2.99	2.66	2.33	-4.5%	-11.0%	-12.4%	0.13	30.39%	7.9%	230,448	201,553
2302	1.62	1.71	1.69	1.65	5.6%	-1.2%	-2.4%	0.02	9.32%	7.9%	0	0
5473	6.81	6.85	6.35	5.97	0.6%	-7.3%	-6.0%	0.06	14.39%	7.9%	84,887	122,166
3334	1.80	1.79	1.64	1.58	-0.6%	-8.4%	-3.7%	0.06	12.97%	7.8%	111,013	50,339
5215	4.87	4.86	4.47	4.27	-0.2%	-8.0%	-4.5%	0.06	13.09%	7.8%	548,591	624,057
6884	5.16	5.03	4.51	4.24	-2.5%	-10.3%	-6.0%	0.09	19.89%	7.8%	0	0
5188	2.64	2.58	2.32	2.15	-2.3%	-10.1%	-7.3%	0.09	20.83%	7.8%	591,429	547,286
2002	2.91	3.08	3.02	3.03	5.8%	-1.9%	0.3%	0.02	8.26%	7.8%	211,928	300,202
9089	0.99	0.94	0.82	0.74	-5.1%	-12.8%	-9.8%	0.13	30.02%	7.7%	213	213
7422	1.73	1.52	1.23	1.09	-12.1%	-19.1%	-11.4%	0.21	48.73%	7.7%	101,431	156,203
8814	0.13	0.13	0.13	0.12	0.0%	0.0%	-7.7%	0.04	7.69%	7.7%	0	0
3118	2.05	1.99	1.78	1.63	-2.9%	-10.6%	-8.4%	0.10	23.38%	7.6%	12,623	14,070
7539	1.69	1.62	1.53	1.35	-4.1%	-5.6%	-11.8%	0.10	22.86%	7.6%	797,508	719,262
4568	3.71	3.30	2.84	2.66	-11.1%	-13.9%	-6.3%	0.15	34.55%	7.6%	10,005	8,205
6504	2.29	2.25	2.04	1.86	-1.7%	-9.3%	-8.8%	0.09	21.06%	7.6%	4,443,474	4,783,847
2731	3.68	3.47	3.01	2.78	-5.7%	-13.3%	-7.6%	0.13	28.87%	7.5%	416,030	384,979
7370	4.12	4.02	3.62	3.52	-2.4%	-10.0%	-2.8%	0.08	15.73%	7.5%	167,131	145,790
4432	1.21	1.20	1.10	1.05	-0.8%	-8.3%	-4.5%	0.07	14.19%	7.5%	0	0

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Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
8901	0.17	0.16	0.15	0.13	-5.9%	-6.3%	-13.3%	0.11	27.50%	7.5%	10,847,952	11,786,741
9060	1.06	1.12	1.10	1.10	5.7%	-1.8%	0.0%	0.02	7.55%	7.4%	1,390,577	1,380,765
3227	2.89	2.83	2.75	2.49	-2.1%	-2.8%	-9.5%	0.06	14.89%	7.4%	371,275	242,741
8111	1.54	1.52	1.50	1.59	-1.3%	-1.3%	6.0%	0.03	8.79%	7.3%	656,942	669,869
7605	1.66	1.66	1.54	1.53	0.0%	-7.2%	-0.6%	0.05	7.93%	7.2%	1,018,954	1,012,503
4206	2.34	2.49	2.49	2.47	6.4%	0.0%	-0.8%	0.03	7.26%	7.2%	19,608	20,526
9015	2.66	2.73	2.62	2.50	2.6%	-4.0%	-4.6%	0.04	11.66%	7.2%	4,074,551	4,208,490
0083	4.34	4.25	3.86	3.72	-2.1%	-9.2%	-3.6%	0.07	15.48%	7.1%	909,983	962,428
9410	2.63	2.71	2.60	2.55	3.0%	-4.1%	-1.9%	0.03	9.29%	7.1%	208,993	259,999
7222	5.63	5.80	5.68	5.45	3.0%	-2.1%	-4.0%	0.03	9.41%	7.1%	1,310	0
2883	2.83	2.74	2.46	2.25	-3.2%	-10.2%	-8.5%	0.10	23.43%	7.0%	1,417,903	1,508,719
4703	1.91	1.87	1.76	1.60	-2.1%	-5.9%	-9.1%	0.08	17.93%	7.0%	211,338	205,392
4825	0.72	0.72	0.67	0.66	0.0%	-6.9%	-1.5%	0.05	8.54%	6.9%	2,277,590	2,252,798
