



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, 2022**

OCTOBER 2021



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October 20, 2021

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, 2022.

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

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

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

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

Sincerely,

Evelyn Toni Mulder, FCAS, MAAA, FCA

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

Bobby J. Jaegers, ACAS, MAAA, FCA

Enclosures



**Missouri Department of Commerce and Insurance
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Contents

| | |
|--|----|
| Executive Summary | 6 |
| Purpose and Scope | 6 |
| Conclusions | 7 |
| Major Factors Influencing Overall Voluntary Loss Cost Level Change Indication..... | 7 |
| Indication Excluding Assigned-Risk Experience..... | 8 |
| Report Distribution and Use..... | 9 |
| Conditions and Limitations | 10 |
| Summary of the NCCI’s Methodology..... | 11 |
| Calculation of the Overall Voluntary Advisory Loss Cost Level Change | 12 |
| Allocation of Overall to Industry Group..... | 15 |
| Allocation to Occupational Classifications | 16 |
| Analysis Performed by Taylor & Mulder | 17 |
| Loss Development Method | 17 |
| Trend | 18 |
| Loss Adjustment Expenses..... | 22 |
| Review of the NCCI’s Response to Interrogatories..... | 22 |



| | |
|--|----|
| Review of Responses to Interrogatories Dated September 1, 2021 | 23 |
| Question 1: DATA..... | 23 |
| Question 2: IMPACTS OF CHANGES | 23 |
| Question 3: TERRORISM..... | 23 |
| Question 4: COVID-19..... | 23 |
| Question 5: COVID-19..... | 23 |
| Question 6: COVID-19..... | 24 |
| Question 7: LOSS DEVELOPMENT TRIANGLES | 24 |
| Question 8: FACTOR TO ADJUST LOSSES FOR PRIOR POLICY YEARS | 24 |
| Question 9: FACTOR TO ADJUST TAIL FACTOR TO A LIMITED BASIS..... | 24 |
| Question 10: AOE ANALYSIS..... | 25 |
| Question 11: ADJUSTMENT FOR EXPENSE REMOVAL | 25 |
| Question 12: OFF-BALANCE ADJUSTMENT FACTOR | 25 |
| Question 13: INDUSTRY GROUP DIFFERENTIALS | 25 |
| Question 14: LIMITED LOSS DEVELOPMENT FACTORS..... | 26 |
| Question 15: TREND | 26 |
| Question 16: F-CLASS TREND | 26 |
| Question 17: INDEX TO COUNTRYWIDE | 26 |
| Question 18: COUNTRYWIDE LOSSES | 27 |
| Question 19: COUNTRYWIDE RELATIVITY | 27 |



| | |
|---|----|
| Question 20: STATE ACT PURE PREMIUM RELATIVITY..... | 27 |
| Question 21: FEDERAL ACT LOSS-BASED ASSESSMENT..... | 27 |
| Question 22: EXCESS RATIOS | 27 |
| Question 23: COUNTRYWIDE RELATIVITY | 28 |
| Question 24: F-CLASS DATA..... | 28 |
| Question 25: F-CLASS DATA..... | 28 |
| Question 26: ASSIGNED RISK PLAN | 28 |
| Question 27: CLASS RATEMAKING | 28 |
| Question 28: CLASSIFICATIONS..... | 29 |
| Review of Responses to Interrogatories Dated September 24, 2021 | 31 |
| Question 1: AWW SHIFT | 31 |
| Question 2: AOE | 31 |
| Question 3: EXCESS RATIOS | 31 |
| Attachment A: NCCI Responses to Objections including Exhibits | |
| Attachment B: Proposed and Current Loss Costs by Class Code | |



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, 2022. 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 two sets 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 7.7% in voluntary loss, effective January 1, 2022. Among Industry Groups, the 7.7% voluntary loss cost decrease is allocated to industry group as follows: a 7.9% decrease for manufacturing, a 6.3% decrease for office & clerical, a 7.5% decrease for goods & services, a 8.7% decrease for contracting, and a 7.8% decrease for miscellaneous.

| NCCI Proposed Average Loss Cost Level Changes by Industry Group | |
|--|-----------------------|
| Industry Group | Average Change |
| Manufacturing | -7.9% |
| Contracting | -8.7% |
| Office & Clerical | -6.3% |
| Goods & Services | -7.5% |
| Miscellaneous | -7.8% |

T&M has reviewed the methodology, calculations, assumptions, judgments, and selections of the advisory loss costs changes effective January 1, 2022 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. Although, we would have selected different assumptions in certain areas, the overall effect to the indicated loss cost change is immaterial from that offered by NCCI.

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 as can be seen by the modest rate increase and the relatively stable indication over the past two loss cost filings.
- There has been a slight decrease in indemnity and medical loss ratios during the experience period. The changes in loss ratio for the indemnity and medical coverages combined indicates a slight decrease in the average loss ratio in the current filing from 100.5% to 92.1%.

| Projected loss Ratio Including Benefit Changes | | |
|---|-------------------------------|-------------------------------|
| Coverage | Effective 1/1/2021 | Effective 1/1/2022 |
| Indemnity Prior Policy Year | 39.1% | 39.5% |
| Indemnity Current Policy Year | 41.8% | 36.1% |
| Medical Prior Policy Year | 59.8% | 57.6% |
| Medical Current Policy Year | 60.2% | 50.9% |
| Total Prior Policy Period | 98.9% | 97.1% |
| Total Current Policy Period | 102.0% | 87.0% |
| Average | 100.5% | 92.1% |

The prior and current policy years for the filing effective 1/1/2021 are policy years 2017 and 2018 respectively whereas the prior and current policy years for the filing effective 1/1/2022 are 2018 and 2019, respectively.

- The provision for LAE has increased from 19.3% in the prior filing effective 1/1/2021 to 19.5% for this filing, resulting in a 0.2% 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 |
| 2019 | 1.2% | 1.6% | 1.8% |
| 2018 | 1.3% | 2.4% | 3.7% |

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 0.912 or -8.8% 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 2018 and 2019 are evaluated as of December 31, 2020. 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 2008 to 2019 (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 | 0.980 | 0.990 |
| Selected Annual Loss Ratio Trend Factor | 0.975 | 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 2018 and 2019, this is 4.001 and 3.001 years, respectively. So, for example, the indemnity trend factor for policy year 2018 is calculated as $0.975^{4.001} = 0.904$.

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 \$10,057,697 and it was determined that 1.1% of the statewide losses are expected to exceed this threshold. Therefore, a factor of 1.011 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 2018 and 2019 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 2019 | 0.870 | -13.0% |
| Policy Year 2018 | 0.971 | -2.9% |
| Indicated Change | 0.921 | -7.9% |

Finally, a provision is made for changes in loss-based expenses. Loss-based expenses are made up of two components: defense and cost containment expenses (“DCCE”) and adjusting and other expenses (“AOE”). For the DCCE expenses, the NCCI calculates the developed ratio of expenses to losses for policy years 2015 to 2019 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 2016 to 2020 countrywide. A provision of 9.4% was selected for the countrywide provision



and, after credibility weighting with Missouri data, an AOE provision of 9.5% 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 | 19.3% |
| Proposed Missouri LAE Provision | 19.5% |
| Indicated Change Factor | 1.002 |

The calculated 1.002 factor is equal to $(1 + 19.5\%) / (1 + 19.3\%)$. This 1.002 factor is applied to the previously calculated average loss cost factor of 1.002 to obtain the overall indicated loss-cost level change reflecting the change in loss-based expenses of $1.002 \times 0.921 = 0.923$, or -7.7% 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 -7.7% 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 -7.7% will be inadequate, whereas for some it will be excessive. For this reason, the -7.7% 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 | | | |
|--|---|--|---|
| Industry Group | (1) Overall Loss Cost Level Change | (2) Industry Group Differential | (3) = (1) x (2) Final Loss Cost Level Change by Industry Group |
| Manufacturing | 0.923 | 0.998 | 0.921 |
| Contracting | 0.923 | 0.989 | 0.913 |
| Office & Clerical | 0.923 | 1.015 | 0.937 |
| Goods & Services | 0.923 | 1.002 | 0.925 |
| Miscellaneous | 0.923 | 0.999 | 0.922 |
| Overall | 0.923 | 1.000 | 0.923 |

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.



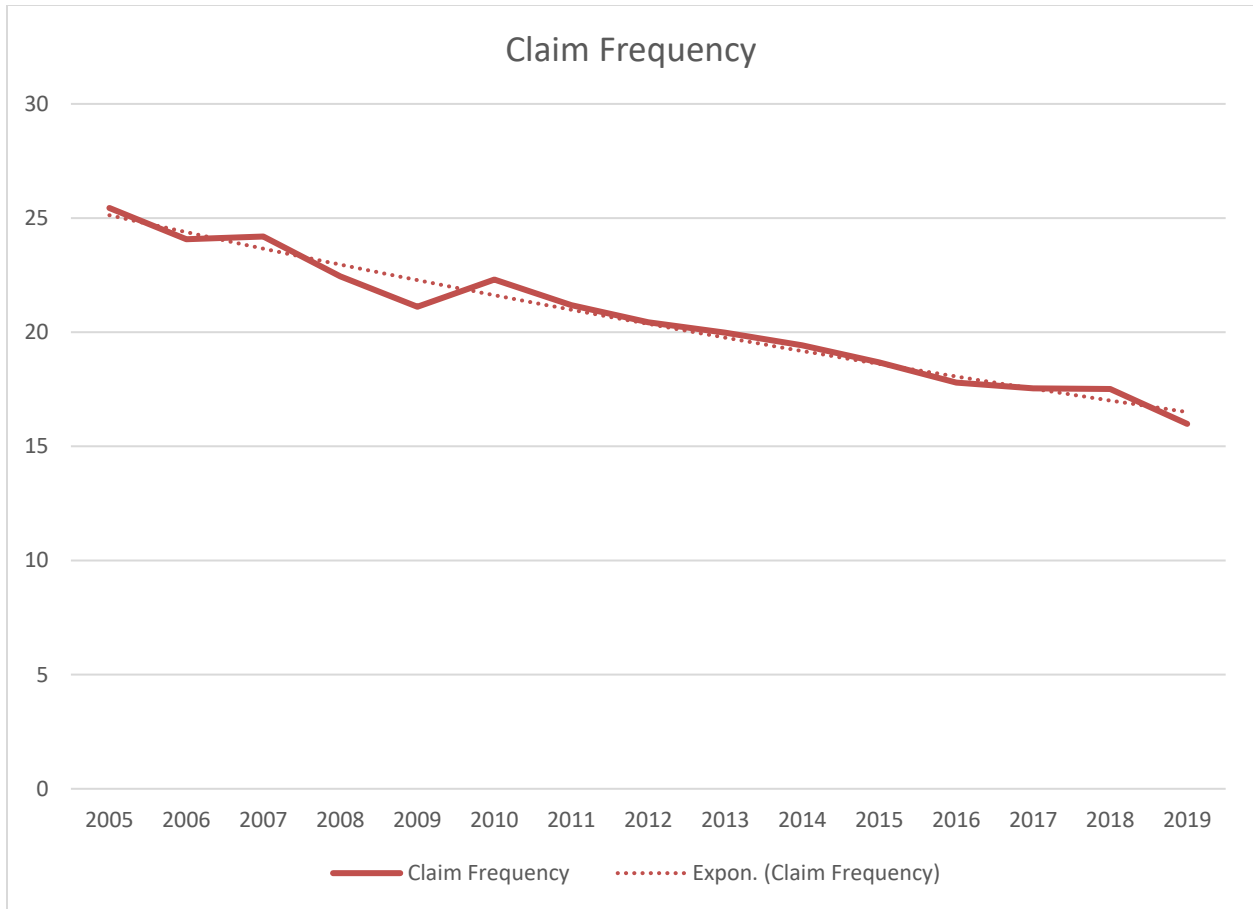
After selecting loss development factors for the paid and paid plus case losses for medical and indemnity coverages, the cumulative loss development factors were applied to losses to bring them to an ultimate level. Although these newly calculated ultimate losses did not differ materially from the ultimate 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 R-squared value¹.

As can be seen from the following chart, the frequency is consistently decreasing, with minimal volatility beginning in policy year 2010. We have selected a frequency trend of -3.3%, which coincides with an exponential fit of the data from policy year 2010 to 2019.

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.

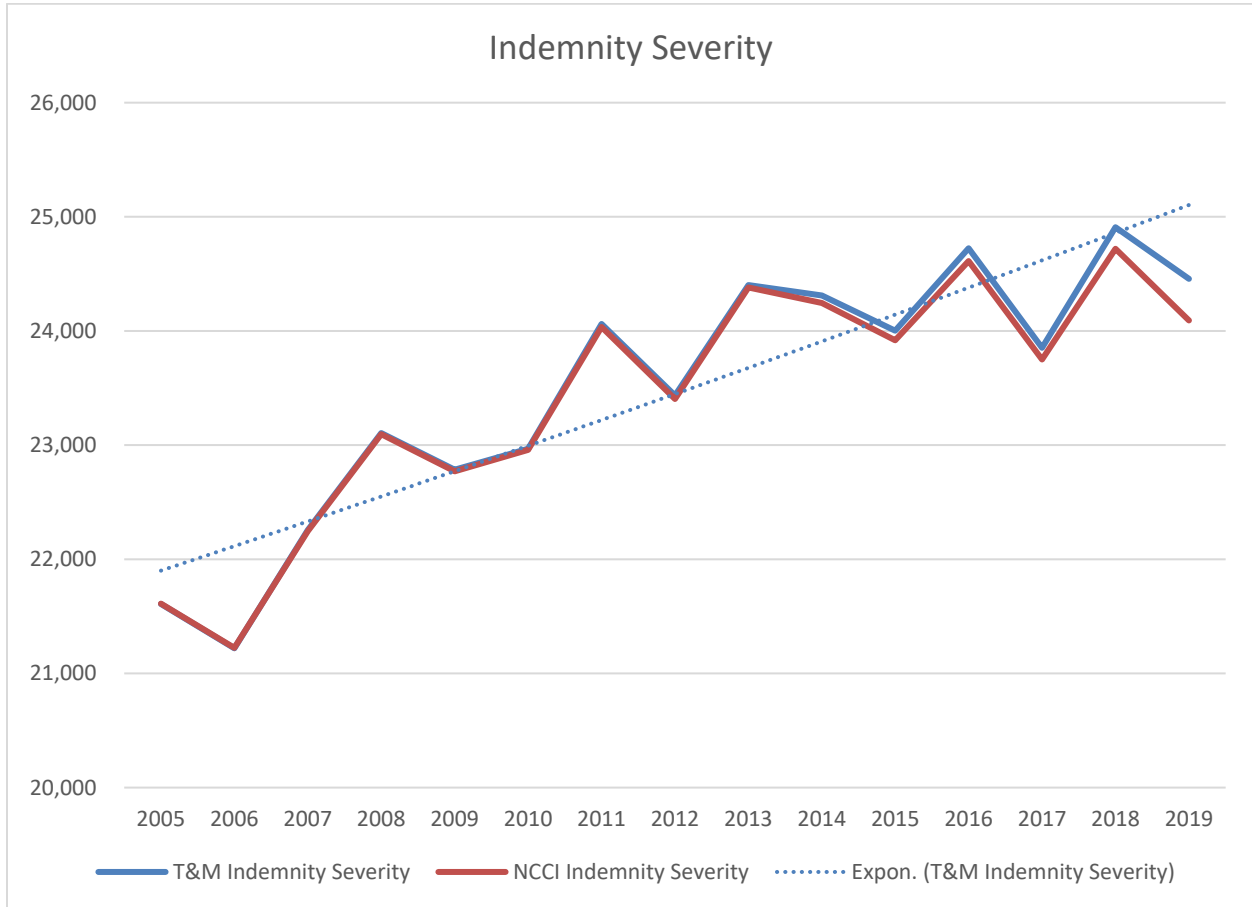


After selecting the frequency trend provision, we then analyzed the indemnity and medical severity trends. It is important to note that the loss development factors discussed in the prior section will have a direct effect on the severities, since ultimate losses are divided by the number of claims to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

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



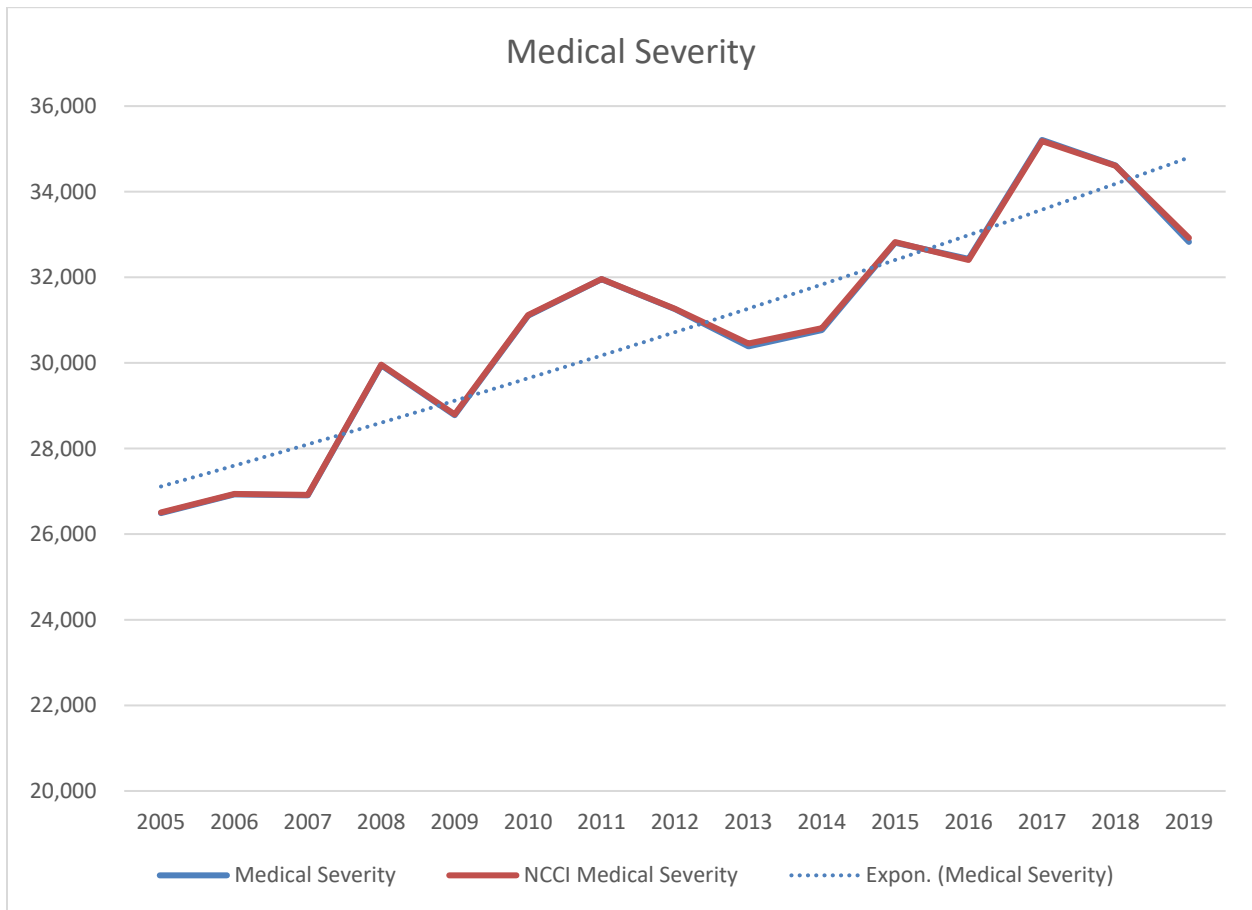
the fitted severity trend based on our selection. We selected an indemnity severity trend provision of 1.0%, which had the highest R-squared value. This trend reflects a consistent moderate increase in indemnity severity over time.



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 1.8%. The



following chart shows the medical severities over time. The dotted blue line shows the fitted medical severity trend based on our selection.



In order to compare our trend selections with those of NCCI, we multiplied the frequency and severity trend factors together to determine a net trend. This yields a net indemnity trend of -2.3% ($= (1 - 0.033) * (1 + 0.010)$), which is slightly higher than the NCCI net indemnity trend selection. Repeating this same calculation for the net medical trend results in a net trend of -1.5% ($= (1 - 0.033) * (1 + 0.018)$), 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 10.0% 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 73% to the countrywide AOE ratio and a weight of 27% to the Missouri AOE to paid loss provision to calculate an AOE provision of 9.54%. 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 19.5% which is 0.2% higher than the prior year's LAE provision of 19.3%. To account for this, NCCI applies a factor of 1.002 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.



Review of Responses to Interrogatories Dated September 1, 2021

This section contains a review of the responses provided by NCCI to the objections issued on September 1, 2021.

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: IMPACTS OF CHANGES

The changes implemented in this year's filing include a change to the Federal Classification (F-Class) Ratemaking and changes to the Calendar Year 2020 Wage Adjustment. The change to the F-Class Ratemaking caused an overall average loss cost decrease and the change to the Calendar Year 2020 Wage Adjustment did not have any influence on the overall loss cost indication.

Question 3: TERRORISM

NCCI confirmed that there have been no changes to the methodology or assumptions used to determine the terrorism loss cost.

Question 4: COVID-19

NCCI confirmed that there have been 140 COVID-19 related lost-time claims and roughly \$1.65M in case incurred losses for these claims.

Question 5: COVID-19

NCCI removed the effects of shifts in the mix of employment due to the pandemic from the CY 2020 AWW. This was done to prevent distortions in the 2018 and 2019 policy years.



Question 6: COVID-19

NCCI explained that they have not explicitly adjusted their losses for COVID-19, but the effects of the pandemic were considered in their trend selections and trend analysis. Taylor & Mulder reviewed NCCI's trend selections, and they appear reasonable.

Question 7: LOSS DEVELOPMENT TRIANGLES

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 8: FACTOR TO ADJUST LOSSES FOR PRIOR POLICY YEARS

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 9: FACTOR TO ADJUST TAIL FACTOR TO A LIMITED BASIS

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 10: AOE ANALYSIS

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

Question 11: ADJUSTMENT FOR EXPENSE REMOVAL

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

Question 12: OFF-BALANCE ADJUSTMENT FACTOR

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 13: 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 14: LIMITED LOSS DEVELOPMENT FACTORS

T&M asked for the underlying data and calculations of the limited loss development factors in Appendix B-1 Section A-1 Part 1. NCCI provided the requested information as Exhibit 14. We reviewed this exhibit and determined that the method and assumptions appear reasonable.

Question 15: TREND

The question asks for underlying data, fits, assumptions, calculation, selections and rationale that went into the selection of the indemnity and medical trend factors. NCCI provided Exhibit 15, “Supplemental Loss Development and Trend Information”, as support for these calculations.

Question 16: F-CLASS TREND

In this question, we asked why the trends used in the F-Class Countrywide Pure Premium were not equal to the selected trends in this analysis. NCCI explained that this countrywide analysis is done before the Missouri analysis so they used the prior year’s selected trends. This method appears reasonable.

Question 17: INDEX TO COUNTRYWIDE

NCCI applies a factor of 0.684 to adjust countrywide losses to a Missouri basis in Appendix B-IV Part 1 Section C. T&M requested the underlying data and calculations for this factor. NCCI provided the underlying data, calculations and a description stating that the Missouri pure premiums for the hazard groups E, F, and G are weighted by the overall F-Class countrywide payroll distribution to determine this factor. It was determined that this method and the assumptions underlying this method are reasonable.



Question 18: COUNTRYWIDE LOSSES

T&M requested the underlying data and calculations for the 10-Year Countrywide Losses in Appendix B-IV Part 1 Section D. NCCI explained that this value represents the countrywide losses adjusted for Missouri state acts. That is, the losses occurring under Missouri state acts had to be brought to a federal level before they were ready to be used in the analysis. NCCI provided Exhibit 18 to show how the state act losses were converted to a federal level. The methods and assumptions used appear reasonable.

Question 19: COUNTRYWIDE RELATIVITY

In determining the countrywide relativity for the F-Classes, there were certain class codes that contained a limited amount of data. In response to this, NCCI set the countrywide relativity equal to 1.000 so the relativity would be equal to the countrywide level. Of these codes, only one code 9077 exists in Missouri and it had no payroll in the most recent policy year. It was determined that setting these class codes equal to 1.000 would have no impact on the Missouri F-Class premium.

Question 20: STATE ACT PURE PREMIUM RELATIVITY

NCCI applies the state act pure premium relativity factor to adjust state act losses to the federal level. NCCI provided T&M with the calculation of this factor and it appears reasonable.

Question 21: FEDERAL ACT LOSS-BASED ASSESSMENT

NCCI pointed to where in the filing the federal act loss-based assessment factor was calculated. The calculation appears reasonable.

Question 22: EXCESS RATIOS

In response to this objection, NCCI provided Exhibit 22 which detailed how the excess ratios in Appendix B-IV Section B were calculated. The methods and assumptions appear reasonable.



Question 23: COUNTRYWIDE RELATIVITY

T&M asked why the countrywide relativities in the F-Class ratemaking were set equal to 1.000 instead of using credibility weighting. NCCI explained that they set these relativities to 1.000 because even at the countrywide level the data was limited and reiterated that there would be no impact to the state of Missouri. This response is reasonable.

Question 24: F-CLASS DATA

The limited loss development factors seen in Appendix B-IV Section 3 are derived using countrywide data excluding Texas. NCCI explained that they excluded Texas because their data is not available on a likely-to-develop and a not-likely-to-develop basis.

Question 25: F-CLASS DATA

The data used in the F-Class ratemaking runs through policy year 2017 whereas the rest of the analysis relies on data through 2019. NCCI explained that the F-Class analysis only uses data up to policy year 2017 because they only used approved data for all states from the prior filing session.

Question 26: ASSIGNED RISK PLAN

This question asked for the indicated loss cost change when assigned risk experience was removed from the analysis. An overall average loss cost level indication of -8.8% would result if the assigned risk experience was removed from the filing. The details of this calculation were provided in Exhibit 26, “Voluntary Only Indication”. Taylor & Mulder reviewed the calculation and assumptions determined that they were appropriate.

Question 27: CLASS RATEMAKING

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



Question 28: CLASSIFICATIONS

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 28 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, 2019 to January 1, 2022.
2. Absolute Percent Change in loss costs from changes effective from January 1, 2019 to January 1, 2022 (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, 2019 to January 1, 2022).

Attachment 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, 2019 to January 1, 2022 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.



One class code, number 7403, has a somewhat unusual rate change history. Class code 7403 received a 1.3% decrease in 2020, a 9.3% increase in 2021, and a 16.4% decrease in 2022. This swinging back and forth implies that the class code's claims history may be receiving excessive credibility, causing an excessive impact on the loss cost from year to year.

Of the remaining 509 class codes with payrolls greater than \$0 in 2018 or 2019, we observe several other classes that have swings that are over 20%. The highest 38 swing classes have swings that are greater than 20%. However, 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 do not appear to have a higher absolute value of rate changes from 2019 to 2021 than the higher payroll classes.

In our interrogatories, Taylor & Mulder asked for 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.

The response included two studies that dated 2017 and 2018, before this change was implemented. It would be helpful to have an update of those studies to understand if the classification ratemaking



has improved the volatility in the small class ratemaking. Our methodology was an attempt to test the new classification methodology but the NCCI has much more information available to do a more detailed evaluation.

Review of Responses to Interrogatories Dated September 24, 2021

This section contains a review of the responses provided by NCCI to the objections issued on September 24, 2021.

Question 1: AWW SHIFT

NCCI derived a hypothetical AWW for 2020 for the shift of business that was due to the pandemic. They provided Exhibit 1 in response to this objection to demonstrate that 1.3% of the growth in AWW is due to this shift in business. This assumption appears reasonable.

Question 2: AOE

NCCI certified that the method used to determine the AOE provision was mainly the same as last year aside from a consideration for the COVID-19 pandemic. NCCI provided Exhibit 2 to demonstrate how the AOE provision was calculated and how the factors to adjust the AOE provision were determined. The methods and assumptions used appear reasonable.

Question 3: EXCESS RATIOS

NCCI provided Exhibits 5A-5C of the MO ELF 2022-1-1 spreadsheet to show Missouri's values that contribute to the countrywide data. They also provided the "Excess Loss Factor Calculations" exhibit which describes and calculates the excess loss factors. Further information was provided in Exhibit VI of the "CW20191001" file. After reviewing these files and exhibits, it was determined that these methods appear reasonable.

Determination of Loss Cost Level Change

| | Policy Year | |
|---|-------------|-------------|
| | <u>2019</u> | <u>2018</u> |
| <u>Premium</u> | | |
| (1) Standard Earned Premium Developed to Ultimate | 615,309,646 | 632,858,547 |
| (2) Premium On-level Factor | 0.826 | 0.799 |
| (3) Pure Premium Available for Benefit Costs = (1) x (2) | 508,245,768 | 505,653,979 |
| <u>Indemnity Benefit Cost:</u> | | |
| (4) Limited Indemnity Losses Developed to Ultimate | 198,714,745 | 220,676,295 |
| (5) Indemnity Loss On-level Factor | 1.000 | 1.000 |
| (6) Adjusted Limited Indemnity Losses = (4) x (5) | 198,714,745 | 220,676,295 |
| (7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.391 | 0.436 |
| (8) Factor to Reflect Indemnity Trend | 0.932 | 0.910 |
| (9) Projected Limited Indemnity Cost Ratio = (7) x (8) | 0.364 | 0.397 |
| (10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis | 1.011 | 1.011 |
| (11) Projected Indemnity Cost Ratio = (9) x (10) | 0.368 | 0.402 |
| (12) Factor to Reflect Proposed Changes in Indemnity Benefits | 1.000 | 1.000 |
| (13) Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12) | 0.368 | 0.402 |
| NCCI Indemnity Benefit Cost | 0.361 | 0.395 |
| <u>Medical Benefit Cost:</u> | | |
| (14) Limited Medical Losses Developed to Ultimate | 268,799,464 | 306,147,580 |
| (15) Medical Loss On-level Factor | 1.000 | 1.000 |
| (16) Adjusted Limited Medical Losses = (14) x (15) | 268,799,464 | 306,147,580 |
| (17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3) | 0.529 | 0.605 |
| (18) Factor to Reflect Medical Trend | 0.955 | 0.941 |
| (19) Projected Limited Medical Cost Ratio = (17) x (18) | 0.505 | 0.570 |
| (20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis | 1.011 | 1.011 |
| (21) Projected Medical Cost Ratio = (19) x (20) | 0.511 | 0.576 |
| (22) Factor to Reflect Proposed Changes in Medical Benefits | 1.000 | 1.000 |
| (23) Projected Medical Cost Ratio including Benefit Changes = (21) x (22) | 0.511 | 0.576 |
| NCCI Medical Benefit Cost | 0.509 | 0.576 |
| <u>Total Benefit Cost:</u> | | |
| (24) Indicated Change Based on Experience, Trend, and Benefits = (13) + (23) | 0.879 | 0.978 |
| NCCI Indicated Change Based on Experience, Trend, and Benefits | 0.870 | 0.971 |
| <u>Total Indicated Change</u> | | |
| (25) PY 2018 Indicated Change Based on Experience, Trend and Benefits | | 0.879 |
| (26) PY 2017 Indicated Change Based on Experience, Trend and Benefits | | 0.978 |
| (27) Indicated Change Based on Experience, Trend, and Benefits = Average of (25) and (26) | | 0.929 |
| (28) Effect of Change in Loss-Based Expenses | | 1.001 |
| (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 | | 0.923 |

| Missouri Provisions | Current | Proposed |
|---|---------|----------|
| (1) AOE | 8.4% | 9.5% |
| (2) DCCE | 10.3% | 10.0% |
| (3) Total LAE = (1) + (2) | 19.3% | 19.5% |
| (4) Proposed Change in MO LAE Provision = [1 + (3 Proposed)] / [1 + (3 Current)] | | 1.001 |

| Accident Year | CW Ult AOE Ratio |
|------------------|---------------------|
| 2015 | 8.5% |
| 2016 | 9.1% |
| 2017 | 9.1% |
| 2018 | 9.4% |
| 2019 | 9.8% |
| T&M CW Selected | 9.2% |
| NCCI CW Selected | 9.4% |
| T&M MO Selected | 9.5% |
| NCCI MO Selected | 9.5% |

| (5) Policy Year | (6) Reported Ratio of Paid DCCE to Paid Losses | (7) Age to Ult Development Factor | (8) = (6) * (7) Ultimate DCCE Ratio |
|-----------------------|---|--|--|
| 2015 | 10.5% | 0.966 | 10.1% |
| 2016 | 10.6% | 0.962 | 10.2% |
| 2017 | 10.0% | 0.972 | 9.7% |
| 2018 | 9.9% | 0.997 | 9.9% |
| 2019 | 9.3% | 1.076 | 10.0% |
| | | T&M Selected | 10.0% |
| | | NCCI Selected | 10.0% |

AOE Provision

| <u>Accident Year</u> | Ultimate AOE Ratio Based on <u>Paid Data</u> | <u>Private Carriers</u> | | | <u>State Fund</u> | | Average Ultimate <u>AOE Ratio</u> |
|----------------------|--|--|---|--|--|-------|---|
| | | Ultimate AOE Ratio Based on <u>Incurred Data</u> | Average Ultimate <u>AOE Ratio</u> | Ultimate AOE Ratio Based on <u>Paid Data</u> | Ultimate AOE Ratio Based on <u>Incurred Data</u> | | |
| 2016 | 8.5% | 8.5% | 8.5% | 9.7% | 9.1% | 9.4% | |
| 2017 | 9.1% | 9.0% | 9.1% | 9.4% | 8.5% | 9.0% | |
| 2018 | 9.2% | 9.0% | 9.1% | 9.8% | 8.8% | 9.3% | |
| 2019 | 9.6% | 9.2% | 9.4% | 11.4% | 10.4% | 10.9% | |
| 2020 | 10.4% | 9.2% | 9.8% | 13.2% | 10.8% | 12.0% | |
| | | T&M Selected AOE Povision | 9.2% | T&M Selected AOE Povision | | 10.1% | |
| | | NCCI Selected AOE Provision | 9.4% | NCCI Selected AOE Provision | | 9.9% | |
| | | T&M Weights | 70.0% | | | 30.0% | |
| | | NCCI Weights | 73.0% | | | 27.0% | |
| | | T&M Weighted Average AOE Ratio | 9.45% | | | | |
| | | NCCI Weighted Average AOE Ratio | 9.54% | | | | |

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|-------------|------------------|--------------|----------------------|-----------------|--------------|----------------------|-----------------|--------------|----------------------|
| Policy | Claim | Fitted | | T&M Indemnity | Fitted | | Medical | Fitted | |
| <u>Year</u> | <u>Frequency</u> | <u>Trend</u> | <u>R²</u> | <u>Severity</u> | <u>Trend</u> | <u>R²</u> | <u>Severity</u> | <u>Trend</u> | <u>R²</u> |
| 2005 | 25.441 | -3.0% | 97.0% | 21,609 | 1.0% | 79.3% | 26,452 | 1.8% | 83.2% |
| 2006 | 24.075 | -2.9% | 96.4% | 21,220 | 0.9% | 74.6% | 26,885 | 1.7% | 79.4% |
| 2007 | 24.193 | -2.9% | 95.7% | 22,256 | 0.8% | 72.8% | 26,859 | 1.6% | 74.2% |
| 2008 | 22.445 | -2.8% | 94.7% | 23,105 | 0.7% | 65.6% | 29,916 | 1.4% | 68.8% |
| 2009 | 21.112 | -2.9% | 93.8% | 22,802 | 0.7% | 59.9% | 28,724 | 1.4% | 66.1% |
| 2010 | 22.308 | -3.3% | 97.5% | 23,003 | 0.5% | 46.8% | 31,047 | 1.2% | 54.8% |
| 2011 | 21.184 | -3.2% | 96.7% | 24,099 | 0.3% | 27.4% | 31,895 | 1.3% | 52.9% |
| 2012 | 20.434 | -3.2% | 95.4% | 23,494 | 0.4% | 30.0% | 31,196 | 1.7% | 63.6% |
| 2013 | 19.980 | -3.3% | 93.9% | 24,387 | 0.2% | 6.7% | 30,328 | 2.0% | 63.9% |
| 2014 | 19.424 | -3.3% | 90.7% | 24,313 | 0.3% | 11.3% | 30,708 | 1.8% | 46.8% |
| 2015 | 18.674 | -3.2% | 84.1% | 24,007 | 0.4% | 14.5% | 32,746 | 0.9% | 14.8% |
| 2016 | 17.794 | -3.2% | 72.2% | 24,727 | 0.1% | 0.5% | 32,357 | 0.5% | 3.0% |
| 2017 | 17.539 | -4.5% | 76.1% | 23,856 | 1.3% | 33.2% | 35,116 | -2.9% | 93.4% |
| 2018 | 17.515 | -8.7% | 100.0% | 24,910 | -1.8% | 100.0% | 34,558 | -4.3% | 100.0% |
| 2019 | 15.984 | | | 24,460 | | | 33,087 | | |

| | | | |
|------------------------------|-------|-------|-------|
| (11) T&M Selected | -3.3% | 1.0% | 1.8% |
| (12) T&M Net Trend | | -2.3% | -1.5% |
| (13) Current NCCI Net Trend | | -2.0% | -1.0% |
| (14) Selected NCCI Net Trend | | -2.5% | -1.5% |

| (15) | (16) | (17) = [1 + (12 Indemnity)] ^ (16) + (12 Medical)] ^ (16) | |
|-------------|--------------|--|----------------|
| Policy | | Trend Factor | |
| <u>Year</u> | <u>Years</u> | <u>Indemnity</u> | <u>Medical</u> |
| 2018 | 4.001 | 0.9103 | 0.9410 |
| 2019 | 3.001 | 0.9319 | 0.9554 |

Indemnity Ultimate Losses

| (1) | (2) | (3) | (4) | (5) = 1 - (3) | (6) = (2) * (3) + (4) * (5) |
|--------------------|----------------------------------|-----------------------------|---|------------------------------------|--------------------------------------|
| <u>Policy Year</u> | <u>Paid On-Level Ult. Losses</u> | <u>Paid Ult Loss Weight</u> | <u>Paid + Case On-Level Ult. Losses</u> | <u>Paid + Case Ult Loss Weight</u> | <u>Selected On-Level Ult. Losses</u> |
| 2005 | 183,984,733 | 50% | 186,008,924 | 50% | 184,996,828 |
| 2006 | 184,241,781 | 50% | 185,676,338 | 50% | 184,959,059 |
| 2007 | 212,044,462 | 50% | 214,827,138 | 50% | 213,435,800 |
| 2008 | 195,841,701 | 50% | 199,560,257 | 50% | 197,700,979 |
| 2009 | 177,474,945 | 50% | 176,231,434 | 50% | 176,853,190 |
| 2010 | 198,682,595 | 50% | 196,475,024 | 50% | 197,578,810 |
| 2011 | 203,156,917 | 50% | 198,053,828 | 50% | 200,605,372 |
| 2012 | 192,849,035 | 50% | 185,862,742 | 50% | 189,355,888 |
| 2013 | 197,130,274 | 50% | 197,787,559 | 50% | 197,458,916 |
| 2014 | 202,168,039 | 50% | 200,587,128 | 50% | 201,377,583 |
| 2015 | 204,929,680 | 50% | 199,430,896 | 50% | 202,180,288 |
| 2016 | 209,140,103 | 50% | 206,632,050 | 50% | 207,886,076 |
| 2017 | 209,772,393 | 50% | 208,091,327 | 50% | 208,931,860 |
| 2018 | 215,888,456 | 50% | 225,464,133 | 50% | 220,676,295 |
| 2019 | 200,199,230 | 50% | 197,230,260 | 50% | 198,714,745 |

Medical Ultimate Losses

| (1) | (2) | (3) | (4) | (5) = 1 - (3) | (6) = (2) * (3) + (4) * (5) |
|--------------------|----------------------------------|-----------------------------|---|------------------------------------|--------------------------------------|
| <u>Policy Year</u> | <u>Paid On-Level Ult. Losses</u> | <u>Paid Ult Loss Weight</u> | <u>Paid + Case On-Level Ult. Losses</u> | <u>Paid + Case Ult Loss Weight</u> | <u>Selected On-Level Ult. Losses</u> |
| 2005 | 223,942,690 | 50% | 232,167,901 | 50% | 228,055,296 |
| 2006 | 235,425,866 | 50% | 236,524,139 | 50% | 235,975,002 |
| 2007 | 259,878,768 | 50% | 258,888,994 | 50% | 259,383,881 |
| 2008 | 254,269,350 | 50% | 261,265,161 | 50% | 257,767,256 |
| 2009 | 226,380,420 | 50% | 222,308,868 | 50% | 224,344,644 |
| 2010 | 269,996,532 | 50% | 267,066,764 | 50% | 268,531,648 |
| 2011 | 269,270,869 | 50% | 265,451,221 | 50% | 267,361,045 |
| 2012 | 255,368,965 | 50% | 251,028,530 | 50% | 253,198,747 |
| 2013 | 248,515,730 | 50% | 244,577,993 | 50% | 246,546,862 |
| 2014 | 257,835,602 | 50% | 250,851,185 | 50% | 254,343,393 |
| 2015 | 274,708,257 | 50% | 276,849,439 | 50% | 275,778,848 |
| 2016 | 274,251,058 | 50% | 269,816,572 | 50% | 272,033,815 |
| 2017 | 304,683,301 | 50% | 310,416,099 | 50% | 307,549,700 |
| 2018 | 307,829,046 | 50% | 304,466,113 | 50% | 306,147,580 |
| 2019 | 280,064,017 | 50% | 257,534,911 | 50% | 268,799,464 |

Indemnity Ultimate Losses

| (1) | (2) | (3) | (4) | (5) = 1 - (3) | (6) = (2) * (3) + (4) * (|
|--------------------|--------------------|---------------|--------------------|-----------------|---------------------------|
| | Paid | | Paid + Case | | Selected |
| | Wage Adj | Paid Ult | Wage Adj | Paid + Case Ult | Wage Adj |
| | On-Level | Loss | On-Level | Loss | On-Level |
| <u>Policy Year</u> | <u>Ult. Losses</u> | <u>Weight</u> | <u>Ult. Losses</u> | <u>Weight</u> | <u>Ult. Losses</u> |
| 2005 | 262,118,634 | 50% | 265,002,449 | 50% | 263,560,542 |
| 2006 | 253,992,587 | 50% | 255,970,243 | 50% | 254,981,415 |
| 2007 | 280,363,280 | 50% | 284,042,508 | 50% | 282,202,894 |
| 2008 | 253,418,181 | 50% | 258,229,974 | 50% | 255,824,078 |
| 2009 | 229,830,409 | 50% | 228,220,060 | 50% | 229,025,235 |
| 2010 | 252,692,671 | 50% | 249,884,991 | 50% | 251,288,831 |
| 2011 | 251,836,768 | 50% | 245,510,892 | 50% | 248,673,830 |
| 2012 | 233,815,570 | 50% | 225,345,192 | 50% | 229,580,381 |
| 2013 | 234,335,853 | 50% | 235,117,191 | 50% | 234,726,522 |
| 2014 | 232,493,245 | 50% | 230,675,197 | 50% | 231,584,221 |
| 2015 | 230,750,820 | 50% | 224,559,189 | 50% | 227,655,004 |
| 2016 | 231,099,814 | 50% | 228,328,415 | 50% | 229,714,114 |
| 2017 | 224,666,233 | 50% | 222,865,811 | 50% | 223,766,022 |
| 2018 | 223,660,440 | 50% | 233,580,842 | 50% | 228,620,641 |
| 2019 | 200,199,230 | 50% | 197,230,260 | 50% | 198,714,745 |

Medical Ultimate Losses

| (1) | (2) | (3) | (4) | (5) = 1 - (3) | (6) = (2) * (3) + (4) * (|
|--------------------|--------------------|---------------|--------------------|-----------------|---------------------------|
| | Paid | | Paid + Case | | Selected |
| | Wage Adj | Paid Ult | Wage Adj | Paid + Case Ult | Wage Adj |
| | On-Level | Loss | On-Level | Loss | On-Level |
| <u>Policy Year</u> | <u>Ult. Losses</u> | <u>Weight</u> | <u>Ult. Losses</u> | <u>Weight</u> | <u>Ult. Losses</u> |
| 2005 | 316,821,353 | 50% | 328,457,913 | 50% | 322,639,633 |
| 2006 | 322,298,010 | 50% | 323,801,546 | 50% | 323,049,778 |
| 2007 | 341,220,823 | 50% | 339,921,249 | 50% | 340,571,036 |
| 2008 | 326,736,115 | 50% | 335,725,732 | 50% | 331,230,924 |
| 2009 | 291,125,220 | 50% | 285,889,205 | 50% | 288,507,212 |
| 2010 | 341,005,619 | 50% | 337,305,323 | 50% | 339,155,471 |
| 2011 | 331,472,440 | 50% | 326,770,453 | 50% | 329,121,446 |
| 2012 | 307,464,234 | 50% | 302,238,350 | 50% | 304,851,292 |
| 2013 | 294,242,625 | 50% | 289,580,344 | 50% | 291,911,484 |
| 2014 | 296,510,942 | 50% | 288,478,863 | 50% | 292,494,902 |
| 2015 | 309,321,498 | 50% | 311,732,469 | 50% | 310,526,983 |
| 2016 | 303,047,419 | 50% | 298,147,312 | 50% | 300,597,366 |
| 2017 | 326,315,815 | 50% | 332,455,642 | 50% | 329,385,729 |
| 2018 | 318,910,892 | 50% | 315,426,893 | 50% | 317,168,892 |
| 2019 | 280,064,017 | 50% | 257,534,911 | 50% | 268,799,464 |

| Policy Year | Ultimate Development | | Ultimate | Wage Adj On-Level |
|-------------|----------------------|--------|-------------|-------------------|
| | Losses | Factor | Losses | Ult. Losses |
| 2005 | 175,272,624 | 1.050 | 183,984,733 | 262,118,634 |
| 2006 | 174,731,209 | 1.054 | 184,241,781 | 253,992,587 |
| 2007 | 199,502,693 | 1.063 | 212,044,462 | 280,363,280 |
| 2008 | 183,250,397 | 1.069 | 195,841,701 | 253,418,181 |
| 2009 | 164,811,930 | 1.077 | 177,474,945 | 229,830,409 |
| 2010 | 182,860,647 | 1.087 | 198,682,595 | 252,692,671 |
| 2011 | 184,106,596 | 1.103 | 203,156,917 | 251,836,768 |
| 2012 | 171,945,395 | 1.122 | 192,849,035 | 233,815,570 |
| 2013 | 171,844,519 | 1.147 | 197,130,274 | 234,335,853 |
| 2014 | 170,870,752 | 1.183 | 202,168,039 | 232,493,245 |
| 2015 | 164,518,302 | 1.246 | 204,929,680 | 230,750,820 |
| 2016 | 155,116,819 | 1.348 | 209,140,103 | 231,099,814 |
| 2017 | 136,538,641 | 1.536 | 209,772,393 | 224,666,233 |
| 2018 | 109,234,703 | 1.976 | 215,888,456 | 223,660,440 |
| 2019 | 56,250,726 | 3.559 | 200,199,230 | 200,199,230 |

Indemnity Limited Statewide Paid Loss Development through @12/19

| 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 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.004 |
| 1993 | | | | | | | | | | | | | | | | | 1.002 | 1.004 |
| 1994 | | | | | | | | | | | | | | | | 1.004 | 1.004 | 1.001 |
| 1995 | | | | | | | | | | | | | | | 1.004 | 1.007 | 1.004 | 1.002 |
| 1996 | | | | | | | | | | | | | | 1.004 | 1.005 | 1.005 | 1.004 | 1.002 |
| 1997 | | | | | | | | | | | | | 1.004 | 1.004 | 1.002 | 1.003 | 1.002 | 1.004 |
| 1998 | | | | | | | | | | | | 1.007 | 1.005 | 1.006 | 1.004 | 1.005 | 1.004 | 1.007 |
| 1999 | | | | | | | | | | | 1.006 | 1.006 | 1.008 | 1.007 | 1.001 | 1.007 | 1.002 | 1.002 |
| 2000 | | | | | | | | | | 1.008 | 1.003 | 1.013 | 1.006 | 1.006 | 1.004 | 1.003 | 1.004 | 1.001 |
| 2001 | | | | | | | | | 1.010 | 1.010 | 1.007 | 1.004 | 1.012 | 1.003 | 1.004 | 1.004 | 1.003 | 1.006 |
| 2002 | | | | | | | | 1.018 | 1.008 | 1.009 | 1.008 | 1.007 | 1.003 | 1.004 | 1.003 | 1.004 | 1.002 | |
| 2003 | | | | | | | 1.023 | 1.016 | 1.016 | 1.005 | 1.006 | 1.005 | 1.007 | 1.007 | 1.005 | 1.002 | | |
| 2004 | | | | | | 1.032 | 1.021 | 1.020 | 1.014 | 1.014 | 1.007 | 1.006 | 1.012 | 1.005 | 1.005 | | | |
| 2005 | | | | | 1.046 | 1.036 | 1.022 | 1.012 | 1.014 | 1.009 | 1.009 | 1.006 | 1.004 | 1.004 | | | | |
| 2006 | | | | 1.068 | 1.040 | 1.032 | 1.026 | 1.016 | 1.009 | 1.008 | 1.010 | 1.005 | 1.012 | | | | | |
| 2007 | | | 1.125 | 1.077 | 1.054 | 1.036 | 1.018 | 1.016 | 1.021 | 1.013 | 1.006 | 1.006 | | | | | | |
| 2008 | | 1.248 | 1.159 | 1.092 | 1.047 | 1.041 | 1.019 | 1.020 | 1.020 | 1.009 | 1.006 | | | | | | | |
| 2009 | 1.799 | 1.292 | 1.141 | 1.091 | 1.059 | 1.026 | 1.023 | 1.017 | 1.012 | 1.006 | | | | | | | | |
| 2010 | 1.872 | 1.289 | 1.152 | 1.092 | 1.051 | 1.033 | 1.020 | 1.016 | 1.016 | | | | | | | | | |
| 2011 | 1.789 | 1.295 | 1.161 | 1.092 | 1.060 | 1.045 | 1.024 | 1.013 | | | | | | | | | | |
| 2012 | 1.801 | 1.308 | 1.155 | 1.087 | 1.052 | 1.031 | 1.028 | | | | | | | | | | | |
| 2013 | 1.747 | 1.328 | 1.182 | 1.073 | 1.040 | 1.022 | | | | | | | | | | | | |
| 2014 | 1.869 | 1.268 | 1.117 | 1.074 | 1.061 | | | | | | | | | | | | | |
| 2015 | 1.806 | 1.282 | 1.144 | 1.086 | | | | | | | | | | | | | | |
| 2016 | 1.782 | 1.291 | 1.135 | | | | | | | | | | | | | | | |
| 2017 | 1.812 | 1.263 | | | | | | | | | | | | | | | | |
| 2018 | 1.735 | | | | | | | | | | | | | | | | | |
| 2 Yr Avg | 1.774 | 1.277 | 1.140 | 1.080 | 1.051 | 1.027 | 1.026 | 1.015 | 1.014 | 1.008 | 1.006 | 1.006 | 1.008 | 1.005 | 1.005 | 1.003 | 1.003 | 1.004 |
| 3 Yr Avg | 1.776 | 1.279 | 1.132 | 1.078 | 1.051 | 1.033 | 1.024 | 1.015 | 1.016 | 1.009 | 1.007 | 1.006 | 1.009 | 1.005 | 1.004 | 1.003 | 1.003 | 1.003 |
| 5 Yr Avg | 1.801 | 1.286 | 1.147 | 1.082 | 1.053 | 1.031 | 1.023 | 1.016 | 1.016 | 1.009 | 1.008 | 1.006 | 1.008 | 1.005 | 1.004 | 1.004 | 1.003 | 1.004 |
| 5 Yr Avg (Ex. Hi Lo) | 1.800 | 1.280 | 1.145 | 1.082 | 1.054 | 1.030 | 1.022 | 1.016 | 1.016 | 1.009 | 1.007 | 1.006 | 1.008 | 1.004 | 1.004 | 1.004 | 1.003 | 1.004 |
| 5 Yr Median | 1.806 | 1.282 | 1.144 | 1.086 | 1.052 | 1.031 | 1.023 | 1.016 | 1.016 | 1.009 | 1.007 | 1.006 | 1.007 | 1.004 | 1.004 | 1.004 | 1.003 | 1.004 |
| 7 Yr Avg | 1.793 | 1.291 | 1.149 | 1.085 | 1.053 | 1.033 | 1.023 | 1.016 | 1.015 | 1.009 | 1.007 | 1.006 | 1.008 | 1.005 | 1.004 | 1.004 | 1.003 | 1.003 |
| All Yr Avg | 1.801 | 1.286 | 1.147 | 1.083 | 1.051 | 1.033 | 1.022 | 1.016 | 1.014 | 1.009 | 1.007 | 1.007 | 1.007 | 1.005 | 1.004 | 1.004 | 1.003 | 1.003 |
| T&M Selected | 1.801 | 1.286 | 1.140 | 1.082 | 1.053 | 1.031 | 1.023 | 1.016 | 1.016 | 1.009 | 1.008 | 1.006 | 1.008 | 1.005 | 1.005 | 1.003 | 1.003 | 1.004 |
| Cumulative | 3.559 | 1.976 | 1.536 | 1.348 | 1.246 | 1.183 | 1.147 | 1.122 | 1.103 | 1.087 | 1.077 | 1.069 | 1.063 | 1.054 | 1.050 | 1.044 | 1.041 | 1.039 |

| Policy Year | Losses | Ultimate | Ultimate | Wage Adj |
|-------------|-------------|-------------|-------------|-------------|
| | | Development | | On-Level |
| | Factor | Losses | Ult. Losses | |
| 2005 | 183,345,122 | 1.015 | 186,008,924 | 265,002,449 |
| 2006 | 182,797,942 | 1.016 | 185,676,338 | 255,970,243 |
| 2007 | 210,696,194 | 1.020 | 214,827,138 | 284,042,508 |
| 2008 | 194,671,655 | 1.025 | 199,560,257 | 258,229,974 |
| 2009 | 171,742,573 | 1.026 | 176,231,434 | 228,220,060 |
| 2010 | 191,342,968 | 1.027 | 196,475,024 | 249,884,991 |
| 2011 | 192,303,622 | 1.030 | 198,053,828 | 245,510,892 |
| 2012 | 179,926,706 | 1.033 | 185,862,742 | 225,345,192 |
| 2013 | 190,707,840 | 1.037 | 197,787,559 | 235,117,191 |
| 2014 | 191,834,160 | 1.046 | 200,587,128 | 230,675,197 |
| 2015 | 188,206,416 | 1.060 | 199,430,896 | 224,559,189 |
| 2016 | 189,654,027 | 1.090 | 206,632,050 | 228,328,415 |
| 2017 | 182,768,806 | 1.139 | 208,091,327 | 222,865,811 |
| 2018 | 185,280,244 | 1.217 | 225,464,133 | 233,580,842 |
| 2019 | 143,229,428 | 1.377 | 197,230,260 | 197,230,260 |