8500	4.60	4.61	4.30	4.11	0.2%	-6.7%	-4.4%	0.06	11.68%	6.9%	85,899	78,872
2111	2.06	1.98	1.81	1.78	-3.9%	-8.6%	-1.7%	0.07	14.67%	6.9%	457,455	448,762
0050	4.48	4.55	4.33	4.42	1.6%	-4.8%	2.1%	0.02	8.69%	6.9%	173,355	183,812
3180	2.64	2.65	2.58	2.69	0.4%	-2.6%	4.3%	0.02	7.42%	6.9%	237,797	213,254
7590	2.59	2.62	2.47	2.45	1.2%	-5.7%	-0.8%	0.03	7.82%	6.9%	130,649	150,130
0106	7.12	6.74	5.92	5.48	-5.3%	-12.2%	-7.4%	0.12	26.93%	6.8%	893,090	933,079
2220	1.92	2.03	2.03	2.01	5.7%	0.0%	-1.0%	0.03	6.77%	6.7%	9,987	8,643
2835	2.22	2.26	2.15	2.16	1.8%	-4.9%	0.5%	0.02	7.25%	6.7%	12,429	13,027
0170	1.99	1.99	1.95	1.82	0.0%	-2.0%	-6.7%	0.04	8.81%	6.7%	4,728	5,159
8805	0.15	0.15	0.15	0.14	0.0%	0.0%	-6.7%	0.03	6.67%	6.7%	0	0
1642	2.43	2.60	2.61	2.69	7.0%	0.4%	3.1%	0.04	10.70%	6.6%	337,376	281,035
9182	1.67	1.75	1.72	1.80	4.8%	-1.7%	4.7%	0.03	11.54%	6.5%	559,244	310,130
2081	4.79	4.79	4.50	4.52	0.0%	-6.1%	0.4%	0.03	6.53%	6.5%	19,496	43,064
1701	3.08	2.94	2.72	2.42	-4.5%	-7.5%	-11.0%	0.10	24.76%	6.5%	897,825	835,154
4250	1.68	1.72	1.69	1.77	2.4%	-1.7%	4.7%	0.02	9.10%	6.5%	81,285	87,354
4653	1.29	1.41	1.45	1.54	9.3%	2.8%	6.2%	0.07	19.38%	6.5%	4,772	4,356
7540	2.55	2.51	2.31	2.27	-1.6%	-8.0%	-1.7%	0.06	11.56%	6.4%	0	0
4304	5.73	5.07	4.40	4.10	-11.5%	-13.2%	-6.8%	0.15	34.86%	6.4%	192,952	182,347
9033	1.73	1.71	1.59	1.58	-1.2%	-7.0%	-0.6%	0.05	8.94%	6.4%	324,168	300,312
8015	0.73	0.68	0.59	0.53	-6.8%	-13.2%	-10.2%	0.14	33.30%	6.4%	413,865	413,661
9093	1.23	1.16	1.02	0.91	-5.7%	-12.1%	-10.8%	0.13	31.22%	6.4%	235,251	205,848
8039	1.11	1.19	1.20	1.22	7.2%	0.8%	1.7%	0.04	9.91%	6.4%	1,345,124	894,383
4130	3.09	3.03	2.78	2.70	-1.9%	-8.3%	-2.9%	0.07	13.53%	6.3%	161,935	159,111
8820	0.13	0.11	0.10	0.09	-15.4%	-9.1%	-10.0%	0.16	38.46%	6.3%	13,407,433	13,649,290
4000	4.50	3.99	3.50	3.29	-11.3%	-12.3%	-6.0%	0.14	32.51%	6.3%	141,983	153,404
0908	116.00	117.00	111.00	105.00	0.9%	-5.1%	-5.4%	0.05	11.77%	6.3%	351	370
6882	3.32	3.16	2.81	2.60	-4.8%	-11.1%	-7.5%	0.11	25.13%	6.3%	1,475	1,272
6251	3.06	2.90	2.73	2.74	-5.2%	-5.9%	0.4%	0.05	11.81%	6.2%	130,152	107,574
2112	3.57	3.57	3.35	3.27	0.0%	-6.2%	-2.4%	0.04	8.70%	6.2%	2,293	1,819
9052	1.71	1.66	1.51	1.42	-2.9%	-9.0%	-6.0%	0.08	18.91%	6.1%	4,445,310	3,779,135
6237	1.19	1.16	1.06	1.01	-2.5%	-8.6%	-4.7%	0.08	16.61%	6.1%	4,646	5,125
2714	4.62	4.50	4.11	3.76	-2.6%	-8.7%	-8.5%	0.09	20.98%	6.1%	258	631
9012	0.77	0.71	0.65	0.56	-7.8%	-8.5%	-13.8%	0.13	33.09%	6.1%	5,004,655	7,342,690