Indemnity Limited Statewide Paid+Case Loss Development through @12/19

| 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 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.002 |
| 1993 | | | | | | | | | | | | | | | | | 1.002 | 1.003 |
| 1994 | | | | | | | | | | | | | | | | 1.000 | 1.000 | 1.001 |
| 1995 | | | | | | | | | | | | | | | 1.000 | 1.001 | 1.001 | 1.002 |
| 1996 | | | | | | | | | | | | | | 0.999 | 0.999 | 0.998 | 1.004 | 1.003 |
| 1997 | | | | | | | | | | | 1.005 | 1.001 | 1.006 | 0.999 | 1.003 | 1.002 | 1.000 | 1.000 |
| 1998 | | | | | | | | | | 0.999 | 1.002 | 1.003 | 0.999 | 1.001 | 1.001 | 1.001 | 1.001 | 1.003 |
| 1999 | | | | | | | | | | 1.003 | 1.003 | 1.004 | 1.001 | 1.001 | 1.000 | 1.000 | 0.996 | 1.001 |
| 2000 | | | | | | | | | 1.007 | 0.997 | 1.004 | 1.001 | 1.002 | 0.999 | 1.001 | 1.000 | 0.999 | 1.002 |
| 2001 | | | | | | | | 1.005 | 1.005 | 1.002 | 0.995 | 0.999 | 1.003 | 0.999 | 1.002 | 1.001 | 1.001 | 1.001 |
| 2002 | | | | | | | 1.005 | 1.005 | 1.007 | 1.000 | 1.000 | 1.008 | 0.998 | 1.004 | 1.002 | 1.004 | | |
| 2003 | | | | | | 0.996 | 1.001 | 1.001 | 1.008 | 1.003 | 1.000 | 1.011 | 1.006 | 1.002 | 1.005 | | | |
| 2004 | | | | | 1.017 | 1.006 | 1.005 | 1.000 | 1.006 | 0.996 | 1.005 | 1.004 | 1.002 | 1.002 | | | | |
| 2005 | | | | 1.013 | 1.017 | 1.004 | 1.009 | 1.002 | 1.002 | 1.001 | 0.998 | 1.002 | 1.010 | | | | | |
| 2006 | | | 1.024 | 1.009 | 1.021 | 1.001 | 1.007 | 1.014 | 1.012 | 1.002 | 1.002 | 1.002 | | | | | | |
| 2007 | | 1.041 | 1.055 | 1.029 | 1.028 | 1.013 | 1.009 | 1.008 | 1.002 | 1.003 | 1.000 | | | | | | | |
| 2008 | 1.119 | 1.063 | 1.028 | 1.041 | 1.005 | 1.002 | 1.014 | 1.001 | 1.004 | 0.999 | | | | | | | | |
| 2009 | 1.124 | 1.059 | 1.043 | 1.029 | 1.015 | 1.014 | 1.006 | 1.000 | 0.995 | | | | | | | | | |
| 2010 | 1.095 | 1.051 | 1.072 | 1.033 | 1.017 | 1.003 | 1.002 | 0.997 | | | | | | | | | | |
| 2011 | 1.136 | 1.078 | 1.038 | 1.019 | 1.009 | 1.009 | 1.004 | | | | | | | | | | | |
| 2012 | 1.128 | 1.089 | 1.074 | 1.040 | 1.002 | 1.013 | | | | | | | | | | | | |
| 2013 | 1.135 | 1.054 | 1.021 | 1.028 | 1.024 | | | | | | | | | | | | | |
| 2014 | 1.123 | 1.063 | 1.033 | 1.021 | | | | | | | | | | | | | | |
| 2015 | 1.140 | 1.063 | 1.059 | | | | | | | | | | | | | | | |
| 2016 | 1.127 | 1.075 | | | | | | | | | | | | | | | | |
| 2017 | 1.133 | | | | | | | | | | | | | | | | | |
| 2018 | | | | | | | | | | | | | | | | | | |
| 2 Yr Avg | 1.130 | 1.069 | 1.046 | 1.025 | 1.013 | 1.011 | 1.003 | 0.999 | 1.000 | 1.001 | 1.001 | 1.002 | 1.006 | 1.002 | 1.004 | 1.003 | 1.000 | 1.002 |
| 3 Yr Avg | 1.133 | 1.067 | 1.038 | 1.030 | 1.012 | 1.008 | 1.004 | 0.999 | 1.000 | 1.001 | 1.000 | 1.003 | 1.006 | 1.003 | 1.003 | 1.002 | 0.999 | 1.002 |
| 5 Yr Avg | 1.132 | 1.069 | 1.045 | 1.028 | 1.013 | 1.008 | 1.007 | 1.004 | 1.003 | 1.000 | 1.001 | 1.005 | 1.004 | 1.001 | 1.002 | 1.001 | 1.000 | 1.002 |
| 5 Yr Avg (Ex. Hi Lo) | 1.132 | 1.067 | 1.043 | 1.027 | 1.014 | 1.008 | 1.006 | 1.003 | 1.003 | 1.001 | 1.001 | 1.005 | 1.004 | 1.001 | 1.002 | 1.001 | 1.000 | 1.002 |
| 5 Yr Median | 1.133 | 1.063 | 1.038 | 1.028 | 1.015 | 1.009 | 1.006 | 1.001 | 1.002 | 1.001 | 1.000 | 1.004 | 1.003 | 1.002 | 1.002 | 1.001 | 1.001 | 1.002 |
| 7 Yr Avg | 1.132 | 1.068 | 1.049 | 1.030 | 1.014 | 1.008 | 1.007 | 1.003 | 1.004 | 1.001 | 1.000 | 1.004 | 1.003 | 1.001 | 1.001 | 1.001 | 1.001 | 1.002 |
| All Yr Avg | 1.126 | 1.064 | 1.045 | 1.026 | 1.016 | 1.006 | 1.006 | 1.003 | 1.005 | 1.001 | 1.001 | 1.004 | 1.003 | 1.001 | 1.001 | 1.001 | 1.001 | 1.002 |
| T&M Selected | 1.132 | 1.069 | 1.045 | 1.028 | 1.013 | 1.008 | 1.004 | 1.003 | 1.003 | 1.001 | 1.001 | 1.005 | 1.004 | 1.001 | 1.002 | 1.001 | 1.000 | 1.002 |
| Cumulative | 1.377 | 1.217 | 1.139 | 1.090 | 1.060 | 1.046 | 1.037 | 1.033 | 1.030 | 1.027 | 1.026 | 1.025 | 1.020 | 1.016 | 1.015 | 1.013 | 1.011 | 1.011 |

Tail
1.010

| Policy Year | Losses | Ultimate | Losses | Wage Adj |
|-------------|-------------|-------------|-------------|-------------|
| | | Development | | On-Level |
| | | Factor | Ultimate | Ult. Losses |
| 2005 | 212,183,616 | 1.055 | 223,942,690 | 316,821,353 |
| 2006 | 222,130,869 | 1.060 | 235,425,866 | 322,298,010 |
| 2007 | 244,128,698 | 1.065 | 259,878,768 | 341,220,823 |
| 2008 | 238,049,872 | 1.068 | 254,269,350 | 326,736,115 |
| 2009 | 211,200,734 | 1.072 | 226,380,420 | 291,125,220 |
| 2010 | 250,938,649 | 1.076 | 269,996,532 | 341,005,619 |
| 2011 | 248,623,294 | 1.083 | 269,270,869 | 331,472,440 |
| 2012 | 233,684,224 | 1.093 | 255,368,965 | 307,464,234 |
| 2013 | 224,894,120 | 1.105 | 248,515,730 | 294,242,625 |
| 2014 | 231,063,706 | 1.116 | 257,835,602 | 296,510,942 |
| 2015 | 242,881,235 | 1.131 | 274,708,257 | 309,321,498 |
| 2016 | 238,002,558 | 1.152 | 274,251,058 | 303,047,419 |
| 2017 | 257,561,357 | 1.183 | 304,683,301 | 326,315,815 |
| 2018 | 245,537,446 | 1.254 | 307,829,046 | 318,910,892 |
| 2019 | 183,528,497 | 1.526 | 280,064,017 | 280,064,017 |

Medical Limited Statewide Paid Loss Development through @12/19

| 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 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.001 |
| 1993 | | | | | | | | | | | | | | | | | 1.003 | 1.003 |
| 1994 | | | | | | | | | | | | | | | | 1.008 | 1.004 | 1.004 |
| 1995 | | | | | | | | | | | | | | | 1.005 | 1.003 | 1.004 | 1.003 |
| 1996 | | | | | | | | | | | | | | 1.004 | 1.000 | 1.001 | 1.003 | 1.001 |
| 1997 | | | | | | | | | | | | | 1.005 | 1.006 | 1.004 | 1.006 | 1.005 | 1.011 |
| 1998 | | | | | | | | | | | | 1.012 | 1.007 | 1.003 | 1.003 | 1.001 | 1.001 | 1.002 |
| 1999 | | | | | | | | | | | 1.008 | 1.007 | 1.010 | 1.004 | 1.002 | 1.008 | 1.001 | 1.001 |
| 2000 | | | | | | | | | | 1.006 | 1.007 | 1.007 | 1.004 | 1.017 | 1.001 | 1.002 | 1.003 | 1.001 |
| 2001 | | | | | | | | | 1.007 | 1.009 | 1.007 | 1.004 | 1.003 | 1.004 | 1.005 | 1.003 | 1.003 | 1.003 |
| 2002 | | | | | | | | 1.011 | 1.006 | 1.007 | 1.005 | 1.005 | 1.007 | 1.004 | 1.003 | 1.011 | 1.004 | |
| 2003 | | | | | | | 1.014 | 1.008 | 1.009 | 1.005 | 1.005 | 1.004 | 1.002 | 1.004 | 1.002 | 1.004 | | |
| 2004 | | | | | | 1.015 | 1.012 | 1.007 | 1.012 | 1.009 | 1.004 | 1.004 | 1.004 | 1.005 | 1.004 | | | |
| 2005 | | | | | 1.026 | 1.022 | 1.014 | 1.006 | 1.006 | 1.005 | 1.004 | 1.005 | 1.004 | 1.004 | | | | |
| 2006 | | | | 1.017 | 1.014 | 1.009 | 1.014 | 1.007 | 1.004 | 1.003 | 1.005 | 1.003 | 1.005 | | | | | |
| 2007 | | | 1.036 | 1.009 | 1.012 | 1.011 | 1.009 | 1.004 | 1.004 | 1.005 | 1.003 | 1.001 | | | | | | |
| 2008 | | 1.064 | 1.033 | 1.023 | 1.022 | 1.019 | 1.012 | 1.004 | 1.012 | 1.005 | 1.004 | | | | | | | |
| 2009 | 1.226 | 1.059 | 1.036 | 1.017 | 1.013 | 1.010 | 1.006 | 1.006 | 1.003 | 1.001 | | | | | | | | |
| 2010 | 1.243 | 1.059 | 1.036 | 1.016 | 1.012 | 1.010 | 1.009 | 1.007 | 1.010 | | | | | | | | | |
| 2011 | 1.218 | 1.058 | 1.036 | 1.020 | 1.018 | 1.013 | 1.012 | 1.011 | | | | | | | | | | |
| 2012 | 1.226 | 1.066 | 1.030 | 1.019 | 1.015 | 1.009 | 1.017 | | | | | | | | | | | |
| 2013 | 1.219 | 1.064 | 1.027 | 1.016 | 1.005 | 1.007 | | | | | | | | | | | | |
| 2014 | 1.241 | 1.061 | 1.021 | 1.015 | 1.018 | | | | | | | | | | | | | |
| 2015 | 1.237 | 1.059 | 1.035 | 1.024 | | | | | | | | | | | | | | |
| 2016 | 1.205 | 1.060 | 1.020 | | | | | | | | | | | | | | | |
| 2017 | 1.212 | 1.055 | | | | | | | | | | | | | | | | |
| 2018 | 1.191 | | | | | | | | | | | | | | | | | |
| 2 Yr Avg | 1.202 | 1.058 | 1.028 | 1.020 | 1.012 | 1.008 | 1.015 | 1.009 | 1.007 | 1.003 | 1.004 | 1.002 | 1.005 | 1.005 | 1.003 | 1.008 | 1.004 | 1.002 |
| 3 Yr Avg | 1.203 | 1.058 | 1.025 | 1.018 | 1.013 | 1.010 | 1.013 | 1.008 | 1.008 | 1.004 | 1.004 | 1.003 | 1.004 | 1.004 | 1.003 | 1.006 | 1.003 | 1.002 |
| 5 Yr Avg | 1.217 | 1.060 | 1.027 | 1.019 | 1.014 | 1.010 | 1.011 | 1.006 | 1.007 | 1.004 | 1.004 | 1.003 | 1.004 | 1.004 | 1.003 | 1.006 | 1.002 | 1.004 |
| 5 Yr Avg (Ex. Hi Lo) | 1.218 | 1.060 | 1.026 | 1.018 | 1.015 | 1.010 | 1.011 | 1.006 | 1.006 | 1.004 | 1.004 | 1.004 | 1.004 | 1.004 | 1.003 | 1.005 | 1.002 | 1.002 |
| 5 Yr Median | 1.212 | 1.060 | 1.027 | 1.019 | 1.015 | 1.010 | 1.012 | 1.006 | 1.004 | 1.005 | 1.004 | 1.004 | 1.004 | 1.004 | 1.003 | 1.004 | 1.003 | 1.002 |
| 7 Yr Avg | 1.219 | 1.060 | 1.029 | 1.018 | 1.015 | 1.011 | 1.011 | 1.006 | 1.007 | 1.005 | 1.004 | 1.004 | 1.004 | 1.006 | 1.003 | 1.005 | 1.003 | 1.003 |
| All Yr Avg | 1.222 | 1.061 | 1.031 | 1.018 | 1.016 | 1.013 | 1.012 | 1.007 | 1.007 | 1.006 | 1.005 | 1.005 | 1.005 | 1.006 | 1.003 | 1.005 | 1.003 | 1.003 |
| T&M Selected | 1.217 | 1.060 | 1.027 | 1.019 | 1.014 | 1.010 | 1.011 | 1.009 | 1.007 | 1.004 | 1.004 | 1.003 | 1.004 | 1.004 | 1.003 | 1.006 | 1.002 | 1.002 |
| Cumulative | 1.526 | 1.254 | 1.183 | 1.152 | 1.131 | 1.116 | 1.105 | 1.093 | 1.083 | 1.076 | 1.072 | 1.068 | 1.065 | 1.060 | 1.055 | 1.052 | 1.046 | 1.044 |

Tail
1.042

| Policy Year | Losses | Ultimate | Ultimate | Wage Adj |
|-------------|-------------|-------------|-------------|-------------|
| | | Development | Losses | On-Level |
| | | Factor | Ult. Losses | Ult. Losses |
| 2005 | 228,611,862 | 1.016 | 232,167,901 | 328,457,913 |
| 2006 | 232,390,118 | 1.018 | 236,524,139 | 323,801,546 |
| 2007 | 254,313,213 | 1.018 | 258,888,994 | 339,921,249 |
| 2008 | 255,981,829 | 1.021 | 261,265,161 | 335,725,732 |
| 2009 | 217,595,719 | 1.022 | 222,308,868 | 285,889,205 |
| 2010 | 262,823,956 | 1.016 | 267,066,764 | 337,305,323 |
| 2011 | 261,103,527 | 1.017 | 265,451,221 | 326,770,453 |
| 2012 | 246,966,451 | 1.016 | 251,028,530 | 302,238,350 |
| 2013 | 240,235,918 | 1.018 | 244,577,993 | 289,580,344 |
| 2014 | 246,447,029 | 1.018 | 250,851,185 | 288,478,863 |
| 2015 | 271,717,119 | 1.019 | 276,849,439 | 311,732,469 |
| 2016 | 263,934,846 | 1.022 | 269,816,572 | 298,147,312 |
| 2017 | 303,345,999 | 1.023 | 310,416,099 | 332,455,642 |
| 2018 | 300,354,867 | 1.014 | 304,466,113 | 315,426,893 |
| 2019 | 248,929,437 | 1.035 | 257,534,911 | 257,534,911 |

Medical Limited Statewide Paid+Case Loss Development through @12/19

| 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 |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.002 |
| 1993 | | | | | | | | | | | | | | | | | | 1.002 |
| 1994 | | | | | | | | | | | | | | | | | | 1.002 |
| 1995 | | | | | | | | | | | | | | | 1.004 | | 1.001 | 0.998 |
| 1996 | | | | | | | | | | | | | | 0.991 | 1.004 | 1.008 | 1.001 | 1.002 |
| 1997 | | | | | | | | | | | | | 0.995 | 1.002 | 0.990 | 0.999 | 1.011 | 0.992 |
| 1998 | | | | | | | | | | | | 1.007 | 1.004 | 0.989 | 1.008 | 1.004 | 1.000 | 1.000 |
| 1999 | | | | | | | | | | | 1.002 | 1.000 | 1.005 | 1.000 | 1.000 | 1.004 | 0.999 | 0.999 |
| 2000 | | | | | | | | | | 1.003 | 1.009 | 1.005 | 1.003 | 0.992 | 0.997 | 1.000 | 1.001 | 1.003 |
| 2001 | | | | | | | | | 1.001 | 1.017 | 1.007 | 1.002 | 0.999 | 1.003 | 0.993 | 1.000 | 0.996 | 1.002 |
| 2002 | | | | | | | | 1.001 | 1.008 | 1.002 | 0.999 | 1.005 | 1.003 | 1.003 | 1.001 | 1.002 | 1.011 | |
| 2003 | | | | | | | 1.000 | 0.999 | 0.995 | 1.004 | 0.994 | 1.004 | 0.999 | 1.009 | 1.001 | 1.002 | | |
| 2004 | | | | | | 1.005 | 1.001 | 1.031 | 1.005 | 0.997 | 1.001 | 1.005 | 0.994 | 0.997 | 0.997 | | | |
| 2005 | | | | | 0.989 | 1.002 | 1.004 | 1.001 | 1.023 | 0.997 | 1.010 | 1.002 | 1.000 | 0.999 | | | | |
| 2006 | | | | 0.997 | 1.002 | 0.985 | 1.006 | 0.998 | 1.001 | 1.006 | 1.001 | 1.003 | 1.005 | | | | | |
| 2007 | | | 1.001 | 1.000 | 0.997 | 0.998 | 1.003 | 1.004 | 1.002 | 0.996 | 1.001 | 0.999 | | | | | | |
| 2008 | | | 1.023 | 1.010 | 0.983 | 1.010 | 1.007 | 0.998 | 1.008 | 0.990 | 0.985 | 1.001 | | | | | | |
| 2009 | 1.043 | 1.013 | 0.999 | 1.003 | 0.998 | 1.007 | 1.007 | 0.996 | 0.997 | 0.989 | | | | | | | | |
| 2010 | 1.048 | 1.002 | 0.994 | 0.993 | 1.010 | 1.001 | 0.999 | 0.998 | 1.004 | | | | | | | | | |
| 2011 | 1.022 | 0.996 | 0.972 | 0.993 | 1.024 | 0.992 | 1.006 | 0.993 | | | | | | | | | | |
| 2012 | 1.031 | 1.005 | 1.004 | 0.998 | 0.986 | 0.995 | 0.998 | | | | | | | | | | | |
| 2013 | 1.013 | 0.993 | 1.000 | 1.000 | 0.981 | 1.004 | | | | | | | | | | | | |
| 2014 | 1.034 | 0.993 | 0.992 | 1.008 | 1.004 | | | | | | | | | | | | | |
| 2015 | 1.035 | 1.006 | 1.007 | 1.002 | | | | | | | | | | | | | | |
| 2016 | 1.007 | 0.967 | 1.002 | | | | | | | | | | | | | | | |
| 2017 | 1.025 | 0.994 | | | | | | | | | | | | | | | | |
| 2018 | 1.002 | | | | | | | | | | | | | | | | | |
| 2 Yr Avg | 1.014 | 0.981 | 1.005 | 1.005 | 0.993 | 1.000 | 1.002 | 0.996 | 1.001 | 0.987 | 1.001 | 1.001 | 1.003 | 0.998 | 0.999 | 1.002 | 1.004 | 1.003 |
| 3 Yr Avg | 1.011 | 0.989 | 1.000 | 1.003 | 0.990 | 0.997 | 1.001 | 0.996 | 0.997 | 0.990 | 1.001 | 1.001 | 1.000 | 1.002 | 1.000 | 1.001 | 1.003 | 1.001 |
| 5 Yr Avg | 1.021 | 0.991 | 1.001 | 1.000 | 1.001 | 1.000 | 1.002 | 1.000 | 0.999 | 0.995 | 1.003 | 1.003 | 1.000 | 1.002 | 0.998 | 1.002 | 1.001 | 0.999 |
| 5 Yr Avg (Ex. Hi Lo) | 1.022 | 0.993 | 1.002 | 1.000 | 1.000 | 1.000 | 1.001 | 0.999 | 1.000 | 0.994 | 1.001 | 1.003 | 1.001 | 1.002 | 0.998 | 1.001 | 1.000 | 1.000 |
| 5 Yr Median | 1.025 | 0.993 | 1.002 | 1.000 | 1.004 | 1.001 | 0.999 | 0.998 | 1.001 | 0.996 | 1.001 | 1.003 | 1.000 | 1.003 | 0.997 | 1.002 | 1.000 | 1.000 |
| 7 Yr Avg | 1.021 | 0.993 | 0.996 | 1.000 | 1.002 | 1.001 | 1.002 | 1.000 | 1.003 | 0.996 | 1.001 | 1.003 | 1.000 | 1.000 | 1.000 | 1.002 | 1.003 | 1.000 |
| All Yr Avg | 1.026 | 0.999 | 0.998 | 0.998 | 1.000 | 1.000 | 1.002 | 1.003 | 1.003 | 1.000 | 1.003 | 1.003 | 1.001 | 0.999 | 1.000 | 1.002 | 1.002 | 1.001 |
| T&M Selected | 1.021 | 0.991 | 1.001 | 1.003 | 1.001 | 1.000 | 1.002 | 1.000 | 1.001 | 0.995 | 1.001 | 1.003 | 1.000 | 1.002 | 0.998 | 1.002 | 1.001 | 0.999 |
| Cumulative | 1.035 | 1.014 | 1.023 | 1.022 | 1.019 | 1.018 | 1.018 | 1.016 | 1.017 | 1.016 | 1.022 | 1.021 | 1.018 | 1.018 | 1.016 | 1.018 | 1.016 | 1.015 |

Tail
1.016

Factor to Adjust Limited Losses to an Ultimate Bases

| | |
|---|------------|
| (1) Threshold at the Midpoint of the Loss Cost Effective Period | 10,057,697 |
| (2) Statewide Excess Ratio | 0.011 |
| (3) Market Share for Carriers Missing from Large Loss and Catastrophe Call | 0.000 |
| (4) Factor to Adjust Limited Losses to an Unlimited Bases = $1 / [1 - [(2) * [1 - (3)]]$ | 1.011 |

| Policy Year | Indemnity | Medical |
|---------------|--------------------|--------------------|
| | Paid/Paid+Case | Paid/Paid+Case |
| | <u>19th Report</u> | <u>19th Report</u> |
| 1997 | 0.975 | 0.983 |
| 1998 | 0.973 | 0.975 |
| 1999 | 0.968 | 0.986 |
| 2000 | 0.989 | 0.959 |
| 2001 | 0.972 | 0.971 |
| T&M Selected | 0.975 | 0.975 |
| NCCI Selected | 0.975 | 0.975 |

| | <u>Indemnity</u> | <u>Medical</u> |
|--|------------------|----------------|
| (1) Paid + Case 19th-to-Ultimate Loss Development Factor | 1.012 | 1.020 |
| (2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis | 0.778 | 0.778 |
| (3) Limited Paid + Case 19th-to-Ultimate Loss Development Factor = $[(1) - 1] * (2) + 1$ | 1.010 | 1.016 |
| (4) Limited Paid to Paid + Case Ratio | 0.975 | 0.975 |
| (5) Limited Paid 19th-to-Ultimate Loss Development Factor = $(3) / (4)$ | 1.035 | 1.042 |

Indemnity Paid + Case Tail Factor Analysis

| (1) | (2) | (3) | (4) | (5) | (6) | (7) = $[1 + (3) - (2) + ((5) - (4)) / (6)] / (2)$ |
|-------------|--|--|--|---|---|---|
| Policy Year | Losses for Policy Year <u>19th Report</u> | Losses for Policy Year <u>20th Report</u> | Losses for All Prior Policy Years <u>Previous</u> | Losses for All Prior Policy Years <u>Current</u> | Factor to Adjust Losses for Prior Policy Years | Indicated 19th-to-Ult Development for Policy Year |
| 1991 | 225,355,332 | 225,327,519 | 1,968,281,782 | 1,970,265,933 | 0.630 | 1.014 |
| 1992 | 200,549,303 | 200,679,586 | 2,195,087,537 | 2,198,064,275 | 0.787 | 1.020 |
| 1993 | 183,188,006 | 183,535,361 | 2,399,277,237 | 2,401,159,473 | 0.934 | 1.013 |
| 1994 | 163,726,551 | 163,870,863 | 2,566,044,372 | 2,568,255,311 | 1.098 | 1.013 |
| 1995 | 141,313,490 | 141,545,926 | 2,727,688,854 | 2,729,411,452 | 1.309 | 1.011 |
| 1996 | 147,966,426 | 148,885,395 | 2,870,128,232 | 2,872,051,105 | 1.256 | 1.017 |
| 1997 | 154,311,500 | 154,746,190 | 3,017,196,317 | 3,016,590,277 | 1.201 | 1.000 |
| 1998 | 182,540,288 | 182,664,069 | 3,169,160,582 | 3,171,144,364 | 1.008 | 1.011 |
| 1999 | 178,274,607 | 178,699,133 | 3,218,869,043 | 3,221,136,033 | 0.987 | 1.015 |
| 2000 | 186,670,607 | 186,822,793 | 3,254,882,983 | 3,256,641,831 | 0.913 | 1.011 |
| | | | | | T&M 19th-to-Ultimate Loss Development Factor | 1.012 |
| | | | | | NCCI Indemnity 19th-to-Ultimate Loss Development Factor | 1.012 |

Medical Paid + Case Tail Factor Analysis

| (1) | (2) | (3) | (4) | (5) | (6) | (7) = $[1 + (3) - (2) + ((5) - (4)) / (6)] / (2)$ |
|-------------|--|--|--|---|---|---|
| Policy Year | Losses for Policy Year <u>19th Report</u> | Losses for Policy Year <u>20th Report</u> | Losses for All Prior Policy Years <u>Previous</u> | Losses for All Prior Policy Years <u>Current</u> | Factor to Adjust Losses for Prior Policy Years | Indicated 19th-to-Ult Development for Policy Year |
| 1991 | 191,573,815 | 192,847,310 | 1,391,708,184 | 1,391,806,331 | 0.551 | 1.008 |
| 1992 | 165,486,131 | 165,432,240 | 1,584,603,674 | 1,590,881,650 | 0.723 | 1.052 |
| 1993 | 169,737,364 | 170,485,300 | 1,756,367,002 | 1,757,043,235 | 0.775 | 1.010 |
| 1994 | 151,270,232 | 149,612,389 | 1,915,056,614 | 1,916,008,300 | 0.935 | 0.996 |
| 1995 | 134,266,425 | 134,657,354 | 2,061,176,436 | 2,065,782,021 | 1.111 | 1.034 |
| 1996 | 128,546,172 | 128,496,716 | 2,199,686,714 | 2,200,950,027 | 1.194 | 1.008 |
| 1997 | 152,933,798 | 153,607,274 | 2,327,361,810 | 2,327,688,399 | 1.021 | 1.006 |
| 1998 | 156,288,073 | 155,917,719 | 2,480,377,273 | 2,483,028,345 | 1.011 | 1.014 |
| 1999 | 162,855,364 | 162,873,779 | 2,532,868,394 | 2,541,713,451 | 0.946 | 1.058 |
| 2000 | 176,217,899 | 175,902,987 | 2,578,710,212 | 2,587,101,775 | 0.849 | 1.054 |
| | | | | | T&M 19th-to-Ultimate Loss Development Factor | 1.020 |
| | | | | | NCCI Indemnity 19th-to-Ultimate Loss Development Factor | 1.020 |

Indemnity Paid + Case Data

| (1) | (2) | | (3) | | (4) = (3) / (2) | (5) = 1 / (4) | (6) |
|--------------------|------------------------|---------------------------|------------------------|---------------------------|-----------------|--|--------------------|
| | Older Year | | Newer Year | | Growth | Inverse Growth | Upward Cum. |
| <u>Policy Year</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Ratio</u> | <u>Ratio</u> | <u>Prod of (5)</u> |
| 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 |
| | | | | | | T&M Selected | 0.913 |
| | | | | | | NCCI Factor to Adjust Losses for Prior Years - 10-Year Average | 0.913 |

Medical Paid + Case Data

| (1) | (2) | | (3) | | (4) = (3) / (2) | (5) = 1 / (4) | (6) |
|--------------------|------------------------|---------------------------|------------------------|---------------------------|-----------------|--|--------------------|
| | Older Year | | Newer Year | | Growth | Inverse Growth | Upward Cum. |
| <u>Policy Year</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Ratio</u> | <u>Ratio</u> | <u>Prod of (5)</u> |
| 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 |
| | | | | | | T&M Selected | 0.849 |
| | | | | | | NCCI Factor to Adjust Losses for Prior Years - 10-Year Average | 0.849 |

Indemnity Paid + Case Data

| (1) | (2) | | (3) | | (4) = (3) / (2) | (5) = 1 / (4) | (6) |
|--------------------|------------------------|---------------------------|------------------------|---------------------------|-----------------|--|--------------------|
| | Older Year | | Newer Year | | Growth | Inverse Growth | Upward Cum. |
| <u>Policy Year</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Ratio</u> | <u>Ratio</u> | <u>Prod of (5)</u> |
| 1986/1985 | PY 1985@2004 | 140,568,476 | PY 1986@2005 | 157,871,301 | 1.123 | 0.890 | 0.717 |
| 1987/1986 | PY 1986@2005 | 157,871,301 | PY 1987@2006 | 179,756,406 | 1.139 | 0.878 | 0.805 |
| 1988/1987 | PY 1987@2006 | 177,454,320 | PY 1988@2007 | 198,950,113 | 1.121 | 0.892 | 0.916 |
| 1989/1988 | PY 1988@2007 | 198,505,376 | PY 1989@2008 | 220,882,644 | 1.113 | 0.899 | 1.027 |
| 1990/1989 | PY 1989@2008 | 219,039,126 | PY 1990@2009 | 232,456,428 | 1.061 | 0.942 | 1.143 |
| 1991/1990 | PY 1990@2009 | 227,189,268 | PY 1991@2010 | 225,498,511 | 0.993 | 1.007 | 1.213 |
| 1992/1991 | PY 1991@2010 | 225,498,511 | PY 1992@2011 | 200,835,736 | 0.891 | 1.123 | 1.204 |
| 1993/1992 | PY 1992@2011 | 200,811,854 | PY 1993@2012 | 183,496,440 | 0.914 | 1.094 | 1.072 |
| 1994/1993 | PY 1993@2012 | 183,545,036 | PY 1994@2013 | 165,007,399 | 0.899 | 1.112 | 0.980 |
| 1995/1994 | PY 1994@2013 | 163,997,293 | PY 1995@2014 | 141,633,259 | 0.864 | 1.158 | 0.881 |
| 1996/1995 | PY 1995@2014 | 141,608,646 | PY 1996@2015 | 148,254,038 | 1.047 | 0.955 | 0.761 |
| 1997/1996 | PY 1996@2015 | 148,247,760 | PY 1997@2016 | 154,914,525 | 1.045 | 0.957 | 0.796 |
| 1998/1997 | PY 1997@2016 | 154,914,525 | PY 1998@2017 | 182,906,839 | 1.181 | 0.847 | 0.832 |
| 1999/1998 | PY 1998@2017 | 192,061,279 | PY 1999@2018 | 195,440,205 | 1.018 | 0.983 | 0.983 |
| | | | | | | T&M Selected | 0.987 |
| | | | | | | NCCI Factor to Adjust Losses for Prior Years - 10-Year Average | 0.987 |

Medical Paid + Case Data

| (1) | (2) | | (3) | | (4) = (3) / (2) | (5) = 1 / (4) | (6) |
|--------------------|------------------------|---------------------------|------------------------|---------------------------|-----------------|--|--------------------|
| | Older Year | | Newer Year | | Growth | Inverse Growth | Upward Cum. |
| <u>Policy Year</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Evaluation Date</u> | <u>Paid + Case Losses</u> | <u>Ratio</u> | <u>Ratio</u> | <u>Prod of (5)</u> |
| 1986/1985 | PY 1985@2004 | 94,696,424 | PY 1986@2005 | 108,101,402 | 1.142 | 0.876 | 0.537 |
| 1987/1986 | PY 1986@2005 | 108,101,402 | PY 1987@2006 | 140,700,501 | 1.302 | 0.768 | 0.613 |
| 1988/1987 | PY 1987@2006 | 139,423,344 | PY 1988@2007 | 152,395,769 | 1.093 | 0.915 | 0.798 |
| 1989/1988 | PY 1988@2007 | 152,292,010 | PY 1989@2008 | 169,069,844 | 1.110 | 0.901 | 0.872 |
| 1990/1989 | PY 1989@2008 | 167,794,520 | PY 1990@2009 | 186,527,540 | 1.112 | 0.900 | 0.968 |
| 1991/1990 | PY 1990@2009 | 182,662,813 | PY 1991@2010 | 191,692,398 | 1.049 | 0.953 | 1.076 |
| 1992/1991 | PY 1991@2010 | 191,692,398 | PY 1992@2011 | 166,012,660 | 0.866 | 1.155 | 1.129 |
| 1993/1992 | PY 1992@2011 | 166,008,493 | PY 1993@2012 | 170,212,510 | 1.025 | 0.975 | 0.978 |
| 1994/1993 | PY 1993@2012 | 170,220,623 | PY 1994@2013 | 152,705,754 | 0.897 | 1.115 | 1.003 |
| 1995/1994 | PY 1994@2013 | 151,577,681 | PY 1995@2014 | 134,631,701 | 0.888 | 1.126 | 0.900 |
| 1996/1995 | PY 1995@2014 | 134,623,547 | PY 1996@2015 | 128,910,066 | 0.958 | 1.044 | 0.799 |
| 1997/1996 | PY 1996@2015 | 128,897,172 | PY 1997@2016 | 153,272,672 | 1.189 | 0.841 | 0.765 |
| 1998/1997 | PY 1997@2016 | 153,272,672 | PY 1998@2017 | 156,640,785 | 1.022 | 0.978 | 0.910 |
| 1999/1998 | PY 1998@2017 | 164,679,784 | PY 1999@2018 | 177,106,284 | 1.075 | 0.930 | 0.930 |
| | | | | | | T&M Selected | 0.946 |
| | | | | | | NCCI Factor to Adjust Losses for Prior Years - 10-Year Average | 0.946 |

ATTACHMENT A
NCCI RESPONSES TO OBJECTIONS INCLUDING EXHIBITS

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

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

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

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

The methodology changes contained in this year's filing are as follows:

- **Federal-Classification (F-Class) Ratemaking:** This change proposes to revise the current approach used to determine the loss costs for those classification codes that are subject to the benefits provided under the United States Longshore and Harbor Workers Compensation Act. The change in methodology has resulted in an overall average loss cost/rate level decline across all jurisdictions for which NCCI provides ratemaking services.
- **Calendar Year 2020 Wage Adjustment:** No filed aggregate or class ratemaking parameters were affected by the wage adjustment—including the filed loss ratio trend factors. Note: Even though the wage adjustment slightly impacted the frequency and severity values displayed in the filing's Appendix A-III (as those values are adjusted to a common wage level), those values were not used as the basis for the selected loss ratio trend factors included in the filing.

- 3. Please provide support for the selected catastrophe provision (other than Certified Acts of Terrorism) of \$0.01 per \$100 of payroll in Missouri.**

Please see the attached copy of Missouri Item Filing 02-MO-2021 (*Rules and an Endorsement Related to the Catastrophe (Other than Certified Acts of Terrorism) Provision in Missouri*) for additional supporting information. The proposed provision recognizes that there are multiple potentially catastrophic perils with exposure on workers compensation system costs.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

4. How many COVID-19-related claims were removed from reported loss data in Missouri and Countrywide, and what was the total cost of these claims in Missouri and Countrywide?

The following slide provides aggregate countrywide totals as of year-end 2020 for those jurisdictions where NCCI provides ratemaking services:

https://www.ncci.com/SecureDocuments/SOLGuide2021.html#covid-19_losses

In Missouri, a total of 140 COVID-19-related lost-time claims and approximately \$1.65M case-incurred losses were removed from Policy Year (PY) 2019.

5. How was the 2020 average weekly wage 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 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 hypothetical AWW using CY 2019 AWW by sector with the 2020 employment mix by sector to the actual CY 2019 AWW. This adjustment is intended to remove distortion in the change in frequency between Policy Years 2018 and 2019.

6. Was it assumed in this analysis that 2022 will mark a return to pre-COVID-19 loss and wage levels, or was there consideration given to the impact of the Delta variant or other variants on claims and economic conditions in 2022?

While no assumption was specifically made that 2022 will return to pre-COVID-19 levels, recognition of the pandemic's direct and indirect impacts on PY2019 were considered when selecting the filing's experience period as well as during this year's trend analysis. Please see the response to Request 15 for additional detail.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

- 7. 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 7 for the available loss development triangles.

- 8. 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 8 for the requested information. The calculations are provided for the most recent two valuations separately for indemnity and medical.

- 9. Please provide an excel file spreadsheet with the specific calculations that provide the derivation of the 0.778 factor in Appendix A-II, Section H, line 2.**

Please see the attached Exhibit 9 for the requested information.

- 10. Exhibit II Sections A and B Page 46 of 97:**

- 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 10a, 10b, and 10c 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.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE’S REQUESTS
DATED SEPTEMBER 1, 2021

11. Appendix A-I Section A and Section D Pages 48 and 49 of 97: Please provide the underlying data and calculations to support the factors in column (6).

The expense removal factor removes the current LAE provision of 19.3% to adjust reported premium to a pure premium level.

$$0.838 = (1 / 1.193)$$

12. Appendix A-I Section A and Section D Pages 48 and 49 of 97: Please provide the underlying data and calculations to support the factors in column (7). More specifically, how is the targeted off-balance factor of 0.952 determined?

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 (0.952) 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 0.927. Using 53.4% as the intrastate percentage of experience rated risks, the combined weighted average e-mod factor is 0.945. The final targeted off-balance is calculated by multiplying 0.945 by the percentage of risks that are experience rated (87.4%) and then adding to that the percentage of risks not experience rated multiplied by unity. The calculation is as follows:

$$0.952 = 0.945 \times 0.874 + (1.000 - 0.874) \times 1.000$$

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 2018 and 2019.

| | 2018 | 2019 |
|------------------------------|-------------|-------------|
| (1) Average intrastate e-mod | 0.956 | 0.962 |
| (2) Average interstate e-mod | 0.950 | 0.948 |

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE’S REQUESTS
DATED SEPTEMBER 1, 2021

| | | |
|--|-------|-------|
| (3) Intrastate % | 53.6% | 53.4% |
| (4) Combined average e-mod = (1)x(3)+(2)x[1-(3)] | 0.953 | 0.955 |
| (5) Rated % | 88.4% | 87.9% |
| (6) Off-Balance = (4)x(5)+[1-(5)] | 0.958 | 0.960 |

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

| | 2018 | 2019 |
|---|-------|-------|
| (1) Targeted Off-Balance | 0.952 | 0.952 |
| (2) Policy Year Off-Balance | 0.958 | 0.960 |
| (3) Off-Balance Adjustment Factor = (1)/(2) | 0.994 | 0.992 |

13. Appendix A-IV Section I Page 63 of 97: 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 1/1/2021 Missouri filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of WCSP data underlying the 1/1/2022 Missouri filing. Standard premium is calculated as the reported manual premium multiplied by the reported experience modification factor. Please see Exhibit 13 for the calculation of these factors.

14. Appendix B-I Section I Page 66 of 97: Please provide underlying data and calculations for how the Likely-to-Develop and Not-Likely-to-Develop columns are calculated.

Please see the attached Exhibit 14 for the requested information.

15. Page 62 of 97 (Appendix A-III). Provide the underlying data, fits, assumptions, calculations, selections and rationale of the selection of the indemnity and medical trend factors. Please include an update of the excel file provided last year entitled Exhibit 14 Supplemental Loss Development and Trend. Please include fifteen years of information including Lost-Time claim frequency and severity based on data in excess

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE’S REQUESTS
DATED SEPTEMBER 1, 2021

of wage inflation, claim counts, premium, limited indemnity losses, and limited medical losses.

Please see the attached Exhibit 15 for the requested trend information.

Supporting the proposed loss ratio trend factors in this year’s filing is an underlying continuation of the long-term decline in lost-time claim frequency, relatively consistent year-over-year indemnity claim severity changes, and a generally increasing pattern of medical lost-time claim severities.

Consideration of the trend component in this year’s filing included a review of loss ratio patterns observed over an extended period of time. This allows one to review trends over an entire underwriting cycle and smooth out year-to-year fluctuations. The proposed annual loss ratio trend factors utilized in this year’s filing were selected based on actuarial judgment and considered the uncertainty related to the COVID-19 pandemic. Results of exponential trends fit to a varying number of policy year loss ratios are provided below.

Policy Year Loss Ratio Exponential Trend Fits

| | <u>Indemnity</u> | <u>Medical</u> |
|----------|------------------|----------------|
| 8-point | -2.9% | -1.6% |
| 10-point | -2.8% | -2.2% |
| 12-point | -2.3% | -1.6% |
| 15-point | -2.1% | -1.2% |

16. Appendix B-IV Part 1 Section A.2, Page 77 of 97: Why are the current annual trends of 0.980 and 0.990 for indemnity and medical, respectively, used to trend losses rather than the selected trends of 0.975 and 0.985?

Each state’s experience is adjusted to a common countrywide level and aggregated to determine a countrywide pure premium. The countrywide pure premium is prepared prior to the preparation of each state’s proposed experience filing. As such, current annual trends for each state are used to bring the losses of each state from the midpoint of each policy year to 1/1/2022. The proposed trends 0.975 and 0.985 are then used to bring Missouri’s base pure premium from the 1/1/2022 date to the midpoint of the proposed period.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE’S REQUESTS
DATED SEPTEMBER 1, 2021

17. Appendix B-IV Part I Section C Page 79 of 97: Please provide the underlying data, assumptions, and calculations used to determine Missouri's index to Countrywide factor of .684. Please provide the data and calculations described on steps 1 to 5 for Missouri.

| | (a) F-class Countrywide Hazard Group Payroll Distribution | (b) Missouri's Average Pure Premium |
|--|---|--|
| (1) | E | 13.5% |
| (2) | F | 11.7% |
| (3) | G | 74.8% |
| (4) Missouri Average Pure Premium = (1a) x (1b) + (2a) x (2b) + (3a) x (3b) | | 3.76 |
| (5) Countrywide Average Pure Premium | | 2.57 |
| (6) Missouri Index to Countrywide Factor = (5) / (4) | | 0.684 |

Missouri's index to countrywide factor of 0.684 is a ratio of the countrywide average pure premium to Missouri's average pure premium. Missouri's average pure premium is calculated using the industrial loss costs from Hazard Groups E, F, and G, payroll by class code, and loss-based expenses from the latest approved filing. The industrial average pure premiums from hazard groups E, F, and G are used since F-class codes are in these hazard groups. The loss-based expenses are removed from the loss costs and weighted with the payroll by class code to calculate the average pure premium for each hazard group. The average pure premiums by hazard groups (Column B) are then weighted by the F-class countrywide payroll distribution of Hazard Groups E, F, and G (Column A) to calculate a Missouri average pure premium. An average pure premium is calculated for each state in a similar manner using values from its latest approved filing. To calculate the countrywide average pure premium, each state's average pure premium is weighted by its respective F-class payroll. Missouri's F-class payroll of \$348,102,767 gives Missouri a weight of 3.8% in the calculation of the countrywide average pure premium.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

18. Appendix B-IV Part I Section D Page 79 of 97: Please provide the underlying data, assumptions, and calculations used to determine the 10-Year Expected Unlimited Countrywide Losses in Col (2).

For each state, federal and state act losses are reported separately. Each state's experience is adjusted using primary conversion factors and excess ratios to calculate expected unlimited losses; the Missouri specific factors can be found in Appendix B-IV Part I. While the federal losses are at a countrywide level as they are based on a national benefit structure, the individual state act losses need to be adjusted to a countrywide basis before combining with federal act losses to calculate final converted losses. The final converted losses for Missouri and all other NCCI states are then aggregated by class. Exhibit 18 includes the Missouri limited loss data for both state act and federal losses as well as the final converted losses for Missouri.

19. Appendix B-IV Part I Section D Page 79 of 97: Regarding Col (4), what is considered a limited amount of data that would equate to a class code having their relativity set to 1.000 per the footnote?

The class codes with their relativity set to 1.000 were selected based on actuarial judgment. Even on a countrywide basis these codes are subject to large swings where a single loss could have a significant impact on the calculated pure premium for these codes due to the limited amount of experience. Note that for the five codes where a relativity of unity was selected (6801, 6828, 6829, 6873, 9077) only code 9077 exists in Missouri. Code 9077 has no payroll in the latest policy year in Missouri, therefore the 1.000 relativity selection for 9077 is estimated to have no impact on Missouri F-Class premium.

20. Appendix B-IV Part II Section A.1 Page 80 of 97: Please provide the underlying data and calculations for the State Act Pure Premium Relativity Factor of 1.462.

State Act Pure Premium Relativity Factor = $1 / \text{Missouri's index to countrywide factor}^*$
= $1 / 0.684$
= 1.462

*See the response to Question 17 for the derivation of Missouri's index to countrywide factor.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

21. Appendix B-IV Part II Section B.4. Page 80 of 97: Please provide the underlying data and calculations for the Federal Act Loss-Based Assessment of 1.115.

The derivation of the Federal Act Loss-Based Assessment may be found in the Appendix C-I, Page 89 of 97, of the loss cost filing.

22. Appendix B-IV Section B Page 78 of 97: Please provide the underlying data and calculations to support the Excess Ratios in Row (1).

Please see the attached Exhibit 22 for the underlying data and calculations to support the Countrywide Excess Ratios. These values use the countrywide aggregated data underlying the R-1419 Item Filing.

23. Why were relativities for class codes with limited data set to 1.000 rather than credibility weighting or similar?

Due to the limited amount of experience available for these codes at even the national level, the overall F-Class loss cost for the state is more appropriate than the relativity indicated based on the class code's experience. See "Response 19" for further details regarding the impact of the 1.000 relativity selection.

24. Appendix B-IV Section 3 Page 78 of 97: Please explain why the losses developed to an ultimate basis using loss development factors based on country wide data excludes data from Texas.

The loss development factors used to develop the F-class losses to an ultimate basis exclude Texas because the majority of Texas Workers Compensation Statistical Plan experience is not available on a likely/not-likely basis.

25. Why do the Policy Periods found in Appendix B-IV only go up to Policy Year 2017 and not Policy Year 2019 like the other Policy.

The proposed F-Class methodology uses countrywide information for increased stability. In order to use countrywide experience, the F-Class analysis relies on the latest

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

approved data for all states from the prior filing season. As a result, the policy years used for the F-Class analysis do not match those used for the industrial analysis.

- 26. Please provide the indication as of 1/1/2022 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 -8.8% 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 26 for additional detail.

- 27. 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. Please refer to the exhibits provided in response to Objection 17 of last year's filing for the latest available information.

- 28. 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 2022, 2021, and 2020 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 see the attached Exhibit 28 for the requested information. The exposure reflects the most recent policy period used in the Missouri 1/1/2022 filing. The prior year changes exclude class codes that are discontinued as of 1/1/2022.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 1, 2021

- 29. 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.

FILING MEMORANDUM

**ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE
(OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI**

PURPOSE

This item revises and establishes rules and an endorsement related to the Catastrophe (other than Certified Acts of Terrorism) Provision in Missouri. The following NCCI manuals are impacted:

- ***Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)***
- ***Statistical Plan for Workers Compensation and Employers Liability Insurance (Statistical Plan)***
- ***Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)***

BACKGROUND

NCCI currently categorizes catastrophic events as earthquakes, noncertified acts of terrorism, or catastrophic industrial accidents that results in aggregate workers compensation losses in excess of \$50 million. Under NCCI's actuarial catastrophe methodology, data from catastrophes is excluded in the calculation of loss costs/rates because these events are not considered to be predictive of future experience. NCCI's Catastrophe (other than Certified Acts of Terrorism) Provision is used to contemplate exposure to catastrophic occurrences.

Both the definition of catastrophe and the treatment of catastrophe losses in property and casualty ratemaking are addressed in the Actuarial Standards of Practice (ASOP). As defined in ASOP 39, Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking, a catastrophe is "a relatively infrequent event or phenomenon that produces unusually large aggregate losses." ASOP 39 also states that "consideration should be given to the impact of catastrophes and that procedures should be developed to include an allowance for catastrophe exposure in the rate."

The exposure to catastrophic workers compensation losses exists in Missouri. In 2004, NCCI filed a similar provision in Missouri—Item B-1393—Miscellaneous Values for Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents to address certain catastrophic occurrences; this item was withdrawn in Missouri. Since there is not currently a provision to account for any events that may result in aggregate workers compensation losses in excess of \$50 million, the current loss cost structure in Missouri does not sufficiently account for these risks. The COVID-19 pandemic is the most recent catastrophic event impacting the workers compensation system. NCCI estimates that COVID-19 pandemic claims, excluding self-insureds, have the potential to ultimately result in workers compensation losses exceeding \$500 million over the entire duration of the pandemic across jurisdictions where NCCI provides ratemaking services.

NCCI is proposing to implement NCCI's actuarial catastrophe methodology in Missouri. This methodology would treat a single event or peril that results in aggregate workers compensation losses in excess of \$50 million per occurrence as a catastrophe and thus exclude reported data from such an event from ratemaking. It would also establish the Catastrophe (other than Certified Acts of Terrorism) Provision in Missouri, which includes a ***Basic Manual*** rule, endorsement, statistical code, and miscellaneous value, consistent with other NCCI states. The Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement defines "Catastrophe (Other Than Certified Acts of Terrorism)" as "A single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril." In

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FILING MEMORANDUM**ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE
(OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI**

adherence with the ASOPs, this treatment recognizes that there are multiple potentially catastrophic perils with exposure on workers compensation system costs.

Since pandemics have not previously been contemplated as a catastrophic event and the COVID-19 pandemic resulted in losses in excess of \$50 million, NCCI recently consulted with an expert catastrophe loss modeling firm to model the impact of pandemics on workers compensation system costs. No other perils were recently modeled but should still be contemplated as possible catastrophic events with exposure to workers compensation system costs.

Pandemic Modeling

The COVID-19 pandemic has shown that pandemics have the potential to be a catastrophic peril on workers compensation system costs. To understand the risk that future pandemics could have on workers compensation system costs beyond COVID-19, NCCI recently engaged with AIR Worldwide (AIR), an expert catastrophe loss modeling firm and subsidiary of Verisk Analytics. After an extended joint project with AIR, NCCI has concluded that:

- Pandemics may have a significant impact on the workers compensation system.
- The expected average annual pandemic loss is not directly quantifiable for workers compensation insurance exposure.
- It is appropriate to define Catastrophe (other than Certified Acts of Terrorism) as a single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril.

AIR uses a global catastrophe pandemic model to assess the potential impact of pandemics.

This model considers a collection of risk parameters including, but not limited to, pathogen type; start location; transmission rate; virulence; local, national, and international response mechanisms; time of year; and travel patterns. The included pathogens are influenza, coronaviruses, filoviruses, cholera, Rift Valley fever, Crimean-Congo hemorrhagic fever, bubonic plague, Lassa fever, and bacterial meningitis. Using employees as the unit of exposure, the model estimates the probability of a physician visit, hospitalization, or death, along with the associated costs.

In accordance with ASOP 38, Using Models Outside the Actuary's Area of Expertise (Property and Casualty), NCCI reviewed the appropriateness of the pandemic model for its intended use. AIR's model produced estimates of the average medical losses per worker resulting from pandemics, regardless of whether the claim originated from the workplace or was otherwise compensable. To focus AIR's model framework on workers compensation, NCCI applied several adjustments to the AIR-provided values: (1) converted the estimates to account for lifetime medical costs, (2) added expected indemnity losses, (3) applied a factor for compensability, and (4) limited all events to \$100 billion to account for insurer insolvency and to recognize preventative measures that could be taken at more severe event levels.

NCCI discovered a number of challenges in quantifying the impact of pandemics on workers compensation system costs:

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FILING MEMORANDUM

ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI

- Uncertainty in quantifying the share of pandemic illnesses that were transmitted at work or are otherwise compensable
- Uncertainty of how occupation exposure risk could vary depending on the severity of the pandemic
- Uncertainty in human behavior by state that could impact the transmissibility of a future pandemic
- Possible inverse correlation of pandemic losses with nonpandemic losses

NCCI converted the estimated countrywide loss amount per worker from the pandemic loss modeling firm to a loss cost per \$100 of payroll using an NCCI-weighted state average weekly wage and the approved January 1, 2021 Missouri voluntary loss-based expense provision. NCCI relied on average weekly wage information from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages to calculate an indicated pandemic loss cost. The indicated pandemic loss cost in Missouri is \$0.019.

NCCI selected an overall Catastrophe (other than Certified Acts of Terrorism) Provision to consider all catastrophic events or perils resulting in aggregate workers compensation losses in excess of \$50 million per occurrence. This provision contemplates exposure to any single event or peril, which may include pandemics.

PROPOSAL

To reflect the newly established Catastrophe (other than Certified Acts of Terrorism) Provision in Missouri, this item proposes to:

1. Revise the rule, Catastrophe provisions, in NCCI's **Basic Manual** to include Catastrophe (other than Certified Acts of Terrorism)
2. Revise the Missouri Workers Compensation Premium Algorithm in NCCI's **Basic Manual**
3. Establish the Missouri Miscellaneous Value advisory loss cost for Catastrophe (other than Certified Acts of Terrorism) in NCCI's **Basic Manual**

NCCI is proposing a Miscellaneous Value advisory loss cost for Catastrophe (other than Certified Acts of Terrorism) to apply to Missouri payroll, to account for a single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril.

The proposed Catastrophe (other than Certified Acts of Terrorism) advisory loss cost per \$100 of payroll in Missouri is \$0.01. Each insurance company offering voluntary workers compensation insurance may choose to incorporate the Catastrophe (other than Certified Acts of Terrorism) Provision in its premium calculation. This premium charge would not be used by NCCI in ratemaking or experience rating.

Note: The advisory loss cost catastrophe provision in the Miscellaneous Values is not a final rate, as it does not include provisions for all expense-related components.

The calculation of the voluntary loss cost is detailed in the Informational Exhibit.

In accordance with NCCI's Catastrophe Methodology, NCCI would exclude from ratemaking all reported claims resulting from a single event or peril that results in a group of claims with aggregate workers compensation losses in excess of \$50 million per occurrence, across all states for which claims arise from a single event or peril.

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FILING MEMORANDUM

ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI

4. Establish Statistical Code 9741—Catastrophe Provisions for Catastrophe (Other Than Certified Acts of Terrorism) in NCCI's **Statistical Plan** for use in Missouri
5. Establish the Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 F) in NCCI's **Forms Manual**
6. Establish the Catastrophe (other than Certified Acts of Terrorism) Voluntary Loss Cost Calculation for use in Missouri

IMPACT

Catastrophic data would be excluded in the calculation of loss costs.

Carriers charging the Catastrophe (other than Certified Acts of Terrorism) advisory loss cost of \$0.01 per \$100 of payroll would collect additional premium to account for exposure to catastrophic risks.

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

| Exhibit | Exhibit Comments | Implementation Summary |
|-----------------------|---|---|
| 1 | Details the revision to the rule, Catastrophe provisions, in NCCI's Basic Manual . | To become effective for new and renewal policies with effective dates on and after 12:01 a.m. on August 1, 2022.* |
| 2 | Details the revisions to the Missouri Workers Compensation Premium Algorithm in NCCI's Basic Manual . | |
| 3 | Details the establishment of the Missouri Miscellaneous Value advisory loss cost for Catastrophe (other than Certified Acts of Terrorism) in NCCI's Basic Manual . | |
| 4 | Details the establishment of Statistical Code 9741 in NCCI's Statistical Plan for use in Missouri. | |
| 5 | Details the establishment of the Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 F) in NCCI's Forms Manual . | |
| Informational Exhibit | Details the Catastrophe (other than Certified Acts of Terrorism) Voluntary Loss Cost Calculation. | |

*This lead time will provide insurance companies with ample time to incorporate the rule revisions and the new endorsement into their processes.

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EXHIBIT 1

Item 02-MO-2021— Rules and an Endorsement Related to the Catastrophe (Other Than Certified Acts of Terrorism) Provision in Missouri

Catastrophe provisions

Rule ID: BM-PARC-C499F

Effective Date: August 1, 2022

Catastrophe provisions of the policy are (a) ~~Terrorism, and Catastrophe (other than Certified Acts of Terrorism)~~, (a) b) Terrorism, and (b) c) Terrorism Risk Insurance Act (TRIA) of 2002 and any amendments thereto enacted by Congress.

Premium for Catastrophe (other than Certified Acts of Terrorism)

Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll according to Rules for calculating premium and Payroll rules. Premium is calculated by dividing an employer's total payroll in each state by units of \$100 and multiplying that by the appropriate value, found in the miscellaneous values. The calculation is expressed as

Payroll/100 x Catastrophe (other than Certified Acts of Terrorism) Value = Premium.

This premium is applied after the standard premium and is not subject to any other modifications including, but not limited to

- premium discount
- experience rating
- schedule rating, or
- retrospective rating.

A policy issued on an "if any" basis is not charged this premium unless such policy develops premium during the policy term or at audit.

Per capita classifications are not subject to this premium charge.

Premium for Terrorism

Premium for Terrorism is calculated on the basis of total payroll according to the Rules for premium basis and payroll allocation. Premium is calculated by dividing an employer's total payroll in each state by units of \$100 and multiplying that by the appropriate value found in the miscellaneous values. The calculation is expressed as

Payroll/100 x Terrorism Value = Premium.

This premium is applied after standard premium and is not subject to any other modifications including, but not limited to

- premium discount
- experience rating
- schedule rating, or
- retrospective rating.

A policy issued on an "if any" basis is not charged this premium unless such policy develops premium during the policy term or at audit.

Per capita classifications are not subject to this premium charge.



EXHIBIT 2

Item 02-MO-2021— Rules and an Endorsement Related to the Catastrophe (Other Than Certified Acts of Terrorism) Provision in Missouri

Missouri Workers Compensation Premium Algorithm*

Rule ID: BM-BMPP-W0064

Effective Date: August 1, 2022

This algorithm provides the framework for premium charges and credits. Where not specified, the premium base is the result from the prior line. Use this rating method in the absence of independent carrier filings.

Missouri Workers Compensation Premium Algorithm

| | PREMIUM ELEMENTS | EXPLANATORY NOTES |
|---|--|--|
| | MANUAL PREMIUM | [(PAYROLL / 100) * RATE] |
| + | Supplementary Disease (foundry, abrasive, sandblasting) | [(SUBJECT PAYROLL / 100) * DISEASE RATE] |
| + | USL&H Exposure for non-F-classification codes | [(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)] |
| | TOTAL MANUAL PREMIUM | |
| + | Waiver of Subrogation factor ¹ | [% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge] |
| + | Employers Liability (E/L) increased limits factor | [% applied to Total Manual Premium] |
| + | Employers Liability increased limits charge | [Balance to E/L increased limits minimum premium] |
| + | Employers Liability increased limits factor (Admiralty law, FELA) | [Factor applied to the portion of Manual Premium where Admiralty law/FELA coverage is applicable] |
| + | Employers Liability/Voluntary Compensation flat charge | [Coverage in Monopolistic State Funds] |
| - | Small Deductible credit ² | [% applied to Total Manual Premium] |
| | TOTAL SUBJECT PREMIUM | |
| x | Experience Modification (Exp Mod) | |
| | TOTAL MODIFIED PREMIUM | |
| x | Contracting Class Prem Adj Program factor (1 – CCPAP credit %) | |
| x | Schedule Rating factor or Risk Modeling Plan factor (1 – credit %) or (1 + debit %) ³ | [% applied to Total Modified Premium] |
| + | Supplemental Disease Exposure (Asbestos, NOC) ^{4, 5} | |
| + | Atomic Energy Radiation Exposure NOC ^{4, 5} | |
| + | Charge for nonratable catastrophe loading ⁵ | |
| + | Balance to Minimum Premium (State Act) | [Balance to minimum premium at Standard Limits] |
| + | Balance to Minimum Premium (Admiralty law, FELA) | |
| | TOTAL STANDARD PREMIUM | |
| - | Premium Discount ⁶ | [% applied to Standard Premium] |
| + | Coal Mine Disease Charge | [Underground, surface, surface auger] |
| + | Expense Constant | |

| | PREMIUM ELEMENTS | EXPLANATORY NOTES |
|---|---|---|
| + | Terrorism | [(PAYROLL / 100) * TERRORISM VALUE] |
| ± | <u>Catastrophe (other than Certified Acts of Terrorism)</u> | <u>[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]</u> |
| | ESTIMATED ANNUAL PREMIUM | |
| + | Audit Noncompliance Charge | |
| | TOTAL AMOUNT DUE | |

1 Premium charges established for Waiver of Subrogation are not filed by NCCI for the voluntary market.

2 Second Injury Fund assessments are calculated as if the deductible plan were not being used.

3 Schedule Rating and Risk Modeling Plans are individually filed by each carrier. Carriers have the option of filing a Schedule Rating Plan or a Risk Modeling Plan.

4 Not Otherwise Classified.

5 Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

6 For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.

Note For short-rate cancellations, short-rate percentage/short-rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.



EXHIBIT 3

Item 02-MO-2021— Rules and an Endorsement Related to the Catastrophe (Other Than Certified Acts of Terrorism) Provision in Missouri

MISSOURI ADVISORY MISCELLANEOUS VALUES

Effective Date: August 1, 2022

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)*

0.01

*Effective August 1, 2022, per Item 02-MO-2021.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

02-MO-2021

**ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE
(OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI**

**EXHIBIT 4
STATISTICAL PLAN—2008 EDITION**

PART 6—CODING VALUES

E. STATISTICAL CODES

3. Premium Amount *Not Part* of Standard Premium

| Phraseology | Stat Code | Premium Credit (-) or Debit (+) | Applicable States | Effective Date | Discontinued Date | Notes (If Applicable) |
|---|------------------|--|--------------------------|-----------------------|--------------------------|------------------------------|
| Catastrophe Provisions for Catastrophe (Other Than Certified Acts of Terrorism) | 9741 | Debit (+) | MO | 08/01/2022 | | |

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

02-MO-2021

**ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE
(OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI**

**EXHIBIT 5
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM
ENDORSEMENT (WC 00 04 21 F)**

Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 F)

This endorsement is notification that we are charging premium to cover the losses that may occur in the event of a Catastrophe (Other Than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism). Coverage for such losses is subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations. This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement attached to this policy.

For purposes of this endorsement, Catastrophe (Other Than Certified Acts of Terrorism) is defined as: A single event or peril resulting in a group of claims with aggregate workers compensation losses in excess of \$50 million. This \$50 million threshold applies per occurrence, across all states for which claims arise from a single event or peril.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State

Rate

Premium

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

02-MO-2021

**ITEM 02-MO-2021—RULES AND AN ENDORSEMENT RELATED TO THE CATASTROPHE
(OTHER THAN CERTIFIED ACTS OF TERRORISM) PROVISION IN MISSOURI**

**INFORMATIONAL EXHIBIT
CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)
VOLUNTARY LOSS COST CALCULATION**

| State | Countrywide Average Annual \$ Loss Per Worker (1) | Average Weekly Wage (2) | Average Annual Salary = (2) x 52 (3) | Indicated \$ Loss Per \$100 Payroll = (1) / [(3) /100] (4) | Loss- Based Expense Provision (5) | Indicated Pandemic Loss Cost = (4) x (5) (6) | Proposed Selected Catastrophe Loss Cost (7) |
|----------|--|----------------------------------|--|---|---|--|---|
| Missouri | 8.43 | 1,045 | 54,340 | 0.016 | 1.193 | 0.019 | 0.01 |

Column Sources/Notes:

- (1) Modeled Countrywide Workers Compensation Pandemic losses above \$50M per occurrence
- (2) U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, NCCI weighted state average weekly wage for 2019
- (5) Exhibit II of the 1/1/2021 approved Missouri Loss Cost Filing
- (7) Selection based on actuarial judgement

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 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 2021–2022 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 |
|---------------|---|---|---|
| 2016 | 8.5% | 8.5% | 8.5% |
| 2017 | 9.1% | 9.0% | 9.1% |
| 2018 | 9.2% | 9.0% | 9.1% |
| 2019 | 9.6% | 9.2% | 9.4% |
| 2020 | 10.4% | 9.2% | 9.8% |
| | | Selected AOE Provision | 9.4% |

During this year’s analysis, which included an assessment of pandemic claim-related impacts, a provision of 9.4% was selected as most appropriate in terms of providing a balance between stability and responsiveness.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

2021 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 AOE ratio to better reflect the conditions likely to prevail during the effective period of the 2021–2022 filing season.

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 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) |
|------------------|-----------------------------|------------------------------|-----------------------------------|------------------------------------|---|-----------------------------------|---|
| | Paid AOE | Cumulative Paid AOE | Estimated Paid AOE | Paid Losses | Cumulative Paid Loss | Estimated Paid Losses | 10th Report- to-Ultimate Paid AOE |
| Accident Year | at Current Report | Development Factors | Developed to a 10th Report | at Current Report | Development Factors | Developed to a 10th Report | Tail Factor |
| 2016 | 1,877,466,237 | 1.092 | 2,050,193,131 | 15,879,742,948 | 1.130 | 17,944,109,531 | 0.92 |
| 2017 | 1,911,456,406 | 1.143 | 2,184,794,672 | 15,015,586,251 | 1.208 | 18,138,828,191 | 0.92 |
| 2018 | 1,857,755,012 | 1.225 | 2,275,749,890 | 13,995,848,360 | 1.360 | 19,034,353,770 | 0.92 |
| 2019 | 1,722,318,435 | 1.401 | 2,412,968,127 | 10,903,787,755 | 1.745 | 19,027,109,632 | 0.92 |
| 2020 | 1,066,217,940 | 2.087 | 2,225,196,841 | 4,308,640,438 | 3.787 | 16,316,821,339 | 0.92 |
| | (8)=(3)/(6)x(7) | (9) | (10) | (11) | (12) | (13)=[(8)+(9)]x(10)x(11)/[1-(12)] | |
| | Estimated Ultimate AOE | Adjustment to Reverse AOE | Adjustment for Losses | Adjustment to Convert Losses | Pct. of Reported COVID-19-Related Losses to Total Losses | Estimated Ultimate AOE | Ratio After Adjustments |
| Accident Year | Ratio Before Adjustments | Credits | Associated with TPA Agreements | From Net to Gross of Deductible | | | |
| 2016 | 10.5% | 0.011 | 1.049 | 0.70 | - | 8.5% | |
| 2017 | 11.0% | 0.013 | 1.056 | 0.70 | - | 9.1% | |
| 2018 | 11.0% | 0.014 | 1.058 | 0.70 | - | 9.2% | |
| 2019 | 11.7% | 0.012 | 1.063 | 0.70 | - | 9.6% | |
| 2020 | 12.5% | 0.012 | 1.065 | 0.70 | 2.0% | 10.4% | |

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

| | (1) | (2) | (3)=(1)x(2) | (4) | (5) | (6)=(4)x(5) | (7) |
|----------|---------------|---------------|----------------|-----------------|----------------|------------------|---------------|
| Accident | Incurring AOE | Cumulative | Estimated | Incurred Losses | Cumulative | Estimated | 10th Report- |
| Year | at Current | Incurring AOE | Incurring AOE | at Current | Incurring Loss | Incurring Losses | to-Ultimate |
| | Report | Development | Developed to a | Report | Development | Developed to a | Incurring AOE |
| | | Factors | 10th Report | | Factors | 10th Report | Tail Factor |
| 2016 | 2,216,009,400 | 1.015 | 2,249,249,541 | 22,775,644,146 | 0.960 | 21,864,618,380 | 1.01 |
| 2017 | 2,355,501,371 | 1.014 | 2,388,478,390 | 23,601,906,879 | 0.937 | 22,114,986,746 | 1.01 |
| 2018 | 2,429,616,009 | 1.008 | 2,449,052,937 | 25,191,363,333 | 0.911 | 22,949,331,996 | 1.01 |
| 2019 | 2,537,961,346 | 0.989 | 2,510,043,771 | 25,841,028,131 | 0.884 | 22,843,468,868 | 1.01 |
| 2020 | 2,260,212,629 | 0.982 | 2,219,528,802 | 23,759,962,651 | 0.870 | 20,671,167,506 | 1.01 |

| | (8)=(3)/(6)x(7) | (9) | (10) | (11) | (12) | (13)=[(8)+(9)]x(10)x(11)/[1-(12)] |
|----------|-----------------|---------------|-----------------|-------------------|------------------|-----------------------------------|
| Accident | Estimated | Adjustment to | Adjustment for | Adjustment to | Pct. of Reported | Estimated |
| Year | Ultimate AOE | Reverse AOE | Losses | Convert Losses | COVID-19-Related | Ultimate AOE |
| | Ratio Before | Credits | Associated with | From Net to Gross | Losses to | Ratio After |
| | Adjustments | | TPA Agreements | of Deductible | Total Losses | Adjustments |
| 2016 | 10.4% | 0.011 | 1.049 | 0.70 | - | 8.5% |
| 2017 | 10.9% | 0.013 | 1.056 | 0.70 | - | 9.0% |
| 2018 | 10.8% | 0.014 | 1.058 | 0.70 | - | 9.0% |
| 2019 | 11.1% | 0.012 | 1.063 | 0.70 | - | 9.2% |
| 2020 | 10.8% | 0.012 | 1.065 | 0.70 | 2.0% | 9.2% |

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 4: AOE Tail Factor Selection—Paid

| | (1) | (2) | (3) = (1)/(2) |
|----------------|------------------|--------------------------------------|---------------------------------|
| | Paid AOE | Paid Losses | Paid AOE-to-Losses |
| Valuation Date | 10th-to-Ultimate | 10th-to-Ultimate | 10th-to-Ultimate Tail Factor |
| 12/31/2013 | 1.118 | 1.252 | 0.893 |
| 12/31/2014 | 1.089 | 1.233 | 0.883 |
| 12/31/2015 | 1.057 | 1.214 | 0.871 |
| 12/31/2016 | 1.081 | 1.198 | 0.902 |
| 12/31/2017 | 1.073 | 1.192 | 0.900 |
| 12/31/2018 | 1.115 | 1.138 | 0.980 |
| 12/31/2019 | 1.094 | 1.163 | 0.941 |
| 12/31/2020 | 1.117 | 1.135 | 0.984 |
| | | Selected Paid AOE Tail Factor | 0.920 |

Exhibit 5: AOE Tail Factor Selection—Incurred

| | (1) | (2) | (3) = (1)/(2) |
|----------------|------------------|--|---------------------------------|
| | Incurred AOE | Incurred Losses | Incurred AOE-to-Losses |
| Valuation Date | 10th-to-Ultimate | 10th-to-Ultimate | 10th-to-Ultimate Tail Factor |
| 12/31/2013 | 1.051 | 1.039 | 1.012 |
| 12/31/2014 | 1.027 | 1.033 | 0.994 |
| 12/31/2015 | 0.999 | 1.017 | 0.982 |
| 12/31/2016 | 1.003 | 0.995 | 1.008 |
| 12/31/2017 | 1.000 | 0.997 | 1.003 |
| 12/31/2018 | 1.041 | 0.960 | 1.084 |
| 12/31/2019 | 1.007 | 0.976 | 1.032 |
| 12/31/2020 | 1.020 | 0.967 | 1.055 |
| | | Selected Incurred AOE Tail Factor | 1.010 |

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 |
| <u>AY</u> | <u>Paid Data</u> | <u>Incurred Data</u> | <u>Ratio</u> | <u>Paid Data</u> | <u>Incurred Data</u> | <u>Ratio</u> |
| 2016 | 8.5% | 8.5% | 8.5% | 9.7% | 9.1% | 9.4% |
| 2017 | 9.1% | 9.0% | 9.1% | 9.4% | 8.5% | 9.0% |
| 2018 | 9.2% | 9.0% | 9.1% | 9.8% | 8.8% | 9.3% |
| 2019 | 9.6% | 9.2% | 9.4% | 11.4% | 10.4% | 10.9% |
| 2020 | 10.4% | 9.2% | <u>9.8%</u> | 13.2% | 10.8% | <u>12.0%</u> |
| (7) Selected AOE ratio | | | 9.4% | | | 9.9% |
| (8) Weights | | | 73% | | | 27% |
| (9) Weighted-average AOE ratio = (0.094 x 0.73) + (0.099 x 0.27) = | | | | 9.5% | | |

Exhibit 10c - Missouri DCCE

Section C - Paid DCCE to Paid Loss Ratio Development Factors

| <u>Valuation</u> | <u>1st/2nd</u> | <u>2nd/3rd</u> | <u>3rd/4th</u> | <u>4th/5th</u> | <u>5th/6th</u> | <u>6th/7th</u> |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 12/31/2019 | 1.090 | 1.023 | 1.001 | 1.000 | 1.002 | 0.995 |
| 12/31/2020 | 1.068 | 1.029 | 1.018 | 0.992 | 0.994 | 1.002 |
| Average | 1.079 | 1.026 | 1.010 | 0.996 | 0.998 | 0.999 |

| <u>Valuation</u> | <u>7th/8th</u> | <u>8th/9th</u> | <u>9th/10th</u> | <u>10th/11th</u> | <u>11th/12th</u> | <u>12th/13th</u> |
|------------------|----------------|----------------|-----------------|------------------|------------------|------------------|
| 12/31/2019 | 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 |
| Average | 0.992 | 0.997 | 0.995 | 1.000 | 1.002 | 1.000 |

| <u>Valuation</u> | <u>13th/14th</u> | <u>14th/15th</u> | <u>15th/16th</u> | <u>16th/17th</u> | <u>17th/18th</u> | <u>18th/19th</u> |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| 12/31/2019 | 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 |
| Average | 0.997 | 0.997 | 0.998 | 0.997 | 0.998 | 1.001 |

Missouri

1/1/2022

Exhibit 13

| | | (1) | (2) | Current Manual to Standard Ratio (2)/(1) | | (3) | (4) | Proposed Manual to Standard Ratio (4)/(3) |
|------------------------------|---------------|-----------------------------------|----------------------------------|--|---------------|-----------------------------------|----------------------------------|---|
| | Policy Period | PY Standard Earned Premiums | Premiums @ PY Manual Rates | | Policy Period | PY Standard Earned Premiums | Premiums @ PY Manual Rates | |
| Manufacturing | 7/13-6/14 | 222,009,841 | 279,735,283 | | 7/14-6/15 | 232,511,405 | 293,853,138 | |
| | 7/14-6/15 | 232,439,158 | 293,702,567 | | 7/15-6/16 | 230,979,377 | 290,850,296 | |
| | 7/15-6/16 | 230,982,906 | 290,874,238 | | 7/16-6/17 | 233,283,946 | 293,511,048 | |
| | 7/16-6/17 | 232,289,469 | 292,288,442 | | 7/17-6/18 | 245,745,708 | 308,640,385 | |
| | 7/17-6/18 | 243,593,444 | 304,607,697 | | 7/18-6/19 | 247,187,910 | 311,809,693 | |
| | 5 Yr Totals | 1,161,314,818 | 1,461,208,227 | 1.258 | 5 Yr Totals | 1,189,708,346 | 1,498,664,560 | 1.260 |
| Contracting | 7/13-6/14 | 289,061,775 | 322,364,855 | | 7/14-6/15 | 320,895,341 | 361,970,347 | |
| | 7/14-6/15 | 320,850,952 | 361,899,314 | | 7/15-6/16 | 340,835,179 | 384,947,670 | |
| | 7/15-6/16 | 340,894,092 | 385,033,841 | | 7/16-6/17 | 332,487,880 | 373,956,736 | |
| | 7/16-6/17 | 332,663,066 | 374,203,093 | | 7/17-6/18 | 325,136,918 | 365,225,319 | |
| | 7/17-6/18 | 326,282,342 | 366,416,407 | | 7/18-6/19 | 326,409,147 | 366,870,749 | |
| | 5 Yr Totals | 1,609,752,227 | 1,809,917,510 | 1.124 | 5 Yr Totals | 1,645,764,465 | 1,852,970,821 | 1.126 |
| Office & Clerical | 7/13-6/14 | 160,292,725 | 181,260,989 | | 7/14-6/15 | 165,315,150 | 188,891,828 | |
| | 7/14-6/15 | 164,879,374 | 187,499,859 | | 7/15-6/16 | 164,730,046 | 188,780,086 | |
| | 7/15-6/16 | 164,730,413 | 188,779,696 | | 7/16-6/17 | 163,709,327 | 188,531,348 | |
| | 7/16-6/17 | 163,704,664 | 188,456,926 | | 7/17-6/18 | 163,338,525 | 185,394,001 | |
| | 7/17-6/18 | 162,731,149 | 184,635,343 | | 7/18-6/19 | 163,076,080 | 181,863,732 | |
| | 5 Yr Totals | 816,338,325 | 930,632,813 | 1.140 | 5 Yr Totals | 820,169,128 | 933,460,995 | 1.138 |
| Goods & Services | 7/13-6/14 | 380,262,527 | 406,138,517 | | 7/14-6/15 | 400,289,020 | 432,583,137 | |
| | 7/14-6/15 | 399,768,337 | 431,570,412 | | 7/15-6/16 | 406,708,633 | 442,876,004 | |
| | 7/15-6/16 | 406,789,502 | 442,937,456 | | 7/16-6/17 | 406,678,850 | 442,447,773 | |
| | 7/16-6/17 | 405,376,712 | 441,612,061 | | 7/17-6/18 | 417,771,100 | 453,661,749 | |
| | 7/17-6/18 | 415,150,286 | 451,003,468 | | 7/18-6/19 | 410,089,633 | 447,481,956 | |
| | 5 Yr Totals | 2,007,347,364 | 2,173,261,914 | 1.083 | 5 Yr Totals | 2,041,537,236 | 2,219,050,619 | 1.087 |
| Miscellaneous | 7/13-6/14 | 236,942,977 | 255,230,302 | | 7/14-6/15 | 252,476,000 | 274,208,677 | |
| | 7/14-6/15 | 252,433,172 | 274,166,456 | | 7/15-6/16 | 264,288,768 | 282,707,875 | |
| | 7/15-6/16 | 264,304,824 | 282,728,323 | | 7/16-6/17 | 267,542,068 | 286,713,305 | |
| | 7/16-6/17 | 267,650,506 | 286,788,896 | | 7/17-6/18 | 277,593,121 | 293,351,147 | |
| | 7/17-6/18 | 277,589,330 | 293,160,800 | | 7/18-6/19 | 278,213,644 | 298,452,089 | |
| | 5 Yr Totals | 1,298,920,809 | 1,392,074,777 | 1.072 | 5 Yr Totals | 1,340,113,601 | 1,435,433,093 | 1.071 |

**LIMITED INDEMNITY LOSS
DEVELOPMENT**

Missouri

01/01/22

Likely

| PY Data | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | 6th Report | 7th Report | 8th Report | 9th Report | 10th Report |
|------------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 7/05-6/06 | 76,947,671 | 91,690,283 | 101,288,877 | 107,913,115 | 112,385,948 | 114,492,756 | 116,431,008 | 117,483,461 | 118,047,324 | 119,013,915 |
| 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 | 59,870,667 | 73,966,189 | 84,905,974 | 90,360,559 | 96,020,802 | 97,927,150 | 100,556,582 | 100,314,345 | 100,472,625 | |
| 7/11-6/12 | 58,045,953 | 71,694,986 | 80,390,193 | 86,894,864 | 91,855,328 | 95,134,267 | 96,142,685 | 97,498,932 | | |
| 7/12-6/13 | 54,835,449 | 69,380,639 | 80,366,338 | 87,654,735 | 91,252,185 | 94,604,277 | 97,520,116 | | | |
| 7/13-6/14 | 57,635,421 | 75,116,052 | 87,085,600 | 93,849,791 | 99,615,885 | 103,866,635 | | | | |
| 7/14-6/15 | 64,560,921 | 81,329,756 | 92,519,271 | 100,117,427 | 104,506,219 | | | | | |
| 7/15-6/16 | 62,399,313 | 79,157,363 | 89,176,575 | 95,744,406 | | | | | | |
| 7/16-6/17 | 61,862,720 | 78,642,126 | 89,990,356 | | | | | | | |
| 7/17-6/18 | 63,422,537 | 79,583,609 | | | | | | | | |
| 7/18-6/19 | 63,701,074 | | | | | | | | | |
| Link Ratios | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 7/05-6/06 | 1.192 | 1.105 | 1.065 | 1.041 | 1.019 | 1.017 | 1.009 | 1.005 | 1.008 | |
| 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 | 1.148 | 1.064 | 1.063 | 1.020 | 1.027 | 0.998 | 1.002 | | |
| 7/11-6/12 | 1.235 | 1.121 | 1.081 | 1.057 | 1.036 | 1.011 | 1.014 | | | |
| 7/12-6/13 | 1.265 | 1.158 | 1.091 | 1.041 | 1.037 | 1.031 | | | | |
| 7/13-6/14 | 1.303 | 1.159 | 1.078 | 1.061 | 1.043 | | | | | |
| 7/14-6/15 | 1.260 | 1.138 | 1.082 | 1.044 | | | | | | |
| 7/15-6/16 | 1.269 | 1.127 | 1.074 | | | | | | | |
| 7/16-6/17 | 1.271 | 1.144 | | | | | | | | |
| 7/17-6/18 | 1.255 | | | | | | | | | |
| AVERAGE DEV. | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 5 Year Averages | 1.272 | 1.145 | 1.081 | 1.053 | 1.034 | 1.019 | 1.011 | 1.006 | 1.005 | |
| 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 | 1.890 | 1.486 | 1.298 | 1.201 | 1.141 | 1.103 | 1.082 | 1.070 | 1.064 | 1.059 |

**LIMITED INDEMNITY LOSS
DEVELOPMENT
Not-Likely**

Missouri

01/01/22

| PY Data | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | 6th Report | 7th Report | 8th Report | 9th Report | 10th Report |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 7/05-6/06 | 147,478,853 | 157,943,608 | 164,060,221 | 166,495,078 | 169,362,459 | 169,315,079 | 170,012,167 | 169,695,199 | 169,884,450 | 169,487,780 |
| 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 | 140,897,267 | 156,186,337 | 164,446,298 | 167,299,133 | 170,091,951 | 172,775,263 | 172,962,399 | 172,434,640 | 173,062,723 | |
| 7/11-6/12 | 140,505,102 | 153,215,704 | 163,085,788 | 166,077,667 | 168,416,294 | 169,602,133 | 170,954,087 | 170,359,528 | | |
| 7/12-6/13 | 154,192,792 | 169,246,651 | 178,042,750 | 182,999,734 | 185,111,136 | 187,638,568 | 188,742,013 | | | |
| 7/13-6/14 | 155,553,142 | 172,090,336 | 182,049,311 | 188,079,751 | 190,062,622 | 192,396,342 | | | | |
| 7/14-6/15 | 161,524,545 | 181,082,853 | 191,978,072 | 197,941,017 | 200,682,312 | | | | | |
| 7/15-6/16 | 164,693,869 | 181,952,171 | 191,586,416 | 196,401,339 | | | | | | |
| 7/16-6/17 | 166,077,025 | 183,195,933 | 194,857,023 | | | | | | | |
| 7/17-6/18 | 177,836,092 | 197,360,967 | | | | | | | | |
| 7/18-6/19 | 177,752,821 | | | | | | | | | |
| Link Ratios | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 7/05-6/06 | 1.071 | 1.039 | 1.015 | 1.017 | 1.000 | 1.004 | 0.998 | 1.001 | 0.998 | |
| 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 | 1.017 | 1.017 | 1.016 | 1.001 | 0.997 | 1.004 | | |
| 7/11-6/12 | 1.090 | 1.064 | 1.018 | 1.014 | 1.007 | 1.008 | 0.997 | | | |
| 7/12-6/13 | 1.098 | 1.052 | 1.028 | 1.012 | 1.014 | 1.006 | | | | |
| 7/13-6/14 | 1.106 | 1.058 | 1.033 | 1.011 | 1.012 | | | | | |
| 7/14-6/15 | 1.121 | 1.060 | 1.031 | 1.014 | | | | | | |
| 7/15-6/16 | 1.105 | 1.053 | 1.025 | | | | | | | |
| 7/16-6/17 | 1.103 | 1.064 | | | | | | | | |
| 7/17-6/18 | 1.110 | | | | | | | | | |
| AVERAGE DEV. | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 5 Year Averages | 1.109 | 1.057 | 1.027 | 1.014 | 1.010 | 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 | 1.251 | 1.128 | 1.067 | 1.039 | 1.025 | 1.015 | 1.011 | 1.009 | 1.008 | 1.008 |

**LIMITED MEDICAL LOSS
DEVELOPMENT**
Missouri

01/01/22

Likely

| PY Data | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | 6th Report | 7th Report | 8th Report | 9th Report | 10th Report |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 7/05-6/06 | 99,323,294 | 106,494,451 | 110,979,108 | 114,405,386 | 114,845,328 | 114,274,953 | 114,483,824 | 115,053,323 | 114,218,196 | 114,214,813 |
| 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 | 88,018,409 | 94,376,875 | 98,213,891 | 98,751,290 | 98,722,736 | 98,753,831 | 98,910,309 | 98,490,432 | 98,688,176 | |
| 7/11-6/12 | 87,546,132 | 92,904,216 | 95,366,981 | 95,843,226 | 96,261,020 | 96,654,947 | 96,055,164 | 95,912,617 | | |
| 7/12-6/13 | 80,729,427 | 89,886,118 | 92,190,186 | 92,931,783 | 92,417,819 | 92,262,710 | 91,918,800 | | | |
| 7/13-6/14 | 85,630,049 | 92,562,964 | 95,394,536 | 95,775,957 | 97,547,434 | 97,739,124 | | | | |
| 7/14-6/15 | 91,090,386 | 98,584,419 | 100,346,772 | 100,072,364 | 100,307,162 | | | | | |
| 7/15-6/16 | 92,542,876 | 97,216,210 | 98,261,718 | 99,416,136 | | | | | | |
| 7/16-6/17 | 91,566,584 | 99,170,752 | 98,965,527 | | | | | | | |
| 7/17-6/18 | 94,120,666 | 100,304,852 | | | | | | | | |
| 7/18-6/19 | 92,828,200 | | | | | | | | | |
| Link Ratios | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 7/05-6/06 | 1.072 | 1.042 | 1.031 | 1.004 | 0.995 | 1.002 | 1.005 | 0.993 | 1.000 | |
| 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 | 1.041 | 1.005 | 1.000 | 1.000 | 1.002 | 0.996 | 1.002 | | |
| 7/11-6/12 | 1.061 | 1.027 | 1.005 | 1.004 | 1.004 | 0.994 | 0.999 | | | |
| 7/12-6/13 | 1.113 | 1.026 | 1.008 | 0.994 | 0.998 | 0.996 | | | | |
| 7/13-6/14 | 1.081 | 1.031 | 1.004 | 1.018 | 1.002 | | | | | |
| 7/14-6/15 | 1.082 | 1.018 | 0.997 | 1.002 | | | | | | |
| 7/15-6/16 | 1.050 | 1.011 | 1.012 | | | | | | | |
| 7/16-6/17 | 1.083 | 0.998 | | | | | | | | |
| 7/17-6/18 | 1.066 | | | | | | | | | |
| AVERAGE DEV. | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 | |
| 5 Year Averages | 1.072 | 1.017 | 1.005 | 1.004 | 1.000 | 0.997 | 0.999 | 1.000 | 1.000 | |
| AVG DEV. TO ULT. | 1:U | 2:U | 3:U | 4:U | 5:U | 6:U | 7:U | 8:U | 9:U | 10:U |
| 5 Year Averages | 1.168 | 1.090 | 1.072 | 1.067 | 1.063 | 1.063 | 1.066 | 1.067 | 1.067 | 1.067 |

**LIMITED MEDICAL LOSS
DEVELOPMENT
Not-Likely**

Missouri

01/01/22

| PY Data | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | 6th Report | 7th Report | 8th Report | 9th Report | 10th Report |
|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 7/05-6/06 | 229,660,299 | 231,894,373 | 232,046,126 | 231,763,210 | 231,264,656 | 231,053,167 | 231,442,423 | 231,216,495 | 231,009,181 | 231,007,076 |
| 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 | 259,348,781 | 263,873,946 | 263,920,409 | 264,309,744 | 265,150,007 | 264,932,483 | 265,064,593 | 265,243,702 | 264,632,572 | |
| 7/11-6/12 | 258,124,207 | 259,431,655 | 259,912,636 | 260,193,525 | 260,469,379 | 260,571,939 | 260,664,785 | 259,598,297 | | |
| 7/12-6/13 | 281,071,154 | 282,275,511 | 280,693,337 | 279,523,305 | 278,999,420 | 278,932,224 | 277,737,067 | | | |
| 7/13-6/14 | 288,908,676 | 290,057,878 | 290,969,302 | 290,891,158 | 290,478,287 | 290,017,505 | | | | |
| 7/14-6/15 | 296,576,953 | 299,257,207 | 299,646,288 | 298,912,504 | 298,681,048 | | | | | |
| 7/15-6/16 | 313,236,878 | 315,751,638 | 318,534,833 | 318,096,991 | | | | | | |
| 7/16-6/17 | 318,745,155 | 320,029,888 | 321,095,338 | | | | | | | |
| 7/17-6/18 | 342,212,611 | 344,937,255 | | | | | | | | |
| 7/18-6/19 | 350,224,652 | | | | | | | | | |

| Link Ratios | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 |
|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 7/05-6/06 | 1.010 | 1.001 | 0.999 | 0.998 | 0.999 | 1.002 | 0.999 | 0.999 | 1.000 |
| 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 | 1.000 | 1.001 | 0.998 | |
| 7/11-6/12 | 1.005 | 1.002 | 1.001 | 1.001 | 1.000 | 1.000 | 0.996 | | |
| 7/12-6/13 | 1.004 | 0.994 | 0.996 | 0.998 | 1.000 | 0.996 | | | |
| 7/13-6/14 | 1.004 | 1.003 | 1.000 | 0.999 | 0.998 | | | | |
| 7/14-6/15 | 1.009 | 1.001 | 0.998 | 0.999 | | | | | |
| 7/15-6/16 | 1.008 | 1.009 | 0.999 | | | | | | |
| 7/16-6/17 | 1.004 | 1.003 | | | | | | | |
| 7/17-6/18 | 1.008 | | | | | | | | |

| AVERAGE DEV. | 1:2 | 2:3 | 3:4 | 4:5 | 5:6 | 6:7 | 7:8 | 8:9 | 9:10 |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 5 Year Averages | 1.007 | 1.002 | 0.999 | 1.000 | 0.999 | 0.999 | 1.000 | 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 | 1.010 | 1.003 | 1.001 | 1.002 | 1.002 | 1.003 | 1.004 | 1.004 | 1.004 | 1.005 |

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Missouri
 Indemnity Limited Statewide Paid Loss Development

Exhibit 7

| 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 |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.004 |
| 1993 | | | | | | | | | | | | | | | | | 1.002 | 1.004 |
| 1994 | | | | | | | | | | | | | | | 1.004 | 1.004 | 1.004 | 1.001 |
| 1995 | | | | | | | | | | | | | | | 1.004 | 1.007 | 1.004 | 1.002 |
| 1996 | | | | | | | | | | | | | | 1.004 | 1.005 | 1.005 | 1.004 | 1.002 |
| 1997 | | | | | | | | | | | | | 1.004 | 1.004 | 1.002 | 1.003 | 1.002 | 1.004 |
| 1998 | | | | | | | | | | | | 1.007 | 1.005 | 1.006 | 1.004 | 1.005 | 1.004 | 1.007 |
| 1999 | | | | | | | | | | | 1.006 | 1.006 | 1.008 | 1.007 | 1.001 | 1.007 | 1.002 | 1.002 |
| 2000 | | | | | | | | | | 1.008 | 1.003 | 1.013 | 1.006 | 1.006 | 1.004 | 1.003 | 1.004 | 1.001 |
| 2001 | | | | | | | | | 1.010 | 1.010 | 1.007 | 1.004 | 1.012 | 1.003 | 1.004 | 1.004 | 1.003 | 1.006 |
| 2002 | | | | | | | | 1.018 | 1.008 | 1.009 | 1.008 | 1.007 | 1.003 | 1.004 | 1.003 | 1.004 | 1.002 | |
| 2003 | | | | | | | 1.023 | 1.016 | 1.016 | 1.020 | 1.014 | 1.014 | 1.007 | 1.005 | 1.007 | 1.005 | 1.002 | |
| 2004 | | | | | | 1.032 | 1.021 | 1.020 | 1.014 | 1.014 | 1.007 | 1.006 | 1.012 | 1.005 | 1.005 | | | |
| 2005 | | | | | 1.046 | 1.036 | 1.022 | 1.012 | 1.014 | 1.009 | 1.009 | 1.006 | 1.004 | 1.004 | | | | |
| 2006 | | | | 1.068 | 1.040 | 1.032 | 1.026 | 1.016 | 1.009 | 1.008 | 1.010 | 1.005 | 1.012 | | | | | |
| 2007 | | | 1.125 | 1.077 | 1.054 | 1.036 | 1.018 | 1.016 | 1.021 | 1.013 | 1.006 | 1.006 | | | | | | |
| 2008 | | 1.248 | 1.159 | 1.092 | 1.047 | 1.041 | 1.019 | 1.020 | 1.020 | 1.009 | 1.006 | | | | | | | |
| 2009 | 1.799 | 1.292 | 1.141 | 1.091 | 1.059 | 1.026 | 1.023 | 1.017 | 1.012 | 1.006 | | | | | | | | |
| 2010 | 1.872 | 1.289 | 1.152 | 1.092 | 1.051 | 1.033 | 1.020 | 1.016 | 1.016 | | | | | | | | | |
| 2011 | 1.789 | 1.295 | 1.161 | 1.092 | 1.060 | 1.045 | 1.024 | 1.013 | | | | | | | | | | |
| 2012 | 1.801 | 1.308 | 1.155 | 1.087 | 1.052 | 1.031 | 1.028 | | | | | | | | | | | |
| 2013 | 1.747 | 1.328 | 1.182 | 1.073 | 1.040 | 1.022 | | | | | | | | | | | | |
| 2014 | 1.869 | 1.268 | 1.117 | 1.074 | 1.061 | | | | | | | | | | | | | |
| 2015 | 1.806 | 1.282 | 1.144 | 1.086 | | | | | | | | | | | | | | |
| 2016 | 1.782 | 1.291 | 1.135 | | | | | | | | | | | | | | | |
| 2017 | 1.812 | 1.263 | | | | | | | | | | | | | | | | |
| 2018 | 1.735 | | | | | | | | | | | | | | | | | |

Missouri
 Indemnity Limited Statewide Paid+Case Loss Development

Exhibit 7

| 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 |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.002 |
| 1993 | | | | | | | | | | | | | | | | | 1.002 | 1.003 |
| 1994 | | | | | | | | | | | | | | | | 1.000 | 1.000 | 1.001 |
| 1995 | | | | | | | | | | | | | | | 1.000 | 1.000 | 1.000 | 1.001 |
| 1996 | | | | | | | | | | | | | | 1.000 | 1.001 | 1.001 | 1.001 | 1.002 |
| 1997 | | | | | | | | | | | | | 0.999 | 0.999 | 0.998 | 0.998 | 1.004 | 1.003 |
| 1998 | | | | | | | | | | | | 1.005 | 1.001 | 1.006 | 0.999 | 1.003 | 1.002 | 1.000 |
| 1999 | | | | | | | | | | | 0.999 | 1.002 | 1.003 | 0.999 | 1.001 | 1.001 | 1.001 | 1.003 |
| 2000 | | | | | | | | | | 1.003 | 1.003 | 1.004 | 1.001 | 1.001 | 1.000 | 1.000 | 0.996 | 1.001 |
| 2001 | | | | | | | | | 1.007 | 0.997 | 1.004 | 1.001 | 1.002 | 0.999 | 1.001 | 1.000 | 0.999 | 1.002 |
| 2002 | | | | | | | | 1.005 | 1.005 | 1.002 | 0.995 | 0.999 | 1.003 | 0.999 | 1.002 | 1.001 | 1.001 | |
| 2003 | | | | | | | 1.005 | 1.005 | 1.007 | 1.000 | 1.000 | 1.008 | 0.998 | 1.004 | 1.002 | 1.004 | | |
| 2004 | | | | | | 0.996 | 1.001 | 1.001 | 1.008 | 1.003 | 1.000 | 1.011 | 1.006 | 1.002 | 1.005 | | | |
| 2005 | | | | | 1.017 | 1.006 | 1.005 | 1.000 | 1.006 | 0.996 | 1.005 | 1.004 | 1.002 | 1.002 | | | | |
| 2006 | | | | 1.013 | 1.017 | 1.004 | 1.009 | 1.002 | 1.002 | 1.001 | 0.998 | 1.002 | 1.010 | | | | | |
| 2007 | | | 1.024 | 1.009 | 1.021 | 1.001 | 1.007 | 1.014 | 1.012 | 1.002 | 1.002 | 1.002 | | | | | | |
| 2008 | | 1.041 | 1.055 | 1.029 | 1.028 | 1.013 | 1.009 | 1.008 | 1.002 | 1.003 | 1.000 | | | | | | | |
| 2009 | 1.119 | 1.063 | 1.028 | 1.041 | 1.005 | 1.002 | 1.014 | 1.001 | 1.004 | 0.999 | | | | | | | | |
| 2010 | 1.124 | 1.059 | 1.043 | 1.029 | 1.015 | 1.014 | 1.006 | 1.000 | 0.995 | | | | | | | | | |
| 2011 | 1.095 | 1.051 | 1.072 | 1.033 | 1.017 | 1.003 | 1.002 | 0.997 | | | | | | | | | | |
| 2012 | 1.136 | 1.078 | 1.038 | 1.019 | 1.009 | 1.009 | 1.009 | 1.004 | | | | | | | | | | |
| 2013 | 1.128 | 1.089 | 1.074 | 1.040 | 1.002 | 1.013 | | | | | | | | | | | | |
| 2014 | 1.135 | 1.054 | 1.021 | 1.028 | 1.024 | | | | | | | | | | | | | |
| 2015 | 1.123 | 1.063 | 1.033 | 1.021 | | | | | | | | | | | | | | |
| 2016 | 1.140 | 1.063 | 1.059 | | | | | | | | | | | | | | | |
| 2017 | 1.127 | 1.075 | | | | | | | | | | | | | | | | |
| 2018 | 1.133 | | | | | | | | | | | | | | | | | |

Missouri
 Medical Limited Statewide Paid Loss Development

Exhibit 7

| 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 |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.001 |
| 1993 | | | | | | | | | | | | | | | | | 1.003 | 1.003 |
| 1994 | | | | | | | | | | | | | | | | 1.008 | 1.004 | 1.004 |
| 1995 | | | | | | | | | | | | | | | 1.005 | 1.003 | 1.004 | 1.003 |
| 1996 | | | | | | | | | | | | | | 1.004 | 1.000 | 1.001 | 1.003 | 1.001 |
| 1997 | | | | | | | | | | | | | 1.005 | 1.006 | 1.004 | 1.006 | 1.005 | 1.011 |
| 1998 | | | | | | | | | | | | 1.012 | 1.007 | 1.003 | 1.003 | 1.001 | 1.001 | 1.002 |
| 1999 | | | | | | | | | | | 1.008 | 1.007 | 1.010 | 1.004 | 1.002 | 1.008 | 1.001 | 1.001 |
| 2000 | | | | | | | | | | 1.006 | 1.007 | 1.007 | 1.004 | 1.017 | 1.001 | 1.002 | 1.003 | 1.001 |
| 2001 | | | | | | | | | 1.007 | 1.009 | 1.007 | 1.004 | 1.003 | 1.004 | 1.005 | 1.003 | 1.003 | 1.003 |
| 2002 | | | | | | | | 1.011 | 1.006 | 1.007 | 1.005 | 1.005 | 1.007 | 1.004 | 1.003 | 1.011 | 1.004 | |
| 2003 | | | | | | | 1.014 | 1.008 | 1.009 | 1.005 | 1.005 | 1.004 | 1.002 | 1.004 | 1.002 | 1.004 | | |
| 2004 | | | | | | 1.015 | 1.012 | 1.007 | 1.012 | 1.009 | 1.004 | 1.004 | 1.004 | 1.005 | 1.004 | | | |
| 2005 | | | | | 1.026 | 1.022 | 1.014 | 1.006 | 1.006 | 1.005 | 1.004 | 1.005 | 1.004 | 1.004 | | | | |
| 2006 | | | | 1.017 | 1.014 | 1.009 | 1.014 | 1.007 | 1.004 | 1.003 | 1.005 | 1.003 | 1.005 | | | | | |
| 2007 | | | 1.036 | 1.009 | 1.012 | 1.011 | 1.009 | 1.004 | 1.004 | 1.005 | 1.003 | 1.001 | | | | | | |
| 2008 | | 1.064 | 1.033 | 1.023 | 1.022 | 1.019 | 1.012 | 1.004 | 1.012 | 1.005 | 1.004 | | | | | | | |
| 2009 | 1.226 | 1.059 | 1.036 | 1.017 | 1.013 | 1.010 | 1.006 | 1.006 | 1.003 | 1.001 | | | | | | | | |
| 2010 | 1.243 | 1.059 | 1.036 | 1.016 | 1.012 | 1.010 | 1.009 | 1.007 | 1.010 | | | | | | | | | |
| 2011 | 1.218 | 1.058 | 1.036 | 1.020 | 1.018 | 1.013 | 1.012 | 1.011 | | | | | | | | | | |
| 2012 | 1.226 | 1.066 | 1.030 | 1.019 | 1.015 | 1.009 | 1.017 | | | | | | | | | | | |
| 2013 | 1.219 | 1.064 | 1.027 | 1.016 | 1.005 | 1.007 | | | | | | | | | | | | |
| 2014 | 1.241 | 1.061 | 1.021 | 1.015 | 1.018 | | | | | | | | | | | | | |
| 2015 | 1.237 | 1.059 | 1.035 | 1.024 | | | | | | | | | | | | | | |
| 2016 | 1.205 | 1.060 | 1.020 | | | | | | | | | | | | | | | |
| 2017 | 1.212 | 1.055 | | | | | | | | | | | | | | | | |
| 2018 | 1.191 | | | | | | | | | | | | | | | | | |

Missouri
 Medical Limited Statewide Paid+Case Loss Development

Exhibit 7

| 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 |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1992 | | | | | | | | | | | | | | | | | | 1.002 |
| 1993 | | | | | | | | | | | | | | | | | 1.002 | 1.002 |
| 1994 | | | | | | | | | | | | | | | | 1.001 | 0.996 | 1.004 |
| 1995 | | | | | | | | | | | | | | | 1.004 | 1.003 | 0.998 | 1.001 |
| 1996 | | | | | | | | | | | | | | 0.991 | 1.004 | 1.008 | 1.001 | 1.002 |
| 1997 | | | | | | | | | | | | | 0.995 | 1.002 | 0.990 | 0.999 | 1.011 | 0.992 |
| 1998 | | | | | | | | | | | | 1.007 | 1.004 | 0.989 | 1.008 | 1.004 | 1.000 | 1.000 |
| 1999 | | | | | | | | | | | 1.002 | 1.000 | 1.005 | 1.000 | 1.000 | 1.004 | 0.999 | 0.999 |
| 2000 | | | | | | | | | | 1.003 | 1.009 | 1.005 | 1.003 | 0.992 | 0.997 | 1.000 | 1.001 | 1.003 |
| 2001 | | | | | | | | | 1.001 | 1.017 | 1.007 | 1.002 | 0.999 | 1.003 | 0.993 | 1.000 | 0.996 | 1.002 |
| 2002 | | | | | | | | 1.001 | 1.008 | 1.002 | 0.999 | 1.005 | 1.003 | 1.003 | 1.001 | 1.002 | 1.011 | |
| 2003 | | | | | | | 1.000 | 0.999 | 0.995 | 1.004 | 0.994 | 1.004 | 0.999 | 1.009 | 1.001 | 1.002 | | |
| 2004 | | | | | | 1.005 | 1.001 | 1.031 | 1.005 | 0.997 | 1.001 | 1.005 | 0.994 | 0.997 | 0.997 | | | |
| 2005 | | | | | 0.989 | 1.002 | 1.004 | 1.001 | 1.023 | 0.997 | 1.010 | 1.002 | 1.000 | 0.999 | | | | |
| 2006 | | | | 0.997 | 1.002 | 0.985 | 1.006 | 0.998 | 1.001 | 1.006 | 1.001 | 1.003 | 1.005 | | | | | |
| 2007 | | | 1.001 | 1.000 | 0.997 | 0.998 | 1.003 | 1.004 | 1.002 | 0.996 | 1.001 | 0.999 | | | | | | |
| 2008 | | 1.023 | 1.010 | 0.983 | 1.010 | 1.007 | 0.998 | 1.008 | 0.990 | 0.985 | 1.001 | | | | | | | |
| 2009 | 1.043 | 1.013 | 0.999 | 1.003 | 0.998 | 1.007 | 1.007 | 0.996 | 0.997 | 0.989 | | | | | | | | |
| 2010 | 1.048 | 1.002 | 0.994 | 0.993 | 1.010 | 1.001 | 0.999 | 0.998 | 1.004 | | | | | | | | | |
| 2011 | 1.022 | 0.996 | 0.972 | 0.993 | 1.024 | 0.992 | 1.006 | 0.993 | | | | | | | | | | |
| 2012 | 1.031 | 1.005 | 1.004 | 0.998 | 0.986 | 0.995 | 0.998 | | | | | | | | | | | |
| 2013 | 1.013 | 0.993 | 1.000 | 1.000 | 0.981 | 1.004 | | | | | | | | | | | | |
| 2014 | 1.034 | 0.993 | 0.992 | 1.008 | 1.004 | | | | | | | | | | | | | |
| 2015 | 1.035 | 1.006 | 1.007 | 1.002 | | | | | | | | | | | | | | |
| 2016 | 1.007 | 0.967 | 1.002 | | | | | | | | | | | | | | | |
| 2017 | 1.025 | 0.994 | | | | | | | | | | | | | | | | |
| 2018 | 1.002 | | | | | | | | | | | | | | | | | |

Missouri
Statewide Unlimited DCCE Paid Development

Exhibit 7

| 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 | 1.003 | 1.007 |
| 1995 | | | | | | | | | | | | | | | 1.005 | 1.002 | 1.001 | 1.001 |
| 1996 | | | | | | | | | | | | | | 1.007 | 1.001 | 1.001 | 1.002 | 1.002 |
| 1997 | | | | | | | | | | | | | 1.003 | 1.004 | 1.002 | 1.003 | 1.002 | 1.002 |
| 1998 | | | | | | | | | | | | 1.006 | 1.004 | 1.005 | 1.003 | 1.003 | 1.001 | 1.002 |
| 1999 | | | | | | | | | | | 1.011 | 1.011 | 1.004 | 1.005 | 1.002 | 1.005 | 1.002 | 1.001 |
| 2000 | | | | | | | | | | 1.007 | 1.010 | 1.007 | 1.004 | 1.005 | 1.001 | 1.001 | 1.002 | 1.002 |
| 2001 | | | | | | | | | 1.012 | 1.008 | 1.005 | 1.002 | 1.002 | 1.004 | 1.005 | 0.999 | 1.002 | 1.004 |
| 2002 | | | | | | | | 1.008 | 1.015 | 1.008 | 1.006 | 1.004 | 1.003 | 1.002 | 1.004 | 1.002 | 0.999 | |
| 2003 | | | | | | | 1.016 | 1.015 | 1.009 | 1.005 | 1.005 | 1.004 | 1.002 | 1.003 | 1.002 | 1.001 | | |
| 2004 | | | | | | 1.022 | 1.020 | 1.011 | 1.008 | 1.009 | 1.005 | 1.003 | 1.003 | 1.002 | 1.002 | | | |
| 2005 | | | | | 1.038 | 1.027 | 1.014 | 1.009 | 1.008 | 1.006 | 1.005 | 1.004 | 1.004 | 1.001 | | | | |
| 2006 | | | | 1.054 | 1.034 | 1.018 | 1.011 | 1.011 | 1.006 | 1.006 | 1.005 | 1.003 | 1.004 | | | | | |
| 2007 | | | 1.095 | 1.058 | 1.038 | 1.022 | 1.013 | 1.011 | 1.012 | 1.005 | 1.006 | 1.004 | | | | | | |
| 2008 | | 1.191 | 1.114 | 1.050 | 1.032 | 1.023 | 1.015 | 1.010 | 1.008 | 1.007 | 1.006 | | | | | | | |
| 2009 | 1.493 | 1.190 | 1.085 | 1.048 | 1.031 | 1.018 | 1.012 | 1.008 | 1.002 | 1.003 | | | | | | | | |
| 2010 | 1.508 | 1.181 | 1.090 | 1.049 | 1.026 | 1.016 | 1.010 | 1.007 | 1.006 | | | | | | | | | |
| 2011 | 1.476 | 1.164 | 1.108 | 1.066 | 1.034 | 1.019 | 1.012 | 1.009 | | | | | | | | | | |
| 2012 | 1.476 | 1.175 | 1.071 | 1.051 | 1.025 | 1.013 | 1.009 | | | | | | | | | | | |
| 2013 | 1.477 | 1.152 | 1.084 | 1.042 | 1.022 | 1.016 | | | | | | | | | | | | |
| 2014 | 1.452 | 1.158 | 1.077 | 1.039 | 1.030 | | | | | | | | | | | | | |
| 2015 | 1.475 | 1.172 | 1.076 | 1.040 | | | | | | | | | | | | | | |
| 2016 | 1.479 | 1.161 | 1.081 | | | | | | | | | | | | | | | |
| 2017 | 1.470 | 1.152 | | | | | | | | | | | | | | | | |
| 2018 | 1.408 | | | | | | | | | | | | | | | | | |

MISSOURI

Exhibit 8

Statewide - Private Carrier + State Fund

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

| 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 |

| 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 |

MISSOURI

Exhibit 8

Statewide - Private Carrier + State Fund

Derivation of the Factor to Adjust Losses for Prior Policy Years for Valuation Year 2019

| 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) |
| 1986/1985 | PY 1985@2004 | 140,568,476 | PY 1986@2005 | 157,871,301 | 1.123 | 0.890 | 0.717 |
| 1987/1986 | PY 1986@2005 | 157,871,301 | PY 1987@2006 | 179,756,406 | 1.139 | 0.878 | 0.805 |
| 1988/1987 | PY 1987@2006 | 177,454,320 | PY 1988@2007 | 198,950,113 | 1.121 | 0.892 | 0.916 |
| 1989/1988 | PY 1988@2007 | 198,505,376 | PY 1989@2008 | 220,882,644 | 1.113 | 0.899 | 1.027 |
| 1990/1989 | PY 1989@2008 | 219,039,126 | PY 1990@2009 | 232,456,428 | 1.061 | 0.942 | 1.143 |
| 1991/1990 | PY 1990@2009 | 227,189,268 | PY 1991@2010 | 225,498,511 | 0.993 | 1.007 | 1.213 |
| 1992/1991 | PY 1991@2010 | 225,498,511 | PY 1992@2011 | 200,835,736 | 0.891 | 1.123 | 1.204 |
| 1993/1992 | PY 1992@2011 | 200,811,854 | PY 1993@2012 | 183,496,440 | 0.914 | 1.094 | 1.072 |
| 1994/1993 | PY 1993@2012 | 183,545,036 | PY 1994@2013 | 165,007,399 | 0.899 | 1.112 | 0.980 |
| 1995/1994 | PY 1994@2013 | 163,997,293 | PY 1995@2014 | 141,633,259 | 0.864 | 1.158 | 0.881 |
| 1996/1995 | PY 1995@2014 | 141,608,646 | PY 1996@2015 | 148,254,038 | 1.047 | 0.955 | 0.761 |
| 1997/1996 | PY 1996@2015 | 148,247,760 | PY 1997@2016 | 154,914,525 | 1.045 | 0.957 | 0.796 |
| 1998/1997 | PY 1997@2016 | 154,914,525 | PY 1998@2017 | 182,906,839 | 1.181 | 0.847 | 0.832 |
| 1999/1998 | PY 1998@2017 | 192,061,279 | PY 1999@2018 | 195,440,205 | 1.018 | 0.983 | 0.983 |
| Factor to Adjust Losses for Prior Years—10-Year Average | | | | | | | 0.987 |

| 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) |
| 1986/1985 | PY 1985@2004 | 94,696,424 | PY 1986@2005 | 108,101,402 | 1.142 | 0.876 | 0.537 |
| 1987/1986 | PY 1986@2005 | 108,101,402 | PY 1987@2006 | 140,700,501 | 1.302 | 0.768 | 0.613 |
| 1988/1987 | PY 1987@2006 | 139,423,344 | PY 1988@2007 | 152,395,769 | 1.093 | 0.915 | 0.798 |
| 1989/1988 | PY 1988@2007 | 152,292,010 | PY 1989@2008 | 169,069,844 | 1.110 | 0.901 | 0.872 |
| 1990/1989 | PY 1989@2008 | 167,794,520 | PY 1990@2009 | 186,527,540 | 1.112 | 0.900 | 0.968 |
| 1991/1990 | PY 1990@2009 | 182,662,813 | PY 1991@2010 | 191,692,398 | 1.049 | 0.953 | 1.076 |
| 1992/1991 | PY 1991@2010 | 191,692,398 | PY 1992@2011 | 166,012,660 | 0.866 | 1.155 | 1.129 |
| 1993/1992 | PY 1992@2011 | 166,008,493 | PY 1993@2012 | 170,212,510 | 1.025 | 0.975 | 0.978 |
| 1994/1993 | PY 1993@2012 | 170,220,623 | PY 1994@2013 | 152,705,754 | 0.897 | 1.115 | 1.003 |
| 1995/1994 | PY 1994@2013 | 151,577,681 | PY 1995@2014 | 134,631,701 | 0.888 | 1.126 | 0.900 |
| 1996/1995 | PY 1995@2014 | 134,623,547 | PY 1996@2015 | 128,910,066 | 0.958 | 1.044 | 0.799 |
| 1997/1996 | PY 1996@2015 | 128,897,172 | PY 1997@2016 | 153,272,672 | 1.189 | 0.841 | 0.765 |
| 1998/1997 | PY 1997@2016 | 153,272,672 | PY 1998@2017 | 156,640,785 | 1.022 | 0.978 | 0.910 |
| 1999/1998 | PY 1998@2017 | 164,679,784 | PY 1999@2018 | 177,106,284 | 1.075 | 0.930 | 0.930 |
| Factor to Adjust Losses for Prior Years—10-Year Average | | | | | | | 0.946 |

Calculation of Tail Adjustment Factors (F_T) by Threshold
 Rate Filing Season 2021–2022
 ULDF = 1.020

| <u>Threshold</u> | <u>ELF_T</u> | <u>ELDF_T</u> | <u>CLDF_T</u> | <u>F_T</u> |
|-------------------|------------------------|-------------------------|-------------------------|----------------------|
| 10,000,000 | 0.010 | 1.877 | 1.016 | 0.776 |
| 11,000,000 | 0.008 | 1.940 | 1.016 | 0.803 |
| 10,057,697 | | | | 0.778 |

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: $[CLDF_T - 1] / [ULDF - 1]$



Supplemental Loss Development and Trend Information Missouri January 1, 2022 Filing Introduction

Supplemental Loss Development and Trend Information provides the data underlying the frequency and severity trend graphs shown in the filing document. The data included (i.e., policy year or accident year, limited or unlimited, etc.) is consistent with the data used in the filing and can vary by state. All of the data shown is as of the latest valuation date, December 31, 2020.

The development and on-level factors shown in the Supplemental Loss Development and Trend Information exhibit can be found in the filing. The frequency and severity values provided have been adjusted to the current wage level.

Note: The information shown in the Supplemental Loss Development and Trend Information exhibit is provided for informational purposes only. NCCI makes no warranty that any of the loss development factors, on-level factors, wage adjustment factors or any other information provided is suitable for application to an individual carrier's data.



Supplemental Loss Development and Trend Information Missouri January 1, 2022 Filing Definitions

Accident Year (AY)—A loss accounting definition in which experience is summarized by the calendar year in which an accident occurred.

Calendar Year (CY)

1. The 12-month period beginning January 1 and ending December 31.
2. Method of accounting for all financial transactions occurring during a specific year.

Case Reserves—Reserves that an insurance company establishes for specific (known) claims.

DSR Premium (commonly referred to as DSR Level Premium)—The standard earned premium that would result if business were written at a common benchmark level known as the designated statistical reporting level (e.g., NCCI state-approved loss costs or rates).

Frequency—The number of workplace injuries resulting in lost-time claims per million dollars of on-leveled, wage-adjusted premium.

Incurred Claim Count—The total of all claims reported, whether open or closed, as of a given valuation date. An indemnity claim is associated with a payment or case reserve for an indemnity loss (i.e., lost work time-related benefits) and excludes claims closed without an indemnity payment.

Limited Losses—Losses that result after the application of NCCI's large loss procedure (in which individual large claims are limited to state- and year-specific large loss thresholds).

On-Level Factor—Applied to historical policy and accident year premiums and losses to adjust the historical experience to reflect approved loss cost and rate level changes as well as statutory benefit level changes implemented since that time period.

Paid+Case Losses—The sum of paid losses and case reserves. Also known as case-incurred losses.

Paid Losses—Losses that an insurance company has paid as a result of claim activity.

Policy Year

1. The one-year period beginning with the effective date or anniversary of a policy.
2. A premium and loss accounting definition in which experience is summarized for all policies with effective dates in a given calendar year period.

Severity—The average indemnity or medical cost per lost-time claim.

Ultimate Development Factor—For an aggregation of data, an estimate of the development that will occur between the data's current valuation date and the time period when all claims are closed. For example, an ultimate loss development factor applied to Policy Year 2019 reported losses represents an estimate of the Policy Year 2019 ultimate losses.

Unlimited Losses—Losses that have not been adjusted to reflect NCCI's large loss procedure (see **Limited Losses**).

Valuation Date—The date that premiums and losses are valued for reporting purposes. Premiums and losses change over time from initial estimates to final values (other than calendar year statistics). Therefore, interim snapshots have associated valuation dates.

Wage Level Adjustment Factor—Ratio of the average workers' wage during the most recent policy or accident year period to the average workers' wage during a historical time period.