3881	3.69	3.57	3.24	3.00	-3.3%	-9.2%	-7.4%	0.09	21.15%	6.0%	303,923	245,650
5191	0.66	0.69	0.70	0.69	4.5%	1.4%	-1.4%	0.03	7.58%	6.0%	3,490,700	3,746,475
1430	5.40	5.22	4.95	4.49	-3.3%	-5.2%	-9.3%	0.08	18.78%	6.0%	172,793	166,729
8061	1.61	1.55	1.45	1.31	-3.7%	-6.5%	-9.7%	0.09	21.08%	5.9%	1,931,102	2,097,889
3685	1.16	1.09	0.96	0.85	-6.0%	-11.9%	-11.5%	0.14	32.28%	5.9%	1,443,653	1,501,904
2702	15.86	15.80	14.82	14.67	-0.4%	-6.2%	-1.0%	0.04	7.68%	5.8%	14,413	22,295
8719	1.76	1.73	1.60	1.51	-1.7%	-7.5%	-5.6%	0.07	15.50%	5.8%	514	476
5474	4.73	4.75	4.51	4.27	0.4%	-5.1%	-5.3%	0.05	11.11%	5.7%	1,992,460	2,044,473
4034	6.33	6.28	5.87	5.68	-0.8%	-6.5%	-3.2%	0.05	10.85%	5.7%	410,481	434,157
2416	1.80	1.94	1.98	2.12	7.8%	2.1%	7.1%	0.07	17.78%	5.7%	0	0
8232	5.00	5.00	4.72	4.51	0.0%	-5.6%	-4.4%	0.05	10.30%	5.6%	3,016,851	3,513,619
6400	5.06	4.94	4.65	4.28	-2.4%	-5.9%	-8.0%	0.07	17.01%	5.6%	217,867	234,642
2802	4.92	4.88	4.57	4.30	-0.8%	-6.4%	-5.9%	0.06	13.55%	5.5%	330,124	385,562

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	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
8116	1.97	1.99	2.00	1.91	1.0%	0.5%	-4.5%	0.02	6.09%	5.5%	857,253	967,000
5213	5.39	4.86	4.65	4.20	-9.8%	-4.3%	-9.7%	0.10	25.67%	5.5%	1,481,553	1,546,965
8370	3.45	3.52	3.46	3.59	2.0%	-1.7%	3.8%	0.02	7.67%	5.5%	561,480	540,593
5183	2.65	2.59	2.46	2.27	-2.3%	-5.0%	-7.7%	0.07	15.69%	5.5%	4,768,112	4,596,895
7515	0.99	0.95	0.86	0.79	-4.0%	-9.5%	-8.1%	0.10	23.17%	5.4%	376,160	331,556
4036	2.40	2.25	2.22	2.07	-6.3%	-1.3%	-6.8%	0.06	14.94%	5.4%	43,949	40,685
5479	6.14	6.14	5.81	5.50	0.0%	-5.4%	-5.3%	0.05	11.00%	5.4%	174,079	184,103
0008	2.53	2.39	2.13	1.92	-5.5%	-10.9%	-9.9%	0.12	28.55%	5.3%	69,822	106,456
8279	5.01	5.10	4.92	4.84	1.8%	-3.5%	-1.6%	0.02	7.10%	5.3%	48,938	45,050
8745	3.49	3.19	2.90	2.79	-8.6%	-9.1%	-3.8%	0.10	22.96%	5.3%	18,402	19,688
9180	3.85	3.87	3.69	3.68	0.5%	-4.7%	-0.3%	0.03	5.48%	5.2%	207,101	152,424
7382	4.07	4.14	4.08	4.23	1.7%	-1.4%	3.7%	0.02	6.99%	5.1%	1,232,614	1,026,685
7090	5.67	5.33	4.82	4.60	-6.0%	-9.6%	-4.6%	0.10	21.44%	5.0%	976	0
4149	0.82	0.77	0.71	0.69	-6.1%	-7.8%	-2.8%	0.08	17.59%	5.0%	181,645	145,962
7038	5.10	4.80	4.34	4.14	-5.9%	-9.6%	-4.6%	0.09	21.38%	5.0%	0	0
8046	2.06	2.09	2.04	1.97	1.5%	-2.4%	-3.4%	0.02	7.45%	4.9%	2,481,465	2,520,586
8227	2.85	2.90	2.81	2.80	1.8%	-3.1%	-0.4%	0.02	5.29%	4.9%	1,295,461	1,392,677
5445	4.38	3.97	3.43	3.13	-9.4%	-13.6%	-8.7%	0.15	35.10%	4.9%	1,959,482	1,812,399