Supplemental Loss Development and Trend Information
Missouri January 1, 2022 Filing
Limited-Statewide-Private Carrier + State Fund-Policy Year

Lost-Time Claim Frequency and Severity-Based on Data in Excess of Wage Inflation

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|-------------|---|--------------------|-------------|----------------|------------------|-------------|----------------|
| Policy Year | Claim Freq Per Million On-level Premium | Indemnity Severity | | | Medical Severity | | |
| | | Paid | Paid + Case | Average Pd/P+C | Paid | Paid + Case | Average Pd/P+C |
| 2005 | 25.441 | 21,501 | 21,720 | 21,611 | 26,068 | 26,946 | 26,507 |
| 2006 | 24.075 | 21,156 | 21,293 | 21,224 | 26,927 | 26,953 | 26,940 |
| 2007 | 24.193 | 22,110 | 22,384 | 22,247 | 27,024 | 26,808 | 26,916 |
| 2008 | 22.445 | 22,894 | 23,298 | 23,096 | 29,589 | 30,333 | 29,961 |
| 2009 | 21.112 | 22,843 | 22,697 | 22,770 | 29,070 | 28,529 | 28,799 |
| 2010 | 22.308 | 23,081 | 22,837 | 22,959 | 31,276 | 30,964 | 31,120 |
| 2011 | 21.184 | 24,314 | 23,756 | 24,035 | 32,210 | 31,709 | 31,959 |
| 2012 | 20.434 | 23,779 | 23,030 | 23,404 | 31,556 | 30,976 | 31,266 |
| 2013 | 19.980 | 24,285 | 24,477 | 24,381 | 30,763 | 30,143 | 30,453 |
| 2014 | 19.424 | 24,240 | 24,250 | 24,245 | 31,273 | 30,350 | 30,811 |
| 2015 | 18.674 | 24,125 | 23,711 | 23,918 | 32,704 | 32,941 | 32,822 |
| 2016 | 17.794 | 24,613 | 24,611 | 24,612 | 32,754 | 32,053 | 32,403 |
| 2017 | 17.539 | 23,712 | 23,790 | 23,751 | 34,966 | 35,398 | 35,182 |
| 2018 | 17.515 | 23,945 | 25,494 | 24,720 | 34,867 | 34,344 | 34,606 |
| 2019 | 15.984 | 23,853 | 24,330 | 24,092 | 34,157 | 31,683 | 32,920 |

| (9) | (10) | (11) |
|--------------------------|---------------------------------|-------------------------------|
| Annual Percentage Change | | |
| Claim Frequency | Indemnity Severity (Avg Pd/P+C) | Medical Severity (Avg Pd/P+C) |
| -5.4% | -1.8% | 1.6% |
| 0.5% | 4.8% | -0.1% |
| -7.2% | 3.8% | 11.3% |
| -5.9% | -1.4% | -3.9% |
| 5.7% | 0.8% | 8.1% |
| -5.0% | 4.7% | 2.7% |
| -3.5% | -2.6% | -2.2% |
| -2.2% | 4.2% | -2.6% |
| -2.8% | -0.6% | 1.2% |
| -3.9% | -1.3% | 6.5% |
| -4.7% | 2.9% | -1.3% |
| -1.4% | -3.5% | 8.6% |
| -0.1% | 4.1% | -1.6% |
| -8.7% | -2.5% | -4.9% |

Notes: (2) = (15) / [(22) / 1,000,000]
 (3) = (27) / (15)
 (4) = (31) / (15)
 (5) = (33) / (15)

(6) = (39) / (15)
 (7) = (43) / (15)
 (8) = (45) / (15)

(9) is based on (2)
 (10) is based on (5)
 (11) is based on (8)

Claim Counts

| (12) | (13) | (14) | (15) |
|-------------|--------------------------------|-----------------------------|---|
| Policy Year | Incurred Lost-Time Claim Count | Ultimate Development Factor | Ultimate Incurred Lost-Time Claim Count |
| 2005 | 12,197 | 1.000 | 12,197 |
| 2006 | 12,016 | 1.000 | 12,016 |
| 2007 | 12,680 | 1.000 | 12,680 |
| 2008 | 11,072 | 1.000 | 11,072 |
| 2009 | 10,044 | 1.000 | 10,044 |
| 2010 | 10,924 | 1.000 | 10,924 |
| 2011 | 10,319 | 1.000 | 10,319 |
| 2012 | 9,772 | 1.000 | 9,772 |
| 2013 | 9,625 | 1.000 | 9,625 |
| 2014 | 9,525 | 1.000 | 9,525 |
| 2015 | 9,483 | 1.000 | 9,483 |
| 2016 | 9,299 | 0.999 | 9,290 |
| 2017 | 9,399 | 0.998 | 9,380 |
| 2018 | 9,160 | 1.002 | 9,178 |
| 2019 | 7,789 | 1.043 | 8,124 |

Notes: (15) = (13) x (14)

Premium

| (16) | (17) | (18) | (19) | (20) | (21) | (22) |
|-------------|-------------------|-----------------------------|------------------|-----------------|--------------------------------------|-----------------------------|
| Policy Year | DSR Level Premium | Ultimate Development Factor | Ultimate Premium | On-level Factor | Factor to Adjust to 2019 Wage Levels | Wage-Adj On-level Ult. Prem |
| 2005 | 602,296,224 | 1.000 | 602,296,224 | 0.561 | 1.419 | 479,427,794 |
| 2006 | 636,604,338 | 1.000 | 636,604,338 | 0.573 | 1.369 | 499,097,801 |
| 2007 | 691,451,651 | 1.000 | 691,451,651 | 0.577 | 1.313 | 524,120,351 |
| 2008 | 601,590,499 | 1.000 | 601,590,499 | 0.638 | 1.285 | 493,304,209 |
| 2009 | 540,617,280 | 1.000 | 540,617,280 | 0.684 | 1.286 | 475,743,206 |
| 2010 | 558,362,870 | 1.000 | 558,362,870 | 0.694 | 1.263 | 489,684,237 |
| 2011 | 546,084,427 | 1.000 | 546,084,427 | 0.725 | 1.231 | 487,107,309 |
| 2012 | 522,067,363 | 1.000 | 522,067,363 | 0.761 | 1.204 | 478,213,705 |
| 2013 | 540,052,770 | 1.000 | 540,052,770 | 0.753 | 1.184 | 481,727,071 |
| 2014 | 628,685,938 | 1.000 | 628,685,938 | 0.678 | 1.150 | 490,375,032 |
| 2015 | 641,173,699 | 1.000 | 641,173,699 | 0.703 | 1.126 | 507,809,570 |
| 2016 | 653,418,441 | 1.000 | 653,418,441 | 0.723 | 1.105 | 522,081,334 |
| 2017 | 656,362,036 | 1.001 | 657,018,398 | 0.760 | 1.071 | 534,812,976 |
| 2018 | 632,226,321 | 1.001 | 632,858,547 | 0.799 | 1.036 | 524,006,877 |
| 2019 | 610,426,236 | 1.008 | 615,309,646 | 0.826 | 1.000 | 508,245,768 |

(19) = (17) x (18)
 (22) = (19) x [(20) x (21)]

Limited Indemnity Losses

| (23) | (24) | (25) | (26) | (27) | (28) | (29) | (30) | (31) | (32) | (33) | (34) |
|-------------|-------------|-----------------------------|-----------------|-------------------------------|-------------|-----------------------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Policy Year | Paid | | | | Paid + Case | | | | Average Pd/P+C | | Loss On-level Factor |
| | Losses | Ultimate Development Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Losses | Ultimate Development Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses | |
| | | Factor | Losses | Ult. Losses | | Factor | Losses | Ult. Losses | | Ult. Losses | |
| 2005 | 175,272,624 | 1.050 | 184,036,255 | 262,251,663 | 183,345,122 | 1.014 | 185,911,954 | 264,924,534 | 184,974,105 | 263,588,100 | 1.004 |
| 2006 | 174,731,209 | 1.055 | 184,341,425 | 254,206,825 | 182,797,942 | 1.015 | 185,539,911 | 255,859,537 | 184,940,668 | 255,033,181 | 1.007 |
| 2007 | 199,502,693 | 1.063 | 212,071,363 | 280,358,342 | 210,696,194 | 1.019 | 214,699,422 | 283,832,636 | 213,385,393 | 282,095,490 | 1.007 |
| 2008 | 183,250,397 | 1.069 | 195,894,674 | 253,487,708 | 194,671,655 | 1.024 | 199,343,775 | 257,950,845 | 197,619,225 | 255,719,277 | 1.007 |
| 2009 | 164,811,930 | 1.075 | 177,172,825 | 229,438,808 | 171,742,573 | 1.025 | 176,036,137 | 227,966,797 | 176,604,481 | 228,702,803 | 1.007 |
| 2010 | 182,860,647 | 1.084 | 198,220,941 | 252,137,037 | 191,342,968 | 1.025 | 196,126,542 | 249,472,961 | 197,173,742 | 250,805,000 | 1.007 |
| 2011 | 184,106,596 | 1.099 | 202,333,149 | 250,893,105 | 192,303,622 | 1.028 | 197,688,123 | 245,133,273 | 200,010,636 | 248,013,189 | 1.007 |
| 2012 | 171,945,395 | 1.115 | 191,719,115 | 232,363,567 | 179,926,706 | 1.032 | 185,684,361 | 225,049,446 | 188,701,738 | 228,706,506 | 1.007 |
| 2013 | 171,844,519 | 1.144 | 196,590,130 | 233,745,665 | 190,707,840 | 1.039 | 198,145,446 | 235,594,935 | 197,367,788 | 234,670,300 | 1.004 |
| 2014 | 170,870,752 | 1.175 | 200,773,134 | 230,889,104 | 191,834,160 | 1.047 | 200,850,366 | 230,977,921 | 200,811,750 | 230,933,513 | 1.000 |
| 2015 | 164,518,302 | 1.235 | 203,180,103 | 228,780,796 | 188,206,416 | 1.061 | 199,687,007 | 224,847,570 | 201,433,555 | 226,814,183 | 1.000 |
| 2016 | 155,116,819 | 1.334 | 206,925,837 | 228,653,050 | 189,654,027 | 1.091 | 206,912,543 | 228,638,360 | 206,919,190 | 228,645,705 | 1.000 |
| 2017 | 136,538,641 | 1.521 | 207,675,273 | 222,420,217 | 182,768,806 | 1.140 | 208,356,439 | 223,149,746 | 208,015,856 | 222,784,982 | 1.000 |
| 2018 | 109,234,703 | 1.942 | 212,133,793 | 219,770,610 | 185,280,244 | 1.219 | 225,856,617 | 233,987,455 | 218,995,205 | 226,879,032 | 1.000 |
| 2019 | 56,250,726 | 3.445 | 193,783,751 | 193,783,751 | 143,229,428 | 1.380 | 197,656,611 | 197,656,611 | 195,720,181 | 195,720,181 | 1.000 |

Notes: (26) = (24) x (25)
(27) = (26) x [(34) x (21)]

(30) = (28) x (29)
(31) = (30) x [(34) x (21)]

(32) = [0.50 x (26)] + [0.50 x (30)]
(33) = (32) x [(34) x (21)]

Limited Medical Losses

| (35) | (36) | (37) | (38) | (39) | (40) | (41) | (42) | (43) | (44) | (45) | (46) |
|-------------|-------------|-----------------------------|-----------------|-------------------------------|-------------|-----------------------------|-----------------|-------------------------------|-----------------|-------------------------------|----------------------|
| Policy Year | Paid | | | | Paid + Case | | | | Average Pd/P+C | | Loss On-level Factor |
| | Losses | Ultimate Development Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Losses | Ultimate Development Factor | Ultimate Losses | Wage-Adj On-level Ult. Losses | Ultimate Losses | Wage-Adj On-level Ult. Losses | |
| | | Factor | Losses | Ult. Losses | | Factor | Losses | Ult. Losses | | Ult. Losses | |
| 2005 | 212,183,616 | 1.059 | 224,702,449 | 317,953,965 | 228,611,862 | 1.016 | 232,269,652 | 328,661,558 | 228,486,051 | 323,307,762 | 0.997 |
| 2006 | 222,130,869 | 1.064 | 236,347,245 | 323,559,378 | 232,390,118 | 1.018 | 236,573,140 | 323,868,629 | 236,460,193 | 323,714,004 | 1.000 |
| 2007 | 244,128,698 | 1.069 | 260,973,578 | 342,658,308 | 254,313,213 | 1.018 | 258,890,851 | 339,923,687 | 259,932,215 | 341,290,998 | 1.000 |
| 2008 | 238,049,872 | 1.071 | 254,951,413 | 327,612,566 | 255,981,829 | 1.021 | 261,357,447 | 335,844,319 | 258,154,430 | 331,728,443 | 1.000 |
| 2009 | 211,200,734 | 1.075 | 227,040,789 | 291,974,455 | 217,595,719 | 1.024 | 222,818,016 | 286,543,969 | 224,929,403 | 289,259,212 | 1.000 |
| 2010 | 250,938,649 | 1.078 | 270,511,864 | 341,656,484 | 262,823,956 | 1.019 | 267,817,611 | 338,253,643 | 269,164,738 | 339,955,064 | 1.000 |
| 2011 | 248,623,294 | 1.086 | 270,004,897 | 332,376,028 | 261,103,527 | 1.018 | 265,803,390 | 327,203,973 | 267,904,144 | 329,790,001 | 1.000 |
| 2012 | 233,684,224 | 1.096 | 256,117,910 | 308,365,964 | 246,966,451 | 1.018 | 251,411,847 | 302,699,864 | 253,764,879 | 305,532,914 | 1.000 |
| 2013 | 224,894,120 | 1.112 | 250,082,261 | 296,097,397 | 240,235,918 | 1.020 | 245,040,636 | 290,128,113 | 247,561,449 | 293,112,756 | 1.000 |
| 2014 | 231,063,706 | 1.121 | 259,022,414 | 297,875,776 | 246,447,029 | 1.020 | 251,375,970 | 289,082,366 | 255,199,192 | 293,479,071 | 1.000 |
| 2015 | 242,881,235 | 1.134 | 275,427,320 | 310,131,162 | 271,717,119 | 1.021 | 277,423,178 | 312,378,498 | 276,425,249 | 311,254,830 | 1.000 |
| 2016 | 238,002,558 | 1.157 | 275,368,960 | 304,282,701 | 263,934,846 | 1.021 | 269,477,478 | 297,772,613 | 272,423,219 | 301,027,657 | 1.000 |
| 2017 | 257,561,357 | 1.189 | 306,240,453 | 327,983,525 | 303,345,999 | 1.022 | 310,019,611 | 332,031,003 | 308,130,032 | 330,007,264 | 1.000 |
| 2018 | 245,537,446 | 1.258 | 308,886,107 | 320,006,007 | 300,354,867 | 1.013 | 304,259,480 | 315,212,821 | 306,572,794 | 317,609,415 | 1.000 |
| 2019 | 183,528,497 | 1.512 | 277,495,087 | 277,495,087 | 248,929,437 | 1.034 | 257,393,038 | 257,393,038 | 267,444,063 | 267,444,063 | 1.000 |

Notes: (38) = (36) x (37)
(39) = (38) x [(46) x (21)]

(42) = (40) x (41)
(43) = (42) x [(46) x (21)]

(44) = [0.50 x (38)] + [0.50 x (42)]
(45) = (44) x [(46) x (21)]

| Class Code | Missouri 10- Year State Act Limited Losses | Missouri 10- Year Federal Act Limited Losses | Missouri 10- Year Expected Unlimited Losses |
|-------------------|---|---|--|
| 6824 | - | - | - |
| 6825 | 3,549,659 | - | 3,107,916 |
| 6826 | - | - | - |
| 6872 | 6,300 | 1,186,574 | 1,439,172 |
| 6874 | - | - | - |
| 7309 | 222,825 | 23,172 | 218,641 |
| 7313 | - | - | - |
| 7317 | 78,965 | 1,093,145 | 1,443,238 |
| 7327 | - | - | - |
| 7350 | 246 | - | 213 |
| 8709 | - | 374 | 470 |
| 8726 | - | - | - |
| 9077 | - | - | - |
| Total | 3,857,995 | 2,303,265 | 6,209,650 |

Countrywide Excess Ratios by Hazard Group

| Hazard Group | Attachment Point | Fatal | | PT | | Likely PP/TT | | Not Likely PP/TT | | Med-Only | | Weighted Average Excess Ratio |
|--------------|------------------|--------------|-------------|--------------|-------------|--------------|-------------|------------------|-------------|--------------|-------------|-------------------------------|
| | | Excess Ratio | Loss Weight | Excess Ratio | Loss Weight | Excess Ratio | Loss Weight | Excess Ratio | Loss Weight | Excess Ratio | Loss Weight | |
| A | 500,000 | 0.296 | 0.007 | 0.702 | 0.036 | 0.098 | 0.278 | 0.045 | 0.527 | 0.012 | 0.152 | 0.079 |
| B | 500,000 | 0.318 | 0.008 | 0.734 | 0.048 | 0.117 | 0.288 | 0.053 | 0.534 | 0.012 | 0.122 | 0.101 |
| C | 500,000 | 0.346 | 0.013 | 0.761 | 0.072 | 0.139 | 0.289 | 0.063 | 0.528 | 0.013 | 0.098 | 0.134 |
| D | 500,000 | 0.361 | 0.019 | 0.777 | 0.074 | 0.159 | 0.296 | 0.072 | 0.535 | 0.013 | 0.076 | 0.151 |
| E | 500,000 | 0.381 | 0.032 | 0.797 | 0.121 | 0.191 | 0.287 | 0.085 | 0.502 | 0.014 | 0.058 | 0.207 |
| F | 500,000 | 0.417 | 0.046 | 0.821 | 0.131 | 0.223 | 0.287 | 0.099 | 0.495 | 0.015 | 0.041 | 0.240 |
| G | 500,000 | 0.450 | 0.058 | 0.838 | 0.139 | 0.263 | 0.288 | 0.115 | 0.479 | 0.016 | 0.036 | 0.274 |

Countrywide Average Costs Per Case by Claim Group and Hazard Group

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| Fatal | 334,894 | 360,775 | 395,400 | 415,295 | 443,350 | 497,213 | 550,415 |
| PT | 1,396,338 | 1,618,704 | 1,855,894 | 2,015,307 | 2,255,971 | 2,614,823 | 2,915,406 |
| Likely PP/TT | 73,334 | 85,221 | 99,455 | 113,622 | 135,950 | 160,561 | 194,590 |
| Not Likely PP/TT | 25,076 | 28,588 | 33,237 | 37,422 | 43,359 | 49,694 | 57,559 |
| Med-Only | 1,329 | 1,428 | 1,546 | 1,516 | 1,721 | 1,845 | 2,049 |

Countrywide Unlimited Parameter by Claim Group and Hazard Group

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| Fatal | 335,060 | 360,975 | 395,651 | 415,578 | 443,683 | 497,657 | 550,986 |
| PT | 1,400,699 | 1,625,000 | 1,864,760 | 2,026,218 | 2,270,492 | 2,636,009 | 2,943,483 |
| Likely PP/TT | 73,338 | 85,226 | 99,463 | 113,634 | 135,969 | 160,591 | 194,640 |
| Not Likely PP/TT | 25,076 | 28,588 | 33,237 | 37,423 | 43,360 | 49,696 | 57,562 |
| Med-Only | 1,329 | 1,428 | 1,546 | 1,516 | 1,721 | 1,845 | 2,049 |

Countrywide Losses by Claim Group and Hazard Group

| Claim Group | Hazard Group | | | | | | |
|------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | A | B | C | D | E | F | G |
| Fatal | 45,949,131 | 116,791,381 | 366,730,531 | 342,068,202 | 632,869,000 | 1,133,153,961 | 815,572,312 |
| PT | 240,729,509 | 686,212,172 | 2,014,981,549 | 1,335,086,967 | 2,401,520,311 | 3,209,747,017 | 1,968,378,828 |
| Likely PP/TT | 1,884,236,883 | 4,125,483,540 | 8,054,876,601 | 5,328,285,876 | 5,723,904,733 | 7,035,634,708 | 4,081,126,246 |
| Not Likely PP/TT | 3,571,216,999 | 7,648,115,911 | 14,740,610,627 | 9,642,899,375 | 10,002,954,038 | 12,121,680,103 | 6,788,614,848 |
| Med-Only | 1,033,119,567 | 1,754,346,729 | 2,730,183,812 | 1,368,643,015 | 1,163,379,824 | 1,001,568,646 | 505,218,721 |
| Total | 6,775,252,089 | 14,330,949,732 | 27,907,383,120 | 18,016,983,436 | 19,924,627,906 | 24,501,784,435 | 14,158,910,954 |

Countrywide Loss Weights by Claim Group and Hazard Group

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G |
| Fatal | 0.007 | 0.008 | 0.013 | 0.019 | 0.032 | 0.046 | 0.058 |
| PT | 0.036 | 0.048 | 0.072 | 0.074 | 0.121 | 0.131 | 0.139 |
| Likely PP/TT | 0.278 | 0.288 | 0.289 | 0.296 | 0.287 | 0.287 | 0.288 |
| Not Likely PP/TT | 0.527 | 0.534 | 0.528 | 0.535 | 0.502 | 0.495 | 0.479 |
| Med-Only | 0.152 | 0.122 | 0.098 | 0.076 | 0.058 | 0.041 | 0.036 |

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

| | <u>PY 2019</u> | <u>PY 2018</u> |
|--|----------------|----------------|
| Premium: | | |
| (1) Standard Earned Premium Developed to Ultimate (Appendix A-II) | \$607,919,228 | \$624,474,590 |
| (2) Premium On-level Factor (Appendix A-I) | 0.826 | 0.799 |
| (3) Pure Premium Available for Benefit Costs = (1) x (2) | \$502,141,282 | \$498,955,197 |
| Indemnity Benefit Cost: | | |
| (4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II) | \$192,544,719 | \$213,773,462 |
| (5) Indemnity Loss On-level Factor (Appendix A-I) | 1.000 | 1.000 |
| (6) Adjusted Limited Indemnity Losses = (4) x (5) | \$192,544,719 | \$213,773,462 |
| (7) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3) | 0.383 | 0.428 |
| (8) Factor to Reflect Indemnity Trend (Appendix A-III) | 0.927 | 0.904 |
| (9) Projected Limited Indemnity Cost Ratio = (7) x (8) | 0.355 | 0.387 |
| (10) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II) | 1.011 | 1.011 |
| (11) Projected Indemnity Cost Ratio = (9) x (10) | 0.359 | 0.391 |
| (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) | 0.359 | 0.391 |
| Medical Benefit Cost: | | |
| (14) Limited Medical Losses Developed to Ultimate (Appendix A-II) | \$262,745,868 | \$295,213,713 |
| (15) Medical Loss On-level Factor (Appendix A-I) | 1.000 | 1.000 |
| (16) Adjusted Limited Medical Losses = (14) x (15) | \$262,745,868 | \$295,213,713 |
| (17) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3) | 0.523 | 0.592 |
| (18) Factor to Reflect Medical Trend (Appendix A-III) | 0.956 | 0.941 |
| (19) Projected Limited Medical Cost Ratio = (17) x (18) | 0.500 | 0.557 |
| (20) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II) | 1.011 | 1.011 |
| (21) Projected Medical Cost Ratio = (19) x (20) | 0.506 | 0.563 |
| (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) | 0.506 | 0.563 |
| Total Benefit Cost: | | |
| (24) Indicated Change Based on Experience, Trend, and Benefits = (13) + (23) | 0.865 | 0.954 |
| (25) Average Indicated Change Based on Experience, Trend, and Benefits = Average of (24) | | 0.910 |
| (26) Effect of the Change in Loss-based Expenses (Exhibit II) | | 1.002 |
| (27) Overall Average Voluntary Loss Cost Level Change | | 0.912 |

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 01/01/2021 Loss Cost | Proposed 01/01/2022 Loss Cost | 01/01/2022 Change | 01/01/2021 Change | 01/01/2020 Change |
|-------------------|--------------------------------------|-------------------------------------|--------------------------------------|--------------------------|--------------------------|--------------------------|
| 0005 | 190,469.66 | 2.90 | 2.54 | -12.4% | 2.1% | -4.7% |
| 0008 | 69,821.90 | 2.39 | 2.13 | -10.9% | -5.5% | -2.7% |
| 0016 | 20,904.54 | 4.80 | 4.03 | -16.0% | -7.5% | -9.7% |
| 0034 | 492,747.10 | 2.62 | 2.49 | -5.0% | 8.7% | 7.1% |
| 0035 | 173,701.38 | 2.03 | 1.79 | -11.8% | -1.9% | 10.1% |
| 0036 | 73,199.39 | 5.93 | 4.73 | -20.2% | -10.3% | -10.6% |
| 0037 | 571,498.89 | 2.99 | 2.85 | -4.7% | -1.0% | -7.1% |
| 0042 | 744,630.38 | 5.69 | 5.33 | -6.3% | 7.0% | -0.4% |
| 0050 | 173,355.28 | 4.55 | 4.33 | -4.8% | 1.6% | 0.4% |
| 0059 | - | 0.12 | 0.11 | -8.3% | 0.0% | 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 | 21,864.05 | 3.42 | 2.97 | -13.2% | -4.2% | -15.8% |
| 0083 | 909,983.17 | 4.25 | 3.86 | -9.2% | -2.1% | -4.6% |
| 0106 | 893,089.94 | 6.74 | 5.92 | -12.2% | -5.3% | 5.0% |
| 0113 | 11,673.04 | 4.39 | 3.89 | -11.4% | -3.3% | -9.9% |
| 0170 | 4,727.87 | 1.99 | 1.95 | -2.0% | 0.0% | -2.9% |
| 0251 | 9,014.18 | 3.38 | 3.11 | -8.0% | 0.9% | -4.8% |
| 0401 | 76,644.19 | 10.77 | 8.89 | -17.5% | 2.9% | 1.6% |
| 0771 | - | 0.44 | 0.43 | -2.3% | 0.0% | 0.0% |
| 0908 | 350.60 * | 117.00 | 111.00 | -5.1% | 0.9% | -4.1% |
| 0913 | 415.50 * | 423.00 | 417.00 | -1.4% | 7.4% | 3.4% |
| 0917 | 220,769.37 | 3.31 | 3.24 | -2.1% | -2.4% | -7.6% |
| 1005 | 11,809.99 | 5.70 | 5.29 | -7.2% | 9.4% | 11.3% |
| 1016 | 554.71 | 14.64 | 15.75 | 7.6% | 16.9% | 11.6% |
| 1164 | 979,574.01 | 4.25 | 3.71 | -12.7% | -3.2% | -4.4% |
| 1165 | 7,820.78 | 3.00 | 2.47 | -17.7% | -3.8% | -8.2% |
| 1320 | 11,947.81 | 1.42 | 1.32 | -7.0% | 1.4% | -4.1% |
| 1322 | 58.04 | 6.44 | 6.30 | -2.2% | 5.6% | -2.4% |
| 1430 | 172,793.24 | 5.22 | 4.95 | -5.2% | -3.3% | 4.9% |
| 1438 | 390,264.98 | 12.78 | 11.16 | -12.7% | 1.1% | 8.4% |
| 1452 | 16,743.37 | 2.96 | 2.72 | -8.1% | 5.3% | -4.7% |
| 1463 | 160,650.58 | 8.77 | 7.81 | -10.9% | -2.7% | -3.0% |
| 1472 | 248,694.47 | 2.74 | 2.80 | 2.2% | 2.2% | 5.1% |
| 1624 | 972,033.13 | 2.46 | 2.45 | -0.4% | -15.2% | -12.9% |
| 1642 | 337,375.74 | 2.60 | 2.61 | 0.4% | 7.0% | -1.6% |
| 1654 | 25,207.25 | 3.45 | 3.10 | -10.1% | -0.6% | -8.0% |
| 1699 | 211,532.54 | 2.50 | 2.21 | -11.6% | -2.3% | -8.6% |
| 1701 | 897,825.27 | 2.94 | 2.72 | -7.5% | -4.5% | -0.6% |
| 1710 | 27,964.16 | 3.28 | 3.28 | 0.0% | 8.3% | -1.0% |
| 1747 | 49,294.82 | 1.99 | 2.05 | 3.0% | 2.1% | 15.4% |
| 1748 | - | 5.60 | 5.27 | -5.9% | 5.5% | -3.1% |
| 1803 | 178,866.15 | 7.24 | 6.98 | -3.6% | 1.1% | 1.1% |
| 1924 | 123,910.16 | 3.32 | 2.72 | -18.1% | -7.3% | -6.8% |
| 1925 | 302,473.51 | 3.35 | 3.06 | -8.7% | 3.1% | 0.6% |
| 2002 | 211,927.56 | 3.08 | 3.02 | -1.9% | 5.8% | 3.9% |
| 2003 | 767,071.30 | 3.65 | 3.28 | -10.1% | 3.7% | -3.0% |

| | | | | | | |
|------|--------------|-------|-------|--------|--------|--------|
| 2014 | 720,215.62 | 4.62 | 4.28 | -7.4% | 2.2% | 0.4% |
| 2016 | 283,276.42 | 2.84 | 2.55 | -10.2% | -1.4% | -1.7% |
| 2021 | 114,119.76 | 2.49 | 2.57 | 3.2% | 20.9% | 10.8% |
| 2039 | 454,806.20 | 2.68 | 2.48 | -7.5% | 7.2% | 0.4% |
| 2041 | 43,277.85 | 2.54 | 2.36 | -7.1% | 2.8% | 0.4% |
| 2065 | 1,032.56 | 1.70 | 1.60 | -5.9% | -2.9% | -7.4% |
| 2070 | 958,478.31 | 3.86 | 3.53 | -8.5% | -1.3% | -3.0% |
| 2081 | 19,495.66 | 4.79 | 4.50 | -6.1% | 0.0% | -1.6% |
| 2089 | 2,115,020.36 | 3.13 | 2.77 | -11.5% | -1.3% | -4.8% |
| 2095 | 1,985,603.35 | 3.42 | 3.18 | -7.0% | 5.9% | 12.5% |
| 2105 | 8,060.63 | 4.00 | 3.88 | -3.0% | 17.0% | 5.9% |
| 2110 | 299.36 | 1.76 | 1.70 | -3.4% | -2.2% | -4.8% |
| 2111 | 457,455.37 | 1.98 | 1.81 | -8.6% | -3.9% | -4.2% |
| 2112 | 2,292.95 | 3.57 | 3.35 | -6.2% | 0.0% | -1.9% |
| 2114 | - | 2.92 | 2.51 | -14.0% | -1.4% | -3.9% |
| 2121 | 1,024,063.75 | 1.26 | 1.15 | -8.7% | 6.8% | -7.8% |
| 2130 | 190,792.62 | 1.72 | 1.60 | -7.0% | 2.4% | -2.3% |
| 2131 | 85,702.94 | 2.34 | 2.15 | -8.1% | 5.4% | 0.5% |
| 2143 | 136,066.39 | 2.31 | 2.17 | -6.1% | 6.5% | 5.9% |
| 2157 | 716,481.61 | 5.32 | 4.31 | -19.0% | -10.9% | -4.5% |
| 2172 | 199.55 | 1.48 | 1.37 | -7.4% | 0.7% | -3.9% |
| 2174 | 28.20 | 2.93 | 2.70 | -7.8% | 6.2% | 0.4% |
| 2211 | 204.32 | 8.97 | 7.79 | -13.2% | -4.2% | -7.9% |
| 2220 | 9,986.97 | 2.03 | 2.03 | 0.0% | 5.7% | 1.1% |
| 2288 | 88,278.87 | 3.84 | 3.65 | -4.9% | 8.2% | -3.5% |
| 2302 | - | 1.71 | 1.69 | -1.2% | 5.6% | -5.8% |
| 2305 | 107,514.72 | 2.18 | 2.04 | -6.4% | -3.5% | -7.4% |
| 2361 | 2,171.36 | 1.74 | 1.60 | -8.0% | -3.3% | -2.2% |
| 2362 | 1,299.20 | 1.94 | 1.98 | 2.1% | 12.1% | 4.8% |
| 2380 | 249.89 | 2.00 | 1.86 | -7.0% | 1.0% | -5.7% |
| 2388 | 140,447.01 | 1.55 | 1.37 | -11.6% | 2.0% | 1.3% |
| 2402 | 1,452.57 | 2.54 | 2.34 | -7.9% | 3.3% | 4.2% |
| 2413 | 7,553.24 | 2.65 | 2.32 | -12.5% | 5.2% | 2.9% |
| 2416 | - | 1.94 | 1.98 | 2.1% | 7.8% | -3.2% |
| 2417 | 19,508.61 | 1.40 | 1.40 | 0.0% | 4.5% | 3.9% |
| 2501 | 1,046,515.52 | 2.53 | 2.21 | -12.6% | 3.3% | 4.3% |
| 2503 | 23,977.39 | 1.21 | 1.12 | -7.4% | -7.6% | -8.4% |
| 2570 | 34,288.64 | 3.86 | 3.64 | -5.7% | 2.4% | -2.6% |
| 2585 | 1,032,087.85 | 2.94 | 2.77 | -5.8% | -4.5% | -1.9% |
| 2586 | 61,529.24 | 2.78 | 2.68 | -3.6% | 11.2% | 12.6% |
| 2587 | 1,535.39 | 1.95 | 1.96 | 0.5% | 12.7% | -0.6% |
| 2589 | 191,798.24 | 1.96 | 1.89 | -3.6% | 4.3% | -1.6% |
| 2600 | - | 4.08 | 4.02 | -1.5% | 9.7% | -2.1% |
| 2623 | 29,999.30 | 5.79 | 5.05 | -12.8% | -3.8% | -8.9% |
| 2651 | 56,805.41 | 2.23 | 1.86 | -16.6% | 0.9% | 3.8% |
| 2660 | 326,625.74 | 2.83 | 2.53 | -10.6% | 4.8% | 0.0% |
| 2688 | 75,385.48 | 2.30 | 2.15 | -6.5% | -5.0% | -10.7% |
| 2701 | 2,540.72 | 10.42 | 9.34 | -10.4% | -0.6% | 3.6% |
| 2702 | 14,412.70 | 15.80 | 14.82 | -6.2% | -0.4% | -11.2% |
| 2709 | 2,210.97 | 19.92 | 14.35 | -28.0% | 20.3% | -0.5% |
| 2710 | 92,704.08 | 12.62 | 11.52 | -8.7% | 1.3% | -7.8% |
| 2714 | 257.51 | 4.50 | 4.11 | -8.7% | -2.6% | -2.5% |
| 2731 | 416,030.21 | 3.47 | 3.01 | -13.3% | -5.7% | 5.4% |
| 2735 | 33,214.43 | 3.69 | 3.54 | -4.1% | 6.0% | -6.5% |
| 2759 | 299,454.21 | 5.91 | 5.23 | -11.5% | -2.8% | -1.8% |
| 2790 | 47,221.79 | 1.80 | 1.85 | 2.8% | 10.4% | 0.6% |
| 2797 | 27,293.26 | 5.07 | 4.50 | -11.2% | 6.7% | 9.2% |
| 2799 | 33,215.92 | 4.69 | 4.37 | -6.8% | -6.8% | -0.4% |
| 2802 | 330,123.94 | 4.88 | 4.57 | -6.4% | -0.8% | 0.0% |

| | | | | | | |
|------|--------------|------|------|--------|--------|--------|
| 2835 | 12,428.74 | 2.26 | 2.15 | -4.9% | 1.8% | -10.1% |
| 2836 | 5,584.89 | 2.48 | 2.42 | -2.4% | 14.8% | 3.8% |
| 2841 | 31,943.92 | 3.94 | 3.83 | -2.8% | 11.0% | 0.0% |
| 2881 | 207,615.71 | 2.78 | 2.60 | -6.5% | -5.1% | -6.1% |
| 2883 | 1,417,903.45 | 2.74 | 2.46 | -10.2% | -3.2% | -4.4% |
| 2915 | - | 3.32 | 2.95 | -11.1% | -0.9% | 6.0% |
| 2916 | 1,082.81 | 3.41 | 3.04 | -10.9% | -8.1% | -7.9% |
| 2923 | 11,968.56 | 1.77 | 1.52 | -14.1% | -4.3% | -3.1% |
| 2960 | 22,745.96 | 4.97 | 4.27 | -14.1% | -4.2% | -6.3% |
| 3004 | 9,144.41 | 1.71 | 1.39 | -18.7% | -3.4% | -8.3% |
| 3018 | 44,270.46 | 3.87 | 3.02 | -22.0% | -11.4% | -14.0% |
| 3022 | 143,794.05 | 3.28 | 2.85 | -13.1% | -4.7% | -2.8% |
| 3027 | 14,116.67 | 2.28 | 2.03 | -11.0% | -6.9% | -3.9% |
| 3028 | 366,314.97 | 3.71 | 3.40 | -8.4% | 3.1% | -5.0% |
| 3030 | 1,001,744.83 | 4.48 | 4.28 | -4.5% | 3.7% | 1.6% |
| 3040 | 301,783.30 | 4.76 | 4.23 | -11.1% | -1.7% | -6.6% |
| 3041 | 17,654.04 | 3.96 | 3.34 | -15.7% | -2.7% | -8.3% |
| 3042 | 138.71 | 4.79 | 4.28 | -10.6% | 0.6% | -5.0% |
| 3064 | 136,188.12 | 3.45 | 3.35 | -2.9% | 3.9% | 5.1% |
| 3076 | 4,813,108.33 | 2.99 | 2.71 | -9.4% | -0.3% | 4.9% |
| 3081 | 94,108.52 | 4.27 | 3.84 | -10.1% | 8.1% | 2.6% |
| 3082 | 40,863.13 | 4.76 | 4.26 | -10.5% | 3.3% | 0.2% |
| 3085 | 583,335.66 | 4.61 | 4.34 | -5.9% | 4.5% | 0.9% |
| 3110 | 52,882.29 | 4.19 | 3.69 | -11.9% | -0.5% | -10.6% |
| 3111 | 5,255.79 | 2.08 | 1.75 | -15.9% | -3.3% | -7.3% |
| 3113 | 1,380,209.14 | 1.64 | 1.59 | -3.0% | -6.8% | -4.9% |
| 3114 | 34,801.05 | 3.35 | 3.09 | -7.8% | 3.1% | 6.2% |
| 3118 | 12,622.77 | 1.99 | 1.78 | -10.6% | -2.9% | -4.2% |
| 3119 | 15.46 | 1.41 | 1.30 | -7.8% | 2.9% | -7.4% |
| 3122 | 985.18 | 2.08 | 1.89 | -9.1% | 2.5% | 3.6% |
| 3126 | 33,853.19 | 1.36 | 1.30 | -4.4% | 3.8% | 3.1% |
| 3131 | 8,988.80 | 1.79 | 1.61 | -10.1% | -1.1% | -1.6% |
| 3132 | 8,316.96 | 4.45 | 4.33 | -2.7% | 20.9% | 0.0% |
| 3145 | 108,471.35 | 2.33 | 1.99 | -14.6% | 3.1% | -2.2% |
| 3146 | 637,224.94 | 2.25 | 1.95 | -13.3% | 1.4% | 1.4% |
| 3169 | 81,326.82 | 2.48 | 2.17 | -12.5% | 11.7% | 6.7% |
| 3179 | 1,880,886.01 | 2.08 | 1.84 | -11.5% | 3.5% | -1.5% |
| 3180 | 237,796.56 | 2.65 | 2.58 | -2.6% | 0.4% | -5.0% |
| 3188 | 267,016.55 | 2.19 | 2.00 | -8.7% | 1.4% | -6.5% |
| 3220 | 328,717.63 | 2.19 | 2.00 | -8.7% | 1.9% | -3.2% |
| 3224 | - | 3.12 | 3.15 | 1.0% | 9.5% | 0.7% |
| 3227 | 371,274.56 | 2.83 | 2.75 | -2.8% | -2.1% | -3.7% |
| 3241 | 267,054.69 | 2.60 | 2.32 | -10.8% | -5.1% | -15.4% |
| 3255 | - | 2.37 | 2.29 | -3.4% | 5.8% | 1.4% |
| 3257 | 354,737.84 | 2.48 | 2.17 | -12.5% | 0.4% | -1.2% |
| 3270 | 130,894.06 | 3.62 | 3.23 | -10.8% | -0.8% | -0.5% |
| 3300 | 329,973.63 | 4.28 | 4.46 | 4.2% | 8.9% | 0.3% |
| 3303 | 221,373.94 | 2.04 | 1.85 | -9.3% | 1.5% | 1.5% |
| 3307 | 77,692.43 | 2.92 | 2.48 | -15.1% | -10.7% | -8.7% |
| 3315 | 16,786.28 | 2.97 | 2.52 | -15.2% | -2.3% | -5.6% |
| 3334 | 111,012.52 | 1.79 | 1.64 | -8.4% | -0.6% | -3.2% |
| 3336 | 88,819.18 | 2.72 | 2.34 | -14.0% | 3.4% | -5.4% |
| 3365 | 227,039.08 | 3.28 | 3.19 | -2.7% | -0.9% | -4.6% |
| 3372 | 230,447.52 | 2.99 | 2.66 | -11.0% | -4.5% | -8.2% |
| 3373 | 79,141.85 | 4.37 | 4.35 | -0.5% | -1.8% | -3.7% |
| 3383 | 55,904.03 | 1.55 | 1.37 | -11.6% | 2.6% | 2.0% |
| 3385 | 4,104.61 | 0.88 | 0.86 | -2.3% | 7.3% | 1.2% |
| 3400 | 1,011,957.75 | 4.31 | 3.98 | -7.7% | 2.6% | 2.7% |
| 3507 | 990,733.33 | 2.59 | 2.34 | -9.7% | 0.8% | 6.6% |

| | | | | | | |
|------|---------------|------|------|--------|--------|--------|
| 3515 | 5,170.61 | 2.57 | 2.33 | -9.3% | -0.8% | -2.3% |
| 3548 | 113,525.96 | 1.48 | 1.40 | -5.4% | 3.5% | -0.7% |
| 3559 | 60,561.66 | 2.35 | 2.12 | -9.8% | -0.4% | 1.7% |
| 3574 | 612,652.71 | 2.08 | 2.18 | 4.8% | 20.9% | -17.7% |
| 3581 | 102,562.55 | 1.27 | 1.13 | -11.0% | 4.1% | 5.2% |
| 3612 | 795,332.58 | 1.96 | 1.84 | -6.1% | -0.5% | -2.0% |
| 3620 | 574,980.39 | 3.64 | 3.28 | -9.9% | -1.4% | 0.3% |
| 3629 | 957,160.95 | 1.48 | 1.39 | -6.1% | -2.0% | -6.8% |
| 3632 | 4,045,673.33 | 2.81 | 2.57 | -8.5% | 0.4% | -2.1% |
| 3634 | 457,778.83 | 1.50 | 1.40 | -6.7% | -2.6% | -6.7% |
| 3635 | 86,984.37 | 2.08 | 1.79 | -13.9% | -1.0% | -1.4% |
| 3638 | 139,419.05 | 2.18 | 2.15 | -1.4% | 16.0% | 5.0% |
| 3642 | 15.32 | 1.12 | 1.11 | -0.9% | -7.4% | -5.5% |
| 3643 | 1,849,506.52 | 2.68 | 2.75 | 2.6% | 11.2% | 10.6% |
| 3647 | 1,521,268.62 | 2.76 | 2.62 | -5.1% | 10.8% | 0.0% |
| 3648 | 87,308.18 | 1.55 | 1.39 | -10.3% | 6.2% | 2.1% |
| 3681 | 3,769,972.00 | 0.72 | 0.62 | -13.9% | -1.4% | -5.2% |
| 3685 | 1,443,652.84 | 1.09 | 0.96 | -11.9% | -6.0% | -4.9% |
| 3719 | 34,556.89 | 0.95 | 0.76 | -20.0% | -8.7% | -11.1% |
| 3724 | 2,898,424.99 | 3.19 | 3.13 | -1.9% | -0.3% | -2.1% |
| 3726 | 214,052.81 | 3.25 | 3.17 | -2.5% | 2.2% | -4.2% |
| 3803 | 197,045.19 | 2.28 | 2.18 | -4.4% | 14.0% | 15.6% |
| 3807 | 249,963.09 | 2.28 | 2.05 | -10.1% | 12.9% | 1.0% |
| 3808 | 236,322.90 | 3.59 | 3.39 | -5.6% | 2.6% | -1.4% |
| 3821 | 261,544.62 | 4.57 | 4.16 | -9.0% | 2.5% | -4.5% |
| 3822 | 19,001.09 | 3.45 | 3.24 | -6.1% | -1.4% | -3.3% |
| 3824 | 938,409.61 | 3.91 | 3.11 | -20.5% | -3.2% | -12.0% |
| 3826 | 117,817.66 | 1.07 | 0.91 | -15.0% | 7.0% | -2.0% |
| 3827 | 408.64 | 2.39 | 2.10 | -12.1% | 1.7% | -2.5% |
| 3830 | 10,225,548.80 | 0.70 | 0.67 | -4.3% | 0.0% | -1.4% |
| 3851 | 38,151.14 | 2.38 | 2.04 | -14.3% | -11.5% | -20.9% |
| 3865 | 43,124.71 | 2.47 | 2.71 | 9.7% | 20.5% | 10.8% |
| 3881 | 303,922.64 | 3.57 | 3.24 | -9.2% | -3.3% | -2.1% |
| 4000 | 141,983.16 | 3.99 | 3.50 | -12.3% | -11.3% | -8.0% |
| 4018 | 148,705.00 | 5.34 | 5.11 | -4.3% | 7.9% | 1.6% |
| 4021 | 3,531.16 | 5.40 | 4.62 | -14.4% | -12.8% | -4.2% |
| 4034 | 410,480.59 | 6.28 | 5.87 | -6.5% | -0.8% | -6.5% |
| 4036 | 43,949.34 | 2.25 | 2.22 | -1.3% | -6.3% | -8.4% |
| 4038 | 9,457.60 | 3.71 | 3.29 | -11.3% | -3.1% | -10.1% |
| 4062 | 21,940.31 | 2.67 | 2.39 | -10.5% | 1.5% | 4.4% |
| 4101 | 93,955.56 | 2.21 | 1.95 | -11.8% | -0.5% | -5.5% |
| 4109 | 103,950.51 | 0.57 | 0.52 | -8.8% | 3.6% | -1.8% |
| 4110 | 40,502.34 | 1.16 | 1.02 | -12.1% | -4.1% | -5.5% |
| 4111 | 1,319.29 | 1.79 | 1.66 | -7.3% | 3.5% | -1.1% |
| 4114 | 327,416.02 | 3.11 | 2.73 | -12.2% | 0.0% | -5.5% |
| 4130 | 161,935.24 | 3.03 | 2.78 | -8.3% | -1.9% | -2.5% |
| 4131 | - | 4.58 | 4.13 | -9.8% | 0.7% | 14.3% |
| 4133 | 5,775.31 | 1.96 | 1.93 | -1.5% | 8.9% | -2.7% |
| 4149 | 181,645.07 | 0.77 | 0.71 | -7.8% | -6.1% | -4.7% |
| 4206 | 19,607.70 | 2.49 | 2.49 | 0.0% | 6.4% | -0.4% |
| 4207 | - | 1.92 | 1.97 | 2.6% | 6.7% | -0.6% |
| 4239 | 87,833.11 | 2.01 | 1.85 | -8.0% | 5.8% | 6.1% |
| 4240 | 71,582.01 | 3.37 | 2.90 | -13.9% | -3.2% | -0.3% |
| 4243 | 551,308.86 | 2.21 | 1.95 | -11.8% | 7.3% | 0.0% |
| 4244 | 1,146,573.36 | 2.48 | 2.39 | -3.6% | 6.9% | -1.7% |
| 4250 | 81,285.11 | 1.72 | 1.69 | -1.7% | 2.4% | 0.0% |
| 4251 | 143,876.52 | 3.41 | 3.41 | 0.0% | 4.0% | -2.4% |
| 4263 | 33,593.64 | 3.36 | 3.26 | -3.0% | 1.2% | -7.5% |
| 4273 | 614,508.70 | 2.34 | 2.12 | -9.4% | 3.1% | -2.2% |

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|------|--------------|-------|-------|--------|--------|--------|
| 4279 | 424,744.71 | 2.33 | 2.33 | 0.0% | 4.0% | 3.7% |
| 4283 | 196,171.77 | 1.28 | 1.20 | -6.3% | -7.2% | -2.8% |
| 4299 | 2,390,245.06 | 1.96 | 1.90 | -3.1% | -5.3% | -2.8% |
| 4304 | 192,951.67 | 5.07 | 4.40 | -13.2% | -11.5% | -11.2% |
| 4307 | 82,962.40 | 1.79 | 1.74 | -2.8% | 6.5% | -1.2% |
| 4351 | 26,140.69 | 0.89 | 0.92 | 3.4% | 7.2% | 6.4% |
| 4352 | 35,653.60 | 1.66 | 1.49 | -10.2% | 0.6% | 1.9% |
| 4361 | 655,099.67 | 0.67 | 0.61 | -9.0% | -5.6% | -6.6% |
| 4410 | 1,286,782.96 | 3.06 | 2.85 | -6.9% | 6.3% | -2.4% |
| 4420 | 4,970.77 | 3.89 | 3.50 | -10.0% | -0.8% | -4.2% |
| 4431 | 11,027.33 | 1.26 | 1.17 | -7.1% | 0.0% | -0.8% |
| 4432 | - | 1.20 | 1.10 | -8.3% | -0.8% | -5.5% |
| 4452 | 644,346.68 | 2.47 | 2.27 | -8.1% | -4.6% | -5.1% |
| 4459 | 1,140,267.79 | 2.39 | 2.14 | -10.5% | -0.4% | 4.8% |
| 4470 | 100,135.06 | 2.15 | 2.04 | -5.1% | -0.9% | 3.3% |
| 4484 | 4,926,479.73 | 2.65 | 2.41 | -9.1% | 7.3% | 5.1% |
| 4493 | 9,907.90 | 3.66 | 2.87 | -21.6% | -17.6% | -21.0% |
| 4511 | 3,726,073.93 | 0.40 | 0.36 | -10.0% | -2.4% | 5.1% |
| 4557 | 247,704.48 | 2.23 | 2.22 | -0.4% | 11.5% | -4.3% |
| 4558 | 470,601.14 | 1.72 | 1.55 | -9.9% | 0.6% | -4.5% |
| 4568 | 10,004.92 | 3.30 | 2.84 | -13.9% | -11.1% | -15.9% |
| 4581 | 20,473.73 | 1.91 | 1.56 | -18.3% | 20.9% | 18.8% |
| 4583 | 320,212.37 | 4.43 | 4.22 | -4.7% | 8.6% | 3.3% |
| 4611 | 3,488,815.15 | 1.07 | 1.02 | -4.7% | 9.2% | -1.0% |
| 4635 | 282,451.83 | 2.77 | 2.39 | -13.7% | -5.8% | -2.3% |
| 4653 | 4,772.31 | 1.41 | 1.45 | 2.8% | 9.3% | 0.8% |
| 4665 | 3,549.25 | 9.02 | 6.89 | -23.6% | 0.1% | 3.2% |
| 4683 | 62,892.74 | 3.60 | 3.31 | -8.1% | 0.6% | -4.0% |
| 4686 | 139,567.96 | 2.16 | 1.89 | -12.5% | -10.4% | -7.7% |
| 4692 | 319,863.88 | 0.86 | 0.78 | -9.3% | 4.9% | 1.2% |
| 4693 | 196,966.30 | 0.92 | 0.92 | 0.0% | 12.2% | 9.3% |
| 4703 | 211,337.66 | 1.87 | 1.76 | -5.9% | -2.1% | -2.6% |
| 4717 | 83,832.65 | 2.11 | 1.92 | -9.0% | 2.9% | 3.0% |
| 4720 | 1,000,273.41 | 2.05 | 1.99 | -2.9% | 6.2% | 8.4% |
| 4740 | 64,459.95 | 1.01 | 0.96 | -5.0% | 3.1% | 10.1% |
| 4741 | 85,021.67 | 2.31 | 2.17 | -6.1% | 4.1% | 3.7% |
| 4751 | - | 2.05 | 2.12 | 3.4% | 17.1% | 2.9% |
| 4771 | 1,368,888.82 | 2.52 | 2.46 | -2.4% | 0.0% | 0.4% |
| 4777 | 65,144.37 | 3.86 | 3.26 | -15.5% | -0.8% | -4.0% |
| 4825 | 2,277,590.17 | 0.72 | 0.67 | -6.9% | 0.0% | 0.0% |
| 4828 | 1,799,815.09 | 1.94 | 1.79 | -7.7% | 6.6% | -7.1% |
| 4829 | 1,958,318.75 | 1.11 | 0.97 | -12.6% | 3.7% | 0.9% |
| 4902 | 202,581.93 | 2.34 | 2.15 | -8.1% | -2.1% | -8.1% |
| 4923 | 31,787.38 | 0.99 | 0.93 | -6.1% | 2.1% | 4.3% |
| 5020 | 89,875.22 | 4.07 | 3.54 | -13.0% | -3.8% | -6.2% |
| 5022 | 1,305,556.46 | 5.66 | 5.65 | -0.2% | 3.7% | 0.0% |
| 5037 | 16,583.42 | 9.86 | 8.07 | -18.2% | -5.7% | -6.6% |
| 5040 | 131,422.51 | 9.71 | 8.20 | -15.6% | -12.0% | -7.6% |
| 5057 | 437,743.57 | 4.34 | 4.27 | -1.6% | 18.6% | -0.8% |
| 5059 | 86,942.73 | 23.46 | 18.39 | -21.6% | -3.5% | -5.7% |
| 5102 | 463,515.21 | 4.96 | 4.68 | -5.6% | -4.6% | -5.3% |
| 5146 | 397,377.14 | 4.46 | 3.97 | -11.0% | 1.8% | -3.9% |
| 5160 | 465,012.74 | 1.96 | 1.64 | -16.3% | -3.0% | -6.5% |
| 5183 | 4,768,112.04 | 2.59 | 2.46 | -5.0% | -2.3% | -3.6% |
| 5188 | 591,428.99 | 2.58 | 2.32 | -10.1% | -2.3% | 5.6% |
| 5190 | 5,741,444.70 | 2.49 | 2.21 | -11.2% | -0.4% | 0.0% |
| 5191 | 3,490,699.79 | 0.69 | 0.70 | 1.4% | 4.5% | 1.5% |
| 5192 | 593,137.37 | 2.55 | 2.48 | -2.7% | 16.4% | 2.8% |
| 5213 | 1,481,553.19 | 4.86 | 4.65 | -4.3% | -9.8% | -11.1% |