5348	3.73	3.50	3.12	2.93	-6.2%	-10.9%	-6.1%	0.11	24.86%	4.8%	625,804	645,789
2361	1.80	1.74	1.60	1.53	-3.3%	-8.0%	-4.4%	0.07	16.53%	4.7%	2,171	2,214
5040	11.04	9.71	8.20	7.31	-12.0%	-15.6%	-10.9%	0.18	43.52%	4.7%	131,423	103,514
3822	3.50	3.45	3.24	3.09	-1.4%	-6.1%	-4.6%	0.06	12.58%	4.7%	19,001	14,454
9186	14.81	13.02	10.84	9.37	-12.1%	-16.7%	-13.6%	0.20	48.60%	4.7%	17,162	6,802
3634	1.54	1.50	1.40	1.30	-2.6%	-6.7%	-7.1%	0.07	17.25%	4.5%	457,779	390,703
6005	4.55	4.32	3.91	3.61	-5.1%	-9.5%	-7.7%	0.10	23.85%	4.4%	1,201	10,595
3307	3.27	2.92	2.48	2.16	-10.7%	-15.1%	-12.9%	0.18	43.82%	4.4%	77,692	68,728
2585	3.08	2.94	2.77	2.73	-4.5%	-5.8%	-1.4%	0.06	12.19%	4.3%	1,032,088	992,540
2305	2.26	2.18	2.04	1.88	-3.5%	-6.4%	-7.8%	0.08	18.83%	4.3%	107,515	148,389
3113	1.76	1.64	1.59	1.55	-6.8%	-3.0%	-2.5%	0.06	12.84%	4.3%	1,380,209	1,287,184
3830	0.70	0.70	0.67	0.67	0.0%	-4.3%	0.0%	0.03	4.29%	4.3%	10,225,549	10,697,248
9110	2.62	2.52	2.37	2.33	-3.8%	-6.0%	-1.7%	0.05	11.85%	4.3%	925,774	966,090
4470	2.17	2.15	2.04	2.01	-0.9%	-5.1%	-1.5%	0.04	7.65%	4.2%	100,135	110,818
4263	3.32	3.36	3.26	3.29	1.2%	-3.0%	0.9%	0.01	5.18%	4.2%	33,594	31,386
3629	1.51	1.48	1.39	1.33	-2.0%	-6.1%	-4.3%	0.06	12.86%	4.1%	957,161	933,923
4771	2.52	2.52	2.46	2.36	0.0%	-2.4%	-4.1%	0.03	6.54%	4.1%	1,368,889	970,660
4361	0.71	0.67	0.61	0.58	-5.6%	-9.0%	-4.9%	0.09	20.75%	4.0%	655,100	444,102
3027	2.45	2.28	2.03	1.83	-6.9%	-11.0%	-9.9%	0.13	30.36%	4.0%	14,117	7,882
4493	4.44	3.66	2.87	2.36	-17.6%	-21.6%	-17.8%	0.27	68.35%	4.0%	9,908	9,705
4251	3.28	3.41	3.41	3.43	4.0%	0.0%	0.6%	0.02	4.57%	4.0%	143,877	131,008
7710	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	1,319,835	1,432,345
7711	4.08	4.12	4.03	3.91	1.0%	-2.2%	-3.0%	0.02	6.26%	4.0%	147,943	152,217
8755	0.31	0.30	0.28	0.26	-3.2%	-6.7%	-7.1%	0.08	17.97%	3.9%	622,808	663,925
4351	0.83	0.89	0.92	0.97	7.2%	3.4%	5.4%	0.06	16.87%	3.9%	26,141	24,651
9014	2.43	2.27	2.11	1.89	-6.6%	-7.0%	-10.4%	0.11	25.99%	3.8%	5,017,901	5,202,271
3365	3.31	3.28	3.19	3.04	-0.9%	-2.7%	-4.7%	0.04	8.55%	3.8%	227,039	257,082
4452	2.59	2.47	2.27	2.08	-4.6%	-8.1%	-8.4%	0.10	22.57%	3.7%	644,347	718,479
0037	3.02	2.99	2.85	2.81	-1.0%	-4.7%	-1.4%	0.04	7.21%	3.7%	571,499	637,668
3373	4.45	4.37	4.35	4.42	-1.8%	-0.5%	1.6%	0.01	3.91%	3.4%	79,142	57,530
5480	5.08	4.91	4.58	4.37	-3.3%	-6.7%	-4.6%	0.07	15.35%	3.4%	45,510	55,558
9516	2.63	2.35	2.07	1.78	-10.6%	-11.9%	-14.0%	0.17	41.18%	3.4%	452,879	451,829
8047	0.84	0.77	0.68	0.61	-8.3%	-11.7%	-10.3%	0.14	33.45%	3.4%	404,983	2,219,965
7390	4.84	4.54	4.21	4.04	-6.2%	-7.3%	-4.0%	0.08	18.52%	3.2%	357,101	342,563
7520	2.78	2.55	2.42	2.24	-8.3%	-5.1%	-7.4%	0.09	22.26%	3.2%	1,002,872	1,064,791
2916	3.71	3.41	3.04	2.70	-8.1%	-10.9%	-11.2%	0.14	33.21%	3.1%	1,083	1,179
2065	1.75	1.70	1.60	1.54	-2.9%	-5.9%	-3.8%	0.06	12.99%	3.0%	1,033	9,523
2799	5.03	4.69	4.37	4.20	-6.8%	-6.8%	-3.9%	0.08	18.48%	2.9%	33,216	30,256
8835	1.76	1.74	1.67	1.61	-1.1%	-4.0%	-3.6%	0.04	8.98%	2.9%	6,557,120	6,875,162
8799	0.35	0.36	0.36	0.36	2.9%	0.0%	0.0%	0.01	2.86%	2.9%	245,064	265,005
5491	1.54	1.49	1.46	1.39	-3.2%	-2.0%	-4.8%	0.04	10.38%	2.8%	26,149	24,988

NCCI Missouri Loss Cost Filing Effective January 1, 2023
Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2020 to January 1, 2023 Sorted by Swing

Class Code	Loss Cost				Percent Change			Loss Cost	Absolute	Swing Max - Min	Payroll (100's)	
	2020	2021	2022	2023	2021	2022	2023	Coef. Var	Change	Change	2020	2021
5478	5.05	4.41	3.80	3.38	-12.7%	-13.8%	-11.1%	0.18	42.43%	2.8%	677,384	700,720
3851	2.69	2.38	2.04	1.80	-11.5%	-14.3%	-11.8%	0.17	42.45%	2.8%	38,151	17,766
1472	2.68	2.74	2.80	2.79	2.2%	2.2%	-0.4%	0.02	4.85%	2.6%	248,694	324,789
7380	4.26	4.45	4.64	4.73	4.5%	4.3%	1.9%	0.05	11.03%	2.5%	5,558,804	5,518,192
0917	3.39	3.31	3.24	3.09	-2.4%	-2.1%	-4.6%	0.04	9.36%	2.5%	220,769	197,392
0771	0.44	0.44	0.43	0.42	0.0%	-2.3%	-2.3%	0.02	4.65%	2.3%	0	0
4686	2.41	2.16	1.89	1.65	-10.4%	-12.5%	-12.7%	0.16	39.94%	2.3%	139,568	131,612
4299	2.07	1.96	1.90	1.80	-5.3%	-3.1%	-5.3%	0.06	14.25%	2.3%	2,390,245	2,145,872
3724	3.20	3.19	3.13	3.14	-0.3%	-1.9%	0.3%	0.01	2.53%	2.2%	2,898,425	2,999,204
6834	3.09	2.62	2.18	1.86	-15.2%	-16.8%	-14.7%	0.22	54.31%	2.1%	975,909	883,085
5705	22.38	19.95	17.45	15.23	-10.9%	-12.5%	-12.7%	0.16	40.62%	1.9%	666	2,314
4021	6.19	5.40	4.62	4.00	-12.8%	-14.4%	-13.4%	0.19	46.37%	1.7%	3,531	3,277
2688	2.42	2.30	2.15	2.01	-5.0%	-6.5%	-6.5%	0.08	19.08%	1.6%	75,385	68,953
2503	1.31	1.21	1.12	1.02	-7.6%	-7.4%	-8.9%	0.11	25.96%	1.5%	23,977	15,611
2881	2.93	2.78	2.60	2.44	-5.1%	-6.5%	-6.2%	0.08	18.81%	1.4%	207,616	156,859
6306	4.92	4.53	4.20	3.92	-7.9%	-7.3%	-6.7%	0.10	23.51%	1.3%	538,729	515,558
5102	5.20	4.96	4.68	4.41	-4.6%	-5.6%	-5.8%	0.07	16.90%	1.2%	463,515	491,659
0065	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0066	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0
0067	0.04	0.04	0.04	0.04	0.0%	0.0%	0.0%	0.00	0.00%	0.0%	0	0