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|------|--------------|-------|-------|--------|--------|--------|
| 5215 | 548,591.47 | 4.86 | 4.47 | -8.0% | -0.2% | -0.4% |
| 5221 | 2,861,068.25 | 4.15 | 3.79 | -8.7% | 5.3% | 4.0% |
| 5222 | 220,956.41 | 6.70 | 6.23 | -7.0% | -0.6% | -1.6% |
| 5223 | 150,264.05 | 4.97 | 4.08 | -17.9% | -5.7% | -8.8% |
| 5348 | 625,803.77 | 3.50 | 3.12 | -10.9% | -6.2% | -3.9% |
| 5402 | 6,511.54 | 4.26 | 4.45 | 4.5% | 14.5% | 12.4% |
| 5403 | 3,140,322.25 | 4.92 | 4.49 | -8.7% | -1.2% | -2.7% |
| 5437 | 1,381,070.78 | 4.45 | 4.01 | -9.9% | 10.1% | 3.3% |
| 5443 | 3,019.60 | 2.82 | 2.52 | -10.6% | 0.7% | 6.9% |
| 5445 | 1,959,481.88 | 3.97 | 3.43 | -13.6% | -9.4% | -0.9% |
| 5462 | 372,880.78 | 4.67 | 3.88 | -16.9% | -6.4% | -7.1% |
| 5472 | 71,465.79 | 4.36 | 4.75 | 8.9% | -4.2% | -10.6% |
| 5473 | 84,887.14 | 6.85 | 6.35 | -7.3% | 0.6% | -4.5% |
| 5474 | 1,992,460.22 | 4.75 | 4.51 | -5.1% | 0.4% | -6.5% |
| 5478 | 677,383.94 | 4.41 | 3.80 | -13.8% | -12.7% | -9.3% |
| 5479 | 174,078.84 | 6.14 | 5.81 | -5.4% | 0.0% | -4.7% |
| 5480 | 45,509.89 | 4.91 | 4.58 | -6.7% | -3.3% | -1.7% |
| 5491 | 26,148.51 | 1.49 | 1.46 | -2.0% | -3.2% | 2.7% |
| 5506 | 1,930,244.17 | 4.62 | 4.29 | -7.1% | -1.3% | 2.6% |
| 5507 | 211,199.58 | 3.28 | 3.14 | -4.3% | 2.5% | -0.3% |
| 5535 | 1,060,439.51 | 5.52 | 4.99 | -9.6% | 3.0% | -1.3% |
| 5537 | 3,929,936.49 | 3.66 | 3.19 | -12.8% | -4.4% | 8.5% |
| 5551 | 905,525.52 | 14.25 | 11.90 | -16.5% | 4.2% | -0.6% |
| 5606 | 5,999,045.84 | 1.12 | 1.06 | -5.4% | 1.8% | -4.3% |
| 5610 | 93,797.88 | 3.68 | 3.63 | -1.4% | -13.4% | -10.1% |
| 5645 | 2,270,483.06 | 8.95 | 8.40 | -6.1% | -2.6% | 3.0% |
| 5703 | 847.25 | 11.90 | 12.83 | 7.8% | 18.8% | 5.8% |
| 5705 | 665.98 | 19.95 | 17.45 | -12.5% | -10.9% | -7.6% |
| 5951 | 147,965.96 | 0.39 | 0.40 | 2.6% | 11.4% | 2.9% |
| 6003 | 27,199.78 | 4.58 | 4.55 | -0.7% | 7.5% | 2.2% |
| 6005 | 1,200.73 | 4.32 | 3.91 | -9.5% | -5.1% | -6.4% |
| 6045 | 19,854.46 | 3.52 | 3.44 | -2.3% | 12.8% | 5.4% |
| 6204 | 146,914.78 | 7.30 | 6.07 | -16.8% | -13.4% | -10.8% |
| 6206 | 12.14 | 2.28 | 2.05 | -10.1% | 8.6% | 0.5% |
| 6213 | 10,200.30 | 1.11 | 1.23 | 10.8% | -3.5% | -10.2% |
| 6214 | - | 1.52 | 1.36 | -10.5% | -3.8% | -6.0% |
| 6216 | 15,922.65 | 4.01 | 3.77 | -6.0% | 1.3% | -5.7% |
| 6217 | 2,572,314.50 | 3.15 | 2.73 | -13.3% | -7.4% | -11.5% |
| 6229 | 108,061.69 | 4.14 | 4.13 | -0.2% | 5.9% | -3.0% |
| 6233 | 268,206.18 | 2.07 | 2.03 | -1.9% | 9.5% | 5.6% |
| 6235 | 5,598.57 | 5.18 | 4.74 | -8.5% | -2.8% | -2.9% |
| 6236 | - | 5.14 | 4.57 | -11.1% | -1.5% | -4.6% |
| 6237 | 4,645.58 | 1.16 | 1.06 | -8.6% | -2.5% | -5.6% |
| 6251 | 130,151.89 | 2.90 | 2.73 | -5.9% | -5.2% | -10.5% |
| 6252 | 18,926.80 | 2.79 | 2.91 | 4.3% | -5.4% | -4.2% |
| 6306 | 538,728.82 | 4.53 | 4.20 | -7.3% | -7.9% | -9.2% |
| 6319 | 668,382.41 | 3.30 | 3.10 | -6.1% | -3.5% | -5.8% |
| 6325 | 709,703.88 | 2.80 | 2.65 | -5.4% | -1.1% | -7.5% |
| 6400 | 217,867.27 | 4.94 | 4.65 | -5.9% | -2.4% | 12.7% |
| 6503 | 44,542.92 | 2.00 | 1.92 | -4.0% | 2.0% | -1.0% |
| 6504 | 4,443,473.89 | 2.25 | 2.04 | -9.3% | -1.7% | -0.9% |
| 6702 | - | 3.54 | 3.17 | -10.5% | 2.6% | 0.3% |
| 6703 | - | 6.48 | 5.77 | -11.0% | 15.7% | 17.9% |
| 6704 | - | 3.93 | 3.52 | -10.4% | 2.6% | 0.3% |
| 6824 | - | 6.64 | 5.33 | -19.7% | -8.7% | -8.3% |
| 6825 | 155,417.91 | 2.58 | 2.07 | -19.8% | -5.8% | -7.1% |
| 6826 | 0.02 | 3.93 | 3.15 | -19.8% | -6.7% | -3.0% |
| 6834 | 975,909.11 | 2.62 | 2.18 | -16.8% | -15.2% | -9.1% |
| 6835 | - | 2.62 | 2.41 | -8.0% | 1.2% | -2.3% |

| | | | | | | |
|------|---------------|-------|-------|--------|--------|--------|
| 6836 | 163,191.16 | 3.09 | 2.80 | -9.4% | 2.3% | -5.3% |
| 6872 | 844.61 | 9.12 | 7.30 | -20.0% | -9.9% | -4.4% |
| 6874 | - | 14.63 | 11.71 | -20.0% | -3.6% | -1.2% |
| 6882 | 1,475.14 | 3.16 | 2.81 | -11.1% | -4.8% | -7.8% |
| 6884 | - | 5.03 | 4.51 | -10.3% | -2.5% | -4.6% |
| 7016 | - | 2.64 | 2.45 | -7.2% | 12.8% | 17.6% |
| 7024 | 2,655.74 | 2.93 | 2.72 | -7.2% | 12.7% | 17.6% |
| 7038 | - | 4.80 | 4.34 | -9.6% | -5.9% | -4.9% |
| 7046 | - | 9.49 | 8.75 | -7.8% | 1.0% | -2.0% |
| 7047 | - | 4.83 | 4.46 | -7.7% | 49.1% | 17.8% |
| 7050 | - | 8.79 | 7.90 | -10.1% | 0.7% | 18.0% |
| 7090 | 976.14 | 5.33 | 4.82 | -9.6% | -6.0% | -4.7% |
| 7098 | 10.00 | 10.54 | 9.72 | -7.8% | 1.0% | -2.1% |
| 7099 | - | 17.38 | 15.92 | -8.4% | 11.2% | 18.0% |
| 7133 | 25,616.84 | 2.57 | 2.56 | -0.4% | 13.7% | 1.8% |
| 7151 | - | 3.12 | 3.11 | -0.3% | 13.5% | 1.9% |
| 7152 | - | 5.72 | 5.66 | -1.0% | 30.0% | 18.0% |
| 7153 | - | 3.47 | 3.46 | -0.3% | 13.8% | 1.7% |
| 7219 | 13,459,655.40 | 6.38 | 5.70 | -10.7% | -0.8% | -1.7% |
| 7222 | 1,309.96 | 5.80 | 5.68 | -2.1% | 3.0% | 0.5% |
| 7225 | 291,899.54 | 7.28 | 7.68 | 5.5% | 20.9% | -2.1% |
| 7230 | 623,474.28 | 6.30 | 6.00 | -4.8% | 4.8% | -3.1% |
| 7231 | 635,884.22 | 6.99 | 6.50 | -7.0% | 1.2% | -7.4% |
| 7232 | 271,097.65 | 7.53 | 6.87 | -8.8% | 9.8% | 3.0% |
| 7309 | 14,169.93 | 9.20 | 7.36 | -20.0% | -10.3% | -6.3% |
| 7313 | 36.81 | 3.25 | 2.60 | -20.0% | -3.8% | 3.0% |
| 7317 | 10,199.73 | 7.99 | 6.40 | -19.9% | -0.4% | -4.3% |
| 7327 | - | 18.71 | 14.97 | -20.0% | -1.7% | 0.0% |
| 7333 | - | 1.97 | 2.03 | 3.0% | 6.5% | -4.6% |
| 7335 | 36.10 | 2.19 | 2.26 | 3.2% | 6.8% | -4.7% |
| 7337 | - | 3.61 | 3.70 | 2.5% | 14.6% | 18.0% |
| 7350 | 9,220.48 | 9.46 | 7.57 | -20.0% | -9.7% | -8.3% |
| 7360 | 251,108.00 | 3.73 | 3.34 | -10.5% | 1.9% | -1.9% |
| 7370 | 167,130.55 | 4.02 | 3.62 | -10.0% | -2.4% | -8.4% |
| 7380 | 5,558,803.57 | 4.45 | 4.64 | 4.3% | 4.5% | -0.2% |
| 7382 | 1,232,614.19 | 4.14 | 4.08 | -1.4% | 1.7% | -5.8% |
| 7390 | 357,100.55 | 4.54 | 4.21 | -7.3% | -6.2% | -6.7% |
| 7394 | - | 3.73 | 3.56 | -4.6% | 5.7% | 5.1% |
| 7395 | 1,406.70 | 4.14 | 3.95 | -4.6% | 5.6% | 5.1% |
| 7398 | - | 6.83 | 6.47 | -5.3% | 24.9% | 17.9% |
| 7402 | 9,076.49 | 0.10 | 0.09 | -10.0% | 0.0% | -9.1% |
| 7403 | 2,215,593.34 | 4.26 | 3.56 | -16.4% | 9.8% | -1.3% |
| 7405 | 574,861.21 | 1.22 | 1.08 | -11.5% | 2.5% | -5.6% |
| 7420 | 10,184.07 | 6.50 | 5.41 | -16.8% | -5.2% | -4.5% |
| 7421 | 353,210.12 | 0.58 | 0.56 | -3.4% | 5.5% | 7.8% |
| 7422 | 101,430.60 | 1.52 | 1.23 | -19.1% | -12.1% | -18.4% |
| 7425 | 308,012.85 | 1.82 | 1.49 | -18.1% | -9.9% | -19.5% |
| 7431 | 252,253.85 | 1.04 | 0.89 | -14.4% | 5.1% | 5.3% |
| 7445 | - | 0.66 | 0.58 | -12.1% | 3.1% | -5.9% |
| 7453 | - | 0.56 | 0.48 | -14.3% | 5.7% | 3.9% |
| 7502 | 146,945.06 | 2.07 | 1.50 | -27.5% | -16.2% | -19.3% |
| 7515 | 376,160.25 | 0.95 | 0.86 | -9.5% | -4.0% | -3.9% |
| 7520 | 1,002,872.40 | 2.55 | 2.42 | -5.1% | -8.3% | -7.9% |
| 7538 | 1,021,857.57 | 5.10 | 4.08 | -20.0% | -0.6% | -6.9% |
| 7539 | 797,507.79 | 1.62 | 1.53 | -5.6% | -4.1% | -17.6% |
| 7540 | - | 2.51 | 2.31 | -8.0% | -1.6% | -6.3% |
| 7580 | 345,478.65 | 2.50 | 2.17 | -13.2% | 12.1% | 2.8% |
| 7590 | 130,648.75 | 2.62 | 2.47 | -5.7% | 1.2% | -4.1% |
| 7600 | 3,255,419.54 | 3.14 | 3.07 | -2.2% | 3.3% | -2.3% |

| | | | | | | |
|------|--------------|------|------|--------|-------|--------|
| 7605 | 1,018,954.48 | 1.66 | 1.54 | -7.2% | 0.0% | -2.4% |
| 7610 | 2,768,100.70 | 0.41 | 0.39 | -4.9% | 5.1% | 5.4% |
| 7705 | 1,291,604.31 | 3.79 | 3.29 | -13.2% | 0.8% | -1.8% |
| 7710 | 1,319,834.76 | 4.12 | 4.03 | -2.2% | 1.0% | 0.5% |
| 7711 | 147,943.44 | 4.12 | 4.03 | -2.2% | 1.0% | 0.5% |
| 7720 | 3,541,570.73 | 2.71 | 2.50 | -7.7% | 7.1% | 2.4% |
| 7855 | 284,316.98 | 3.17 | 2.84 | -10.4% | 2.3% | 0.3% |
| 8001 | 402,683.69 | 1.95 | 1.74 | -10.8% | 3.7% | 8.0% |
| 8002 | 715,536.96 | 1.78 | 1.71 | -3.9% | 9.9% | 2.5% |
| 8006 | 2,861,573.28 | 1.60 | 1.53 | -4.4% | 1.3% | -1.9% |
| 8008 | 3,566,572.68 | 0.91 | 0.85 | -6.6% | 3.4% | 2.3% |
| 8010 | 2,726,836.37 | 1.60 | 1.60 | 0.0% | 4.6% | -1.9% |
| 8013 | 1,318,783.36 | 0.34 | 0.32 | -5.9% | 6.3% | 0.0% |
| 8015 | 413,865.00 | 0.68 | 0.59 | -13.2% | -6.8% | -6.4% |
| 8017 | 9,162,879.58 | 1.28 | 1.15 | -10.2% | -2.3% | -5.1% |
| 8018 | 5,946,719.76 | 2.31 | 2.25 | -2.6% | 5.5% | 3.3% |
| 8021 | 394,848.11 | 2.69 | 2.28 | -15.2% | 0.7% | -5.7% |
| 8031 | 183,634.39 | 2.01 | 1.89 | -6.0% | 1.5% | -2.5% |
| 8032 | 321,701.28 | 1.75 | 1.66 | -5.1% | 2.9% | -2.3% |
| 8033 | 5,377,405.78 | 1.55 | 1.41 | -9.0% | 2.6% | -0.7% |
| 8034 | 192,290.99 | 2.01 | 1.85 | -8.0% | 4.7% | -8.1% |
| 8037 | 9,590,520.50 | 1.72 | 1.58 | -8.1% | 6.8% | -8.0% |
| 8039 | 1,345,123.51 | 1.19 | 1.20 | 0.8% | 7.2% | 3.7% |
| 8044 | 1,760,679.20 | 2.20 | 1.88 | -14.5% | -2.7% | -1.7% |
| 8045 | 4,386,759.14 | 0.52 | 0.47 | -9.6% | -3.7% | 8.0% |
| 8046 | 2,481,464.58 | 2.09 | 2.04 | -2.4% | 1.5% | -3.3% |
| 8047 | 404,982.80 | 0.77 | 0.68 | -11.7% | -8.3% | -13.4% |
| 8058 | 2,131,442.74 | 2.49 | 2.33 | -6.4% | 6.9% | 4.5% |
| 8061 | 1,931,101.96 | 1.55 | 1.45 | -6.5% | -3.7% | -3.0% |
| 8072 | 248,978.58 | 0.51 | 0.43 | -15.7% | 0.0% | -1.9% |
| 8102 | 229,081.29 | 2.01 | 1.75 | -12.9% | 4.7% | -5.4% |
| 8103 | 25,371.30 | 2.24 | 2.41 | 7.6% | 16.7% | -0.5% |
| 8106 | 529,639.61 | 4.56 | 4.32 | -5.3% | 9.4% | 7.8% |
| 8107 | 2,091,839.28 | 2.32 | 2.14 | -7.8% | -1.3% | -3.7% |
| 8111 | 656,942.29 | 1.52 | 1.50 | -1.3% | -1.3% | -1.9% |
| 8116 | 857,252.70 | 1.99 | 2.00 | 0.5% | 1.0% | -0.5% |
| 8203 | 80,394.04 | 5.86 | 5.57 | -4.9% | -1.0% | 0.5% |
| 8204 | 43,394.83 | 3.36 | 3.01 | -10.4% | 0.0% | 5.0% |
| 8209 | 580.15 | 3.56 | 3.24 | -9.0% | -0.3% | -3.3% |
| 8215 | 1,091,238.04 | 3.71 | 3.28 | -11.6% | 6.0% | -1.7% |
| 8227 | 1,295,460.58 | 2.90 | 2.81 | -3.1% | 1.8% | -2.7% |
| 8232 | 3,016,850.61 | 5.00 | 4.72 | -5.6% | 0.0% | 2.0% |
| 8233 | 27,991.78 | 1.96 | 1.76 | -10.2% | -0.5% | -3.9% |
| 8235 | 130,255.74 | 3.58 | 3.22 | -10.1% | 1.1% | 0.0% |
| 8263 | 62,580.70 | 4.58 | 4.53 | -1.1% | 5.8% | -5.5% |
| 8264 | 226,395.00 | 4.43 | 3.99 | -9.9% | -2.0% | -2.4% |
| 8265 | 334,038.79 | 4.13 | 3.73 | -9.7% | 0.0% | -11.8% |
| 8279 | 48,938.08 | 5.10 | 4.92 | -3.5% | 1.8% | -3.8% |
| 8288 | 141,937.79 | 6.96 | 6.16 | -11.5% | 1.0% | -0.7% |
| 8291 | 264,787.15 | 2.99 | 2.80 | -6.4% | 3.5% | -4.0% |
| 8292 | 1,668,512.50 | 3.52 | 3.23 | -8.2% | 2.9% | 3.0% |
| 8293 | 844,988.02 | 7.09 | 6.01 | -15.2% | -1.3% | -7.4% |
| 8304 | 273,759.77 | 4.26 | 4.16 | -2.3% | 5.7% | 12.9% |
| 8350 | 833,278.26 | 5.23 | 4.65 | -11.1% | -1.7% | -0.7% |
| 8353 | 291,699.05 | 3.44 | 3.24 | -5.8% | 7.2% | -3.0% |
| 8370 | 561,480.12 | 3.52 | 3.46 | -1.7% | 2.0% | 0.6% |
| 8381 | 78,682.55 | 2.06 | 1.88 | -8.7% | -1.9% | -9.1% |
| 8385 | 561,682.75 | 1.86 | 1.82 | -2.2% | 10.7% | -1.8% |
| 8387 | 2,153,324.48 | 2.48 | 2.16 | -12.9% | -2.7% | -8.6% |

| | | | | | | |
|------|----------------|------|------|--------|--------|--------|
| 8391 | 8,665,575.96 | 2.01 | 1.87 | -7.0% | 3.6% | -1.5% |
| 8392 | 351,867.82 | 2.10 | 1.82 | -13.3% | -0.9% | -2.3% |
| 8393 | 2,050,468.32 | 1.30 | 1.30 | 0.0% | 4.8% | 1.6% |
| 8500 | 85,899.28 | 4.61 | 4.30 | -6.7% | 0.2% | -4.8% |
| 8601 | 11,462,918.69 | 0.22 | 0.22 | 0.0% | 0.0% | -4.3% |
| 8602 | 236,448.62 | 1.11 | 1.00 | -9.9% | 15.6% | 17.1% |
| 8603 | 5,108,244.94 | 0.07 | 0.06 | -14.3% | 16.7% | 0.0% |
| 8606 | 2,283.91 | 1.68 | 1.46 | -13.1% | -0.6% | -5.1% |
| 8709 | 735.71 | 4.12 | 3.30 | -19.9% | -5.3% | -0.2% |
| 8719 | 514.47 | 1.73 | 1.60 | -7.5% | -1.7% | -7.9% |
| 8720 | 1,180,545.53 | 1.02 | 0.97 | -4.9% | -1.9% | -12.6% |
| 8721 | 288,679.45 | 0.26 | 0.25 | -3.8% | 4.0% | 0.0% |
| 8723 | 21,964,731.56 | 0.14 | 0.11 | -21.4% | 0.0% | 0.0% |
| 8725 | 10,953.34 | 2.05 | 1.70 | -17.1% | 3.0% | 6.4% |
| 8726 | 3,814.15 | 1.82 | 1.46 | -19.8% | 2.2% | -5.3% |
| 8728 | 359,941.28 | 0.41 | 0.42 | 2.4% | 10.8% | 8.8% |
| 8734 | - | 0.34 | 0.32 | -5.9% | 6.3% | -5.9% |
| 8737 | - | 0.30 | 0.29 | -3.3% | 3.4% | -3.3% |
| 8738 | - | 0.56 | 0.53 | -5.4% | 14.3% | 16.7% |
| 8742 | 66,743,873.47 | 0.25 | 0.24 | -4.0% | 4.2% | -4.0% |
| 8745 | 18,402.12 | 3.19 | 2.90 | -9.1% | -8.6% | -15.7% |
| 8748 | 3,521,050.98 | 0.51 | 0.48 | -5.9% | 4.1% | -5.8% |
| 8755 | 622,807.92 | 0.30 | 0.28 | -6.7% | -3.2% | -16.2% |
| 8799 | 245,064.38 | 0.36 | 0.36 | 0.0% | 2.9% | -14.6% |
| 8800 | 362,815.25 | 1.21 | 1.08 | -10.7% | -1.6% | -5.4% |
| 8803 | 18,025,378.55 | 0.05 | 0.05 | 0.0% | -16.7% | 0.0% |
| 8805 | - | 0.15 | 0.15 | 0.0% | 0.0% | -6.3% |
| 8810 | 276,621,757.72 | 0.11 | 0.11 | 0.0% | 0.0% | -8.3% |
| 8814 | - | 0.13 | 0.13 | 0.0% | 0.0% | -13.3% |
| 8815 | - | 0.24 | 0.24 | 0.0% | 4.3% | 15.0% |
| 8820 | 13,407,433.04 | 0.11 | 0.10 | -9.1% | -15.4% | -7.1% |
| 8824 | 1,735,386.52 | 1.91 | 1.67 | -12.6% | 1.6% | -19.0% |
| 8826 | 1,490,127.88 | 1.87 | 1.76 | -5.9% | 7.5% | 7.4% |
| 8831 | 2,924,685.23 | 1.14 | 0.99 | -13.2% | 0.0% | -0.9% |
| 8832 | 40,842,115.42 | 0.23 | 0.20 | -13.0% | 0.0% | -8.0% |
| 8833 | 20,122,505.19 | 1.07 | 0.96 | -10.3% | 2.9% | 4.0% |
| 8835 | 6,557,119.85 | 1.74 | 1.67 | -4.0% | -1.1% | -7.4% |
| 8855 | 30,518,357.36 | 0.14 | 0.13 | -7.1% | 0.0% | -6.7% |
| 8856 | 388,359.53 | 0.36 | 0.40 | 11.1% | 20.0% | 15.4% |
| 8861 | 6,551,199.32 | 1.25 | 1.09 | -12.8% | 9.6% | -1.7% |
| 8868 | 37,687,117.78 | 0.39 | 0.36 | -7.7% | 2.6% | 2.7% |
| 8869 | 3,677,992.24 | 0.89 | 0.83 | -6.7% | 0.0% | 0.0% |
| 8871 | 4,499,294.23 | 0.06 | 0.06 | 0.0% | 0.0% | -14.3% |
| 8901 | 10,847,952.49 | 0.16 | 0.15 | -6.3% | -5.9% | -5.6% |
| 9012 | 5,004,655.37 | 0.71 | 0.65 | -8.5% | -7.8% | -9.4% |
| 9014 | 5,017,901.46 | 2.27 | 2.11 | -7.0% | -6.6% | 7.0% |
| 9015 | 4,074,551.46 | 2.73 | 2.62 | -4.0% | 2.6% | -0.7% |
| 9016 | 470,534.65 | 2.83 | 2.53 | -10.6% | -0.7% | 4.0% |
| 9019 | 2,686.15 | 1.94 | 1.83 | -5.7% | 7.8% | 17.6% |
| 9033 | 324,167.83 | 1.71 | 1.59 | -7.0% | -1.2% | 4.2% |
| 9040 | 1,003,280.82 | 3.38 | 3.07 | -9.2% | 2.7% | 1.2% |
| 9044 | 1,670,288.42 | 0.90 | 0.83 | -7.8% | 2.3% | 0.0% |
| 9052 | 4,445,310.12 | 1.66 | 1.51 | -9.0% | -2.9% | 0.6% |
| 9058 | 1,043,932.20 | 1.39 | 1.32 | -5.0% | 4.5% | -5.7% |
| 9060 | 1,390,577.38 | 1.12 | 1.10 | -1.8% | 5.7% | -4.5% |
| 9061 | 316,473.45 | 1.25 | 1.09 | -12.8% | -3.8% | -10.3% |
| 9062 | 576,198.35 | 1.20 | 1.08 | -10.0% | 3.4% | -9.4% |
| 9063 | 2,349,933.84 | 0.76 | 0.68 | -10.5% | 10.1% | -4.2% |
| 9077 | - | 2.43 | 2.91 | 19.8% | 0.4% | -0.4% |

| | | | | | | |
|-------|---------------|-------|-------|--------|--------|--------|
| 9082 | 16,727,797.99 | 1.12 | 1.03 | -8.0% | 0.9% | -3.5% |
| 9083 | 12,717,907.39 | 0.97 | 0.92 | -5.2% | 6.6% | -1.1% |
| 9084 | 905,005.89 | 1.16 | 1.08 | -6.9% | 3.6% | -6.7% |
| 9089 | 213.27 | 0.94 | 0.82 | -12.8% | -5.1% | -4.8% |
| 9093 | 235,251.45 | 1.16 | 1.02 | -12.1% | -5.7% | -2.4% |
| 9101 | 2,785,562.52 | 3.36 | 2.93 | -12.8% | 7.3% | -6.8% |
| 9102 | 2,575,601.92 | 2.48 | 2.26 | -8.9% | -0.8% | -7.7% |
| 9110 | 925,774.03 | 2.52 | 2.37 | -6.0% | -3.8% | -7.1% |
| 9154 | 1,027,988.17 | 1.63 | 1.42 | -12.9% | 10.9% | 5.0% |
| 9156 | 383,504.59 | 2.19 | 2.00 | -8.7% | 4.3% | 2.9% |
| 9170 | 36,534.33 | 10.85 | 10.05 | -7.4% | 4.9% | 6.8% |
| 9178 | 92,049.90 | 10.32 | 9.48 | -8.1% | 1.8% | -5.9% |
| 9179 | 103,791.68 | 17.95 | 16.04 | -10.6% | 3.3% | 2.5% |
| 9180 | 207,100.63 | 3.87 | 3.69 | -4.7% | 0.5% | -2.5% |
| 9182 | 559,243.84 | 1.75 | 1.72 | -1.7% | 4.8% | 2.5% |
| 9186 | 17,161.77 | 13.02 | 10.84 | -16.7% | -12.1% | -12.1% |
| 9220 | 177,762.00 | 3.53 | 3.33 | -5.7% | 2.3% | -4.7% |
| 9402 | 559,802.76 | 4.17 | 3.98 | -4.6% | 7.8% | 1.6% |
| 9403 | 1,568,870.94 | 6.87 | 6.13 | -10.8% | 1.2% | 3.2% |
| 9410 | 208,993.49 | 2.71 | 2.60 | -4.1% | 3.0% | -4.4% |
| 9501 | 260,437.92 | 2.99 | 2.78 | -7.0% | 5.3% | 0.4% |
| 9505 | 101,180.44 | 3.87 | 3.24 | -16.3% | -2.8% | -0.3% |
| 9516 | 452,879.31 | 2.35 | 2.07 | -11.9% | -10.6% | -14.3% |
| 9519 | 533,075.37 | 3.34 | 2.99 | -10.5% | 6.0% | -4.5% |
| 9521 | 190,220.62 | 3.45 | 3.12 | -9.6% | 4.9% | -6.8% |
| 9522 | 573,141.03 | 4.35 | 4.74 | 9.0% | 20.8% | 16.9% |
| 9534 | 174,374.11 | 3.99 | 3.74 | -6.3% | -0.7% | -3.6% |
| 9554 | 171,232.55 | 7.40 | 6.64 | -10.3% | -1.3% | -6.7% |
| 9586 | 1,669,014.77 | 0.48 | 0.43 | -10.4% | 0.0% | -4.0% |
| 9600 | 5,792.26 | 3.17 | 2.87 | -9.5% | 7.1% | 4.6% |
| 9620 | 564,952.57 | 1.05 | 1.10 | 4.8% | 4.0% | -1.0% |
| TOTAL | | | | -7.7% | 0.8% | -1.8% |

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 24, 2021

- 1. Regarding the response to objection 5 of the questions dated September 1, 2021, please explain the process where the mix impact was estimated by comparing a hypothetical AWW using CY 2019 AWW by sector with the 2020 employment mix by sector to the actual CY 2019 AWW. How was the hypothetical AWW chosen and were other hypothetical AWWs tested? Please provide a numeric example of this process.**

The hypothetical 2020 AWW is derived by combining the 2020 employment by sector with the 2019 AWW by sector. The resulting 2020 AWW is what would have resulted had average weekly wages by sector remained unchanged; any change in this hypothetical 2020 AWW is driven solely by a shift in employment by sector. Because this hypothetical 2020 AWW grew by +1.3% (and +1.6% countrywide), 1.3% of the actual growth of +6.3% is due the shift in sector mix. Accordingly, this growth of 1.3% was removed from the restated 2020 AWW.

Please see Exhibit 1 for a numeric example.

- 2. Regarding the responses to objection 10 of the questions dated September 1, 2021:**
 - a. Has this process changed from last year's filing?**
 - b. Please provide the underlying data and calculations for the following columns in Exhibit 10a:**
 - i. Adjustment to Reverse AOE Credits**
 - ii. Adjustment for Losses Associated with TPA Agreements**
 - iii. Adjustment to Convert Losses from Net to Gross of Deductible**
 - iv. Pct. Of Reported COVID-19-Related Losses to Total Losses**
 - c. Were the same factors mentioned in 2b used in last year's analysis?**

- a) The methodology is largely the same as last year. This year, in consideration of the COVID-19 pandemic, NCCI implemented an additional adjustment which removed the direct effects of reported COVID-19-related losses as a percent of total losses.
- b) Please see Exhibit 2 for this information.
- c) The Adjustment to Reverse AOE Credits and the Adjustment for Losses Associated with TPA Agreements are derived using the same methodology as last year's analysis, but with updated carrier data reported as of 12/31/2020. The Adjustment to Convert Losses from Net to Gross of Deductible was re-evaluated with updated data, and ultimately this year's adjustment value was equivalent to the adjustment value used in last year's analysis. An adjustment to remove the direct effect of COVID-19-related losses was incorporated in this analysis as such information did not exist in the previous year's analysis.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI ADVISORY LOSS COSTS AND RATING VALUES FILING—JANUARY 1, 2022

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S REQUESTS
DATED SEPTEMBER 24, 2021

- 3. Regarding Exhibit 22 that was submitted in response to objection 22 of the questions dated September 1, 2021, please provide the underlying data and calculations for the excess ratios derived in this exhibit.**

The countrywide data provided in response to objection 22 of the questions dated September 1, 2021 is derived from each individual state's fitted average costs per case, fitted claim counts and total losses. Missouri's values contributing to the countrywide data can be seen on Exhibits 5A-5C of 'MO ELF 2022-1-1' attached. For more information on these values please see the attached file 'Excess Loss Factor Calculations.'

The countrywide data is then used to calculate each claim groups' excess ratio. An example of this calculation can be seen in Exhibit VI of 'CW20191001' attached. Finally, the claim group excess ratios are weighted together for each hazard group to calculate the weighted average excess ratio.



Missouri

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|--|------------------|--------------|-------------------|----------|----------------|----------------|-------------|
| | Wages (Millions) | | Employment (000s) | | Actual AWW | | Hypoth. AWW |
| BLS Sector | 2019 | 2020 | 2019 | 2020 | 2019 | 2020 | 2020 |
| Mining; quarrying; and oil and gas extraction | \$304 | \$310 | 4 | 4 | \$1,393 | \$1,443 | |
| Utilities | \$1,227 | \$1,249 | 12 | 12 | \$2,006 | \$2,054 | |
| Construction | \$8,131 | \$8,508 | 127 | 125 | \$1,234 | \$1,304 | |
| Manufacturing | \$17,176 | \$16,921 | 277 | 266 | \$1,192 | \$1,223 | |
| Wholesale trade | \$9,055 | \$9,240 | 123 | 120 | \$1,414 | \$1,484 | |
| Retail trade | \$9,390 | \$9,693 | 304 | 292 | \$593 | \$639 | |
| Transportation and warehousing | \$5,472 | \$5,551 | 105 | 105 | \$1,006 | \$1,021 | |
| Information | \$4,133 | \$3,879 | 48 | 45 | \$1,649 | \$1,663 | |
| Finance and insurance | \$11,839 | \$12,533 | 136 | 137 | \$1,674 | \$1,757 | |
| Real estate and rental and leasing | \$1,937 | \$1,982 | 39 | 37 | \$945 | \$1,025 | |
| Professional; scientific; and technical services | \$13,546 | \$13,861 | 163 | 161 | \$1,602 | \$1,661 | |
| Management of companies and enterprises | \$7,318 | \$6,955 | 65 | 62 | \$2,169 | \$2,153 | |
| Admin. and support and waste mgmt. and remediation svcs. | \$6,302 | \$6,379 | 155 | 143 | \$781 | \$861 | |
| Educational services | \$2,668 | \$2,658 | 63 | 61 | \$819 | \$841 | |
| Health care and social assistance | \$20,751 | \$21,297 | 431 | 419 | \$927 | \$978 | |
| Arts; entertainment; and recreation | \$1,805 | \$1,619 | 43 | 31 | \$811 | \$1,001 | |
| Accommodation and food services | \$5,930 | \$5,345 | 266 | 222 | \$429 | \$464 | |
| Other Services | \$5,027 | \$5,095 | 120 | 113 | \$807 | \$870 | |
| Farms | \$305 | \$323 | 96 | 90 | \$61 | \$69 | |
| <u>Fishing; hunting; etc.</u> | <u>\$207</u> | <u>\$233</u> | <u>3</u> | <u>3</u> | <u>\$1,268</u> | <u>\$1,496</u> | |
| Total Private | \$132,523 | \$133,632 | 2,579 | 2,446 | \$988 | \$1,051 | \$1,001 |

$$(5) = [(1) \times 1,000,000] / [(3) \times 1,000] / 52$$

$$(6) = [(2) \times 1,000,000] / [(4) \times 1,000] / 52$$

$$(7 \text{ Total}) = [\sum (4) \times (5)] / (4 \text{ Total})$$

$$\text{Actual AWW growth} = \$1,051 / \$988 - 1 \quad 6.3\%$$

$$\text{AWW growth due to change in sector mix} = \$1,001 / \$988 - 1 \quad 1.3\%$$



NCCI's Response to Objection 2

Objection #2b: Please provide the underlying data and calculations for the following columns in Exhibit 10a:

- i) Adjustment to Reverse AOE Credits
- ii) Adjustment for Losses Associated with TPA Agreements
- iii) Adjustment to Convert Losses from Net to Gross of Deductible
- iv) Pct. Of Reported COVID-19-Related Losses to Total Losses

Response #2b: The following sheets in this workbook contain the requested information.

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NATIONAL COUNCIL ON COMPENSATION INSURANCE
2021 COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW
 EVALUATED AS OF 12/31/2020

Numerator Adjustment to Reverse AOE Credits

| | (1) | (2) | (3)=(2)/(1) |
|---------------|---------------------|----------------------|-------------|
| Calendar Year | Incurring Losses | Total AOE Credits | Adjustment |
| 2016 | 25,143,600,898 | 289,108,383 | 0.011 |
| 2017 | 22,530,240,575 | 292,517,537 | 0.013 |
| 2018 | 22,320,015,176 | 304,564,531 | 0.014 |
| 2019 | 21,166,537,929 | 260,539,164 | 0.012 |
| 2020 | 20,285,087,397 | 246,233,851 | 0.012 |

Data Source: NCCI's Financial Data Collection Call 19

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2021 COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW
 EVALUATED AS OF 12/31/2020

Denominator Adjustment for Losses Associated with TPA Agreements

| Calendar Year | (1) Incurred Losses | (2) TPA Losses with No Reported AOE | (3)=(1)/[(1)-(2)] Adjustment |
|---------------|---------------------------|--|---------------------------------|
| 2016 | 25,143,600,898 | 1,175,675,864 | 1.049 |
| 2017 | 22,530,240,575 | 1,202,203,095 | 1.056 |
| 2018 | 22,320,015,176 | 1,228,874,876 | 1.058 |
| 2019 | 21,166,537,929 | 1,262,442,864 | 1.063 |
| 2020 | 20,285,087,397 | 1,244,308,538 | 1.065 |

Data Source: NCCI's Financial Data Collection Call 19

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2021 COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Factor Applied to Adjusting and Other Expense (AOE) To Account for Effect of Large Deductibles—Calendar Year 2020

| | |
|--|-------------|
| A. PY 2017-2019 Average STD Earned Premium Excluding Large Deductible Credits (000's) ⁽¹⁾ | 34,537,030 |
| B. PY 2017-2019 Average STD Earned Premium Including Large Deductible Credits (000's) ⁽¹⁾ | 25,595,784 |
| C. Factor to Adjust for Impact of Large Deductibles [B / A] | 0.741 |
| D. General Expenses as a % of Standard Premium ⁽²⁾ | 5.5% |
| E. Production Expense as a % of Standard Premium ⁽²⁾ | 18.3% |
| F. Taxes as a % of Standard Premium ⁽³⁾ | 2.9% |
| G. Profit and Contingency Provision as a % of Standard Premium ⁽⁴⁾ | 0.9% |
| H. AOE as a % of Losses ⁽⁵⁾ | 8.9% |
| I. DCCE as a % of Losses ⁽⁵⁾ | 11.0% |
| J. Permissible Loss Ratio [(1-D-E-F-G) / (1+H+I)] | 0.604 |
| K. Permissible Loss Ratio Including DCCE and Loss Based Assessment [J x (1+I)] | 0.670 |
| L. AOE as a % of STD Premium [H x J] | 5.4% |
| M. Factor to Adjust AOE for Impact of Large Deductibles [(1-E-F-G) x C - (D+L)] / K | 0.70 |

Notes

⁽¹⁾ NCCI's Workers Compensation Statistical Plan (WCSP) data

⁽²⁾ From 2020 Countrywide Expense Review with data evaluated as of 12/31/2019.

⁽³⁾ Review of 2015 Countrywide Tax and Assessment Directory.

⁽⁴⁾ Average approved Profit and Contingency provision for all NCCI rate states (AZ, FL, ID, IA, IL, and IN) as of 5/19/2021.

⁽⁵⁾ From 2020 Countrywide LAE Review with data evaluated as of 12/31/2019.

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2021 COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW
EVALUATED AS OF 12/31/2020

COVID-19 Adjustment

| | | |
|-----|---|---------------|
| (1) | Total AY 2020 COVID-19 Indemnity and Medical Paid+Case Losses <i>Excluding Large Deductible Losses</i> | 158,481,276 |
| (2) | Total Call 5 AY 2020 Indemnity & Medical P+C Losses | 7,908,538,586 |
| (3) | Ratio of Paid+Case COVID to Total Losses (1) / (2) | 2.0% |

Data Source: NCCI's Financial Call Data



Excess Loss Factor Calculations

Missouri—Effective 1/1/2022

Table of Contents

| Description | Tab |
|--|------------|
| Model Input: Calculation of Claim Count and Average Cost per Case | Exhibit 1 |
| Model Input: Claim Count and Average Cost per Case by Hazard Group | Exhibit 2 |
| Model Output: Calculation of Fitted State Average Cost per Case | Exhibit 3 |
| Model Output: Calculation of Fitted State Claim Counts | Exhibit 4 |
| Model Output: Fitted State Loss Weights | Exhibit 5 |
| State Average Cost per Case and Loss Weights Including ALAE | Exhibit 6 |
| Indicated Permanent Total Claim Count | Exhibit 7 |
| Indicated Permanent Total Average Cost per Case | Exhibit 8 |
| Calculation of Excess Loss Factors (non-catastrophe) | Exhibit 9 |
| Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe) | Exhibit 10 |

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Model Input: Calculation of Claim Count and Average Cost per Case
Exhibit 1.A

Report: FIRST

Policy Period: 7/1/17–6/30/18

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|------------------|----------------|-----------------------------|-----------------------------------|----------------|----------------|-----------------------------|---------------------------------|-------------|-------------------------------------|
| Injury Type | Indemnity Losses | Onlevel Factor | Trend in Ind. Cost per Case | Indemnity Development to Ultimate | Medical Losses | Onlevel Factor | Trend in Med. Cost per Case | Medical Development to Ultimate | Claim Count | Claim Count Development to Ultimate |
| Fatal | 24,198,515 | 1.000 | 1.167 | 1.102 | 2,759,003 | 1.000 | 1.223 | 1.966 | 56 | 1.171 |
| PT* | 4,502,878 | 1.000 | 1.167 | 5.364 | 23,975,012 | 1.000 | 1.223 | 2.058 | 10 | 3.744 |
| Likely PP | 39,983,155 | 1.000 | 1.167 | 2.277 | 58,789,218 | 1.000 | 1.223 | 1.330 | 1,329 | 1.362 |
| Likely TT | 26,308,466 | 1.000 | 1.167 | 0.897 | 42,620,471 | 1.000 | 1.223 | 0.522 | 1,140 | 0.683 |
| Not Likely PP | 107,449,577 | 1.000 | 1.167 | 1.598 | 172,656,828 | 1.000 | 1.223 | 1.300 | 6,381 | 1.251 |
| Not Likely TT | 58,227,786 | 1.000 | 1.167 | 0.829 | 110,346,587 | 1.000 | 1.223 | 0.685 | 6,631 | 0.878 |
| Med-Only* | xx | xx | xx | xx | 65,333,838 | 1.000 | 1.223 | 0.974 | 37,334 | 1.005 |

| | (11) | (12) | (13) | (14) | (15) |
|------------------|-----------------------------|-----------------------------|--------------|-----------------------|-----------------------|
| Claim Group | Adjusted Ultimate Ind. Loss | Adjusted Ultimate Med. Loss | Total Losses | Developed Claim Count | Average Cost per Case |
| | (1) x (2) x (3) x (4) | (5) x (6) x (7) x (8) | (11) + (12) | (9) x (10) | (13) / (14) |
| Fatal | 31,120,113 | 6,633,796 | 37,753,910 | 66 | 575,728 |
| PT* | 28,187,062 | 60,343,523 | 88,530,585 | 37 | 2,364,599 |
| Likely PP/TT | 133,785,274 | 122,835,119 | 256,620,393 | 2,589 | 99,130 |
| Not Likely PP/TT | 256,711,127 | 366,950,496 | 623,661,623 | 13,805 | 45,178 |
| Med-Only* | xx | 77,825,798 | 77,825,798 | 37,521 | 2,074 |

*Permanent Total and Med-Only values are not used in the multilevel model.

The values in Columns (14) and (15) are summarized across hazard groups.

Actual model inputs by hazard group are shown in Exhibit 2.

Outputs from the multilevel model are shown in Exhibits 3.A–3.D, 4.A–4.H.

Model Input: Calculation of Claim Count and Average Cost per Case
Exhibit 1.B

Report: SECOND

Policy Period: 7/1/16–6/30/17

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|------------------|----------------|-----------------------------|-----------------------------------|----------------|----------------|-----------------------------|---------------------------------|-------------|-------------------------------------|
| Injury Type | Indemnity Losses | Onlevel Factor | Trend in Ind. Cost per Case | Indemnity Development to Ultimate | Medical Losses | Onlevel Factor | Trend in Med. Cost per Case | Medical Development to Ultimate | Claim Count | Claim Count Development to Ultimate |
| Fatal | 19,078,105 | 1.000 | 1.207 | 1.053 | 1,892,732 | 1.000 | 1.279 | 1.582 | 57 | 1.093 |
| PT* | 6,203,169 | 1.000 | 1.207 | 3.976 | 26,329,122 | 1.000 | 1.279 | 1.740 | 11 | 2.790 |
| Likely PP | 48,052,297 | 1.000 | 1.207 | 1.522 | 74,071,025 | 1.000 | 1.279 | 1.049 | 1,541 | 1.076 |
| Likely TT | 31,059,955 | 1.000 | 1.207 | 1.006 | 38,533,254 | 1.000 | 1.279 | 0.688 | 1,038 | 0.866 |
| Not Likely PP | 121,587,401 | 1.000 | 1.207 | 1.257 | 181,204,359 | 1.000 | 1.279 | 1.115 | 7,076 | 1.058 |
| Not Likely TT | 53,786,750 | 1.000 | 1.207 | 0.946 | 86,619,958 | 1.000 | 1.279 | 0.859 | 6,301 | 0.962 |
| Med-Only* | xx | xx | xx | xx | 59,112,540 | 1.000 | 1.279 | 1.000 | 36,277 | 1.001 |

| | (11) | (12) | (13) | (14) | (15) |
|------------------|-----------------------------|-----------------------------|--------------|-----------------------|-----------------------|
| Claim Group | Adjusted Ultimate Ind. Loss | Adjusted Ultimate Med. Loss | Total Losses | Developed Claim Count | Average Cost per Case |
| | (1) x (2) x (3) x (4) | (5) x (6) x (7) x (8) | (11) + (12) | (9) x (10) | (13) / (14) |
| Fatal | 24,247,718 | 3,829,712 | 28,077,430 | 62 | 450,674 |
| PT* | 29,769,207 | 58,594,408 | 88,363,614 | 31 | 2,879,231 |
| Likely PP/TT | 125,988,966 | 133,286,360 | 259,275,326 | 2,557 | 101,397 |
| Not Likely PP/TT | 245,887,178 | 353,578,788 | 599,465,966 | 13,548 | 44,248 |
| Med-Only* | xx | 75,604,939 | 75,604,939 | 36,313 | 2,082 |

*Permanent Total and Med-Only values are not used in the multilevel model.

The values in Columns (14) and (15) are summarized across hazard groups.

Actual model inputs by hazard group are shown in Exhibit 2.

Outputs from the multilevel model are shown in Exhibits 3.A–3.D, 4.A–4.H.

Model Input: Calculation of Claim Count and Average Cost per Case
Exhibit 1.C

Report: THIRD

Policy Period: 7/1/15–6/30/16

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|------------------|----------------|-----------------------------|-----------------------------------|----------------|----------------|-----------------------------|---------------------------------|-------------|-------------------------------------|
| Injury Type | Indemnity Losses | Onlevel Factor | Trend in Ind. Cost per Case | Indemnity Development to Ultimate | Medical Losses | Onlevel Factor | Trend in Med. Cost per Case | Medical Development to Ultimate | Claim Count | Claim Count Development to Ultimate |
| Fatal | 15,468,178 | 1.000 | 1.250 | 1.073 | 10,201,506 | 1.000 | 1.338 | 1.537 | 55 | 1.065 |
| PT* | 6,320,063 | 1.000 | 1.250 | 2.976 | 41,450,986 | 1.000 | 1.338 | 1.554 | 15 | 2.135 |
| Likely PP | 69,555,579 | 1.000 | 1.250 | 1.299 | 83,691,776 | 1.000 | 1.338 | 1.008 | 1,898 | 1.030 |
| Likely TT | 21,390,201 | 1.000 | 1.250 | 0.980 | 22,695,346 | 1.000 | 1.338 | 0.742 | 898 | 0.913 |
| Not Likely PP | 133,547,842 | 1.000 | 1.250 | 1.139 | 189,035,481 | 1.000 | 1.338 | 1.068 | 7,627 | 1.022 |
| Not Likely TT | 51,331,560 | 1.000 | 1.250 | 0.957 | 78,112,012 | 1.000 | 1.338 | 0.917 | 6,144 | 0.978 |
| Med-Only* | xx | xx | xx | xx | 57,224,424 | 1.000 | 1.338 | 1.009 | 36,662 | 1.001 |

| | (11) | (12) | (13) | (14) | (15) |
|------------------|-----------------------------|-----------------------------|--------------|-----------------------|-----------------------|
| Claim Group | Adjusted Ultimate Ind. Loss | Adjusted Ultimate Med. Loss | Total Losses | Developed Claim Count | Average Cost per Case |
| | (1) x (2) x (3) x (4) | (5) x (6) x (7) x (8) | (11) + (12) | (9) x (10) | (13) / (14) |
| Fatal | 20,746,694 | 20,979,458 | 41,726,152 | 59 | 712,354 |
| PT* | 23,510,634 | 86,187,046 | 109,697,680 | 32 | 3,425,376 |
| Likely PP/TT | 139,143,868 | 135,407,282 | 274,551,149 | 2,775 | 98,944 |
| Not Likely PP/TT | 251,544,119 | 365,967,898 | 617,512,017 | 13,804 | 44,735 |
| Med-Only* | xx | 77,255,376 | 77,255,376 | 36,699 | 2,105 |

*Permanent Total and Med-Only values are not used in the multilevel model.

The values in Columns (14) and (15) are summarized across hazard groups.

Actual model inputs by hazard group are shown in Exhibit 2.

Outputs from the multilevel model are shown in Exhibits 3.A–3.D, 4.A–4.H.

Model Input: Calculation of Claim Count and Average Cost per Case
Exhibit 1.D

Report: FOURTH

Policy Period: 7/1/14–6/30/15

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|------------------|----------------|-----------------------------|-----------------------------------|----------------|----------------|-----------------------------|---------------------------------|-------------|-------------------------------------|
| Injury Type | Indemnity Losses | Onlevel Factor | Trend in Ind. Cost per Case | Indemnity Development to Ultimate | Medical Losses | Onlevel Factor | Trend in Med. Cost per Case | Medical Development to Ultimate | Claim Count | Claim Count Development to Ultimate |
| Fatal | 21,035,294 | 1.000 | 1.293 | 1.056 | 3,784,795 | 1.000 | 1.400 | 1.458 | 59 | 1.043 |
| PT* | 6,789,783 | 1.000 | 1.293 | 2.208 | 17,247,633 | 1.000 | 1.400 | 1.390 | 16 | 1.537 |
| Likely PP | 76,550,717 | 1.000 | 1.293 | 1.198 | 84,286,535 | 1.000 | 1.400 | 0.993 | 2,010 | 1.013 |
| Likely TT | 25,590,073 | 1.000 | 1.293 | 0.967 | 27,663,120 | 1.000 | 1.400 | 0.788 | 882 | 0.947 |
| Not Likely PP | 137,158,648 | 1.000 | 1.293 | 1.085 | 177,204,591 | 1.000 | 1.400 | 1.054 | 7,852 | 1.012 |
| Not Likely TT | 50,690,246 | 1.000 | 1.293 | 0.972 | 70,545,578 | 1.000 | 1.400 | 0.943 | 6,017 | 0.987 |
| Med-Only* | xx | xx | xx | xx | 53,716,259 | 1.000 | 1.400 | 1.007 | 36,005 | 1.000 |

| | (11) | (12) | (13) | (14) | (15) |
|------------------|-----------------------------|-----------------------------|--------------|-----------------------|-----------------------|
| Claim Group | Adjusted Ultimate Ind. Loss | Adjusted Ultimate Med. Loss | Total Losses | Developed Claim Count | Average Cost per Case |
| | (1) x (2) x (3) x (4) | (5) x (6) x (7) x (8) | (11) + (12) | (9) x (10) | (13) / (14) |
| Fatal | 28,721,759 | 7,725,524 | 36,447,282 | 62 | 592,282 |
| PT* | 19,384,450 | 33,563,894 | 52,948,344 | 25 | 2,153,072 |
| Likely PP/TT | 150,574,194 | 147,693,095 | 298,267,289 | 2,871 | 103,876 |
| Not Likely PP/TT | 256,127,851 | 354,617,367 | 610,745,218 | 13,885 | 43,986 |
| Med-Only* | xx | 75,729,182 | 75,729,182 | 36,005 | 2,103 |

*Permanent Total and Med-Only values are not used in the multilevel model.

The values in Columns (14) and (15) are summarized across hazard groups.

Actual model inputs by hazard group are shown in Exhibit 2.

Outputs from the multilevel model are shown in Exhibits 3.A–3.D, 4.A–4.H.

Model Input: Calculation of Claim Count and Average Cost per Case
Exhibit 1.E

Report: FIFTH

Policy Period: 7/1/13–6/30/14

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------------|------------------|----------------|-----------------------------|-----------------------------------|----------------|----------------|-----------------------------|---------------------------------|-------------|-------------------------------------|
| Injury Type | Indemnity Losses | Onlevel Factor | Trend in Ind. Cost per Case | Indemnity Development to Ultimate | Medical Losses | Onlevel Factor | Trend in Med. Cost per Case | Medical Development to Ultimate | Claim Count | Claim Count Development to Ultimate |
| Fatal | 16,689,422 | 1.001 | 1.339 | 1.066 | 6,662,491 | 1.000 | 1.464 | 1.765 | 67 | 1.028 |
| PT* | 9,306,778 | 1.001 | 1.339 | 1.807 | 21,018,529 | 1.000 | 1.464 | 1.346 | 27 | 1.325 |
| Likely PP | 73,347,111 | 1.001 | 1.339 | 1.104 | 76,116,222 | 1.000 | 1.464 | 0.994 | 1,968 | 1.007 |
| Likely TT | 24,370,737 | 1.001 | 1.339 | 0.996 | 24,011,697 | 1.000 | 1.464 | 0.827 | 806 | 0.965 |
| Not Likely PP | 134,547,061 | 1.001 | 1.339 | 1.056 | 174,869,273 | 1.000 | 1.464 | 1.043 | 7,884 | 1.007 |
| Not Likely TT | 48,335,617 | 1.001 | 1.339 | 0.978 | 67,101,605 | 1.000 | 1.464 | 0.960 | 5,861 | 0.992 |
| Med-Only* | xx | xx | xx | xx | 52,561,100 | 1.000 | 1.464 | 1.004 | 36,229 | 1.000 |

| | (11) | (12) | (13) | (14) | (15) |
|------------------|-----------------------------|-----------------------------|--------------|-----------------------|-----------------------|
| Claim Group | Adjusted Ultimate Ind. Loss | Adjusted Ultimate Med. Loss | Total Losses | Developed Claim Count | Average Cost per Case |
| | (1) x (2) x (3) x (4) | (5) x (6) x (7) x (8) | (11) + (12) | (9) x (10) | (13) / (14) |
| Fatal | 23,845,869 | 17,215,610 | 41,061,479 | 69 | 596,165 |
| PT* | 22,540,947 | 41,417,936 | 63,958,883 | 36 | 1,787,809 |
| Likely PP/TT | 141,068,622 | 139,837,178 | 280,905,800 | 2,760 | 101,793 |
| Not Likely PP/TT | 253,798,457 | 361,324,266 | 615,122,723 | 13,753 | 44,725 |
| Med-Only* | xx | 77,257,248 | 77,257,248 | 36,229 | 2,132 |

*Permanent Total and Med-Only values are not used in the multilevel model.

The values in Columns (14) and (15) are summarized across hazard groups.

Actual model inputs by hazard group are shown in Exhibit 2.

Outputs from the multilevel model are shown in Exhibits 3.A–3.D, 4.A–4.H.

Model Input: Claim Count and Average Cost per Case by Hazard Group
Exhibit 2.A

 Report: FIRST
 Policy Period: 7/1/17-6/30/18

| Adjusted * Ind Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 6,430 | 767,937 | 3,487,894 | 2,353,353 | 11,679,236 | 10,555,817 | 2,269,445 | 31,120,113 |
| PT** | 0 | 1,102,173 | 4,822,929 | 6,380,977 | 3,586,502 | 3,857,300 | 8,437,180 | 28,187,062 |
| Likely PP/TT | 5,626,123 | 11,301,913 | 28,268,952 | 17,747,340 | 24,334,513 | 31,371,910 | 15,134,524 | 133,785,274 |
| Not Likely PP/TT | 13,068,644 | 23,287,493 | 64,401,991 | 37,099,299 | 40,583,302 | 53,546,267 | 24,724,131 | 256,711,127 |
| Med-Only** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 18,701,197 | 36,459,516 | 100,981,766 | 63,580,971 | 80,183,552 | 99,331,294 | 50,565,280 | 449,803,576 |

| Adjusted * Med Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|--------------------|--------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 0 | 336,405 | 2,454,565 | 799,253 | 1,862,823 | 309,177 | 871,575 | 6,633,796 |
| PT** | 0 | 2,452,390 | 4,214,359 | 18,350,316 | 7,165,837 | 17,614,423 | 10,546,198 | 60,343,523 |
| Likely PP/TT | 6,207,168 | 11,522,764 | 22,014,973 | 18,958,956 | 25,031,960 | 22,790,103 | 16,309,195 | 122,835,119 |
| Not Likely PP/TT | 21,508,280 | 39,693,141 | 91,955,721 | 52,817,776 | 58,249,441 | 67,335,039 | 35,391,097 | 366,950,496 |
| Med-Only** | 10,829,107 | 12,646,272 | 25,420,076 | 10,904,613 | 9,072,074 | 6,624,504 | 2,329,153 | 77,825,798 |
| Total | 38,544,555 | 66,650,971 | 146,059,693 | 101,830,914 | 101,382,135 | 114,673,246 | 65,447,217 | 634,588,732 |

| Developed Claim Count | Hazard Group | | | | | | | Total | shown to three decimal places |
|--------------------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 1.171 | 3.513 | 11.710 | 5.855 | 19.907 | 18.736 | 4.684 | 65.576 | |
| PT** | 0.000 | 3.744 | 3.744 | 7.488 | 11.232 | 7.488 | 3.744 | 37.440 | |
| Likely PP/TT | 172 | 332 | 750 | 393 | 396 | 391 | 155 | 2,589 | |
| Not Likely PP/TT | 1,159 | 1,779 | 3,969 | 2,092 | 1,941 | 2,037 | 827 | 13,805 | |
| Med-Only** | 5,435 | 6,920 | 12,295 | 5,175 | 4,028 | 2,729 | 939 | 37,521 | |
| Total | 6,768 | 9,039 | 17,030 | 7,673 | 6,397 | 5,182 | 1,929 | 54,017 | |

| Observed Average Cost per Case | Hazard Group | | | | | | | Total |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | 5,491 | 314,359 | 507,469 | 538,447 | 680,266 | 579,899 | 670,585 | 575,728 |
| PT** | - | 949,403 | 2,413,806 | 3,302,790 | 957,295 | 2,867,484 | 5,070,347 | 2,364,599 |
| Likely PP/TT | 68,629 | 68,758 | 67,002 | 93,494 | 124,662 | 138,670 | 203,302 | 99,130 |
| Not Likely PP/TT | 29,827 | 35,400 | 39,398 | 42,978 | 50,909 | 59,347 | 72,671 | 45,178 |
| Med-Only** | 1,992 | 1,827 | 2,067 | 2,107 | 2,252 | 2,428 | 2,481 | 2,074 |
| Total | 8,458 | 11,408 | 14,506 | 21,558 | 28,385 | 41,296 | 60,142 | 20,075 |

* Adjusted losses are computed by onlevelling, trending and developing losses to an ultimate basis.

** Permanent Total and Med-Only values are not used in the multilevel model.

Model Input: Claim Count and Average Cost per Case by Hazard Group
Exhibit 2.B

 Report: SECOND
 Policy Period: 7/1/16–6/30/17

| Adjusted * Ind Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 0 | 109,558 | 5,073,536 | 3,388,011 | 4,836,047 | 10,105,530 | 735,037 | 24,247,718 |
| PT** | 787,276 | 0 | 0 | 0 | 229,072 | 20,176,901 | 8,575,957 | 29,769,207 |
| Likely PP/TT | 4,762,532 | 10,588,445 | 31,206,064 | 16,794,075 | 24,427,674 | 25,798,459 | 12,411,717 | 125,988,966 |
| Not Likely PP/TT | 11,682,874 | 21,949,141 | 61,892,948 | 38,409,533 | 36,757,899 | 51,340,398 | 23,854,386 | 245,887,178 |
| Med-Only** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 17,232,682 | 32,647,144 | 98,172,548 | 58,591,619 | 66,250,692 | 107,421,288 | 45,577,096 | 425,893,069 |

| Adjusted * Med Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 0 | 434,033 | 36,421 | 1,463,188 | 493,225 | 1,076,789 | 326,057 | 3,829,712 |
| PT** | 11,102,920 | 0 | 0 | 0 | 82,404 | 38,718,424 | 8,690,659 | 58,594,408 |
| Likely PP/TT | 5,800,873 | 11,942,776 | 24,235,000 | 17,307,672 | 31,531,871 | 24,769,742 | 17,698,427 | 133,286,360 |
| Not Likely PP/TT | 21,624,943 | 36,644,391 | 94,940,233 | 56,059,001 | 48,275,314 | 63,684,346 | 32,350,559 | 353,578,788 |
| Med-Only** | 11,292,691 | 12,771,593 | 24,779,869 | 10,275,087 | 8,160,842 | 5,834,257 | 2,490,599 | 75,604,939 |
| Total | 49,821,428 | 61,792,793 | 143,991,523 | 85,104,948 | 88,543,656 | 134,083,558 | 61,556,302 | 624,894,207 |

| Developed Claim Count | Hazard Group | | | | | | | Total | shown to three decimal places |
|--------------------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 0.000 | 2.186 | 9.837 | 12.023 | 12.023 | 24.046 | 2.186 | 62.301 | |
| PT** | 2.790 | 0.000 | 0.000 | 0.000 | 2.790 | 16.740 | 8.370 | 30.690 | |
| Likely PP/TT | 173 | 340 | 750 | 382 | 398 | 355 | 159 | 2,557 | |
| Not Likely PP/TT | 1,145 | 1,702 | 3,914 | 2,087 | 1,929 | 1,950 | 820 | 13,548 | |
| Med-Only** | 5,535 | 6,811 | 11,700 | 4,986 | 3,759 | 2,598 | 926 | 36,313 | |
| Total | 6,855 | 8,856 | 16,374 | 7,468 | 6,100 | 4,943 | 1,916 | 52,511 | |

| Observed Average Cost per Case | Hazard Group | | | | | | | Total |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | – | 248,669 | 519,463 | 403,493 | 443,256 | 465,039 | 485,404 | 450,674 |
| PT** | 4,261,719 | – | – | – | 111,640 | 3,518,239 | 2,062,917 | 2,879,231 |
| Likely PP/TT | 61,182 | 66,246 | 73,900 | 89,198 | 140,664 | 142,438 | 189,517 | 101,397 |
| Not Likely PP/TT | 29,079 | 34,417 | 40,069 | 45,258 | 44,090 | 58,997 | 68,511 | 44,248 |
| Med-Only** | 2,040 | 1,875 | 2,118 | 2,061 | 2,171 | 2,246 | 2,690 | 2,082 |
| Total | 9,781 | 10,664 | 14,790 | 19,243 | 25,376 | 48,857 | 55,923 | 20,011 |

* Adjusted losses are computed by onlevelling, trending and developing losses to an ultimate basis.

** Permanent Total and Med-Only values are not used in the multilevel model.

Model Input: Claim Count and Average Cost per Case by Hazard Group
Exhibit 2.C

 Report: THIRD
 Policy Period: 7/1/15–6/30/16

| Adjusted * Ind Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 217,626 | 1,113,385 | 2,769,279 | 2,812,106 | 4,306,436 | 6,489,729 | 3,038,132 | 20,746,694 |
| PT** | 0 | 0 | 2,473,886 | 2,978,548 | 2,730,268 | 1,633,303 | 13,694,629 | 23,510,634 |
| Likely PP/TT | 6,265,517 | 10,746,959 | 34,609,011 | 15,495,738 | 22,823,596 | 34,703,242 | 14,499,805 | 139,143,868 |
| Not Likely PP/TT | 12,596,202 | 25,238,273 | 62,530,971 | 34,869,597 | 40,617,027 | 52,022,617 | 23,669,432 | 251,544,119 |
| Med-Only** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 19,079,345 | 37,098,616 | 102,383,147 | 56,155,989 | 70,477,327 | 94,848,891 | 54,902,000 | 434,945,314 |

| Adjusted * Med Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 13,108 | 151,030 | 81,479 | 68,722 | 180,294 | 399,686 | 20,085,139 | 20,979,458 |
| PT** | 0 | 0 | 39,681,283 | 384,204 | 9,377,231 | 30,334 | 36,713,993 | 86,187,046 |
| Likely PP/TT | 7,003,838 | 11,769,485 | 34,058,285 | 15,497,439 | 24,727,848 | 26,097,472 | 16,252,915 | 135,407,282 |
| Not Likely PP/TT | 23,793,009 | 47,397,329 | 98,028,329 | 49,697,188 | 52,496,192 | 64,103,606 | 30,452,246 | 365,967,898 |
| Med-Only** | 11,120,949 | 12,795,824 | 24,534,652 | 10,168,672 | 9,064,113 | 7,039,438 | 2,531,728 | 77,255,376 |
| Total | 41,930,905 | 72,113,667 | 196,384,028 | 75,816,224 | 95,845,678 | 97,670,535 | 106,036,022 | 685,797,060 |

| Developed Claim Count | Hazard Group | | | | | | | Total | shown to three decimal places |
|--------------------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 1.065 | 3.195 | 9.585 | 6.390 | 6.390 | 22.365 | 9.585 | 58.575 | |
| PT** | 0.000 | 0.000 | 6.405 | 4.270 | 4.270 | 4.270 | 12.810 | 32.025 | |
| Likely PP/TT | 219 | 390 | 761 | 388 | 424 | 424 | 169 | 2,775 | |
| Not Likely PP/TT | 1,168 | 1,866 | 3,969 | 1,992 | 1,967 | 2,027 | 814 | 13,804 | |
| Med-Only** | 5,564 | 6,926 | 11,683 | 4,985 | 3,925 | 2,678 | 939 | 36,699 | |
| Total | 6,952 | 9,185 | 16,428 | 7,376 | 6,327 | 5,155 | 1,944 | 53,368 | |

| Observed Average Cost per Case | Hazard Group | | | | | | | Total |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | 216,652 | 395,748 | 297,419 | 450,834 | 702,149 | 308,045 | 2,412,444 | 712,354 |
| PT** | – | – | 6,581,603 | 787,530 | 2,835,480 | 389,611 | 3,935,099 | 3,425,376 |
| Likely PP/TT | 60,521 | 57,717 | 90,281 | 79,834 | 112,084 | 143,464 | 182,432 | 98,944 |
| Not Likely PP/TT | 31,149 | 38,933 | 40,451 | 42,453 | 47,334 | 57,290 | 66,456 | 44,735 |
| Med-Only** | 1,999 | 1,848 | 2,100 | 2,040 | 2,309 | 2,629 | 2,696 | 2,105 |
| Total | 8,776 | 11,890 | 18,186 | 17,892 | 26,288 | 37,346 | 82,774 | 21,000 |

* Adjusted losses are computed by onlevelling, trending and developing losses to an ultimate basis.

** Permanent Total and Med-Only values are not used in the multilevel model.

Model Input: Claim Count and Average Cost per Case by Hazard Group
Exhibit 2.D

 Report: FOURTH
 Policy Period: 7/1/14–6/30/15

| Adjusted * Ind Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 0 | 722,073 | 2,310,629 | 6,944,619 | 2,672,658 | 7,807,311 | 8,264,468 | 28,721,759 |
| PT** | 0 | 0 | 9,679,942 | 617,213 | 4,964,611 | 2,763,446 | 1,359,239 | 19,384,450 |
| Likely PP/TT | 4,485,105 | 13,004,805 | 37,357,252 | 17,626,047 | 32,167,546 | 28,265,245 | 17,668,194 | 150,574,194 |
| Not Likely PP/TT | 8,478,066 | 28,266,753 | 61,308,423 | 39,179,767 | 44,895,968 | 51,811,749 | 22,187,126 | 256,127,851 |
| Med-Only** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 12,963,171 | 41,993,632 | 110,656,246 | 64,367,646 | 84,700,782 | 90,647,752 | 49,479,027 | 454,808,254 |

| Adjusted * Med Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 0 | 25,462 | 518,393 | 526,189 | 1,681,865 | 4,329,422 | 644,193 | 7,725,524 |
| PT** | 0 | 0 | 17,830,585 | 908,768 | 1,158,545 | 3,065,160 | 10,600,835 | 33,563,894 |
| Likely PP/TT | 5,376,540 | 13,098,581 | 33,517,801 | 17,477,821 | 33,526,076 | 25,573,318 | 19,122,958 | 147,693,095 |
| Not Likely PP/TT | 14,289,268 | 48,336,569 | 92,467,829 | 52,826,308 | 56,764,473 | 60,221,787 | 29,711,131 | 354,617,367 |
| Med-Only** | 8,320,548 | 15,977,234 | 22,629,460 | 10,232,866 | 9,366,851 | 6,815,395 | 2,386,829 | 75,729,182 |
| Total | 27,986,356 | 77,437,846 | 166,964,069 | 81,971,952 | 102,497,811 | 100,005,082 | 62,465,946 | 619,329,061 |

| Developed Claim Count | Hazard Group | | | | | | | Total | shown to three decimal places |
|--------------------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 0.000 | 4.172 | 6.258 | 11.473 | 10.430 | 17.731 | 11.473 | 61.537 | |
| PT** | 0.000 | 0.000 | 12.296 | 3.074 | 4.611 | 3.074 | 1.537 | 24.592 | |
| Likely PP/TT | 173 | 409 | 834 | 414 | 450 | 403 | 188 | 2,871 | |
| Not Likely PP/TT | 884 | 2,083 | 3,915 | 2,183 | 2,106 | 1,921 | 793 | 13,885 | |
| Med-Only** | 4,158 | 8,260 | 10,980 | 4,914 | 4,137 | 2,676 | 880 | 36,005 | |
| Total | 5,215 | 10,756 | 15,748 | 7,526 | 6,708 | 5,021 | 1,874 | 52,848 | |

| Observed Average Cost per Case | Hazard Group | | | | | | | Total |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | – | 179,179 | 452,065 | 651,164 | 417,500 | 684,492 | 776,489 | 592,282 |
| PT** | – | – | 2,237,356 | 496,416 | 1,327,945 | 1,896,098 | 7,781,440 | 2,153,072 |
| Likely PP/TT | 57,024 | 63,792 | 84,984 | 84,698 | 146,043 | 133,563 | 195,809 | 103,876 |
| Not Likely PP/TT | 25,746 | 36,780 | 39,276 | 42,153 | 48,278 | 58,311 | 65,446 | 43,986 |
| Med-Only** | 2,001 | 1,934 | 2,061 | 2,082 | 2,264 | 2,547 | 2,712 | 2,103 |
| Total | 7,852 | 11,104 | 17,629 | 19,445 | 27,908 | 37,970 | 59,739 | 20,325 |

* Adjusted losses are computed by onlevelling, trending and developing losses to an ultimate basis.

** Permanent Total and Med-Only values are not used in the multilevel model.

Model Input: Claim Count and Average Cost per Case by Hazard Group
Exhibit 2.E

 Report: FIFTH
 Policy Period: 7/1/13-6/30/14

| Adjusted * Ind Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 24,765 | 871,319 | 4,248,498 | 2,305,042 | 2,895,166 | 10,694,948 | 2,806,130 | 23,845,869 |
| PT** | 628,260 | 1,344,220 | 3,766,356 | 2,213,357 | 1,969,099 | 3,766,680 | 8,852,974 | 22,540,947 |
| Likely PP/TT | 4,337,115 | 13,477,542 | 31,760,415 | 19,168,164 | 22,457,931 | 34,715,279 | 15,152,176 | 141,068,622 |
| Not Likely PP/TT | 8,198,870 | 27,679,164 | 63,035,942 | 36,628,551 | 43,459,787 | 51,822,083 | 22,974,059 | 253,798,457 |
| Med-Only** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 13,189,011 | 43,372,245 | 102,811,211 | 60,315,115 | 70,781,983 | 100,998,991 | 49,785,339 | 441,253,895 |

| Adjusted * Med Loss | Hazard Group | | | | | | | Total |
|------------------------|-------------------|-------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 25,840 | 1,199,048 | 1,093,498 | 13,426,349 | 690,527 | 286,008 | 494,340 | 17,215,610 |
| PT** | 466,231 | 1,117,214 | 1,892,142 | 1,003,661 | 15,130,562 | 4,594,674 | 17,213,453 | 41,417,936 |
| Likely PP/TT | 5,079,148 | 14,528,489 | 34,160,530 | 17,371,976 | 24,192,822 | 28,423,047 | 16,081,166 | 139,837,178 |
| Not Likely PP/TT | 13,526,027 | 47,362,974 | 96,315,707 | 49,452,743 | 59,837,110 | 62,913,162 | 31,916,542 | 361,324,266 |
| Med-Only** | 8,090,883 | 15,834,152 | 24,018,229 | 10,444,581 | 8,885,853 | 6,947,236 | 3,036,315 | 77,257,248 |
| Total | 27,188,128 | 80,041,876 | 157,480,106 | 91,699,310 | 108,736,874 | 103,164,128 | 68,741,816 | 637,052,239 |

| Developed Claim Count | Hazard Group | | | | | | | Total | shown to three decimal places |
|--------------------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 1.028 | 5.140 | 11.308 | 7.196 | 15.420 | 21.588 | 7.196 | 68.876 | |
| PT** | 1.325 | 2.650 | 6.625 | 3.975 | 2.650 | 5.300 | 13.250 | 35.775 | |
| Likely PP/TT | 160 | 386 | 805 | 415 | 396 | 428 | 169 | 2,760 | |
| Not Likely PP/TT | 903 | 2,130 | 3,896 | 2,083 | 1,923 | 2,013 | 805 | 13,753 | |
| Med-Only** | 4,045 | 8,280 | 11,164 | 4,847 | 4,123 | 2,802 | 968 | 36,229 | |
| Total | 5,110 | 10,805 | 15,883 | 7,356 | 6,460 | 5,271 | 1,963 | 52,847 | |

| Observed Average Cost per Case | Hazard Group | | | | | | | Total |
|--------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | 49,227 | 402,795 | 472,409 | 2,186,130 | 232,535 | 508,660 | 458,653 | 596,165 |
| PT** | 826,031 | 928,843 | 854,113 | 809,313 | 6,452,702 | 1,577,614 | 1,967,277 | 1,787,809 |
| Likely PP/TT | 58,950 | 72,466 | 81,936 | 88,083 | 117,706 | 147,429 | 184,394 | 101,793 |
| Not Likely PP/TT | 24,064 | 35,226 | 40,899 | 41,328 | 53,728 | 56,986 | 68,175 | 44,725 |
| Med-Only** | 2,000 | 1,912 | 2,151 | 2,155 | 2,155 | 2,479 | 3,137 | 2,132 |
| Total | 7,902 | 11,422 | 16,388 | 20,666 | 27,789 | 38,737 | 60,381 | 20,404 |

* Adjusted losses are computed by onlevelling, trending and developing losses to an ultimate basis.

** Permanent Total and Med-Only values are not used in the multilevel model.

Model Output: Calculation of Fitted State Average Cost per Case
Exhibit 3.A
Fitted Base Average Costs per Case

| Claim Group | |
|--------------------|---------|
| Fatal | 310,549 |
| Likely PP/TT | 75,342 |
| Not Likely PP/TT | 24,520 |

Exhibit 3.B

| | |
|------------------|-------|
| State Relativity | 1.123 |
|------------------|-------|

Exhibit 3.C
Claim Group-Hazard Group Relativities

| Claim Group | Hazard Group | | | | | | |
|--------------------|---------------------|----------|----------|----------|----------|----------|----------|
| | A | B | C | D | E | F | G |
| Fatal | 1.000 | 1.059 | 1.131 | 1.192 | 1.274 | 1.366 | 1.475 |
| Likely PP/TT | 1.000 | 1.160 | 1.370 | 1.569 | 1.860 | 2.222 | 2.701 |
| Not Likely PP/TT | 1.000 | 1.137 | 1.315 | 1.479 | 1.714 | 2.000 | 2.370 |

Exhibit 3.D
State-Claim Group Relativities

| Claim Group | |
|--------------------|-------|
| Fatal | 1.283 |
| Likely PP/TT | 0.727 |
| Not Likely PP/TT | 1.072 |

Exhibit 3.E
Fitted State Average Costs per Case

| Claim Group | Hazard Group | | | | | | |
|--------------------|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| Fatal | 447,562 | 474,140 | 506,043 | 533,567 | 570,309 | 611,536 | 660,372 |
| PT* | 1,709,191 | 1,932,869 | 2,213,172 | 2,437,793 | 2,695,515 | 3,103,395 | 3,533,439 |
| Likely PP/TT | 61,515 | 71,336 | 84,291 | 96,517 | 114,398 | 136,660 | 166,136 |
| Not Likely PP/TT | 29,502 | 33,552 | 38,784 | 43,624 | 50,561 | 59,002 | 69,907 |
| Med-Only** | 2,007 | 1,883 | 2,099 | 2,089 | 2,231 | 2,467 | 2,746 |

* Permanent Total values are calculated in Exhibits 8.A–8.E.

** Medical Only average values are based on observed non-fitted data.

Model Output: Calculation of Fitted State Claim Counts
Exhibit 4.A

Payroll (\$ million)

| Policy Period | Hazard Group | | | | | | |
|----------------|--------------|-------|--------|-------|--------|-------|-------|
| | A | B | C | D | E | F | G |
| 7/1/17-6/30/18 | 4,365 | 9,215 | 45,557 | 8,835 | 16,127 | 6,719 | 2,649 |
| 7/1/16-6/30/17 | 4,198 | 8,948 | 43,239 | 8,647 | 15,378 | 6,417 | 2,549 |
| 7/1/15-6/30/16 | 4,125 | 9,057 | 41,515 | 8,368 | 14,808 | 6,057 | 2,509 |
| 7/1/14-6/30/15 | 2,901 | 9,423 | 39,020 | 8,174 | 14,439 | 5,705 | 2,258 |
| 7/1/13-6/30/14 | 2,720 | 9,235 | 38,162 | 7,705 | 13,655 | 5,357 | 2,124 |

Exhibit 4.B

| Policy Period | Relativity |
|----------------|------------|
| 7/1/17-6/30/18 | 1.000 |
| 7/1/16-6/30/17 | 1.039 |
| 7/1/15-6/30/16 | 1.100 |
| 7/1/14-6/30/15 | 1.176 |
| 7/1/13-6/30/14 | 1.264 |

Exhibit 4.C

| Adjusted Payroll (\$ million) | Hazard Group | | | | | | |
|-------------------------------|--------------|--------|---------|--------|--------|--------|--------|
| | A | B | C | D | E | F | G |
| | 20,115 | 51,230 | 230,275 | 46,376 | 82,635 | 33,530 | 13,398 |

Exhibit 4.D

| | |
|------------------|-------|
| State Relativity | 1.274 |
|------------------|-------|

Exhibit 4.E

State-Hazard Group Relativities

| Relativity | Hazard Group | | | | | | |
|------------|--------------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G |
| | 0.929 | 0.945 | 1.051 | 0.919 | 0.993 | 1.083 | 1.098 |

Exhibit 4.F

| Claim Group Frequency | Claims per \$ million Payroll |
|-----------------------|-------------------------------|
| Fatal | 0.00023 |
| Likely PP/TT | 0.04051 |
| Not Likely PP/TT | 0.23822 |

Exhibit 4.G

Claim Group-Hazard Group Relativities

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-------|-------|-------|-------|-------|--------|
| | A | B | C | D | E | F | G |
| Fatal | 1.000 | 0.877 | 0.603 | 2.788 | 2.614 | 8.741 | 11.668 |
| Likely PP/TT | 1.000 | 0.714 | 0.295 | 0.882 | 0.437 | 0.989 | 0.990 |
| Not Likely PP/TT | 1.000 | 0.712 | 0.293 | 0.881 | 0.435 | 0.989 | 0.990 |

Exhibit 4.H

State-Claim Group Relativities

| Claim Group | Relativity |
|------------------|------------|
| Fatal | 1.039 |
| Likely PP/TT | 1.051 |
| Not Likely PP/TT | 0.915 |

Exhibit 4.I

Fitted State Claim Counts

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|--------|--------|--------|--------|--------|--------|
| | A | B | C | D | E | F | G |
| Fatal | 5.684 | 12.910 | 44.388 | 36.135 | 65.268 | 96.533 | 52.237 |
| PT* | 4.643 | 12.025 | 38.055 | 20.748 | 36.005 | 40.908 | 18.157 |
| Likely PP/TT | 1,013 | 1,874 | 3,877 | 2,038 | 1,947 | 1,947 | 790 |
| Not Likely PP/TT | 5,192 | 9,576 | 19,666 | 10,431 | 9,910 | 9,975 | 4,047 |
| Med-Only** | 24,736 | 37,197 | 57,822 | 24,907 | 19,972 | 13,482 | 4,652 |

shown to three decimal places

* Permanent Total values are calculated in Exhibits 7.A-7.D.

** Medical Only average values are based on observed non-fitted data.

Model Output: Fitted State Loss Weights

Exhibit 5.A

Fitted State Average Cost per Case

| Claim Group | Hazard Group | | | | | | | Weighted Average |
|------------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 447,562 | 474,140 | 506,043 | 533,567 | 570,309 | 611,536 | 660,372 | 578,499 |
| PT* | 1,709,191 | 1,932,869 | 2,213,172 | 2,437,793 | 2,695,515 | 3,103,395 | 3,533,439 | 2,662,948 |
| Likely PP/TT | 61,515 | 71,336 | 84,291 | 96,517 | 114,398 | 136,660 | 166,136 | 99,329 |
| Not Likely PP/TT | 29,502 | 33,552 | 38,784 | 43,624 | 50,561 | 59,002 | 69,907 | 44,548 |
| Med-Only** | 2,007 | 1,883 | 2,099 | 2,089 | 2,231 | 2,467 | 2,746 | 2,099 |

Exhibit 5.B

Fitted State Claim Count

| Claim Group | Hazard Group | | | | | | | Total | shown to three decimal places |
|------------------|--------------|--------|--------|--------|--------|--------|--------|---------|-------------------------------|
| | A | B | C | D | E | F | G | | |
| Fatal | 5.684 | 12.910 | 44.388 | 36.135 | 65.268 | 96.533 | 52.237 | 313.155 | |
| PT* | 4.643 | 12.025 | 38.055 | 20.748 | 36.005 | 40.908 | 18.157 | 170.541 | |
| Likely PP/TT | 1.013 | 1.874 | 3.877 | 2.038 | 1.947 | 1.947 | 790 | 13.486 | |
| Not Likely PP/TT | 5.192 | 9.576 | 19.666 | 10.431 | 9.910 | 9.975 | 4.047 | 68.797 | |
| Med-Only** | 24,736 | 37,197 | 57,822 | 24,907 | 19,972 | 13,482 | 4,652 | 182,768 | |

* Permanent Total values are calculated in Exhibit 7.A–7.D, 8.A–8.D.

** Medical Only average values are based on observed non-fitted data.

Exhibit 5.C

State Total Losses

| Claim Group | Hazard Group | | | | | | | Total |
|------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| | A | B | C | D | E | F | G | |
| Fatal | 2,543,943 | 6,121,142 | 22,462,225 | 19,280,458 | 37,222,903 | 59,033,399 | 34,495,856 | 181,159,925 |
| PT | 7,936,519 | 23,243,220 | 84,221,420 | 50,580,246 | 97,050,698 | 126,952,652 | 64,156,661 | 454,141,416 |
| Likely PP/TT | 62,314,755 | 133,683,402 | 326,795,135 | 196,701,797 | 222,733,307 | 266,077,182 | 131,247,076 | 1,339,552,653 |
| Not Likely PP/TT | 153,175,989 | 321,292,855 | 762,717,274 | 455,040,386 | 501,058,078 | 588,540,171 | 282,913,251 | 3,064,738,005 |
| Med-Only | 49,653,923 | 70,024,786 | 121,383,274 | 52,026,432 | 44,550,367 | 33,261,212 | 12,775,907 | 383,675,901 |

Exhibit 5.D

State Loss Weights

| Claim Group | Hazard Group | | | | | | | Total |
|------------------|--------------|-------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G | |
| Fatal | 0.009 | 0.011 | 0.017 | 0.025 | 0.041 | 0.055 | 0.066 | 0.033 |
| PT | 0.029 | 0.042 | 0.064 | 0.065 | 0.108 | 0.118 | 0.122 | 0.084 |
| Likely PP/TT | 0.226 | 0.241 | 0.248 | 0.254 | 0.247 | 0.248 | 0.250 | 0.247 |
| Not Likely PP/TT | 0.556 | 0.580 | 0.579 | 0.588 | 0.555 | 0.548 | 0.538 | 0.565 |
| Med-Only | 0.180 | 0.126 | 0.092 | 0.067 | 0.049 | 0.031 | 0.024 | 0.071 |

State Average Cost per Case and Loss Weights Including ALAE

Exhibit 6.A

State ALAE Adjustment by Claim Group

| Claim Group | (1) Statewide ALAE Factor | (2) Average Cost per Case | (3) Claim Count | (4) Total Loss (2) x (3) | (5) Loss Weight (4) / Total(4) | (6) Claim Count Weight (3) / Total(3) | (7) Countrywide ALAE Adjustment | (8) Off-Balance Factor (1) / Total(7) | (9) State ALAE Adjustment (7) x (8) |
|------------------|------------------------------------|---------------------------------|--------------------|--------------------------------|--------------------------------------|--|--|--|--|
| Fatal | | 578,499 | 313 | 181,159,925 | 0.033 | 0.001 | 0.0590 | 0.0564 | |
| PT | | 2,662,948 | 171 | 454,141,416 | 0.084 | 0.001 | 0.0782 | 0.0748 | |
| Likely PP/TT | | 99,329 | 13,486 | 1,339,552,653 | 0.247 | 0.051 | 0.1188 | 0.1136 | |
| Not Likely PP/TT | | 44,548 | 68,797 | 3,064,738,005 | 0.565 | 0.259 | 0.1132 | 0.1082 | |
| Med-Only | | 2,099 | 182,768 | 383,675,901 | 0.071 | 0.688 | 0.1320 | 0.1262 | |
| Total | 0.102 | 20,424 | 265,535 | 5,423,267,901 | 1.000 | 1.000 | 0.1067 | 0.956 | |

Exhibit 6.B

State Total Losses Including ALAE

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | A | B | C | D | E | F | G |
| Fatal | 2,687,424 | 6,466,381 | 23,729,120 | 20,367,897 | 39,322,317 | 62,362,949 | 36,441,461 |
| PT | 8,529,817 | 24,980,776 | 90,517,425 | 54,361,391 | 104,305,761 | 136,443,047 | 68,952,717 |
| Likely PP/TT | 69,391,655 | 148,865,426 | 363,908,281 | 219,040,632 | 248,028,463 | 296,294,772 | 146,152,414 |
| Not Likely PP/TT | 169,751,727 | 356,061,139 | 845,253,720 | 504,281,982 | 555,279,418 | 652,228,271 | 313,528,336 |
| Med-Only | 55,919,531 | 78,860,903 | 136,700,092 | 58,591,417 | 50,171,980 | 37,458,297 | 14,388,043 |

Exhibit 6.C

State Average Cost per Case Including ALAE

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| Fatal | 472,805 | 500,882 | 534,584 | 563,661 | 602,475 | 646,027 | 697,618 |
| PT | 1,836,962 | 2,077,361 | 2,378,618 | 2,620,031 | 2,897,019 | 3,335,390 | 3,797,583 |
| Likely PP/TT | 68,501 | 79,437 | 93,863 | 107,478 | 127,390 | 152,180 | 185,003 |
| Not Likely PP/TT | 32,695 | 37,183 | 42,980 | 48,345 | 56,032 | 65,386 | 77,472 |
| Med-Only | 2,261 | 2,120 | 2,364 | 2,352 | 2,512 | 2,778 | 3,093 |

Exhibit 6.D

State Loss Weight Including ALAE

| Claim Group | Hazard Group | | | | | | |
|------------------|--------------|-------|-------|-------|-------|-------|-------|
| | A | B | C | D | E | F | G |
| Fatal | 0.009 | 0.011 | 0.016 | 0.024 | 0.039 | 0.053 | 0.063 |
| PT | 0.028 | 0.041 | 0.062 | 0.063 | 0.105 | 0.115 | 0.119 |
| Likely PP/TT | 0.227 | 0.242 | 0.249 | 0.256 | 0.249 | 0.250 | 0.252 |
| Not Likely PP/TT | 0.554 | 0.579 | 0.579 | 0.589 | 0.557 | 0.551 | 0.541 |
| Med-Only | 0.183 | 0.128 | 0.094 | 0.068 | 0.050 | 0.032 | 0.025 |



EXCESS LOSS FACTORS

Missouri

01/01/2022

Indicated Permanent Total Claim Count

Exhibit 7.A

State Claim Count – Base Time Period – 7/1/2005 to 6/30/2010

| Claim Group | Hazard Group | | | | | | | |
|------------------------|--------------|--------|--------|--------|--------|--------|--------|-------------------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 5.859 | 18.292 | 45.788 | 38.600 | 65.227 | 81.517 | 50.160 | shown to three decimal places |
| PT | 4.762 | 14.910 | 42.490 | 24.061 | 44.571 | 42.728 | 24.392 | |
| Likely PP/TT | 1,181 | 2,665 | 5,079 | 2,674 | 2,800 | 2,315 | 1,203 | |
| Not Likely PP/TT | 5,183 | 11,530 | 21,212 | 11,789 | 11,894 | 10,156 | 5,315 | |
| Non-PT Total Lost-Time | 6,369 | 14,212 | 26,337 | 14,502 | 14,759 | 12,553 | 6,568 | |

Exhibit 7.B

Initial Proportion of PT Claim Count to Non-PT Total

| Lost-Time claim count | Hazard Group | | | | | | |
|-----------------------|--------------|---------|---------|---------|---------|---------|---------|
| | A | B | C | D | E | F | G |
| | 0.00075 | 0.00105 | 0.00161 | 0.00166 | 0.00302 | 0.00340 | 0.00371 |

Exhibit 7.C

Fitted State Claim Counts*

| Claim Group | Hazard Group | | | | | | | |
|------------------------|--------------|--------|--------|--------|--------|--------|--------|-------------------------------|
| | A | B | C | D | E | F | G | |
| Fatal | 5.684 | 12.910 | 44.388 | 36.135 | 65.268 | 96.533 | 52.237 | shown to three decimal places |
| Likely PP/TT | 1,013 | 1,874 | 3,877 | 2,038 | 1,947 | 1,947 | 790 | |
| Not Likely PP/TT | 5,192 | 9,576 | 19,666 | 10,431 | 9,910 | 9,975 | 4,047 | |
| Non-PT Total Lost-Time | 6,211 | 11,463 | 23,587 | 12,505 | 11,922 | 12,019 | 4,889 | |

Exhibit 7.D

| Indicated PT Claim Count | Hazard Group | | | | | | |
|--------------------------|--------------|--------|--------|--------|--------|--------|--------|
| | A | B | C | D | E | F | G |
| | 4.643 | 12.025 | 38.055 | 20.748 | 36.005 | 40.908 | 18.157 |

* From Exhibit 5.B



EXCESS LOSS FACTORS

Missouri

01/01/2022

Indicated Permanent Total Average Cost per Case

Exhibit 8.A

State Average Cost per Case – Base Time Period – 7/1/2005 to 6/30/2010

| Claim Group | Hazard Group | | | | | | |
|-------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| PT | 1,054,142 | 1,192,095 | 1,364,972 | 1,503,507 | 1,662,457 | 1,914,016 | 2,179,246 |

Exhibit 8.B

| | Annual Indemnity Trend | Annual Medical Trend | Trend Period Start Date | Trend Period End Date | Number of Years | Indemnity Trend Factor | Medical Trend Factor |
|--------------------|------------------------|----------------------|-------------------------|-----------------------|-----------------|------------------------|----------------------|
| First Stage Trend | 1.020 | 1.03 | 06/16/2008 | 06/13/2016 | 7.997 | 1.172 | 1.267 |
| Second Stage Trend | 1.035 | 1.046 | 06/13/2016 | 12/05/2022 | 6.482 | 1.250 | 1.338 |

Exhibit 8.C

| | Indemnity | Medical |
|-----------------------|-----------|---------|
| Combined Trend Factor | 1.464 | 1.695 |
| Onlevel Factor | 1.007 | 1.000 |
| PT Loss Weight | 0.335 | 0.665 |

Exhibit 8.D

| | Indemnity | Medical | Total |
|------------------------------------|-----------|---------|-------|
| Combined Trend and Onlevel Factors | 1.475 | 1.695 | 1.621 |

Exhibit 8.E

Indicated Average Cost per Case

| Claim Group | Hazard Group | | | | | | |
|-------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | A | B | C | D | E | F | G |
| PT | 1,709,191 | 1,932,869 | 2,213,172 | 2,437,793 | 2,695,515 | 3,103,395 | 3,533,439 |

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.A – Hazard Group A

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.979 | 0.994 | 0.857 | 0.749 | 0.144 | 0.674 | 0.675 | n/a | 0.566 |
| \$15,000 | 0.969 | 0.991 | 0.799 | 0.667 | 0.103 | 0.607 | 0.610 | n/a | 0.511 |
| \$20,000 | 0.959 | 0.988 | 0.749 | 0.601 | 0.083 | 0.555 | 0.558 | n/a | 0.468 |
| \$25,000 | 0.949 | 0.985 | 0.704 | 0.545 | 0.070 | 0.512 | 0.515 | n/a | 0.432 |
| \$30,000 | 0.939 | 0.982 | 0.664 | 0.498 | 0.062 | 0.475 | 0.479 | n/a | 0.401 |
| \$35,000 | 0.930 | 0.980 | 0.628 | 0.458 | 0.057 | 0.444 | 0.448 | n/a | 0.375 |
| \$40,000 | 0.921 | 0.977 | 0.595 | 0.424 | 0.052 | 0.416 | 0.421 | n/a | 0.352 |
| \$50,000 | 0.903 | 0.971 | 0.539 | 0.367 | 0.046 | 0.371 | 0.376 | n/a | 0.315 |
| \$75,000 | 0.860 | 0.956 | 0.432 | 0.275 | 0.037 | 0.292 | 0.298 | n/a | 0.250 |
| \$100,000 | 0.819 | 0.942 | 0.357 | 0.218 | 0.032 | 0.242 | 0.249 | n/a | 0.208 |
| \$125,000 | 0.782 | 0.928 | 0.302 | 0.179 | 0.028 | 0.207 | 0.213 | n/a | 0.179 |
| \$150,000 | 0.746 | 0.914 | 0.259 | 0.150 | 0.026 | 0.180 | 0.187 | n/a | 0.157 |
| \$175,000 | 0.713 | 0.900 | 0.226 | 0.129 | 0.024 | 0.159 | 0.166 | n/a | 0.139 |
| \$200,000 | 0.683 | 0.886 | 0.199 | 0.112 | 0.022 | 0.143 | 0.150 | n/a | 0.126 |
| \$225,000 | 0.654 | 0.873 | 0.177 | 0.098 | 0.020 | 0.129 | 0.136 | n/a | 0.114 |
| \$250,000 | 0.627 | 0.860 | 0.159 | 0.087 | 0.019 | 0.118 | 0.125 | n/a | 0.105 |
| \$275,000 | 0.602 | 0.847 | 0.143 | 0.078 | 0.018 | 0.109 | 0.115 | n/a | 0.097 |
| \$300,000 | 0.578 | 0.835 | 0.130 | 0.070 | 0.017 | 0.101 | 0.107 | n/a | 0.090 |
| \$325,000 | 0.556 | 0.823 | 0.119 | 0.063 | 0.016 | 0.094 | 0.100 | n/a | 0.084 |
| \$350,000 | 0.535 | 0.811 | 0.109 | 0.058 | 0.015 | 0.088 | 0.094 | n/a | 0.079 |
| \$375,000 | 0.515 | 0.799 | 0.100 | 0.053 | 0.015 | 0.082 | 0.089 | n/a | 0.074 |
| \$400,000 | 0.497 | 0.788 | 0.092 | 0.048 | 0.014 | 0.078 | 0.084 | n/a | 0.070 |
| \$425,000 | 0.479 | 0.777 | 0.086 | 0.045 | 0.013 | 0.073 | 0.079 | n/a | 0.067 |
| \$450,000 | 0.463 | 0.766 | 0.080 | 0.041 | 0.013 | 0.070 | 0.076 | n/a | 0.063 |
| \$475,000 | 0.447 | 0.756 | 0.074 | 0.038 | 0.012 | 0.066 | 0.072 | n/a | 0.060 |
| \$500,000 | 0.432 | 0.745 | 0.069 | 0.035 | 0.012 | 0.063 | 0.069 | n/a | 0.058 |
| \$600,000 | 0.380 | 0.706 | 0.054 | 0.027 | 0.010 | 0.053 | 0.059 | n/a | 0.049 |
| \$700,000 | 0.338 | 0.671 | 0.044 | 0.021 | 0.009 | 0.046 | 0.051 | n/a | 0.043 |
| \$800,000 | 0.303 | 0.639 | 0.036 | 0.017 | 0.008 | 0.040 | 0.046 | n/a | 0.038 |
| \$900,000 | 0.273 | 0.609 | 0.030 | 0.014 | 0.008 | 0.036 | 0.041 | n/a | 0.034 |
| \$1,000,000 | 0.248 | 0.582 | 0.026 | 0.012 | 0.007 | 0.033 | 0.038 | n/a | 0.031 |
| \$2,000,000 | 0.122 | 0.395 | 0.008 | 0.003 | 0.004 | 0.017 | 0.020 | n/a | 0.017 |
| \$3,000,000 | 0.078 | 0.288 | 0.004 | 0.001 | 0.002 | 0.011 | 0.014 | n/a | 0.012 |
| \$4,000,000 | 0.056 | 0.219 | 0.002 | 0.001 | 0.002 | 0.008 | 0.011 | n/a | 0.009 |
| \$5,000,000 | 0.042 | 0.170 | 0.001 | 0.000 | 0.001 | 0.006 | 0.008 | n/a | 0.007 |
| \$6,000,000 | 0.033 | 0.134 | 0.001 | 0.000 | 0.001 | 0.005 | 0.007 | n/a | 0.006 |
| \$7,000,000 | 0.027 | 0.107 | 0.001 | 0.000 | 0.001 | 0.004 | 0.005 | n/a | 0.005 |
| \$8,000,000 | 0.022 | 0.087 | 0.001 | 0.000 | 0.001 | 0.003 | 0.005 | n/a | 0.004 |
| \$9,000,000 | 0.019 | 0.071 | 0.000 | 0.000 | 0.001 | 0.002 | 0.004 | n/a | 0.003 |
| \$10,000,000 | 0.016 | 0.058 | 0.000 | 0.000 | 0.001 | 0.002 | 0.003 | n/a | 0.003 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$447,562 | 0.009 | 0.0002 | \$448,369 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$1,709,191 | 0.029 | 0.0002 | \$1,716,560 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$61,515 | 0.226 | 0.0327 | \$61,517 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$29,502 | 0.556 | 0.1677 | \$29,502 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,007 | 0.180 | 0.7992 | \$2,008 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.B – Hazard Group B

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.980 | 0.995 | 0.874 | 0.772 | 0.137 | 0.728 | 0.729 | n/a | 0.611 |
| \$15,000 | 0.970 | 0.992 | 0.822 | 0.695 | 0.098 | 0.666 | 0.667 | n/a | 0.559 |
| \$20,000 | 0.961 | 0.990 | 0.776 | 0.631 | 0.079 | 0.615 | 0.617 | n/a | 0.517 |
| \$25,000 | 0.952 | 0.987 | 0.734 | 0.577 | 0.067 | 0.572 | 0.575 | n/a | 0.482 |
| \$30,000 | 0.943 | 0.984 | 0.697 | 0.531 | 0.060 | 0.535 | 0.538 | n/a | 0.451 |
| \$35,000 | 0.934 | 0.982 | 0.663 | 0.492 | 0.054 | 0.503 | 0.506 | n/a | 0.424 |
| \$40,000 | 0.925 | 0.979 | 0.631 | 0.457 | 0.050 | 0.475 | 0.478 | n/a | 0.401 |
| \$50,000 | 0.908 | 0.974 | 0.577 | 0.399 | 0.045 | 0.427 | 0.431 | n/a | 0.362 |
| \$75,000 | 0.867 | 0.961 | 0.471 | 0.302 | 0.036 | 0.343 | 0.349 | n/a | 0.292 |
| \$100,000 | 0.828 | 0.948 | 0.395 | 0.242 | 0.031 | 0.288 | 0.294 | n/a | 0.247 |
| \$125,000 | 0.792 | 0.936 | 0.338 | 0.201 | 0.027 | 0.249 | 0.256 | n/a | 0.214 |
| \$150,000 | 0.758 | 0.923 | 0.293 | 0.170 | 0.025 | 0.220 | 0.226 | n/a | 0.190 |
| \$175,000 | 0.726 | 0.911 | 0.258 | 0.147 | 0.023 | 0.196 | 0.203 | n/a | 0.170 |
| \$200,000 | 0.696 | 0.899 | 0.229 | 0.128 | 0.021 | 0.178 | 0.184 | n/a | 0.155 |
| \$225,000 | 0.668 | 0.887 | 0.205 | 0.113 | 0.020 | 0.162 | 0.169 | n/a | 0.142 |
| \$250,000 | 0.642 | 0.875 | 0.185 | 0.101 | 0.018 | 0.149 | 0.156 | n/a | 0.131 |
| \$275,000 | 0.617 | 0.863 | 0.168 | 0.091 | 0.017 | 0.138 | 0.145 | n/a | 0.122 |
| \$300,000 | 0.594 | 0.852 | 0.153 | 0.082 | 0.016 | 0.129 | 0.135 | n/a | 0.114 |
| \$325,000 | 0.572 | 0.841 | 0.140 | 0.074 | 0.015 | 0.120 | 0.127 | n/a | 0.107 |
| \$350,000 | 0.551 | 0.830 | 0.129 | 0.068 | 0.015 | 0.113 | 0.120 | n/a | 0.100 |
| \$375,000 | 0.532 | 0.819 | 0.119 | 0.062 | 0.014 | 0.107 | 0.113 | n/a | 0.095 |
| \$400,000 | 0.513 | 0.809 | 0.111 | 0.057 | 0.013 | 0.101 | 0.108 | n/a | 0.090 |
| \$425,000 | 0.496 | 0.799 | 0.103 | 0.053 | 0.013 | 0.096 | 0.103 | n/a | 0.086 |
| \$450,000 | 0.479 | 0.789 | 0.096 | 0.049 | 0.012 | 0.091 | 0.098 | n/a | 0.082 |
| \$475,000 | 0.464 | 0.779 | 0.090 | 0.046 | 0.012 | 0.087 | 0.094 | n/a | 0.079 |
| \$500,000 | 0.449 | 0.769 | 0.084 | 0.043 | 0.011 | 0.084 | 0.090 | n/a | 0.075 |
| \$600,000 | 0.396 | 0.733 | 0.066 | 0.033 | 0.010 | 0.071 | 0.077 | n/a | 0.065 |
| \$700,000 | 0.353 | 0.699 | 0.054 | 0.026 | 0.009 | 0.062 | 0.068 | n/a | 0.057 |
| \$800,000 | 0.318 | 0.669 | 0.045 | 0.021 | 0.008 | 0.056 | 0.061 | n/a | 0.051 |
| \$900,000 | 0.287 | 0.640 | 0.038 | 0.018 | 0.007 | 0.050 | 0.056 | n/a | 0.047 |
| \$1,000,000 | 0.262 | 0.614 | 0.032 | 0.015 | 0.007 | 0.046 | 0.051 | n/a | 0.043 |
| \$2,000,000 | 0.130 | 0.428 | 0.010 | 0.004 | 0.003 | 0.025 | 0.029 | n/a | 0.024 |
| \$3,000,000 | 0.083 | 0.319 | 0.005 | 0.002 | 0.002 | 0.017 | 0.021 | n/a | 0.017 |
| \$4,000,000 | 0.060 | 0.247 | 0.003 | 0.001 | 0.002 | 0.012 | 0.016 | n/a | 0.013 |
| \$5,000,000 | 0.045 | 0.196 | 0.002 | 0.001 | 0.001 | 0.010 | 0.013 | n/a | 0.011 |
| \$6,000,000 | 0.036 | 0.157 | 0.001 | 0.000 | 0.001 | 0.008 | 0.010 | n/a | 0.009 |
| \$7,000,000 | 0.029 | 0.128 | 0.001 | 0.000 | 0.001 | 0.006 | 0.008 | n/a | 0.007 |
| \$8,000,000 | 0.024 | 0.105 | 0.001 | 0.000 | 0.001 | 0.005 | 0.007 | n/a | 0.006 |
| \$9,000,000 | 0.020 | 0.087 | 0.001 | 0.000 | 0.001 | 0.004 | 0.006 | n/a | 0.005 |
| \$10,000,000 | 0.017 | 0.072 | 0.000 | 0.000 | 0.001 | 0.003 | 0.005 | n/a | 0.004 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$474,140 | 0.011 | 0.0003 | \$475,070 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$1,932,869 | 0.042 | 0.0002 | \$1,942,901 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$71,336 | 0.241 | 0.0385 | \$71,338 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$33,552 | 0.580 | 0.1967 | \$33,552 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$1,883 | 0.126 | 0.7642 | \$1,883 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.C – Hazard Group C

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.981 | 0.995 | 0.891 | 0.796 | 0.150 | 0.776 | 0.777 | n/a | 0.651 |
| \$15,000 | 0.972 | 0.993 | 0.845 | 0.724 | 0.107 | 0.719 | 0.720 | n/a | 0.603 |
| \$20,000 | 0.963 | 0.991 | 0.804 | 0.664 | 0.085 | 0.671 | 0.673 | n/a | 0.564 |
| \$25,000 | 0.955 | 0.989 | 0.766 | 0.613 | 0.073 | 0.631 | 0.633 | n/a | 0.530 |
| \$30,000 | 0.946 | 0.986 | 0.731 | 0.568 | 0.064 | 0.595 | 0.598 | n/a | 0.501 |
| \$35,000 | 0.938 | 0.984 | 0.699 | 0.529 | 0.058 | 0.564 | 0.567 | n/a | 0.475 |
| \$40,000 | 0.929 | 0.982 | 0.670 | 0.494 | 0.054 | 0.536 | 0.539 | n/a | 0.452 |
| \$50,000 | 0.913 | 0.977 | 0.618 | 0.437 | 0.047 | 0.488 | 0.492 | n/a | 0.412 |
| \$75,000 | 0.874 | 0.966 | 0.515 | 0.336 | 0.038 | 0.402 | 0.407 | n/a | 0.341 |
| \$100,000 | 0.838 | 0.955 | 0.439 | 0.272 | 0.033 | 0.344 | 0.350 | n/a | 0.293 |
| \$125,000 | 0.803 | 0.944 | 0.380 | 0.227 | 0.029 | 0.302 | 0.308 | n/a | 0.258 |
| \$150,000 | 0.771 | 0.933 | 0.334 | 0.194 | 0.026 | 0.270 | 0.277 | n/a | 0.232 |
| \$175,000 | 0.740 | 0.922 | 0.296 | 0.169 | 0.024 | 0.245 | 0.251 | n/a | 0.211 |
| \$200,000 | 0.711 | 0.911 | 0.265 | 0.148 | 0.022 | 0.224 | 0.231 | n/a | 0.193 |
| \$225,000 | 0.684 | 0.900 | 0.239 | 0.132 | 0.021 | 0.207 | 0.214 | n/a | 0.179 |
| \$250,000 | 0.658 | 0.890 | 0.217 | 0.118 | 0.020 | 0.192 | 0.199 | n/a | 0.167 |
| \$275,000 | 0.634 | 0.880 | 0.198 | 0.107 | 0.018 | 0.180 | 0.187 | n/a | 0.156 |
| \$300,000 | 0.611 | 0.869 | 0.182 | 0.097 | 0.017 | 0.169 | 0.176 | n/a | 0.147 |
| \$325,000 | 0.590 | 0.859 | 0.168 | 0.088 | 0.017 | 0.159 | 0.166 | n/a | 0.139 |
| \$350,000 | 0.569 | 0.850 | 0.155 | 0.081 | 0.016 | 0.151 | 0.158 | n/a | 0.132 |
| \$375,000 | 0.550 | 0.840 | 0.144 | 0.075 | 0.015 | 0.143 | 0.150 | n/a | 0.126 |
| \$400,000 | 0.532 | 0.830 | 0.134 | 0.069 | 0.014 | 0.137 | 0.143 | n/a | 0.120 |
| \$425,000 | 0.514 | 0.821 | 0.125 | 0.064 | 0.014 | 0.131 | 0.137 | n/a | 0.115 |
| \$450,000 | 0.498 | 0.812 | 0.117 | 0.059 | 0.013 | 0.125 | 0.132 | n/a | 0.110 |
| \$475,000 | 0.482 | 0.803 | 0.110 | 0.055 | 0.013 | 0.120 | 0.127 | n/a | 0.106 |
| \$500,000 | 0.468 | 0.794 | 0.103 | 0.052 | 0.012 | 0.115 | 0.122 | n/a | 0.102 |
| \$600,000 | 0.415 | 0.760 | 0.082 | 0.040 | 0.011 | 0.100 | 0.107 | n/a | 0.090 |
| \$700,000 | 0.371 | 0.729 | 0.068 | 0.032 | 0.010 | 0.089 | 0.096 | n/a | 0.080 |
| \$800,000 | 0.335 | 0.700 | 0.056 | 0.027 | 0.009 | 0.081 | 0.087 | n/a | 0.073 |
| \$900,000 | 0.304 | 0.673 | 0.048 | 0.022 | 0.008 | 0.074 | 0.080 | n/a | 0.067 |
| \$1,000,000 | 0.277 | 0.647 | 0.041 | 0.019 | 0.007 | 0.068 | 0.074 | n/a | 0.062 |
| \$2,000,000 | 0.139 | 0.464 | 0.014 | 0.006 | 0.004 | 0.039 | 0.044 | n/a | 0.037 |
| \$3,000,000 | 0.089 | 0.354 | 0.007 | 0.002 | 0.003 | 0.028 | 0.032 | n/a | 0.027 |
| \$4,000,000 | 0.064 | 0.280 | 0.004 | 0.001 | 0.002 | 0.021 | 0.025 | n/a | 0.021 |
| \$5,000,000 | 0.049 | 0.226 | 0.002 | 0.001 | 0.001 | 0.016 | 0.020 | n/a | 0.017 |
| \$6,000,000 | 0.039 | 0.185 | 0.002 | 0.001 | 0.001 | 0.013 | 0.017 | n/a | 0.014 |
| \$7,000,000 | 0.031 | 0.153 | 0.001 | 0.000 | 0.001 | 0.011 | 0.014 | n/a | 0.012 |
| \$8,000,000 | 0.026 | 0.127 | 0.001 | 0.000 | 0.001 | 0.009 | 0.012 | n/a | 0.010 |
| \$9,000,000 | 0.022 | 0.107 | 0.001 | 0.000 | 0.001 | 0.008 | 0.010 | n/a | 0.008 |
| \$10,000,000 | 0.019 | 0.090 | 0.001 | 0.000 | 0.001 | 0.006 | 0.009 | n/a | 0.007 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$506,043 | 0.017 | 0.0005 | \$507,136 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,213,172 | 0.064 | 0.0005 | \$2,227,299 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$84,291 | 0.248 | 0.0476 | \$84,294 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$38,784 | 0.579 | 0.2415 | \$38,784 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,099 | 0.092 | 0.7099 | \$2,100 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)

Exhibit 9.D – Hazard Group D

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.982 | 0.996 | 0.904 | 0.814 | 0.149 | 0.808 | 0.809 | n/a | 0.678 |
| \$15,000 | 0.973 | 0.994 | 0.862 | 0.746 | 0.107 | 0.755 | 0.756 | n/a | 0.633 |
| \$20,000 | 0.965 | 0.992 | 0.824 | 0.689 | 0.085 | 0.710 | 0.711 | n/a | 0.596 |
| \$25,000 | 0.957 | 0.990 | 0.789 | 0.640 | 0.072 | 0.671 | 0.672 | n/a | 0.564 |
| \$30,000 | 0.949 | 0.988 | 0.757 | 0.597 | 0.064 | 0.636 | 0.638 | n/a | 0.535 |
| \$35,000 | 0.941 | 0.986 | 0.727 | 0.559 | 0.058 | 0.605 | 0.608 | n/a | 0.509 |
| \$40,000 | 0.933 | 0.984 | 0.700 | 0.525 | 0.054 | 0.578 | 0.581 | n/a | 0.486 |
| \$50,000 | 0.917 | 0.979 | 0.650 | 0.467 | 0.047 | 0.530 | 0.533 | n/a | 0.447 |
| \$75,000 | 0.880 | 0.969 | 0.550 | 0.364 | 0.038 | 0.442 | 0.446 | n/a | 0.374 |
| \$100,000 | 0.845 | 0.959 | 0.475 | 0.297 | 0.033 | 0.381 | 0.386 | n/a | 0.324 |
| \$125,000 | 0.812 | 0.949 | 0.416 | 0.250 | 0.029 | 0.337 | 0.342 | n/a | 0.287 |
| \$150,000 | 0.780 | 0.939 | 0.368 | 0.215 | 0.026 | 0.303 | 0.309 | n/a | 0.259 |
| \$175,000 | 0.751 | 0.929 | 0.329 | 0.188 | 0.024 | 0.275 | 0.281 | n/a | 0.236 |
| \$200,000 | 0.723 | 0.919 | 0.297 | 0.166 | 0.022 | 0.253 | 0.259 | n/a | 0.217 |
| \$225,000 | 0.696 | 0.909 | 0.269 | 0.148 | 0.021 | 0.234 | 0.241 | n/a | 0.202 |
| \$250,000 | 0.671 | 0.900 | 0.246 | 0.133 | 0.019 | 0.218 | 0.225 | n/a | 0.188 |
| \$275,000 | 0.648 | 0.890 | 0.226 | 0.121 | 0.018 | 0.204 | 0.211 | n/a | 0.177 |
| \$300,000 | 0.625 | 0.881 | 0.208 | 0.110 | 0.017 | 0.192 | 0.199 | n/a | 0.167 |
| \$325,000 | 0.604 | 0.871 | 0.192 | 0.101 | 0.016 | 0.181 | 0.188 | n/a | 0.158 |
| \$350,000 | 0.584 | 0.862 | 0.179 | 0.093 | 0.016 | 0.172 | 0.179 | n/a | 0.150 |
| \$375,000 | 0.565 | 0.853 | 0.166 | 0.086 | 0.015 | 0.164 | 0.171 | n/a | 0.143 |
| \$400,000 | 0.547 | 0.844 | 0.155 | 0.079 | 0.014 | 0.156 | 0.163 | n/a | 0.137 |
| \$425,000 | 0.530 | 0.836 | 0.146 | 0.074 | 0.014 | 0.149 | 0.156 | n/a | 0.131 |
| \$450,000 | 0.513 | 0.827 | 0.137 | 0.069 | 0.013 | 0.143 | 0.150 | n/a | 0.126 |
| \$475,000 | 0.498 | 0.819 | 0.129 | 0.064 | 0.013 | 0.137 | 0.144 | n/a | 0.121 |
| \$500,000 | 0.483 | 0.810 | 0.121 | 0.060 | 0.012 | 0.132 | 0.139 | n/a | 0.116 |
| \$600,000 | 0.430 | 0.779 | 0.098 | 0.047 | 0.011 | 0.115 | 0.122 | n/a | 0.102 |
| \$700,000 | 0.386 | 0.749 | 0.081 | 0.038 | 0.010 | 0.102 | 0.109 | n/a | 0.091 |
| \$800,000 | 0.349 | 0.721 | 0.068 | 0.032 | 0.009 | 0.092 | 0.099 | n/a | 0.083 |
| \$900,000 | 0.317 | 0.695 | 0.058 | 0.027 | 0.008 | 0.084 | 0.090 | n/a | 0.076 |
| \$1,000,000 | 0.290 | 0.671 | 0.050 | 0.023 | 0.007 | 0.078 | 0.084 | n/a | 0.070 |
| \$2,000,000 | 0.147 | 0.491 | 0.017 | 0.007 | 0.004 | 0.044 | 0.050 | n/a | 0.042 |
| \$3,000,000 | 0.095 | 0.380 | 0.009 | 0.003 | 0.003 | 0.031 | 0.036 | n/a | 0.030 |
| \$4,000,000 | 0.068 | 0.304 | 0.005 | 0.002 | 0.002 | 0.024 | 0.028 | n/a | 0.024 |
| \$5,000,000 | 0.052 | 0.248 | 0.003 | 0.001 | 0.001 | 0.019 | 0.023 | n/a | 0.019 |
| \$6,000,000 | 0.041 | 0.205 | 0.002 | 0.001 | 0.001 | 0.016 | 0.019 | n/a | 0.016 |
| \$7,000,000 | 0.034 | 0.172 | 0.002 | 0.000 | 0.001 | 0.013 | 0.016 | n/a | 0.014 |
| \$8,000,000 | 0.028 | 0.145 | 0.001 | 0.000 | 0.001 | 0.011 | 0.014 | n/a | 0.012 |
| \$9,000,000 | 0.024 | 0.123 | 0.001 | 0.000 | 0.001 | 0.009 | 0.012 | n/a | 0.010 |
| \$10,000,000 | 0.020 | 0.105 | 0.001 | 0.000 | 0.001 | 0.008 | 0.010 | n/a | 0.009 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$533,567 | 0.025 | 0.0010 | \$534,813 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,437,793 | 0.065 | 0.0006 | \$2,455,866 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$96,517 | 0.254 | 0.0544 | \$96,522 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$43,624 | 0.588 | 0.2787 | \$43,624 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,089 | 0.067 | 0.6654 | \$2,089 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.E – Hazard Group E

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.983 | 0.996 | 0.918 | 0.834 | 0.158 | 0.845 | 0.846 | n/a | 0.709 |
| \$15,000 | 0.975 | 0.994 | 0.881 | 0.773 | 0.112 | 0.799 | 0.800 | n/a | 0.670 |
| \$20,000 | 0.967 | 0.993 | 0.848 | 0.719 | 0.089 | 0.760 | 0.761 | n/a | 0.637 |
| \$25,000 | 0.959 | 0.991 | 0.816 | 0.673 | 0.076 | 0.725 | 0.726 | n/a | 0.609 |
| \$30,000 | 0.952 | 0.989 | 0.787 | 0.632 | 0.067 | 0.694 | 0.696 | n/a | 0.583 |
| \$35,000 | 0.944 | 0.987 | 0.760 | 0.595 | 0.060 | 0.666 | 0.668 | n/a | 0.560 |
| \$40,000 | 0.937 | 0.985 | 0.735 | 0.562 | 0.056 | 0.641 | 0.643 | n/a | 0.539 |
| \$50,000 | 0.922 | 0.981 | 0.688 | 0.505 | 0.049 | 0.596 | 0.599 | n/a | 0.502 |
| \$75,000 | 0.887 | 0.972 | 0.593 | 0.401 | 0.039 | 0.512 | 0.515 | n/a | 0.432 |
| \$100,000 | 0.854 | 0.963 | 0.520 | 0.330 | 0.034 | 0.452 | 0.456 | n/a | 0.382 |
| \$125,000 | 0.822 | 0.954 | 0.461 | 0.280 | 0.030 | 0.407 | 0.412 | n/a | 0.345 |
| \$150,000 | 0.792 | 0.945 | 0.413 | 0.243 | 0.027 | 0.372 | 0.377 | n/a | 0.316 |
| \$175,000 | 0.764 | 0.936 | 0.372 | 0.214 | 0.025 | 0.344 | 0.349 | n/a | 0.293 |
| \$200,000 | 0.737 | 0.927 | 0.339 | 0.190 | 0.023 | 0.320 | 0.326 | n/a | 0.273 |
| \$225,000 | 0.711 | 0.918 | 0.309 | 0.171 | 0.022 | 0.300 | 0.306 | n/a | 0.257 |
| \$250,000 | 0.687 | 0.909 | 0.284 | 0.155 | 0.020 | 0.283 | 0.289 | n/a | 0.242 |
| \$275,000 | 0.664 | 0.900 | 0.262 | 0.141 | 0.019 | 0.268 | 0.274 | n/a | 0.230 |
| \$300,000 | 0.642 | 0.891 | 0.243 | 0.129 | 0.018 | 0.255 | 0.261 | n/a | 0.219 |
| \$325,000 | 0.622 | 0.883 | 0.226 | 0.118 | 0.017 | 0.243 | 0.250 | n/a | 0.209 |
| \$350,000 | 0.602 | 0.874 | 0.211 | 0.109 | 0.016 | 0.232 | 0.239 | n/a | 0.200 |
| \$375,000 | 0.583 | 0.866 | 0.197 | 0.101 | 0.016 | 0.223 | 0.230 | n/a | 0.192 |
| \$400,000 | 0.565 | 0.858 | 0.185 | 0.094 | 0.015 | 0.214 | 0.221 | n/a | 0.185 |
| \$425,000 | 0.548 | 0.850 | 0.174 | 0.088 | 0.014 | 0.207 | 0.213 | n/a | 0.179 |
| \$450,000 | 0.532 | 0.842 | 0.164 | 0.082 | 0.014 | 0.199 | 0.206 | n/a | 0.173 |
| \$475,000 | 0.517 | 0.834 | 0.155 | 0.077 | 0.013 | 0.193 | 0.200 | n/a | 0.167 |
| \$500,000 | 0.502 | 0.826 | 0.147 | 0.073 | 0.013 | 0.187 | 0.194 | n/a | 0.162 |
| \$600,000 | 0.449 | 0.797 | 0.120 | 0.058 | 0.011 | 0.166 | 0.173 | n/a | 0.145 |
| \$700,000 | 0.405 | 0.768 | 0.100 | 0.047 | 0.010 | 0.150 | 0.157 | n/a | 0.132 |
| \$800,000 | 0.367 | 0.742 | 0.084 | 0.039 | 0.009 | 0.138 | 0.145 | n/a | 0.121 |
| \$900,000 | 0.335 | 0.717 | 0.072 | 0.033 | 0.008 | 0.128 | 0.134 | n/a | 0.113 |
| \$1,000,000 | 0.307 | 0.694 | 0.063 | 0.028 | 0.008 | 0.119 | 0.126 | n/a | 0.105 |
| \$2,000,000 | 0.158 | 0.518 | 0.023 | 0.009 | 0.004 | 0.073 | 0.079 | n/a | 0.066 |
| \$3,000,000 | 0.102 | 0.407 | 0.012 | 0.004 | 0.003 | 0.053 | 0.059 | n/a | 0.049 |
| \$4,000,000 | 0.074 | 0.329 | 0.007 | 0.002 | 0.002 | 0.042 | 0.047 | n/a | 0.039 |
| \$5,000,000 | 0.056 | 0.272 | 0.005 | 0.001 | 0.002 | 0.034 | 0.038 | n/a | 0.032 |
| \$6,000,000 | 0.045 | 0.228 | 0.003 | 0.001 | 0.001 | 0.028 | 0.032 | n/a | 0.027 |
| \$7,000,000 | 0.036 | 0.193 | 0.002 | 0.001 | 0.001 | 0.023 | 0.027 | n/a | 0.023 |
| \$8,000,000 | 0.030 | 0.164 | 0.002 | 0.000 | 0.001 | 0.020 | 0.024 | n/a | 0.020 |
| \$9,000,000 | 0.026 | 0.141 | 0.001 | 0.000 | 0.001 | 0.017 | 0.020 | n/a | 0.017 |
| \$10,000,000 | 0.022 | 0.121 | 0.001 | 0.000 | 0.001 | 0.014 | 0.018 | n/a | 0.015 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$570,309 | 0.041 | 0.0020 | \$571,776 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,695,515 | 0.108 | 0.0011 | \$2,718,911 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$114,398 | 0.247 | 0.0610 | \$114,406 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$50,561 | 0.555 | 0.3104 | \$50,561 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,231 | 0.049 | 0.6255 | \$2,231 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.F – Hazard Group F

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.984 | 0.997 | 0.930 | 0.854 | 0.171 | 0.876 | 0.876 | n/a | 0.734 |
| \$15,000 | 0.977 | 0.995 | 0.899 | 0.798 | 0.122 | 0.835 | 0.836 | n/a | 0.700 |
| \$20,000 | 0.969 | 0.994 | 0.869 | 0.749 | 0.097 | 0.800 | 0.800 | n/a | 0.671 |
| \$25,000 | 0.962 | 0.992 | 0.842 | 0.706 | 0.082 | 0.768 | 0.769 | n/a | 0.644 |
| \$30,000 | 0.955 | 0.990 | 0.816 | 0.667 | 0.072 | 0.739 | 0.741 | n/a | 0.621 |
| \$35,000 | 0.948 | 0.989 | 0.791 | 0.632 | 0.064 | 0.713 | 0.715 | n/a | 0.599 |
| \$40,000 | 0.941 | 0.987 | 0.768 | 0.601 | 0.059 | 0.690 | 0.691 | n/a | 0.579 |
| \$50,000 | 0.927 | 0.984 | 0.726 | 0.545 | 0.052 | 0.647 | 0.649 | n/a | 0.544 |
| \$75,000 | 0.894 | 0.976 | 0.637 | 0.440 | 0.041 | 0.565 | 0.568 | n/a | 0.476 |
| \$100,000 | 0.863 | 0.968 | 0.566 | 0.367 | 0.036 | 0.504 | 0.508 | n/a | 0.426 |
| \$125,000 | 0.833 | 0.960 | 0.508 | 0.315 | 0.032 | 0.458 | 0.462 | n/a | 0.388 |
| \$150,000 | 0.804 | 0.952 | 0.460 | 0.274 | 0.029 | 0.422 | 0.426 | n/a | 0.357 |
| \$175,000 | 0.777 | 0.944 | 0.419 | 0.243 | 0.026 | 0.392 | 0.397 | n/a | 0.333 |
| \$200,000 | 0.751 | 0.936 | 0.384 | 0.218 | 0.025 | 0.367 | 0.372 | n/a | 0.312 |
| \$225,000 | 0.727 | 0.928 | 0.354 | 0.196 | 0.023 | 0.346 | 0.351 | n/a | 0.294 |
| \$250,000 | 0.703 | 0.920 | 0.327 | 0.179 | 0.022 | 0.327 | 0.333 | n/a | 0.279 |
| \$275,000 | 0.681 | 0.913 | 0.304 | 0.163 | 0.020 | 0.311 | 0.317 | n/a | 0.265 |
| \$300,000 | 0.660 | 0.905 | 0.283 | 0.150 | 0.019 | 0.296 | 0.302 | n/a | 0.253 |
| \$325,000 | 0.640 | 0.898 | 0.265 | 0.139 | 0.018 | 0.284 | 0.290 | n/a | 0.243 |
| \$350,000 | 0.620 | 0.890 | 0.248 | 0.129 | 0.017 | 0.272 | 0.278 | n/a | 0.233 |
| \$375,000 | 0.602 | 0.883 | 0.233 | 0.120 | 0.017 | 0.262 | 0.268 | n/a | 0.224 |
| \$400,000 | 0.585 | 0.875 | 0.220 | 0.112 | 0.016 | 0.252 | 0.258 | n/a | 0.217 |
| \$425,000 | 0.568 | 0.868 | 0.208 | 0.105 | 0.015 | 0.243 | 0.250 | n/a | 0.209 |
| \$450,000 | 0.552 | 0.861 | 0.197 | 0.098 | 0.015 | 0.235 | 0.242 | n/a | 0.203 |
| \$475,000 | 0.537 | 0.854 | 0.186 | 0.092 | 0.014 | 0.228 | 0.234 | n/a | 0.196 |
| \$500,000 | 0.522 | 0.847 | 0.177 | 0.087 | 0.014 | 0.221 | 0.228 | n/a | 0.191 |
| \$600,000 | 0.469 | 0.820 | 0.146 | 0.070 | 0.012 | 0.198 | 0.205 | n/a | 0.171 |
| \$700,000 | 0.425 | 0.794 | 0.123 | 0.058 | 0.011 | 0.180 | 0.187 | n/a | 0.156 |
| \$800,000 | 0.387 | 0.770 | 0.105 | 0.048 | 0.010 | 0.165 | 0.172 | n/a | 0.144 |
| \$900,000 | 0.354 | 0.747 | 0.091 | 0.041 | 0.009 | 0.153 | 0.160 | n/a | 0.134 |
| \$1,000,000 | 0.325 | 0.725 | 0.080 | 0.035 | 0.008 | 0.143 | 0.150 | n/a | 0.126 |
| \$2,000,000 | 0.170 | 0.555 | 0.030 | 0.012 | 0.004 | 0.089 | 0.095 | n/a | 0.080 |
| \$3,000,000 | 0.110 | 0.445 | 0.016 | 0.006 | 0.003 | 0.066 | 0.072 | n/a | 0.060 |
| \$4,000,000 | 0.080 | 0.366 | 0.010 | 0.003 | 0.002 | 0.052 | 0.057 | n/a | 0.048 |
| \$5,000,000 | 0.061 | 0.307 | 0.006 | 0.002 | 0.002 | 0.042 | 0.048 | n/a | 0.040 |
| \$6,000,000 | 0.049 | 0.261 | 0.004 | 0.001 | 0.001 | 0.035 | 0.040 | n/a | 0.034 |
| \$7,000,000 | 0.040 | 0.224 | 0.003 | 0.001 | 0.001 | 0.030 | 0.035 | n/a | 0.029 |
| \$8,000,000 | 0.033 | 0.193 | 0.003 | 0.001 | 0.001 | 0.026 | 0.030 | n/a | 0.025 |
| \$9,000,000 | 0.028 | 0.168 | 0.002 | 0.001 | 0.001 | 0.022 | 0.026 | n/a | 0.022 |
| \$10,000,000 | 0.024 | 0.146 | 0.002 | 0.000 | 0.001 | 0.019 | 0.023 | n/a | 0.019 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$611,536 | 0.055 | 0.0038 | \$613,279 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$3,103,395 | 0.118 | 0.0016 | \$3,137,132 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$136,660 | 0.248 | 0.0762 | \$136,673 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$59,002 | 0.548 | 0.3905 | \$59,002 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,467 | 0.031 | 0.5278 | \$2,468 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss Factors (non-catastrophe)
Exhibit 9.G – Hazard Group G

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELF (Vol. Rate) | Final* ELPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|------------------------|-------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.985 | 0.997 | 0.942 | 0.874 | 0.187 | 0.897 | 0.897 | n/a | 0.752 |
| \$15,000 | 0.978 | 0.996 | 0.915 | 0.823 | 0.133 | 0.861 | 0.861 | n/a | 0.722 |
| \$20,000 | 0.971 | 0.994 | 0.890 | 0.779 | 0.105 | 0.829 | 0.830 | n/a | 0.695 |
| \$25,000 | 0.965 | 0.993 | 0.866 | 0.739 | 0.088 | 0.801 | 0.802 | n/a | 0.672 |
| \$30,000 | 0.958 | 0.992 | 0.843 | 0.703 | 0.077 | 0.775 | 0.776 | n/a | 0.650 |
| \$35,000 | 0.951 | 0.990 | 0.822 | 0.670 | 0.069 | 0.751 | 0.752 | n/a | 0.630 |
| \$40,000 | 0.945 | 0.989 | 0.801 | 0.641 | 0.063 | 0.729 | 0.730 | n/a | 0.612 |
| \$50,000 | 0.932 | 0.986 | 0.763 | 0.587 | 0.055 | 0.690 | 0.691 | n/a | 0.579 |
| \$75,000 | 0.901 | 0.979 | 0.681 | 0.484 | 0.044 | 0.610 | 0.613 | n/a | 0.514 |
| \$100,000 | 0.872 | 0.972 | 0.614 | 0.410 | 0.038 | 0.551 | 0.554 | n/a | 0.464 |
| \$125,000 | 0.844 | 0.965 | 0.559 | 0.354 | 0.033 | 0.504 | 0.508 | n/a | 0.425 |
| \$150,000 | 0.817 | 0.958 | 0.511 | 0.312 | 0.030 | 0.467 | 0.471 | n/a | 0.394 |
| \$175,000 | 0.791 | 0.951 | 0.470 | 0.278 | 0.028 | 0.436 | 0.440 | n/a | 0.369 |
| \$200,000 | 0.766 | 0.944 | 0.435 | 0.250 | 0.026 | 0.409 | 0.414 | n/a | 0.347 |
| \$225,000 | 0.743 | 0.937 | 0.404 | 0.227 | 0.024 | 0.387 | 0.392 | n/a | 0.328 |
| \$250,000 | 0.721 | 0.930 | 0.377 | 0.208 | 0.023 | 0.367 | 0.372 | n/a | 0.312 |
| \$275,000 | 0.699 | 0.923 | 0.352 | 0.191 | 0.022 | 0.350 | 0.355 | n/a | 0.298 |
| \$300,000 | 0.679 | 0.916 | 0.330 | 0.177 | 0.021 | 0.334 | 0.340 | n/a | 0.285 |
| \$325,000 | 0.659 | 0.909 | 0.311 | 0.164 | 0.020 | 0.321 | 0.326 | n/a | 0.273 |
| \$350,000 | 0.640 | 0.903 | 0.293 | 0.153 | 0.019 | 0.308 | 0.314 | n/a | 0.263 |
| \$375,000 | 0.622 | 0.896 | 0.277 | 0.143 | 0.018 | 0.297 | 0.303 | n/a | 0.254 |
| \$400,000 | 0.605 | 0.890 | 0.262 | 0.134 | 0.017 | 0.286 | 0.292 | n/a | 0.245 |
| \$425,000 | 0.589 | 0.883 | 0.249 | 0.126 | 0.017 | 0.277 | 0.283 | n/a | 0.237 |
| \$450,000 | 0.573 | 0.877 | 0.236 | 0.118 | 0.016 | 0.268 | 0.274 | n/a | 0.230 |
| \$475,000 | 0.558 | 0.870 | 0.225 | 0.112 | 0.015 | 0.259 | 0.266 | n/a | 0.223 |
| \$500,000 | 0.544 | 0.864 | 0.214 | 0.106 | 0.015 | 0.252 | 0.258 | n/a | 0.216 |
| \$600,000 | 0.492 | 0.839 | 0.179 | 0.086 | 0.013 | 0.226 | 0.233 | n/a | 0.195 |
| \$700,000 | 0.447 | 0.816 | 0.153 | 0.071 | 0.012 | 0.206 | 0.213 | n/a | 0.178 |
| \$800,000 | 0.408 | 0.793 | 0.132 | 0.060 | 0.011 | 0.189 | 0.196 | n/a | 0.164 |
| \$900,000 | 0.375 | 0.772 | 0.115 | 0.052 | 0.010 | 0.176 | 0.183 | n/a | 0.153 |
| \$1,000,000 | 0.346 | 0.751 | 0.102 | 0.045 | 0.009 | 0.164 | 0.171 | n/a | 0.143 |
| \$2,000,000 | 0.184 | 0.589 | 0.040 | 0.016 | 0.005 | 0.103 | 0.109 | n/a | 0.092 |
| \$3,000,000 | 0.119 | 0.480 | 0.022 | 0.008 | 0.003 | 0.076 | 0.082 | n/a | 0.069 |
| \$4,000,000 | 0.087 | 0.401 | 0.013 | 0.005 | 0.002 | 0.060 | 0.066 | n/a | 0.056 |
| \$5,000,000 | 0.067 | 0.340 | 0.009 | 0.003 | 0.002 | 0.050 | 0.055 | n/a | 0.046 |
| \$6,000,000 | 0.053 | 0.292 | 0.006 | 0.002 | 0.002 | 0.042 | 0.047 | n/a | 0.040 |
| \$7,000,000 | 0.044 | 0.253 | 0.005 | 0.001 | 0.001 | 0.036 | 0.041 | n/a | 0.034 |
| \$8,000,000 | 0.037 | 0.221 | 0.004 | 0.001 | 0.001 | 0.031 | 0.036 | n/a | 0.030 |
| \$9,000,000 | 0.031 | 0.194 | 0.003 | 0.001 | 0.001 | 0.027 | 0.031 | n/a | 0.026 |
| \$10,000,000 | 0.027 | 0.171 | 0.002 | 0.001 | 0.001 | 0.024 | 0.028 | n/a | 0.023 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|-------------------------------|-----------|-----------|
| Fatal | \$660,372 | 0.066 | 0.0055 | \$662,478 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$3,533,439 | 0.122 | 0.0019 | \$3,580,949 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$166,136 | 0.250 | 0.0826 | \$166,157 | (C) Assessment Factor | n/a | 1.0000 |
| Not Likely PP/TT | \$69,907 | 0.538 | 0.4234 | \$69,908 | (D) Expected Loss Ratio (ELR) | n/a | 0.8380 |
| Med Only | \$2,746 | 0.024 | 0.4866 | \$2,747 | = (A)/[(B)+(C)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio (D).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)
Exhibit 10.A – Hazard Group A

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.980 | 0.995 | 0.866 | 0.766 | 0.175 | 0.689 | 0.691 | n/a | 0.638 |
| \$15,000 | 0.970 | 0.992 | 0.810 | 0.686 | 0.129 | 0.623 | 0.626 | n/a | 0.578 |
| \$20,000 | 0.960 | 0.989 | 0.760 | 0.620 | 0.105 | 0.571 | 0.574 | n/a | 0.530 |
| \$25,000 | 0.951 | 0.986 | 0.716 | 0.565 | 0.091 | 0.528 | 0.531 | n/a | 0.491 |
| \$30,000 | 0.941 | 0.984 | 0.676 | 0.518 | 0.081 | 0.491 | 0.494 | n/a | 0.457 |
| \$35,000 | 0.932 | 0.981 | 0.640 | 0.478 | 0.074 | 0.459 | 0.463 | n/a | 0.427 |
| \$40,000 | 0.923 | 0.978 | 0.607 | 0.443 | 0.069 | 0.431 | 0.435 | n/a | 0.402 |
| \$50,000 | 0.906 | 0.973 | 0.549 | 0.385 | 0.061 | 0.384 | 0.389 | n/a | 0.360 |
| \$75,000 | 0.864 | 0.959 | 0.440 | 0.290 | 0.051 | 0.304 | 0.310 | n/a | 0.286 |
| \$100,000 | 0.824 | 0.946 | 0.363 | 0.231 | 0.044 | 0.252 | 0.258 | n/a | 0.239 |
| \$125,000 | 0.787 | 0.933 | 0.307 | 0.191 | 0.040 | 0.216 | 0.222 | n/a | 0.205 |
| \$150,000 | 0.753 | 0.919 | 0.264 | 0.162 | 0.036 | 0.188 | 0.195 | n/a | 0.180 |
| \$175,000 | 0.720 | 0.906 | 0.230 | 0.139 | 0.034 | 0.167 | 0.174 | n/a | 0.161 |
| \$200,000 | 0.690 | 0.894 | 0.203 | 0.122 | 0.031 | 0.150 | 0.157 | n/a | 0.145 |
| \$225,000 | 0.662 | 0.881 | 0.180 | 0.108 | 0.030 | 0.136 | 0.143 | n/a | 0.132 |
| \$250,000 | 0.635 | 0.869 | 0.162 | 0.096 | 0.028 | 0.125 | 0.131 | n/a | 0.121 |
| \$275,000 | 0.610 | 0.857 | 0.146 | 0.086 | 0.027 | 0.115 | 0.122 | n/a | 0.112 |
| \$300,000 | 0.586 | 0.845 | 0.132 | 0.078 | 0.025 | 0.106 | 0.113 | n/a | 0.104 |
| \$325,000 | 0.564 | 0.834 | 0.121 | 0.071 | 0.024 | 0.099 | 0.106 | n/a | 0.098 |
| \$350,000 | 0.543 | 0.822 | 0.110 | 0.065 | 0.023 | 0.093 | 0.099 | n/a | 0.092 |
| \$375,000 | 0.523 | 0.811 | 0.102 | 0.059 | 0.022 | 0.087 | 0.093 | n/a | 0.086 |
| \$400,000 | 0.505 | 0.801 | 0.094 | 0.055 | 0.021 | 0.082 | 0.088 | n/a | 0.082 |
| \$425,000 | 0.487 | 0.790 | 0.087 | 0.050 | 0.020 | 0.078 | 0.084 | n/a | 0.078 |
| \$450,000 | 0.471 | 0.780 | 0.081 | 0.047 | 0.020 | 0.074 | 0.080 | n/a | 0.074 |
| \$475,000 | 0.455 | 0.770 | 0.075 | 0.044 | 0.019 | 0.070 | 0.076 | n/a | 0.070 |
| \$500,000 | 0.440 | 0.760 | 0.070 | 0.041 | 0.018 | 0.067 | 0.073 | n/a | 0.067 |
| \$600,000 | 0.387 | 0.722 | 0.054 | 0.031 | 0.016 | 0.056 | 0.062 | n/a | 0.057 |
| \$700,000 | 0.344 | 0.688 | 0.043 | 0.025 | 0.015 | 0.049 | 0.054 | n/a | 0.050 |
| \$800,000 | 0.308 | 0.657 | 0.035 | 0.020 | 0.013 | 0.043 | 0.048 | n/a | 0.044 |
| \$900,000 | 0.278 | 0.628 | 0.029 | 0.017 | 0.012 | 0.038 | 0.043 | n/a | 0.040 |
| \$1,000,000 | 0.253 | 0.601 | 0.025 | 0.014 | 0.011 | 0.034 | 0.039 | n/a | 0.036 |
| \$2,000,000 | 0.123 | 0.414 | 0.007 | 0.004 | 0.006 | 0.018 | 0.021 | n/a | 0.020 |
| \$3,000,000 | 0.077 | 0.306 | 0.003 | 0.002 | 0.004 | 0.012 | 0.015 | n/a | 0.014 |
| \$4,000,000 | 0.055 | 0.235 | 0.002 | 0.001 | 0.003 | 0.009 | 0.011 | n/a | 0.010 |
| \$5,000,000 | 0.041 | 0.185 | 0.001 | 0.001 | 0.003 | 0.007 | 0.009 | n/a | 0.008 |
| \$6,000,000 | 0.032 | 0.148 | 0.001 | 0.000 | 0.002 | 0.005 | 0.007 | n/a | 0.007 |
| \$7,000,000 | 0.026 | 0.120 | 0.001 | 0.000 | 0.002 | 0.004 | 0.006 | n/a | 0.006 |
| \$8,000,000 | 0.021 | 0.098 | 0.000 | 0.000 | 0.002 | 0.003 | 0.005 | n/a | 0.005 |
| \$9,000,000 | 0.018 | 0.080 | 0.000 | 0.000 | 0.001 | 0.003 | 0.004 | n/a | 0.004 |
| \$10,000,000 | 0.015 | 0.066 | 0.000 | 0.000 | 0.001 | 0.002 | 0.004 | n/a | 0.003 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|--------------------------------|-----------|-----------|
| Fatal | \$472,805 | 0.009 | 0.0002 | \$448,369 | \$473,615 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$1,836,962 | 0.028 | 0.0002 | \$1,716,560 | \$1,845,975 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$68,501 | 0.227 | 0.0327 | \$61,517 | \$68,503 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$32,695 | 0.554 | 0.1677 | \$29,502 | \$32,695 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,261 | 0.183 | 0.7992 | \$2,008 | \$2,261 | (E) Expected Loss Ratio x ALAE | n/a | 0.9240 |
| | | | | | | = (A)x(C)/[(B)+(D)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)

Exhibit 10.B – Hazard Group B

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.981 | 0.995 | 0.883 | 0.788 | 0.167 | 0.742 | 0.743 | n/a | 0.686 |
| \$15,000 | 0.971 | 0.993 | 0.832 | 0.713 | 0.123 | 0.680 | 0.682 | n/a | 0.630 |
| \$20,000 | 0.962 | 0.990 | 0.787 | 0.651 | 0.101 | 0.630 | 0.632 | n/a | 0.584 |
| \$25,000 | 0.953 | 0.988 | 0.746 | 0.597 | 0.087 | 0.587 | 0.590 | n/a | 0.545 |
| \$30,000 | 0.945 | 0.986 | 0.709 | 0.551 | 0.078 | 0.550 | 0.553 | n/a | 0.511 |
| \$35,000 | 0.936 | 0.983 | 0.674 | 0.511 | 0.072 | 0.518 | 0.521 | n/a | 0.482 |
| \$40,000 | 0.927 | 0.981 | 0.643 | 0.476 | 0.067 | 0.489 | 0.493 | n/a | 0.456 |
| \$50,000 | 0.911 | 0.976 | 0.588 | 0.418 | 0.060 | 0.441 | 0.445 | n/a | 0.411 |
| \$75,000 | 0.871 | 0.964 | 0.480 | 0.319 | 0.049 | 0.355 | 0.360 | n/a | 0.333 |
| \$100,000 | 0.833 | 0.952 | 0.402 | 0.256 | 0.043 | 0.299 | 0.305 | n/a | 0.281 |
| \$125,000 | 0.798 | 0.940 | 0.344 | 0.213 | 0.039 | 0.258 | 0.265 | n/a | 0.245 |
| \$150,000 | 0.764 | 0.928 | 0.299 | 0.182 | 0.035 | 0.228 | 0.235 | n/a | 0.217 |
| \$175,000 | 0.733 | 0.917 | 0.263 | 0.158 | 0.033 | 0.204 | 0.211 | n/a | 0.195 |
| \$200,000 | 0.703 | 0.905 | 0.233 | 0.139 | 0.030 | 0.185 | 0.192 | n/a | 0.177 |
| \$225,000 | 0.676 | 0.894 | 0.209 | 0.123 | 0.029 | 0.169 | 0.176 | n/a | 0.162 |
| \$250,000 | 0.650 | 0.883 | 0.188 | 0.110 | 0.027 | 0.156 | 0.162 | n/a | 0.150 |
| \$275,000 | 0.625 | 0.872 | 0.171 | 0.099 | 0.026 | 0.144 | 0.151 | n/a | 0.140 |
| \$300,000 | 0.602 | 0.862 | 0.156 | 0.090 | 0.024 | 0.134 | 0.141 | n/a | 0.130 |
| \$325,000 | 0.580 | 0.851 | 0.143 | 0.082 | 0.023 | 0.126 | 0.133 | n/a | 0.123 |
| \$350,000 | 0.559 | 0.841 | 0.131 | 0.076 | 0.022 | 0.118 | 0.125 | n/a | 0.116 |
| \$375,000 | 0.540 | 0.831 | 0.121 | 0.070 | 0.021 | 0.112 | 0.118 | n/a | 0.109 |
| \$400,000 | 0.521 | 0.821 | 0.112 | 0.064 | 0.020 | 0.106 | 0.112 | n/a | 0.104 |
| \$425,000 | 0.504 | 0.811 | 0.104 | 0.060 | 0.020 | 0.100 | 0.107 | n/a | 0.099 |
| \$450,000 | 0.487 | 0.801 | 0.097 | 0.055 | 0.019 | 0.096 | 0.102 | n/a | 0.094 |
| \$475,000 | 0.472 | 0.792 | 0.091 | 0.052 | 0.018 | 0.091 | 0.098 | n/a | 0.090 |
| \$500,000 | 0.457 | 0.783 | 0.085 | 0.048 | 0.018 | 0.087 | 0.094 | n/a | 0.087 |
| \$600,000 | 0.404 | 0.748 | 0.067 | 0.038 | 0.016 | 0.075 | 0.081 | n/a | 0.075 |
| \$700,000 | 0.360 | 0.716 | 0.054 | 0.030 | 0.014 | 0.065 | 0.071 | n/a | 0.066 |
| \$800,000 | 0.324 | 0.686 | 0.044 | 0.025 | 0.013 | 0.058 | 0.064 | n/a | 0.059 |
| \$900,000 | 0.293 | 0.658 | 0.037 | 0.021 | 0.012 | 0.052 | 0.058 | n/a | 0.053 |
| \$1,000,000 | 0.267 | 0.632 | 0.031 | 0.018 | 0.011 | 0.048 | 0.053 | n/a | 0.049 |
| \$2,000,000 | 0.131 | 0.448 | 0.009 | 0.005 | 0.006 | 0.026 | 0.030 | n/a | 0.028 |
| \$3,000,000 | 0.083 | 0.338 | 0.004 | 0.002 | 0.004 | 0.018 | 0.021 | n/a | 0.020 |
| \$4,000,000 | 0.059 | 0.265 | 0.003 | 0.001 | 0.003 | 0.013 | 0.016 | n/a | 0.015 |
| \$5,000,000 | 0.044 | 0.212 | 0.002 | 0.001 | 0.002 | 0.010 | 0.013 | n/a | 0.012 |
| \$6,000,000 | 0.035 | 0.172 | 0.001 | 0.001 | 0.002 | 0.008 | 0.011 | n/a | 0.010 |
| \$7,000,000 | 0.028 | 0.141 | 0.001 | 0.000 | 0.002 | 0.007 | 0.009 | n/a | 0.008 |
| \$8,000,000 | 0.023 | 0.117 | 0.001 | 0.000 | 0.001 | 0.005 | 0.008 | n/a | 0.007 |
| \$9,000,000 | 0.019 | 0.098 | 0.001 | 0.000 | 0.001 | 0.005 | 0.007 | n/a | 0.006 |
| \$10,000,000 | 0.017 | 0.082 | 0.000 | 0.000 | 0.001 | 0.004 | 0.006 | n/a | 0.005 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|---|-----------|-----------|
| Fatal | \$500,882 | 0.011 | 0.0003 | \$475,070 | \$501,816 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,077,361 | 0.041 | 0.0002 | \$1,942,901 | \$2,089,643 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$79,437 | 0.242 | 0.0385 | \$71,338 | \$79,439 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$37,183 | 0.579 | 0.1967 | \$33,552 | \$37,183 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,120 | 0.128 | 0.7642 | \$1,883 | \$2,121 | (E) Expected Loss Ratio x ALAE = (A)x(C)/[(B)+(D)-1.000] | n/a | 0.9240 |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)

Exhibit 10.C – Hazard Group C

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.982 | 0.996 | 0.899 | 0.811 | 0.181 | 0.788 | 0.789 | n/a | 0.729 |
| \$15,000 | 0.973 | 0.994 | 0.855 | 0.742 | 0.133 | 0.732 | 0.734 | n/a | 0.678 |
| \$20,000 | 0.965 | 0.992 | 0.814 | 0.683 | 0.108 | 0.686 | 0.687 | n/a | 0.635 |
| \$25,000 | 0.956 | 0.989 | 0.777 | 0.632 | 0.093 | 0.645 | 0.647 | n/a | 0.598 |
| \$30,000 | 0.948 | 0.987 | 0.743 | 0.588 | 0.083 | 0.610 | 0.612 | n/a | 0.566 |
| \$35,000 | 0.940 | 0.985 | 0.711 | 0.549 | 0.076 | 0.579 | 0.581 | n/a | 0.537 |
| \$40,000 | 0.932 | 0.983 | 0.682 | 0.514 | 0.071 | 0.550 | 0.553 | n/a | 0.511 |
| \$50,000 | 0.916 | 0.979 | 0.629 | 0.456 | 0.063 | 0.502 | 0.506 | n/a | 0.467 |
| \$75,000 | 0.878 | 0.968 | 0.525 | 0.353 | 0.052 | 0.414 | 0.419 | n/a | 0.387 |
| \$100,000 | 0.842 | 0.958 | 0.447 | 0.287 | 0.045 | 0.355 | 0.360 | n/a | 0.333 |
| \$125,000 | 0.808 | 0.948 | 0.388 | 0.241 | 0.041 | 0.312 | 0.317 | n/a | 0.293 |
| \$150,000 | 0.777 | 0.937 | 0.340 | 0.207 | 0.037 | 0.279 | 0.285 | n/a | 0.263 |
| \$175,000 | 0.747 | 0.927 | 0.302 | 0.180 | 0.034 | 0.253 | 0.259 | n/a | 0.239 |
| \$200,000 | 0.718 | 0.917 | 0.270 | 0.160 | 0.032 | 0.231 | 0.238 | n/a | 0.220 |
| \$225,000 | 0.691 | 0.907 | 0.244 | 0.142 | 0.030 | 0.214 | 0.220 | n/a | 0.204 |
| \$250,000 | 0.666 | 0.897 | 0.221 | 0.128 | 0.029 | 0.199 | 0.205 | n/a | 0.190 |
| \$275,000 | 0.642 | 0.887 | 0.202 | 0.116 | 0.027 | 0.186 | 0.193 | n/a | 0.178 |
| \$300,000 | 0.619 | 0.878 | 0.185 | 0.106 | 0.026 | 0.174 | 0.181 | n/a | 0.168 |
| \$325,000 | 0.598 | 0.868 | 0.171 | 0.097 | 0.025 | 0.165 | 0.172 | n/a | 0.159 |
| \$350,000 | 0.578 | 0.859 | 0.158 | 0.089 | 0.024 | 0.156 | 0.163 | n/a | 0.150 |
| \$375,000 | 0.558 | 0.850 | 0.147 | 0.083 | 0.023 | 0.148 | 0.155 | n/a | 0.143 |
| \$400,000 | 0.540 | 0.841 | 0.136 | 0.077 | 0.022 | 0.141 | 0.148 | n/a | 0.137 |
| \$425,000 | 0.523 | 0.832 | 0.127 | 0.071 | 0.021 | 0.135 | 0.142 | n/a | 0.131 |
| \$450,000 | 0.506 | 0.823 | 0.119 | 0.066 | 0.020 | 0.129 | 0.136 | n/a | 0.126 |
| \$475,000 | 0.490 | 0.815 | 0.112 | 0.062 | 0.020 | 0.124 | 0.131 | n/a | 0.121 |
| \$500,000 | 0.476 | 0.806 | 0.105 | 0.058 | 0.019 | 0.119 | 0.126 | n/a | 0.117 |
| \$600,000 | 0.423 | 0.774 | 0.083 | 0.046 | 0.017 | 0.104 | 0.110 | n/a | 0.102 |
| \$700,000 | 0.378 | 0.744 | 0.068 | 0.037 | 0.015 | 0.092 | 0.099 | n/a | 0.091 |
| \$800,000 | 0.341 | 0.716 | 0.056 | 0.031 | 0.014 | 0.083 | 0.089 | n/a | 0.083 |
| \$900,000 | 0.310 | 0.690 | 0.048 | 0.026 | 0.013 | 0.076 | 0.082 | n/a | 0.076 |
| \$1,000,000 | 0.283 | 0.665 | 0.041 | 0.022 | 0.012 | 0.070 | 0.076 | n/a | 0.070 |
| \$2,000,000 | 0.141 | 0.484 | 0.013 | 0.007 | 0.007 | 0.040 | 0.045 | n/a | 0.042 |
| \$3,000,000 | 0.089 | 0.374 | 0.006 | 0.003 | 0.005 | 0.028 | 0.033 | n/a | 0.030 |
| \$4,000,000 | 0.063 | 0.298 | 0.003 | 0.002 | 0.003 | 0.022 | 0.026 | n/a | 0.024 |
| \$5,000,000 | 0.048 | 0.243 | 0.002 | 0.001 | 0.003 | 0.017 | 0.021 | n/a | 0.019 |
| \$6,000,000 | 0.038 | 0.200 | 0.002 | 0.001 | 0.002 | 0.014 | 0.017 | n/a | 0.016 |
| \$7,000,000 | 0.030 | 0.167 | 0.001 | 0.000 | 0.002 | 0.012 | 0.015 | n/a | 0.014 |
| \$8,000,000 | 0.025 | 0.141 | 0.001 | 0.000 | 0.002 | 0.010 | 0.013 | n/a | 0.012 |
| \$9,000,000 | 0.021 | 0.119 | 0.001 | 0.000 | 0.001 | 0.008 | 0.011 | n/a | 0.010 |
| \$10,000,000 | 0.018 | 0.101 | 0.001 | 0.000 | 0.001 | 0.007 | 0.009 | n/a | 0.009 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|---|-----------|-----------|
| Fatal | \$534,584 | 0.016 | 0.0005 | \$507,136 | \$535,681 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,378,618 | 0.062 | 0.0005 | \$2,227,299 | \$2,395,935 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$93,863 | 0.249 | 0.0476 | \$84,294 | \$93,867 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$42,980 | 0.579 | 0.2415 | \$38,784 | \$42,981 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,364 | 0.094 | 0.7099 | \$2,100 | \$2,365 | (E) Expected Loss Ratio x ALAE = (A)x(C)/[(B)+(D)-1.000] | n/a | 0.9240 |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)
Exhibit 10.D – Hazard Group D

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.983 | 0.996 | 0.911 | 0.828 | 0.180 | 0.819 | 0.820 | n/a | 0.758 |
| \$15,000 | 0.974 | 0.994 | 0.871 | 0.763 | 0.133 | 0.768 | 0.769 | n/a | 0.710 |
| \$20,000 | 0.966 | 0.992 | 0.834 | 0.708 | 0.108 | 0.723 | 0.725 | n/a | 0.670 |
| \$25,000 | 0.958 | 0.990 | 0.800 | 0.660 | 0.093 | 0.685 | 0.687 | n/a | 0.634 |
| \$30,000 | 0.950 | 0.989 | 0.769 | 0.617 | 0.083 | 0.651 | 0.653 | n/a | 0.603 |
| \$35,000 | 0.943 | 0.987 | 0.739 | 0.579 | 0.076 | 0.620 | 0.622 | n/a | 0.575 |
| \$40,000 | 0.935 | 0.985 | 0.712 | 0.545 | 0.070 | 0.592 | 0.595 | n/a | 0.550 |
| \$50,000 | 0.920 | 0.981 | 0.662 | 0.487 | 0.063 | 0.544 | 0.547 | n/a | 0.506 |
| \$75,000 | 0.884 | 0.971 | 0.561 | 0.382 | 0.051 | 0.454 | 0.458 | n/a | 0.424 |
| \$100,000 | 0.849 | 0.962 | 0.484 | 0.313 | 0.045 | 0.392 | 0.397 | n/a | 0.367 |
| \$125,000 | 0.817 | 0.952 | 0.424 | 0.264 | 0.041 | 0.347 | 0.352 | n/a | 0.325 |
| \$150,000 | 0.786 | 0.943 | 0.375 | 0.228 | 0.037 | 0.311 | 0.317 | n/a | 0.293 |
| \$175,000 | 0.757 | 0.934 | 0.335 | 0.200 | 0.034 | 0.283 | 0.289 | n/a | 0.267 |
| \$200,000 | 0.730 | 0.924 | 0.302 | 0.178 | 0.032 | 0.260 | 0.267 | n/a | 0.246 |
| \$225,000 | 0.704 | 0.915 | 0.274 | 0.159 | 0.030 | 0.241 | 0.247 | n/a | 0.229 |
| \$250,000 | 0.679 | 0.906 | 0.250 | 0.144 | 0.029 | 0.224 | 0.231 | n/a | 0.214 |
| \$275,000 | 0.655 | 0.897 | 0.230 | 0.131 | 0.027 | 0.210 | 0.217 | n/a | 0.201 |
| \$300,000 | 0.633 | 0.888 | 0.212 | 0.120 | 0.026 | 0.198 | 0.205 | n/a | 0.189 |
| \$325,000 | 0.612 | 0.880 | 0.196 | 0.110 | 0.025 | 0.187 | 0.194 | n/a | 0.179 |
| \$350,000 | 0.592 | 0.871 | 0.182 | 0.102 | 0.024 | 0.177 | 0.184 | n/a | 0.170 |
| \$375,000 | 0.573 | 0.863 | 0.169 | 0.094 | 0.023 | 0.169 | 0.176 | n/a | 0.162 |
| \$400,000 | 0.555 | 0.854 | 0.158 | 0.088 | 0.022 | 0.161 | 0.168 | n/a | 0.155 |
| \$425,000 | 0.538 | 0.846 | 0.148 | 0.082 | 0.021 | 0.154 | 0.161 | n/a | 0.149 |
| \$450,000 | 0.521 | 0.838 | 0.139 | 0.077 | 0.020 | 0.148 | 0.154 | n/a | 0.143 |
| \$475,000 | 0.506 | 0.830 | 0.131 | 0.072 | 0.020 | 0.142 | 0.149 | n/a | 0.137 |
| \$500,000 | 0.491 | 0.822 | 0.123 | 0.067 | 0.019 | 0.136 | 0.143 | n/a | 0.132 |
| \$600,000 | 0.438 | 0.792 | 0.099 | 0.054 | 0.017 | 0.119 | 0.125 | n/a | 0.116 |
| \$700,000 | 0.393 | 0.763 | 0.081 | 0.044 | 0.015 | 0.105 | 0.112 | n/a | 0.104 |
| \$800,000 | 0.356 | 0.736 | 0.068 | 0.036 | 0.014 | 0.095 | 0.101 | n/a | 0.094 |
| \$900,000 | 0.324 | 0.711 | 0.058 | 0.031 | 0.013 | 0.087 | 0.093 | n/a | 0.086 |
| \$1,000,000 | 0.296 | 0.688 | 0.050 | 0.026 | 0.012 | 0.080 | 0.086 | n/a | 0.079 |
| \$2,000,000 | 0.149 | 0.511 | 0.016 | 0.008 | 0.007 | 0.046 | 0.051 | n/a | 0.047 |
| \$3,000,000 | 0.094 | 0.399 | 0.008 | 0.004 | 0.005 | 0.032 | 0.037 | n/a | 0.034 |
| \$4,000,000 | 0.067 | 0.322 | 0.005 | 0.002 | 0.003 | 0.025 | 0.029 | n/a | 0.027 |
| \$5,000,000 | 0.051 | 0.266 | 0.003 | 0.001 | 0.003 | 0.020 | 0.024 | n/a | 0.022 |
| \$6,000,000 | 0.040 | 0.222 | 0.002 | 0.001 | 0.002 | 0.016 | 0.020 | n/a | 0.018 |
| \$7,000,000 | 0.033 | 0.187 | 0.001 | 0.001 | 0.002 | 0.014 | 0.017 | n/a | 0.016 |
| \$8,000,000 | 0.027 | 0.159 | 0.001 | 0.000 | 0.002 | 0.011 | 0.015 | n/a | 0.013 |
| \$9,000,000 | 0.023 | 0.136 | 0.001 | 0.000 | 0.001 | 0.010 | 0.013 | n/a | 0.012 |
| \$10,000,000 | 0.019 | 0.117 | 0.001 | 0.000 | 0.001 | 0.008 | 0.011 | n/a | 0.010 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|---|-----------|-----------|
| Fatal | \$563,661 | 0.024 | 0.0010 | \$534,813 | \$564,911 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,620,031 | 0.063 | 0.0006 | \$2,455,866 | \$2,642,207 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$107,478 | 0.256 | 0.0544 | \$96,522 | \$107,483 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$48,345 | 0.589 | 0.2787 | \$43,624 | \$48,345 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,352 | 0.068 | 0.6654 | \$2,089 | \$2,353 | (E) Expected Loss Ratio x ALAE = (A)x(C)/[(B)+(D)-1.000] | n/a | 0.9240 |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)

Exhibit 10.E – Hazard Group E

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.984 | 0.997 | 0.924 | 0.848 | 0.190 | 0.855 | 0.855 | n/a | 0.790 |
| \$15,000 | 0.976 | 0.995 | 0.890 | 0.789 | 0.139 | 0.810 | 0.811 | n/a | 0.749 |
| \$20,000 | 0.968 | 0.993 | 0.857 | 0.737 | 0.113 | 0.772 | 0.773 | n/a | 0.714 |
| \$25,000 | 0.961 | 0.991 | 0.827 | 0.692 | 0.097 | 0.738 | 0.739 | n/a | 0.683 |
| \$30,000 | 0.953 | 0.990 | 0.798 | 0.652 | 0.086 | 0.707 | 0.709 | n/a | 0.655 |
| \$35,000 | 0.946 | 0.988 | 0.772 | 0.615 | 0.079 | 0.679 | 0.681 | n/a | 0.629 |
| \$40,000 | 0.939 | 0.986 | 0.746 | 0.582 | 0.073 | 0.654 | 0.656 | n/a | 0.606 |
| \$50,000 | 0.925 | 0.983 | 0.700 | 0.525 | 0.065 | 0.609 | 0.612 | n/a | 0.565 |
| \$75,000 | 0.891 | 0.974 | 0.605 | 0.419 | 0.053 | 0.524 | 0.527 | n/a | 0.487 |
| \$100,000 | 0.858 | 0.966 | 0.530 | 0.348 | 0.046 | 0.462 | 0.466 | n/a | 0.431 |
| \$125,000 | 0.827 | 0.957 | 0.470 | 0.296 | 0.042 | 0.416 | 0.421 | n/a | 0.389 |
| \$150,000 | 0.798 | 0.948 | 0.420 | 0.257 | 0.038 | 0.380 | 0.385 | n/a | 0.356 |
| \$175,000 | 0.770 | 0.940 | 0.379 | 0.227 | 0.036 | 0.351 | 0.357 | n/a | 0.329 |
| \$200,000 | 0.744 | 0.932 | 0.345 | 0.203 | 0.033 | 0.327 | 0.333 | n/a | 0.307 |
| \$225,000 | 0.718 | 0.923 | 0.315 | 0.183 | 0.031 | 0.307 | 0.312 | n/a | 0.289 |
| \$250,000 | 0.695 | 0.915 | 0.290 | 0.166 | 0.030 | 0.289 | 0.295 | n/a | 0.273 |
| \$275,000 | 0.672 | 0.907 | 0.267 | 0.152 | 0.028 | 0.274 | 0.280 | n/a | 0.259 |
| \$300,000 | 0.650 | 0.899 | 0.248 | 0.139 | 0.027 | 0.260 | 0.267 | n/a | 0.246 |
| \$325,000 | 0.630 | 0.891 | 0.230 | 0.129 | 0.026 | 0.248 | 0.255 | n/a | 0.235 |
| \$350,000 | 0.610 | 0.883 | 0.215 | 0.119 | 0.025 | 0.237 | 0.244 | n/a | 0.225 |
| \$375,000 | 0.591 | 0.875 | 0.201 | 0.111 | 0.024 | 0.228 | 0.234 | n/a | 0.217 |
| \$400,000 | 0.574 | 0.867 | 0.189 | 0.103 | 0.023 | 0.219 | 0.226 | n/a | 0.209 |
| \$425,000 | 0.557 | 0.860 | 0.177 | 0.097 | 0.022 | 0.211 | 0.218 | n/a | 0.201 |
| \$450,000 | 0.540 | 0.852 | 0.167 | 0.091 | 0.021 | 0.204 | 0.210 | n/a | 0.194 |
| \$475,000 | 0.525 | 0.845 | 0.158 | 0.085 | 0.020 | 0.197 | 0.204 | n/a | 0.188 |
| \$500,000 | 0.510 | 0.837 | 0.149 | 0.080 | 0.020 | 0.191 | 0.198 | n/a | 0.183 |
| \$600,000 | 0.457 | 0.809 | 0.122 | 0.065 | 0.018 | 0.170 | 0.177 | n/a | 0.163 |
| \$700,000 | 0.412 | 0.782 | 0.101 | 0.053 | 0.016 | 0.154 | 0.161 | n/a | 0.148 |
| \$800,000 | 0.374 | 0.757 | 0.085 | 0.045 | 0.014 | 0.141 | 0.148 | n/a | 0.136 |
| \$900,000 | 0.342 | 0.733 | 0.073 | 0.038 | 0.013 | 0.130 | 0.137 | n/a | 0.127 |
| \$1,000,000 | 0.313 | 0.710 | 0.063 | 0.033 | 0.012 | 0.121 | 0.128 | n/a | 0.118 |
| \$2,000,000 | 0.160 | 0.538 | 0.022 | 0.011 | 0.007 | 0.074 | 0.081 | n/a | 0.074 |
| \$3,000,000 | 0.102 | 0.427 | 0.010 | 0.005 | 0.005 | 0.054 | 0.060 | n/a | 0.056 |
| \$4,000,000 | 0.073 | 0.348 | 0.006 | 0.003 | 0.004 | 0.043 | 0.048 | n/a | 0.044 |
| \$5,000,000 | 0.055 | 0.290 | 0.004 | 0.002 | 0.003 | 0.035 | 0.040 | n/a | 0.037 |
| \$6,000,000 | 0.044 | 0.245 | 0.003 | 0.001 | 0.002 | 0.029 | 0.034 | n/a | 0.031 |
| \$7,000,000 | 0.035 | 0.209 | 0.002 | 0.001 | 0.002 | 0.024 | 0.029 | n/a | 0.027 |
| \$8,000,000 | 0.029 | 0.179 | 0.002 | 0.001 | 0.002 | 0.021 | 0.025 | n/a | 0.023 |
| \$9,000,000 | 0.025 | 0.154 | 0.001 | 0.001 | 0.002 | 0.018 | 0.022 | n/a | 0.020 |
| \$10,000,000 | 0.021 | 0.134 | 0.001 | 0.000 | 0.001 | 0.015 | 0.019 | n/a | 0.018 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|--------------------------------|-----------|-----------|
| Fatal | \$602,475 | 0.039 | 0.0020 | \$571,776 | \$603,948 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$2,897,019 | 0.105 | 0.0011 | \$2,718,911 | \$2,925,764 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$127,390 | 0.249 | 0.0610 | \$114,406 | \$127,398 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$56,032 | 0.557 | 0.3104 | \$50,561 | \$56,033 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,512 | 0.050 | 0.6255 | \$2,231 | \$2,513 | (E) Expected Loss Ratio x ALAE | n/a | 0.9240 |
| | | | | | | = (A)x(C)/[(B)+(D)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)
Exhibit 10.F – Hazard Group F

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.985 | 0.997 | 0.936 | 0.866 | 0.205 | 0.884 | 0.884 | n/a | 0.817 |
| \$15,000 | 0.978 | 0.996 | 0.906 | 0.813 | 0.150 | 0.845 | 0.846 | n/a | 0.781 |
| \$20,000 | 0.970 | 0.994 | 0.878 | 0.766 | 0.121 | 0.811 | 0.811 | n/a | 0.750 |
| \$25,000 | 0.963 | 0.993 | 0.851 | 0.724 | 0.104 | 0.780 | 0.781 | n/a | 0.721 |
| \$30,000 | 0.956 | 0.991 | 0.826 | 0.686 | 0.092 | 0.752 | 0.753 | n/a | 0.696 |
| \$35,000 | 0.950 | 0.990 | 0.802 | 0.652 | 0.084 | 0.726 | 0.727 | n/a | 0.672 |
| \$40,000 | 0.943 | 0.988 | 0.780 | 0.620 | 0.077 | 0.702 | 0.704 | n/a | 0.650 |
| \$50,000 | 0.929 | 0.985 | 0.738 | 0.565 | 0.068 | 0.660 | 0.662 | n/a | 0.612 |
| \$75,000 | 0.897 | 0.978 | 0.648 | 0.459 | 0.056 | 0.577 | 0.579 | n/a | 0.535 |
| \$100,000 | 0.867 | 0.970 | 0.577 | 0.385 | 0.049 | 0.515 | 0.519 | n/a | 0.479 |
| \$125,000 | 0.837 | 0.963 | 0.518 | 0.331 | 0.044 | 0.468 | 0.472 | n/a | 0.436 |
| \$150,000 | 0.810 | 0.955 | 0.468 | 0.290 | 0.040 | 0.431 | 0.435 | n/a | 0.402 |
| \$175,000 | 0.783 | 0.948 | 0.427 | 0.257 | 0.037 | 0.400 | 0.405 | n/a | 0.374 |
| \$200,000 | 0.758 | 0.940 | 0.391 | 0.231 | 0.035 | 0.374 | 0.379 | n/a | 0.350 |
| \$225,000 | 0.734 | 0.933 | 0.360 | 0.209 | 0.033 | 0.352 | 0.358 | n/a | 0.330 |
| \$250,000 | 0.711 | 0.926 | 0.333 | 0.191 | 0.031 | 0.333 | 0.339 | n/a | 0.313 |
| \$275,000 | 0.689 | 0.919 | 0.309 | 0.175 | 0.030 | 0.317 | 0.323 | n/a | 0.298 |
| \$300,000 | 0.668 | 0.911 | 0.288 | 0.162 | 0.028 | 0.302 | 0.308 | n/a | 0.285 |
| \$325,000 | 0.648 | 0.904 | 0.270 | 0.150 | 0.027 | 0.289 | 0.295 | n/a | 0.273 |
| \$350,000 | 0.628 | 0.897 | 0.253 | 0.139 | 0.026 | 0.277 | 0.283 | n/a | 0.262 |
| \$375,000 | 0.610 | 0.890 | 0.238 | 0.130 | 0.025 | 0.267 | 0.273 | n/a | 0.252 |
| \$400,000 | 0.593 | 0.883 | 0.224 | 0.122 | 0.024 | 0.257 | 0.263 | n/a | 0.243 |
| \$425,000 | 0.576 | 0.877 | 0.212 | 0.114 | 0.023 | 0.248 | 0.254 | n/a | 0.235 |
| \$450,000 | 0.560 | 0.870 | 0.200 | 0.108 | 0.022 | 0.240 | 0.246 | n/a | 0.228 |
| \$475,000 | 0.545 | 0.863 | 0.190 | 0.101 | 0.022 | 0.232 | 0.239 | n/a | 0.221 |
| \$500,000 | 0.530 | 0.857 | 0.180 | 0.096 | 0.021 | 0.225 | 0.232 | n/a | 0.214 |
| \$600,000 | 0.477 | 0.831 | 0.149 | 0.078 | 0.019 | 0.201 | 0.208 | n/a | 0.192 |
| \$700,000 | 0.433 | 0.807 | 0.125 | 0.065 | 0.017 | 0.183 | 0.190 | n/a | 0.175 |
| \$800,000 | 0.394 | 0.783 | 0.107 | 0.055 | 0.015 | 0.168 | 0.175 | n/a | 0.162 |
| \$900,000 | 0.361 | 0.761 | 0.092 | 0.047 | 0.014 | 0.156 | 0.163 | n/a | 0.150 |
| \$1,000,000 | 0.332 | 0.740 | 0.080 | 0.041 | 0.013 | 0.146 | 0.152 | n/a | 0.141 |
| \$2,000,000 | 0.172 | 0.575 | 0.029 | 0.014 | 0.008 | 0.091 | 0.097 | n/a | 0.090 |
| \$3,000,000 | 0.110 | 0.465 | 0.014 | 0.007 | 0.005 | 0.067 | 0.073 | n/a | 0.067 |
| \$4,000,000 | 0.079 | 0.386 | 0.009 | 0.004 | 0.004 | 0.053 | 0.059 | n/a | 0.054 |
| \$5,000,000 | 0.060 | 0.326 | 0.006 | 0.003 | 0.003 | 0.044 | 0.049 | n/a | 0.045 |
| \$6,000,000 | 0.048 | 0.278 | 0.004 | 0.002 | 0.003 | 0.037 | 0.042 | n/a | 0.039 |
| \$7,000,000 | 0.039 | 0.240 | 0.003 | 0.001 | 0.002 | 0.031 | 0.036 | n/a | 0.033 |
| \$8,000,000 | 0.032 | 0.209 | 0.002 | 0.001 | 0.002 | 0.027 | 0.031 | n/a | 0.029 |
| \$9,000,000 | 0.027 | 0.182 | 0.002 | 0.001 | 0.002 | 0.023 | 0.028 | n/a | 0.026 |
| \$10,000,000 | 0.023 | 0.160 | 0.001 | 0.001 | 0.001 | 0.020 | 0.024 | n/a | 0.023 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|--------------------------------|-----------|-----------|
| Fatal | \$646,027 | 0.053 | 0.0038 | \$613,279 | \$647,778 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$3,335,390 | 0.115 | 0.0016 | \$3,137,132 | \$3,376,931 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$152,180 | 0.250 | 0.0762 | \$136,673 | \$152,193 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$65,386 | 0.551 | 0.3905 | \$59,002 | \$65,387 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$2,778 | 0.032 | 0.5278 | \$2,468 | \$2,779 | (E) Expected Loss Ratio x ALAE | n/a | 0.9240 |
| | | | | | | = (A)x(C)/[(B)+(D)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

Calculation of Excess Loss and Allocated Loss Adjustment Expense Factors (non-catastrophe)
Exhibit 10.G – Hazard Group G

| Loss Limit | Excess Ratios | | | | | Per Claim Average | Per Occurrence | Final* ELAEF (Vol. Rate) | Final* ELAEPPF (Adv. L/C) |
|--------------|---------------|-------|--------------|------------------|----------|-------------------|----------------|--------------------------|---------------------------|
| | Fatal | PT | Likely PP/TT | Not Likely PP/TT | Med Only | | | | |
| \$10,000 | 0.986 | 0.997 | 0.947 | 0.884 | 0.222 | 0.904 | 0.904 | n/a | 0.835 |
| \$15,000 | 0.979 | 0.996 | 0.922 | 0.837 | 0.163 | 0.870 | 0.870 | n/a | 0.804 |
| \$20,000 | 0.973 | 0.995 | 0.898 | 0.795 | 0.131 | 0.839 | 0.840 | n/a | 0.776 |
| \$25,000 | 0.966 | 0.993 | 0.875 | 0.756 | 0.112 | 0.812 | 0.812 | n/a | 0.751 |
| \$30,000 | 0.959 | 0.992 | 0.853 | 0.721 | 0.099 | 0.786 | 0.787 | n/a | 0.727 |
| \$35,000 | 0.953 | 0.991 | 0.832 | 0.689 | 0.089 | 0.763 | 0.764 | n/a | 0.706 |
| \$40,000 | 0.947 | 0.989 | 0.812 | 0.660 | 0.082 | 0.741 | 0.743 | n/a | 0.686 |
| \$50,000 | 0.934 | 0.987 | 0.775 | 0.607 | 0.072 | 0.702 | 0.704 | n/a | 0.650 |
| \$75,000 | 0.904 | 0.980 | 0.693 | 0.504 | 0.059 | 0.622 | 0.625 | n/a | 0.577 |
| \$100,000 | 0.876 | 0.974 | 0.626 | 0.429 | 0.051 | 0.562 | 0.565 | n/a | 0.522 |
| \$125,000 | 0.848 | 0.967 | 0.569 | 0.372 | 0.046 | 0.514 | 0.518 | n/a | 0.478 |
| \$150,000 | 0.822 | 0.961 | 0.521 | 0.328 | 0.042 | 0.476 | 0.480 | n/a | 0.443 |
| \$175,000 | 0.797 | 0.954 | 0.479 | 0.293 | 0.039 | 0.444 | 0.448 | n/a | 0.414 |
| \$200,000 | 0.773 | 0.948 | 0.443 | 0.265 | 0.037 | 0.417 | 0.422 | n/a | 0.390 |
| \$225,000 | 0.749 | 0.941 | 0.412 | 0.241 | 0.035 | 0.394 | 0.399 | n/a | 0.369 |
| \$250,000 | 0.727 | 0.935 | 0.384 | 0.221 | 0.033 | 0.374 | 0.379 | n/a | 0.350 |
| \$275,000 | 0.706 | 0.928 | 0.359 | 0.204 | 0.031 | 0.356 | 0.362 | n/a | 0.334 |
| \$300,000 | 0.686 | 0.922 | 0.336 | 0.189 | 0.030 | 0.341 | 0.346 | n/a | 0.320 |
| \$325,000 | 0.667 | 0.916 | 0.316 | 0.176 | 0.029 | 0.326 | 0.332 | n/a | 0.307 |
| \$350,000 | 0.648 | 0.909 | 0.298 | 0.164 | 0.027 | 0.314 | 0.319 | n/a | 0.295 |
| \$375,000 | 0.630 | 0.903 | 0.282 | 0.154 | 0.026 | 0.302 | 0.308 | n/a | 0.285 |
| \$400,000 | 0.613 | 0.897 | 0.267 | 0.144 | 0.025 | 0.291 | 0.297 | n/a | 0.275 |
| \$425,000 | 0.597 | 0.891 | 0.253 | 0.136 | 0.025 | 0.282 | 0.288 | n/a | 0.266 |
| \$450,000 | 0.581 | 0.885 | 0.241 | 0.128 | 0.024 | 0.273 | 0.279 | n/a | 0.258 |
| \$475,000 | 0.566 | 0.879 | 0.229 | 0.121 | 0.023 | 0.264 | 0.271 | n/a | 0.250 |
| \$500,000 | 0.552 | 0.873 | 0.218 | 0.115 | 0.022 | 0.256 | 0.263 | n/a | 0.243 |
| \$600,000 | 0.500 | 0.850 | 0.183 | 0.095 | 0.020 | 0.230 | 0.237 | n/a | 0.219 |
| \$700,000 | 0.455 | 0.827 | 0.155 | 0.079 | 0.018 | 0.210 | 0.216 | n/a | 0.200 |
| \$800,000 | 0.416 | 0.806 | 0.134 | 0.068 | 0.017 | 0.193 | 0.200 | n/a | 0.185 |
| \$900,000 | 0.382 | 0.785 | 0.117 | 0.058 | 0.015 | 0.179 | 0.186 | n/a | 0.172 |
| \$1,000,000 | 0.353 | 0.766 | 0.103 | 0.051 | 0.014 | 0.167 | 0.174 | n/a | 0.161 |
| \$2,000,000 | 0.186 | 0.608 | 0.040 | 0.019 | 0.008 | 0.104 | 0.111 | n/a | 0.103 |
| \$3,000,000 | 0.120 | 0.500 | 0.020 | 0.010 | 0.006 | 0.077 | 0.084 | n/a | 0.077 |
| \$4,000,000 | 0.086 | 0.420 | 0.012 | 0.006 | 0.004 | 0.062 | 0.068 | n/a | 0.062 |
| \$5,000,000 | 0.066 | 0.359 | 0.008 | 0.004 | 0.004 | 0.051 | 0.057 | n/a | 0.052 |
| \$6,000,000 | 0.052 | 0.311 | 0.006 | 0.003 | 0.003 | 0.043 | 0.048 | n/a | 0.045 |
| \$7,000,000 | 0.043 | 0.271 | 0.004 | 0.002 | 0.002 | 0.037 | 0.042 | n/a | 0.039 |
| \$8,000,000 | 0.036 | 0.238 | 0.003 | 0.001 | 0.002 | 0.032 | 0.037 | n/a | 0.034 |
| \$9,000,000 | 0.030 | 0.210 | 0.003 | 0.001 | 0.002 | 0.028 | 0.033 | n/a | 0.030 |
| \$10,000,000 | 0.026 | 0.186 | 0.002 | 0.001 | 0.002 | 0.025 | 0.029 | n/a | 0.027 |

| Claim Group | Average Cost/Case | Loss Weight | Claim Count Weight | Unlimited Parameter | Unlimited Parameter incl. ALAE | | Voluntary | Loss Cost |
|------------------|-------------------|-------------|--------------------|---------------------|--------------------------------|--------------------------------|-----------|-----------|
| Fatal | \$697,618 | 0.063 | 0.0055 | \$662,478 | \$699,733 | (A) Target Cost Ratio | n/a | 1.0000 |
| PT | \$3,797,583 | 0.119 | 0.0019 | \$3,580,949 | \$3,856,229 | (B) Loss Adjustment Expense | n/a | 1.1930 |
| Likely PP/TT | \$185,003 | 0.252 | 0.0826 | \$166,157 | \$185,025 | (C) Allocated LAE | n/a | 1.1020 |
| Not Likely PP/TT | \$77,472 | 0.541 | 0.4234 | \$69,908 | \$77,474 | (D) Assessment Factor | n/a | 1.0000 |
| Med Only | \$3,093 | 0.025 | 0.4866 | \$2,747 | \$3,094 | (E) Expected Loss Ratio x ALAE | n/a | 0.9240 |
| | | | | | | = (A)x(C)/[(B)+(D)-1.000] | | |

* The final excess factors are equal to the per occurrence excess ratios multiplied by the appropriate Expected Loss Ratio x ALAE (E).

ATTACHMENT B
PROPOSED AND CURRENT LOSS COSTS BY CLASS CODE

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 8810 | 0.12 | 0.11 | 0.11 | 0.11 | -8.3% | 0.0% | | | | 0.0% | 0.04 |
| 8742 | 0.25 | 0.24 | 0.25 | 0.24 | -4.0% | 4.2% | -4.0% | 0.02 | 12.67% | 8.2% | 62,480,616 | 66,743,873 |
| 8832 | 0.25 | 0.23 | 0.23 | 0.20 | -8.0% | 0.0% | -13.0% | 0.09 | 22.09% | 13.0% | 39,494,429 | 40,842,115 |
| 8868 | 0.37 | 0.38 | 0.39 | 0.36 | 2.7% | 2.6% | -7.7% | 0.03 | 13.51% | 10.4% | 36,697,133 | 37,687,118 |
| 8855 | 0.15 | 0.14 | 0.14 | 0.13 | -6.7% | 0.0% | -7.1% | 0.06 | 14.29% | 7.1% | 28,781,844 | 30,518,357 |
| 8723 | 0.14 | 0.14 | 0.14 | 0.11 | 0.0% | 0.0% | -21.4% | 0.11 | 21.43% | 21.4% | 20,034,704 | 21,964,732 |
| 8833 | 1.00 | 1.04 | 1.07 | 0.96 | 4.0% | 2.9% | -10.3% | 0.05 | 18.00% | 14.3% | 19,708,990 | 20,122,505 |
| 8803 | 0.06 | 0.06 | 0.05 | 0.05 | 0.0% | -16.7% | 0.0% | 0.10 | 16.67% | 16.7% | 20,776,388 | 18,025,379 |
| 9082 | 1.15 | 1.11 | 1.12 | 1.03 | -3.5% | 0.9% | -8.0% | 0.05 | 12.80% | 8.9% | 16,479,495 | 16,727,798 |
| 7219 | 6.54 | 6.43 | 6.38 | 5.70 | -1.7% | -0.8% | -10.7% | 0.06 | 13.39% | 9.9% | 12,624,490 | 13,459,655 |
| 8820 | 0.14 | 0.13 | 0.11 | 0.10 | -7.1% | -15.4% | -9.1% | 0.15 | 34.87% | 8.2% | 12,553,533 | 13,407,433 |
| 9083 | 0.92 | 0.91 | 0.97 | 0.92 | -1.1% | 6.6% | -5.2% | 0.03 | 13.31% | 11.7% | 11,831,285 | 12,717,907 |
| 8601 | 0.23 | 0.22 | 0.22 | 0.22 | -4.3% | 0.0% | 0.0% | 0.02 | 4.35% | 4.3% | 11,011,091 | 11,462,919 |
| 8901 | 0.18 | 0.17 | 0.16 | 0.15 | -5.6% | -5.9% | -6.3% | 0.08 | 18.75% | 0.7% | 10,920,541 | 10,847,952 |
| 3830 | 0.71 | 0.70 | 0.70 | 0.67 | -1.4% | 0.0% | -4.3% | 0.02 | 5.75% | 4.3% | 9,338,774 | 10,225,549 |
| 8037 | 1.75 | 1.61 | 1.72 | 1.58 | -8.0% | 6.8% | -8.1% | 0.05 | 24.77% | 15.0% | 9,949,723 | 9,590,521 |
| 8017 | 1.38 | 1.31 | 1.28 | 1.15 | -5.1% | -2.3% | -10.2% | 0.08 | 18.39% | 7.9% | 9,161,584 | 9,162,880 |
| 8391 | 1.97 | 1.94 | 2.01 | 1.87 | -1.5% | 3.6% | -7.0% | 0.03 | 12.51% | 10.6% | 8,388,318 | 8,665,576 |
| 8835 | 1.90 | 1.76 | 1.74 | 1.67 | -7.4% | -1.1% | -4.0% | 0.05 | 12.96% | 6.2% | 5,932,084 | 6,557,120 |
| 8861 | 1.16 | 1.14 | 1.25 | 1.09 | -1.7% | 9.6% | -12.8% | 0.06 | 25.82% | 22.4% | 5,866,339 | 6,551,199 |
| 5606 | 1.15 | 1.10 | 1.12 | 1.06 | -4.3% | 1.8% | -5.4% | 0.03 | 11.94% | 7.2% | 5,466,731 | 5,999,046 |
| 8018 | 2.12 | 2.19 | 2.31 | 2.25 | 3.3% | 5.5% | -2.6% | 0.04 | 11.79% | 8.1% | 5,668,336 | 5,946,720 |
| 5190 | 2.50 | 2.50 | 2.49 | 2.21 | 0.0% | -0.4% | -11.2% | 0.06 | 11.69% | 11.2% | 5,343,238 | 5,741,445 |
| 7380 | 4.27 | 4.26 | 4.45 | 4.64 | -0.2% | 4.5% | 4.3% | 0.04 | 9.18% | 4.7% | 5,031,599 | 5,558,804 |
| 8033 | 1.52 | 1.51 | 1.55 | 1.41 | -0.7% | 2.6% | -9.0% | 0.04 | 12.66% | 11.7% | 5,452,137 | 5,377,406 |
| 8603 | 0.06 | 0.06 | 0.07 | 0.06 | 0.0% | 16.7% | -14.3% | 0.08 | 33.33% | 31.0% | 5,072,703 | 5,108,245 |
| 9014 | 2.27 | 2.43 | 2.27 | 2.11 | 7.0% | -6.6% | -7.0% | 0.06 | 22.14% | 14.1% | 4,999,682 | 5,017,901 |
| 9012 | 0.85 | 0.77 | 0.71 | 0.65 | -9.4% | -7.8% | -8.5% | 0.11 | 27.90% | 1.6% | 4,699,112 | 5,004,655 |
| 4484 | 2.35 | 2.47 | 2.65 | 2.41 | 5.1% | 7.3% | -9.1% | 0.05 | 22.98% | 16.3% | 4,585,157 | 4,926,480 |
| 3076 | 2.86 | 3.00 | 2.99 | 2.71 | 4.9% | -0.3% | -9.4% | 0.05 | 15.10% | 14.3% | 5,007,821 | 4,813,108 |
| 5183 | 2.75 | 2.65 | 2.59 | 2.46 | -3.6% | -2.3% | -5.0% | 0.05 | 11.30% | 2.8% | 4,403,481 | 4,768,112 |
| 8871 | 0.07 | 0.06 | 0.06 | 0.06 | -14.3% | 0.0% | 0.0% | 0.08 | 14.29% | 14.3% | 3,116,084 | 4,499,294 |
| 9052 | 1.70 | 1.71 | 1.66 | 1.51 | 0.6% | -2.9% | -9.0% | 0.06 | 12.88% | 9.6% | 4,595,055 | 4,445,310 |
| 6504 | 2.31 | 2.29 | 2.25 | 2.04 | -0.9% | -1.7% | -9.3% | 0.06 | 12.21% | 8.5% | 4,309,722 | 4,443,474 |
| 8045 | 0.50 | 0.54 | 0.52 | 0.47 | 8.0% | -3.7% | -9.6% | 0.06 | 22.77% | 17.6% | 4,434,065 | 4,386,759 |
| 9015 | 2.68 | 2.66 | 2.73 | 2.62 | -0.7% | 2.6% | -4.0% | 0.02 | 7.56% | 6.7% | 3,923,390 | 4,074,551 |
| 3632 | 2.86 | 2.80 | 2.81 | 2.57 | -2.1% | 0.4% | -8.5% | 0.05 | 11.21% | 8.9% | 4,028,332 | 4,045,673 |
| 5537 | 3.53 | 3.83 | 3.66 | 3.19 | 8.5% | -4.4% | -12.8% | 0.08 | 27.87% | 21.3% | 3,906,367 | 3,929,936 |
| 3681 | 0.77 | 0.73 | 0.72 | 0.62 | -5.2% | -1.4% | -13.9% | 0.09 | 21.45% | 12.5% | 3,200,660 | 3,769,972 |
| 4511 | 0.39 | 0.41 | 0.40 | 0.36 | 5.1% | -2.4% | -10.0% | 0.06 | 18.46% | 15.1% | 3,168,542 | 3,726,074 |
| 8869 | 0.89 | 0.89 | 0.89 | 0.83 | 0.0% | 0.0% | -6.7% | 0.03 | 6.74% | 6.7% | 3,463,127 | 3,677,992 |
| 8008 | 0.86 | 0.88 | 0.91 | 0.85 | 2.3% | 3.4% | -6.6% | 0.03 | 12.79% | 10.0% | 3,637,119 | 3,566,573 |
| 7720 | 2.47 | 2.53 | 2.71 | 2.50 | 2.4% | 7.1% | -7.7% | 0.04 | 18.22% | 14.9% | 3,694,716 | 3,541,571 |
| 8748 | 0.52 | 0.49 | 0.51 | 0.48 | -5.8% | 4.1% | -5.9% | 0.04 | 16.56% | 10.0% | 3,342,328 | 3,521,051 |
| 5191 | 0.65 | 0.66 | 0.69 | 0.70 | 1.5% | 4.5% | 1.4% | 0.04 | 7.69% | 3.1% | 3,400,487 | 3,490,700 |
| 4611 | 0.99 | 0.98 | 1.07 | 1.02 | -1.0% | 9.2% | -4.7% | 0.04 | 15.44% | 13.9% | 3,066,941 | 3,488,815 |
| 7600 | 3.11 | 3.04 | 3.14 | 3.07 | -2.3% | 3.3% | -2.2% | 0.01 | 7.97% | 5.5% | 3,320,363 | 3,255,420 |
| 5403 | 5.12 | 4.98 | 4.92 | 4.49 | -2.7% | -1.2% | -8.7% | 0.06 | 13.06% | 7.5% | 2,937,941 | 3,140,322 |
| 8232 | 4.90 | 5.00 | 5.00 | 4.72 | 2.0% | 0.0% | -5.6% | 0.03 | 7.76% | 7.6% | 2,975,514 | 3,016,851 |
| 8831 | 1.15 | 1.14 | 1.14 | 0.99 | -0.9% | 0.0% | -13.2% | 0.07 | 14.14% | 13.2% | 2,668,226 | 2,924,685 |
| 3724 | 3.27 | 3.20 | 3.19 | 3.13 | -2.1% | -0.3% | -1.9% | 0.02 | 4.39% | 1.8% | 2,542,469 | 2,898,425 |
| 8006 | 1.61 | 1.58 | 1.60 | 1.53 | -1.9% | 1.3% | -4.4% | 0.02 | 7.67% | 5.6% | 2,778,162 | 2,861,573 |
| 5221 | 3.79 | 3.94 | 4.15 | 3.79 | 4.0% | 5.3% | -8.7% | 0.04 | 19.00% | 14.0% | 2,795,021 | 2,861,068 |
| 9101 | 3.36 | 3.13 | 3.36 | 2.93 | -6.8% | 7.3% | -12.8% | 0.06 | 29.37% | 20.1% | 2,697,997 | 2,785,563 |
| 7610 | 0.37 | 0.39 | 0.41 | 0.39 | 5.4% | 5.1% | -4.9% | 0.04 | 16.22% | 10.3% | 2,845,344 | 2,768,101 |
| 8010 | 1.56 | 1.53 | 1.60 | 1.60 | -1.9% | 4.6% | 0.0% | 0.02 | 6.59% | 6.5% | 2,742,818 | 2,726,836 |
| 9102 | 2.71 | 2.50 | 2.48 | 2.26 | -7.7% | -0.8% | -8.9% | 0.07 | 18.25% | 8.1% | 2,435,098 | 2,575,602 |
| 6217 | 3.84 | 3.40 | 3.15 | 2.73 | -11.5% | -7.4% | -13.3% | 0.14 | 35.61% | 6.0% | 2,377,460 | 2,572,315 |
| 8046 | 2.13 | 2.06 | 2.09 | 2.04 | -3.3% | 1.5% | -2.4% | 0.02 | 7.30% | 4.7% | 2,192,045 | 2,481,465 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|-----------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 4299 | 2.13 | 2.07 | 1.96 | 1.90 | -2.8% | -5.3% | -3.1% | 0.05 | 11.60% | 2.5% | 2,263,942 | 2,390,245 |
| 9063 | 0.72 | 0.69 | 0.76 | 0.68 | -4.2% | 10.1% | -10.5% | 0.05 | 26.81% | 20.7% | 2,262,010 | 2,349,934 |
| 4825 | 0.72 | 0.72 | 0.72 | 0.67 | 0.0% | 0.0% | -6.9% | 0.04 | 6.94% | 6.9% | 2,183,200 | 2,277,590 |
| 5645 | 8.92 | 9.19 | 8.95 | 8.40 | 3.0% | -2.6% | -6.1% | 0.04 | 12.21% | 9.2% | 2,302,360 | 2,270,483 |
| 7403 | 3.93 | 3.88 | 4.26 | 3.56 | -1.3% | 9.8% | -16.4% | 0.07 | 29.46% | 26.2% | 2,146,330 | 2,215,593 |
| 8387 | 2.79 | 2.55 | 2.48 | 2.16 | -8.6% | -2.7% | -12.9% | 0.10 | 25.98% | 10.2% | 2,070,582 | 2,153,324 |
| 8058 | 2.23 | 2.33 | 2.49 | 2.33 | 4.5% | 6.9% | -6.4% | 0.05 | 18.83% | 13.3% | 1,974,099 | 2,131,443 |
| 2089 | 3.33 | 3.17 | 3.13 | 2.77 | -4.8% | -1.3% | -11.5% | 0.08 | 18.33% | 10.2% | 2,186,544 | 2,115,020 |
| 8107 | 2.44 | 2.35 | 2.32 | 2.14 | -3.7% | -1.3% | -7.8% | 0.05 | 13.16% | 6.5% | 1,999,771 | 2,091,839 |
| 8393 | 1.22 | 1.24 | 1.30 | 1.30 | 1.6% | 4.8% | 0.0% | 0.03 | 6.56% | 4.8% | 1,983,339 | 2,050,468 |
| 5474 | 5.06 | 4.73 | 4.75 | 4.51 | -6.5% | 0.4% | -5.1% | 0.05 | 12.38% | 6.9% | 1,918,313 | 1,992,460 |
| 2095 | 2.87 | 3.23 | 3.42 | 3.18 | 12.5% | 5.9% | -7.0% | 0.07 | 27.53% | 19.6% | 1,714,751 | 1,985,603 |
| 5445 | 4.42 | 4.38 | 3.97 | 3.43 | -0.9% | -9.4% | -13.6% | 0.11 | 25.36% | 12.7% | 1,792,945 | 1,959,482 |
| 4829 | 1.06 | 1.07 | 1.11 | 0.97 | 0.9% | 3.7% | -12.6% | 0.06 | 17.92% | 16.4% | 1,668,028 | 1,958,319 |
| 8061 | 1.66 | 1.61 | 1.55 | 1.45 | -3.0% | -3.7% | -6.5% | 0.06 | 13.74% | 3.4% | 1,819,651 | 1,931,102 |
| 5506 | 4.56 | 4.68 | 4.62 | 4.29 | 2.6% | -1.3% | -7.1% | 0.04 | 11.37% | 9.8% | 1,910,702 | 1,930,244 |
| 3179 | 2.04 | 2.01 | 2.08 | 1.84 | -1.5% | 3.5% | -11.5% | 0.05 | 17.12% | 15.0% | 1,922,409 | 1,880,886 |
| 3643 | 2.18 | 2.41 | 2.68 | 2.75 | 10.6% | 11.2% | 2.6% | 0.10 | 26.15% | 8.6% | 1,935,098 | 1,849,507 |
| 4828 | 1.96 | 1.82 | 1.94 | 1.79 | -7.1% | 6.6% | -7.7% | 0.05 | 23.04% | 14.3% | 1,365,040 | 1,799,815 |
| 8044 | 2.30 | 2.26 | 2.20 | 1.88 | -1.7% | -2.7% | -14.5% | 0.09 | 19.63% | 12.8% | 1,655,183 | 1,760,679 |
| 8824 | 2.32 | 1.88 | 1.91 | 1.67 | -19.0% | 1.6% | -12.6% | 0.14 | 36.05% | 20.6% | 1,462,373 | 1,735,387 |
| 9044 | 0.88 | 0.88 | 0.90 | 0.83 | 0.0% | 2.3% | -7.8% | 0.03 | 10.23% | 10.1% | 1,641,392 | 1,670,288 |
| 9586 | 0.50 | 0.48 | 0.48 | 0.43 | -4.0% | 0.0% | -10.4% | 0.06 | 14.83% | 10.4% | 1,620,778 | 1,669,015 |
| 8292 | 3.32 | 3.42 | 3.52 | 3.23 | 3.0% | 2.9% | -8.2% | 0.04 | 14.76% | 11.3% | 1,596,860 | 1,668,513 |
| 9403 | 6.58 | 6.79 | 6.87 | 6.13 | 3.2% | 1.2% | -10.8% | 0.05 | 15.65% | 14.0% | 1,385,486 | 1,568,871 |
| 3647 | 2.49 | 2.49 | 2.76 | 2.62 | 0.0% | 10.8% | -5.1% | 0.05 | 16.47% | 15.9% | 1,135,140 | 1,521,269 |
| 8826 | 1.62 | 1.74 | 1.87 | 1.76 | 7.4% | 7.5% | -5.9% | 0.06 | 22.22% | 13.4% | 1,370,394 | 1,490,128 |
| 5213 | 6.06 | 5.39 | 4.86 | 4.65 | -11.1% | -9.8% | -4.3% | 0.12 | 27.25% | 6.7% | 1,493,212 | 1,481,553 |
| 3685 | 1.22 | 1.16 | 1.09 | 0.96 | -4.9% | -6.0% | -11.9% | 0.10 | 24.52% | 7.0% | 1,357,602 | 1,443,653 |
| 2883 | 2.96 | 2.83 | 2.74 | 2.46 | -4.4% | -3.2% | -10.2% | 0.08 | 18.72% | 7.0% | 1,362,081 | 1,417,903 |
| 9060 | 1.11 | 1.06 | 1.12 | 1.10 | -4.5% | 5.7% | -1.8% | 0.02 | 12.39% | 10.2% | 1,420,876 | 1,390,577 |
| 5437 | 3.91 | 4.04 | 4.45 | 4.01 | 3.3% | 10.1% | -9.9% | 0.06 | 25.06% | 20.0% | 1,329,660 | 1,381,071 |
| 3113 | 1.85 | 1.76 | 1.64 | 1.59 | -4.9% | -6.8% | -3.0% | 0.07 | 15.43% | 3.8% | 1,438,343 | 1,380,209 |
| 4771 | 2.51 | 2.52 | 2.52 | 2.46 | 0.4% | 0.0% | -2.4% | 0.01 | 2.79% | 2.8% | 334,143 | 1,368,889 |
| 8039 | 1.07 | 1.11 | 1.19 | 1.20 | 3.7% | 7.2% | 0.8% | 0.06 | 12.15% | 6.4% | 1,056,295 | 1,345,124 |
| 7710 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 1,245,520 | 1,319,835 |
| 8013 | 0.32 | 0.32 | 0.34 | 0.32 | 0.0% | 6.3% | -5.9% | 0.03 | 12.50% | 12.1% | 1,338,764 | 1,318,783 |
| 5022 | 5.46 | 5.46 | 5.66 | 5.65 | 0.0% | 3.7% | -0.2% | 0.02 | 3.85% | 3.8% | 1,286,616 | 1,305,556 |
| 8227 | 2.93 | 2.85 | 2.90 | 2.81 | -2.7% | 1.8% | -3.1% | 0.02 | 7.78% | 4.9% | 1,170,064 | 1,295,461 |
| 7705 | 3.83 | 3.76 | 3.79 | 3.29 | -1.8% | 0.8% | -13.2% | 0.07 | 16.18% | 14.0% | 1,214,707 | 1,291,604 |
| 4410 | 2.95 | 2.88 | 3.06 | 2.85 | -2.4% | 6.3% | -6.9% | 0.03 | 16.24% | 13.1% | 1,404,240 | 1,286,783 |
| 7382 | 4.32 | 4.07 | 4.14 | 4.08 | -5.8% | 1.7% | -1.4% | 0.03 | 9.17% | 7.5% | 1,371,359 | 1,232,614 |
| 8720 | 1.19 | 1.04 | 1.02 | 0.97 | -12.6% | -1.9% | -4.9% | 0.09 | 20.40% | 10.7% | 1,063,427 | 1,180,546 |
| 4244 | 2.36 | 2.32 | 2.48 | 2.39 | -1.7% | 6.9% | -3.6% | 0.03 | 12.65% | 10.5% | 1,065,506 | 1,146,573 |
| 4459 | 2.29 | 2.40 | 2.39 | 2.14 | 4.8% | -0.4% | -10.5% | 0.05 | 16.25% | 15.3% | 1,103,493 | 1,140,268 |
| 8215 | 3.56 | 3.50 | 3.71 | 3.28 | -1.7% | 6.0% | -11.6% | 0.05 | 20.28% | 17.6% | 1,113,854 | 1,091,238 |
| 5535 | 5.43 | 5.36 | 5.52 | 4.99 | -1.3% | 3.0% | -9.6% | 0.04 | 14.33% | 12.6% | 964,396 | 1,060,440 |
| 2501 | 2.35 | 2.45 | 2.53 | 2.21 | 4.3% | 3.3% | -12.6% | 0.06 | 21.28% | 16.9% | 1,113,976 | 1,046,516 |
| 9058 | 1.41 | 1.33 | 1.39 | 1.32 | -5.7% | 4.5% | -5.0% | 0.03 | 16.00% | 10.2% | 1,040,888 | 1,043,932 |
| 2585 | 3.14 | 3.08 | 2.94 | 2.77 | -1.9% | -4.5% | -5.8% | 0.06 | 12.70% | 3.9% | 1,070,479 | 1,032,088 |
| 9154 | 1.40 | 1.47 | 1.63 | 1.42 | 5.0% | 10.9% | -12.9% | 0.07 | 31.43% | 23.8% | 1,030,761 | 1,027,988 |
| 2121 | 1.28 | 1.18 | 1.26 | 1.15 | -7.8% | 6.8% | -8.7% | 0.05 | 25.17% | 15.5% | 816,218 | 1,024,064 |
| 7538 | 5.51 | 5.13 | 5.10 | 4.08 | -6.9% | -0.6% | -20.0% | 0.12 | 29.03% | 19.4% | 781,649 | 1,021,858 |
| 7605 | 1.70 | 1.66 | 1.66 | 1.54 | -2.4% | 0.0% | -7.2% | 0.04 | 9.75% | 7.2% | 953,794 | 1,018,954 |
| 3400 | 4.09 | 4.20 | 4.31 | 3.98 | 2.7% | 2.6% | -7.7% | 0.03 | 13.45% | 10.3% | 1,078,320 | 1,011,958 |
| 9040 | 3.25 | 3.29 | 3.38 | 3.07 | 1.2% | 2.7% | -9.2% | 0.04 | 13.54% | 11.9% | 873,196 | 1,003,281 |
| 7520 | 3.02 | 2.78 | 2.55 | 2.42 | -7.9% | -8.3% | -5.1% | 0.10 | 22.84% | 3.2% | 1,023,762 | 1,002,872 |
| 3030 | 4.25 | 4.32 | 4.48 | 4.28 | 1.6% | 3.7% | -4.5% | 0.02 | 10.12% | 8.2% | 839,145 | 1,001,745 |
| 4720 | 1.78 | 1.93 | 2.05 | 1.99 | 8.4% | 6.2% | -2.9% | 0.06 | 18.54% | 11.4% | 862,040 | 1,000,273 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|---------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 3507 | 2.41 | 2.57 | 2.59 | 2.34 | 6.6% | 0.8% | | | | -9.7% | 0.05 |
| 1164 | 4.59 | 4.39 | 4.25 | 3.71 | -4.4% | -3.2% | -12.7% | 0.09 | 21.37% | 9.5% | 880,843 | 979,574 |
| 6834 | 3.40 | 3.09 | 2.62 | 2.18 | -9.1% | -15.2% | -16.8% | 0.19 | 46.83% | 7.7% | 913,322 | 975,909 |
| 1624 | 3.33 | 2.90 | 2.46 | 2.45 | -12.9% | -15.2% | -0.4% | 0.15 | 30.57% | 14.8% | 866,759 | 972,033 |
| 2070 | 4.03 | 3.91 | 3.86 | 3.53 | -3.0% | -1.3% | -8.5% | 0.06 | 13.21% | 7.3% | 996,794 | 958,478 |
| 3629 | 1.62 | 1.51 | 1.48 | 1.39 | -6.8% | -2.0% | -6.1% | 0.06 | 15.53% | 4.8% | 933,329 | 957,161 |
| 3824 | 4.59 | 4.04 | 3.91 | 3.11 | -12.0% | -3.2% | -20.5% | 0.16 | 39.24% | 17.2% | 921,884 | 938,410 |
| 9110 | 2.82 | 2.62 | 2.52 | 2.37 | -7.1% | -3.8% | -6.0% | 0.07 | 17.80% | 3.3% | 904,155 | 925,774 |
| 0083 | 4.55 | 4.34 | 4.25 | 3.86 | -4.6% | -2.1% | -9.2% | 0.07 | 16.58% | 7.1% | 856,882 | 909,983 |
| 5551 | 13.75 | 13.67 | 14.25 | 11.90 | -0.6% | 4.2% | -16.5% | 0.08 | 22.14% | 20.7% | 813,620 | 905,526 |
| 9084 | 1.20 | 1.12 | 1.16 | 1.08 | -6.7% | 3.6% | -6.9% | 0.05 | 18.10% | 10.5% | 848,646 | 905,006 |
| 1701 | 3.10 | 3.08 | 2.94 | 2.72 | -0.6% | -4.5% | -7.5% | 0.06 | 13.09% | 6.8% | 856,510 | 897,825 |
| 0106 | 6.78 | 7.12 | 6.74 | 5.92 | 5.0% | -5.3% | -12.2% | 0.08 | 24.08% | 17.2% | 721,994 | 893,090 |
| 8116 | 1.98 | 1.97 | 1.99 | 2.00 | -0.5% | 1.0% | 0.5% | 0.01 | 2.04% | 1.5% | 877,510 | 857,253 |
| 8293 | 7.75 | 7.18 | 7.09 | 6.01 | -7.4% | -1.3% | -15.2% | 0.10 | 25.26% | 14.0% | 826,655 | 844,988 |
| 8350 | 5.36 | 5.32 | 5.23 | 4.65 | -0.7% | -1.7% | -11.1% | 0.06 | 13.81% | 10.3% | 768,075 | 833,278 |
| 7539 | 2.05 | 1.69 | 1.62 | 1.53 | -17.6% | -4.1% | -5.6% | 0.13 | 29.23% | 13.4% | 536,725 | 797,508 |
| 3612 | 2.01 | 1.97 | 1.96 | 1.84 | -2.0% | -0.5% | -6.1% | 0.04 | 8.78% | 5.6% | 725,583 | 795,333 |
| 2003 | 3.63 | 3.52 | 3.65 | 3.28 | -3.0% | 3.7% | -10.1% | 0.05 | 17.67% | 13.8% | 738,283 | 767,071 |
| 0042 | 5.34 | 5.32 | 5.69 | 5.33 | -0.4% | 7.0% | -6.3% | 0.03 | 14.15% | 13.3% | 677,173 | 744,630 |
| 2014 | 4.50 | 4.52 | 4.62 | 4.28 | 0.4% | 2.2% | -7.4% | 0.03 | 10.22% | 9.6% | 740,966 | 720,216 |
| 2157 | 6.25 | 5.97 | 5.32 | 4.31 | -4.5% | -10.9% | -19.0% | 0.16 | 37.85% | 14.5% | 709,316 | 716,482 |
| 8002 | 1.58 | 1.62 | 1.78 | 1.71 | 2.5% | 9.9% | -3.9% | 0.05 | 17.09% | 13.8% | 614,729 | 715,537 |
| 6325 | 3.06 | 2.83 | 2.80 | 2.65 | -7.5% | -1.1% | -5.4% | 0.06 | 14.48% | 6.5% | 601,593 | 709,704 |
| 5478 | 5.57 | 5.05 | 4.41 | 3.80 | -9.3% | -12.7% | -13.8% | 0.16 | 40.23% | 4.5% | 619,735 | 677,384 |
| 6319 | 3.63 | 3.42 | 3.30 | 3.10 | -5.8% | -3.5% | -6.1% | 0.07 | 16.13% | 2.6% | 555,867 | 668,382 |
| 8111 | 1.57 | 1.54 | 1.52 | 1.50 | -1.9% | -1.3% | -1.3% | 0.02 | 4.59% | 0.6% | 670,382 | 656,942 |
| 4361 | 0.76 | 0.71 | 0.67 | 0.61 | -6.6% | -5.6% | -9.0% | 0.09 | 22.67% | 3.3% | 746,309 | 655,100 |
| 4452 | 2.73 | 2.59 | 2.47 | 2.27 | -5.1% | -4.6% | -8.1% | 0.08 | 18.91% | 3.5% | 631,243 | 644,347 |
| 3146 | 2.19 | 2.22 | 2.25 | 1.95 | 1.4% | 1.4% | -13.3% | 0.06 | 16.44% | 14.7% | 444,986 | 637,225 |
| 7231 | 7.46 | 6.91 | 6.99 | 6.50 | -7.4% | 1.2% | -7.0% | 0.06 | 16.23% | 8.5% | 518,188 | 635,884 |
| 5348 | 3.88 | 3.73 | 3.50 | 3.12 | -3.9% | -6.2% | -10.9% | 0.09 | 22.24% | 7.0% | 676,263 | 625,804 |
| 7230 | 6.20 | 6.01 | 6.30 | 6.00 | -3.1% | 4.8% | -4.8% | 0.02 | 13.18% | 9.6% | 366,248 | 623,474 |
| 8755 | 0.37 | 0.31 | 0.30 | 0.28 | -16.2% | -3.2% | -6.7% | 0.12 | 27.96% | 13.0% | 604,627 | 622,808 |
| 4273 | 2.32 | 2.27 | 2.34 | 2.12 | -2.2% | 3.1% | -9.4% | 0.04 | 15.21% | 12.5% | 644,740 | 614,509 |
| 3574 | 2.09 | 1.72 | 2.08 | 2.18 | -17.7% | 20.9% | 4.8% | 0.10 | 49.18% | 38.6% | 1,467,737 | 612,653 |
| 5192 | 2.13 | 2.19 | 2.55 | 2.48 | 2.8% | 16.4% | -2.7% | 0.09 | 23.00% | 19.2% | 545,002 | 593,137 |
| 5188 | 2.50 | 2.64 | 2.58 | 2.32 | 5.6% | -2.3% | -10.1% | 0.06 | 18.88% | 15.7% | 548,196 | 591,429 |
| 3085 | 4.37 | 4.41 | 4.61 | 4.34 | 0.9% | 4.5% | -5.9% | 0.03 | 11.67% | 10.4% | 624,796 | 583,336 |
| 9062 | 1.28 | 1.16 | 1.20 | 1.08 | -9.4% | 3.4% | -10.0% | 0.07 | 24.46% | 13.4% | 92,644 | 576,198 |
| 3620 | 3.68 | 3.69 | 3.64 | 3.28 | 0.3% | -1.4% | -9.9% | 0.05 | 11.68% | 10.2% | 546,839 | 574,980 |
| 7405 | 1.26 | 1.19 | 1.22 | 1.08 | -5.6% | 2.5% | -11.5% | 0.07 | 20.63% | 14.0% | 891,314 | 574,861 |
| 9522 | 3.08 | 3.60 | 4.35 | 4.74 | 16.9% | 20.8% | 9.0% | 0.19 | 53.90% | 11.9% | 354,200 | 573,141 |
| 0037 | 3.25 | 3.02 | 2.99 | 2.85 | -7.1% | -1.0% | -4.7% | 0.05 | 13.20% | 6.1% | 516,031 | 571,499 |
| 9620 | 1.02 | 1.01 | 1.05 | 1.10 | -1.0% | 4.0% | 4.8% | 0.04 | 9.98% | 5.7% | 527,209 | 564,953 |
| 8385 | 1.71 | 1.68 | 1.86 | 1.82 | -1.8% | 10.7% | -2.2% | 0.05 | 15.08% | 12.9% | 566,506 | 561,683 |
| 8370 | 3.43 | 3.45 | 3.52 | 3.46 | 0.6% | 2.0% | -1.7% | 0.01 | 4.37% | 3.7% | 503,368 | 561,480 |
| 9402 | 3.81 | 3.87 | 4.17 | 3.98 | 1.6% | 7.8% | -4.6% | 0.04 | 14.44% | 12.3% | 525,603 | 559,803 |
| 9182 | 1.63 | 1.67 | 1.75 | 1.72 | 2.5% | 4.8% | -1.7% | 0.03 | 9.20% | 6.5% | 526,654 | 559,244 |
| 4243 | 2.06 | 2.06 | 2.21 | 1.95 | 0.0% | 7.3% | -11.8% | 0.05 | 19.90% | 19.0% | 528,667 | 551,309 |
| 5215 | 4.89 | 4.87 | 4.86 | 4.47 | -0.4% | -0.2% | -8.0% | 0.04 | 8.69% | 7.8% | 536,178 | 548,591 |
| 6306 | 5.42 | 4.92 | 4.53 | 4.20 | -9.2% | -7.9% | -7.3% | 0.11 | 26.47% | 1.9% | 496,709 | 538,729 |
| 9519 | 3.30 | 3.15 | 3.34 | 2.99 | -4.5% | 6.0% | -10.5% | 0.05 | 22.47% | 16.5% | 474,050 | 533,075 |
| 8106 | 3.87 | 4.17 | 4.56 | 4.32 | 7.8% | 9.4% | -5.3% | 0.07 | 24.03% | 14.6% | 506,224 | 529,640 |
| 0034 | 2.25 | 2.41 | 2.62 | 2.49 | 7.1% | 8.7% | -5.0% | 0.06 | 22.22% | 13.7% | 480,850 | 492,747 |
| 4558 | 1.79 | 1.71 | 1.72 | 1.55 | -4.5% | 0.6% | -9.9% | 0.06 | 15.47% | 10.5% | 460,416 | 470,601 |
| 9016 | 2.74 | 2.85 | 2.83 | 2.53 | 4.0% | -0.7% | -10.6% | 0.05 | 15.85% | 14.6% | 431,316 | 470,535 |
| 5160 | 2.16 | 2.02 | 1.96 | 1.64 | -6.5% | -3.0% | -16.3% | 0.11 | 27.55% | 13.4% | 425,156 | 465,013 |
| 5102 | 5.49 | 5.20 | 4.96 | 4.68 | -5.3% | -4.6% | -5.6% | 0.07 | 16.36% | 1.0% | 416,529 | 463,515 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|---------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 3634 | 1.65 | 1.54 | 1.50 | 1.40 | -6.7% | -2.6% | -6.7% | 0.07 | 16.73% | 4.1% | 487,492 | 457,779 |
| 2111 | 2.15 | 2.06 | 1.98 | 1.81 | -4.2% | -3.9% | -8.6% | 0.07 | 17.52% | 4.7% | 363,152 | 457,455 |
| 2039 | 2.49 | 2.50 | 2.68 | 2.48 | 0.4% | 7.2% | -7.5% | 0.04 | 15.66% | 14.7% | 427,493 | 454,806 |
| 9516 | 3.07 | 2.63 | 2.35 | 2.07 | -14.3% | -10.6% | -11.9% | 0.17 | 41.58% | 3.7% | 465,572 | 452,879 |
| 5057 | 3.69 | 3.66 | 4.34 | 4.27 | -0.8% | 18.6% | -1.6% | 0.09 | 21.47% | 20.2% | 367,382 | 437,744 |
| 4279 | 2.16 | 2.24 | 2.33 | 2.33 | 3.7% | 4.0% | 0.0% | 0.04 | 7.87% | 4.0% | 341,103 | 424,745 |
| 2731 | 3.49 | 3.68 | 3.47 | 3.01 | 5.4% | -5.7% | -13.3% | 0.08 | 26.24% | 18.7% | 409,352 | 416,030 |
| 8015 | 0.78 | 0.73 | 0.68 | 0.59 | -6.4% | -6.8% | -13.2% | 0.12 | 28.75% | 6.8% | 375,450 | 413,865 |
| 4034 | 6.77 | 6.33 | 6.28 | 5.87 | -6.5% | -0.8% | -6.5% | 0.06 | 14.35% | 5.7% | 398,026 | 410,481 |
| 8047 | 0.97 | 0.84 | 0.77 | 0.68 | -13.4% | -8.3% | -11.7% | 0.15 | 37.21% | 5.1% | 446,868 | 404,983 |
| 8001 | 1.74 | 1.88 | 1.95 | 1.74 | 8.0% | 3.7% | -10.8% | 0.06 | 24.14% | 18.8% | 398,020 | 402,684 |
| 5146 | 4.56 | 4.38 | 4.46 | 3.97 | -3.9% | 1.8% | -11.0% | 0.06 | 17.47% | 12.8% | 386,755 | 397,377 |
| 8021 | 2.83 | 2.67 | 2.69 | 2.28 | -5.7% | 0.7% | -15.2% | 0.09 | 22.67% | 16.0% | 403,684 | 394,848 |
| 1438 | 11.66 | 12.64 | 12.78 | 11.16 | 8.4% | 1.1% | -12.7% | 0.06 | 23.50% | 21.1% | 295,545 | 390,265 |
| 8856 | 0.26 | 0.30 | 0.36 | 0.40 | 15.4% | 20.0% | 11.1% | 0.19 | 53.85% | 8.9% | 396,928 | 388,360 |
| 9156 | 2.04 | 2.10 | 2.19 | 2.00 | 2.9% | 4.3% | -8.7% | 0.04 | 16.67% | 13.0% | 420,251 | 383,505 |
| 7515 | 1.03 | 0.99 | 0.95 | 0.86 | -3.9% | -4.0% | -9.5% | 0.08 | 18.32% | 5.6% | 357,489 | 376,160 |
| 5462 | 5.37 | 4.99 | 4.67 | 3.88 | -7.1% | -6.4% | -16.9% | 0.13 | 33.22% | 10.5% | 338,706 | 372,881 |
| 3227 | 3.00 | 2.89 | 2.83 | 2.75 | -3.7% | -2.1% | -2.8% | 0.04 | 8.81% | 1.6% | 300,731 | 371,275 |
| 3028 | 3.79 | 3.60 | 3.71 | 3.40 | -5.0% | 3.1% | -8.4% | 0.05 | 17.26% | 11.4% | 192,548 | 366,315 |
| 8800 | 1.30 | 1.23 | 1.21 | 1.08 | -5.4% | -1.6% | -10.7% | 0.08 | 18.60% | 9.1% | 414,247 | 362,815 |
| 8728 | 0.34 | 0.37 | 0.41 | 0.42 | 8.8% | 10.8% | 2.4% | 0.10 | 23.53% | 8.4% | 483,232 | 359,941 |
| 7390 | 5.19 | 4.84 | 4.54 | 4.21 | -6.7% | -6.2% | -7.3% | 0.09 | 21.60% | 1.1% | 357,291 | 357,101 |
| 3257 | 2.50 | 2.47 | 2.48 | 2.17 | -1.2% | 0.4% | -12.5% | 0.07 | 14.31% | 12.9% | 413,677 | 354,738 |
| 7421 | 0.51 | 0.55 | 0.58 | 0.56 | 7.8% | 5.5% | -3.4% | 0.05 | 17.65% | 11.3% | 345,832 | 353,210 |
| 8392 | 2.17 | 2.12 | 2.10 | 1.82 | -2.3% | -0.9% | -13.3% | 0.08 | 17.04% | 12.4% | 346,897 | 351,868 |
| 7580 | 2.17 | 2.23 | 2.50 | 2.17 | 2.8% | 12.1% | -13.2% | 0.07 | 30.41% | 25.3% | 310,382 | 345,479 |
| 1642 | 2.47 | 2.43 | 2.60 | 2.61 | -1.6% | 7.0% | 0.4% | 0.04 | 9.15% | 8.6% | 221,769 | 337,376 |
| 8265 | 4.68 | 4.13 | 4.13 | 3.73 | -11.8% | 0.0% | -9.7% | 0.09 | 22.58% | 11.8% | 308,365 | 334,039 |
| 2802 | 4.92 | 4.92 | 4.88 | 4.57 | 0.0% | -0.8% | -6.4% | 0.04 | 7.22% | 6.4% | 322,298 | 330,124 |
| 3300 | 3.92 | 3.93 | 4.28 | 4.46 | 0.3% | 8.9% | 4.2% | 0.06 | 13.78% | 8.7% | 346,189 | 329,974 |
| 3220 | 2.22 | 2.15 | 2.19 | 2.00 | -3.2% | 1.9% | -8.7% | 0.05 | 14.19% | 10.5% | 283,325 | 328,718 |
| 4114 | 3.29 | 3.11 | 3.11 | 2.73 | -5.5% | 0.0% | -12.2% | 0.08 | 18.36% | 12.2% | 313,206 | 327,416 |
| 2660 | 2.70 | 2.70 | 2.83 | 2.53 | 0.0% | 4.8% | -10.6% | 0.05 | 15.93% | 15.4% | 265,003 | 326,626 |
| 9033 | 1.66 | 1.73 | 1.71 | 1.59 | 4.2% | -1.2% | -7.0% | 0.04 | 12.82% | 11.2% | 316,271 | 324,168 |
| 8032 | 1.74 | 1.70 | 1.75 | 1.66 | -2.3% | 2.9% | -5.1% | 0.02 | 10.72% | 8.1% | 344,297 | 321,701 |
| 4583 | 3.95 | 4.08 | 4.43 | 4.22 | 3.3% | 8.6% | -4.7% | 0.05 | 17.47% | 13.3% | 304,754 | 320,212 |
| 4692 | 0.81 | 0.82 | 0.86 | 0.78 | 1.2% | 4.9% | -9.3% | 0.04 | 16.05% | 14.2% | 296,451 | 319,864 |
| 9061 | 1.45 | 1.30 | 1.25 | 1.09 | -10.3% | -3.8% | -12.8% | 0.12 | 29.26% | 9.0% | 322,767 | 316,473 |
| 7425 | 2.51 | 2.02 | 1.82 | 1.49 | -19.5% | -9.9% | -18.1% | 0.22 | 55.17% | 9.6% | 263,934 | 308,013 |
| 3881 | 3.77 | 3.69 | 3.57 | 3.24 | -2.1% | -3.3% | -9.2% | 0.07 | 15.19% | 7.1% | 197,796 | 303,923 |
| 1925 | 3.23 | 3.25 | 3.35 | 3.06 | 0.6% | 3.1% | -8.7% | 0.04 | 12.69% | 11.7% | 285,772 | 302,474 |
| 3040 | 5.18 | 4.84 | 4.76 | 4.23 | -6.6% | -1.7% | -11.1% | 0.08 | 20.39% | 9.5% | 290,156 | 301,783 |
| 2759 | 6.19 | 6.08 | 5.91 | 5.23 | -1.8% | -2.8% | -11.5% | 0.07 | 16.66% | 9.7% | 315,694 | 299,454 |
| 7225 | 6.15 | 6.02 | 7.28 | 7.68 | -2.1% | 20.9% | 5.5% | 0.12 | 30.27% | 23.0% | 176,366 | 291,900 |
| 8353 | 3.31 | 3.21 | 3.44 | 3.24 | -3.0% | 7.2% | -5.8% | 0.03 | 16.82% | 13.0% | 262,169 | 291,699 |
| 8721 | 0.25 | 0.25 | 0.26 | 0.25 | 0.0% | 4.0% | -3.8% | 0.02 | 8.00% | 7.8% | 254,205 | 288,679 |
| 7855 | 3.09 | 3.10 | 3.17 | 2.84 | 0.3% | 2.3% | -10.4% | 0.05 | 13.27% | 12.7% | 270,051 | 284,317 |
| 2016 | 2.93 | 2.88 | 2.84 | 2.55 | -1.7% | -1.4% | -10.2% | 0.06 | 13.65% | 8.8% | 246,791 | 283,276 |
| 4635 | 3.01 | 2.94 | 2.77 | 2.39 | -2.3% | -5.8% | -13.7% | 0.10 | 23.09% | 11.4% | 348,178 | 282,452 |
| 8304 | 3.57 | 4.03 | 4.26 | 4.16 | 12.9% | 5.7% | -2.3% | 0.08 | 22.13% | 15.2% | 267,651 | 273,760 |
| 7232 | 6.66 | 6.86 | 7.53 | 6.87 | 3.0% | 9.8% | -8.8% | 0.05 | 22.97% | 18.5% | 308,032 | 271,098 |
| 6233 | 1.79 | 1.89 | 2.07 | 2.03 | 5.6% | 9.5% | -1.9% | 0.07 | 17.88% | 11.5% | 172,497 | 268,206 |
| 3241 | 3.24 | 2.74 | 2.60 | 2.32 | -15.4% | -5.1% | -10.8% | 0.14 | 34.40% | 10.3% | 300,108 | 267,055 |
| 3188 | 2.31 | 2.16 | 2.19 | 2.00 | -6.5% | 1.4% | -8.7% | 0.06 | 17.34% | 10.1% | 270,958 | 267,017 |
| 8291 | 3.01 | 2.89 | 2.99 | 2.80 | -4.0% | 3.5% | -6.4% | 0.03 | 14.42% | 9.8% | 291,865 | 264,787 |
| 3821 | 4.67 | 4.46 | 4.57 | 4.16 | -4.5% | 2.5% | -9.0% | 0.05 | 16.68% | 11.4% | 258,621 | 261,545 |
| 9501 | 2.83 | 2.84 | 2.99 | 2.78 | 0.4% | 5.3% | -7.0% | 0.03 | 13.07% | 12.3% | 238,259 | 260,438 |
| 7431 | 0.94 | 0.99 | 1.04 | 0.89 | 5.3% | 5.1% | -14.4% | 0.07 | 26.60% | 19.7% | 236,558 | 252,254 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|---------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 7360 | 3.73 | 3.66 | 3.73 | 3.34 | -1.9% | 1.9% | | | | -10.5% | 0.05 |
| 3807 | 2.00 | 2.02 | 2.28 | 2.05 | 1.0% | 12.9% | -10.1% | 0.06 | 25.50% | 23.0% | 222,545 | 249,963 |
| 8072 | 0.52 | 0.51 | 0.51 | 0.43 | -1.9% | 0.0% | -15.7% | 0.09 | 17.91% | 15.7% | 254,751 | 248,979 |
| 1472 | 2.55 | 2.68 | 2.74 | 2.80 | 5.1% | 2.2% | 2.2% | 0.04 | 9.80% | 2.9% | 226,639 | 248,694 |
| 4557 | 2.09 | 2.00 | 2.23 | 2.22 | -4.3% | 11.5% | -0.4% | 0.05 | 16.82% | 15.8% | 230,195 | 247,704 |
| 8799 | 0.41 | 0.35 | 0.36 | 0.36 | -14.6% | 2.9% | 0.0% | 0.07 | 17.91% | 17.5% | 247,646 | 245,064 |
| 3180 | 2.78 | 2.64 | 2.65 | 2.58 | -5.0% | 0.4% | -2.6% | 0.03 | 8.22% | 5.4% | 222,390 | 237,797 |
| 8602 | 0.82 | 0.96 | 1.11 | 1.00 | 17.1% | 15.6% | -9.9% | 0.12 | 48.78% | 27.0% | 195,785 | 236,449 |
| 3808 | 3.55 | 3.50 | 3.59 | 3.39 | -1.4% | 2.6% | -5.6% | 0.02 | 9.81% | 8.1% | 326,249 | 236,323 |
| 9093 | 1.26 | 1.23 | 1.16 | 1.02 | -2.4% | -5.7% | -12.1% | 0.09 | 21.27% | 9.7% | 232,463 | 235,251 |
| 3372 | 3.41 | 3.13 | 2.99 | 2.66 | -8.2% | -4.5% | -11.0% | 0.10 | 25.53% | 6.8% | 158,036 | 230,448 |
| 8102 | 2.03 | 1.92 | 2.01 | 1.75 | -5.4% | 4.7% | -12.9% | 0.07 | 24.64% | 17.6% | 197,122 | 229,081 |
| 3365 | 3.47 | 3.31 | 3.28 | 3.19 | -4.6% | -0.9% | -2.7% | 0.04 | 8.46% | 3.7% | 296,511 | 227,039 |
| 8264 | 4.63 | 4.52 | 4.43 | 3.99 | -2.4% | -2.0% | -9.9% | 0.06 | 14.78% | 7.9% | 235,491 | 226,395 |
| 3303 | 1.98 | 2.01 | 2.04 | 1.85 | 1.5% | 1.5% | -9.3% | 0.04 | 12.63% | 10.8% | 255,363 | 221,374 |
| 5222 | 6.85 | 6.74 | 6.70 | 6.23 | -1.6% | -0.6% | -7.0% | 0.04 | 9.38% | 6.4% | 261,292 | 220,956 |
| 0917 | 3.67 | 3.39 | 3.31 | 3.24 | -7.6% | -2.4% | -2.1% | 0.06 | 12.50% | 5.5% | 175,754 | 220,769 |
| 6400 | 4.49 | 5.06 | 4.94 | 4.65 | 12.7% | -2.4% | -5.9% | 0.05 | 22.14% | 18.6% | 203,337 | 217,867 |
| 3726 | 3.32 | 3.18 | 3.25 | 3.17 | -4.2% | 2.2% | -2.5% | 0.02 | 9.13% | 6.4% | 226,003 | 214,053 |
| 2002 | 2.80 | 2.91 | 3.08 | 3.02 | 3.9% | 5.8% | -1.9% | 0.04 | 12.14% | 7.8% | 224,260 | 211,928 |
| 1699 | 2.80 | 2.56 | 2.50 | 2.21 | -8.6% | -2.3% | -11.6% | 0.10 | 24.01% | 9.3% | 192,836 | 211,533 |
| 4703 | 1.96 | 1.91 | 1.87 | 1.76 | -2.6% | -2.1% | -5.9% | 0.05 | 10.86% | 3.8% | 189,722 | 211,338 |
| 5507 | 3.21 | 3.20 | 3.28 | 3.14 | -0.3% | 2.5% | -4.3% | 0.02 | 7.21% | 6.8% | 170,856 | 211,200 |
| 9410 | 2.75 | 2.63 | 2.71 | 2.60 | -4.4% | 3.0% | -4.1% | 0.03 | 11.90% | 7.4% | 210,689 | 208,993 |
| 2881 | 3.12 | 2.93 | 2.78 | 2.60 | -6.1% | -5.1% | -6.5% | 0.08 | 18.74% | 1.4% | 218,987 | 207,616 |
| 9180 | 3.95 | 3.85 | 3.87 | 3.69 | -2.5% | 0.5% | -4.7% | 0.03 | 7.86% | 5.2% | 211,831 | 207,101 |
| 4902 | 2.60 | 2.39 | 2.34 | 2.15 | -8.1% | -2.1% | -8.1% | 0.08 | 19.30% | 6.0% | 125,907 | 202,582 |
| 3803 | 1.73 | 2.00 | 2.28 | 2.18 | 15.6% | 14.0% | -4.4% | 0.12 | 37.57% | 20.0% | 182,178 | 197,045 |
| 4693 | 0.75 | 0.82 | 0.92 | 0.92 | 9.3% | 12.2% | 0.0% | 0.10 | 22.67% | 12.2% | 146,235 | 196,966 |
| 4283 | 1.42 | 1.38 | 1.28 | 1.20 | -2.8% | -7.2% | -6.3% | 0.08 | 17.16% | 4.4% | 221,402 | 196,172 |
| 4304 | 6.45 | 5.73 | 5.07 | 4.40 | -11.2% | -11.5% | -13.2% | 0.16 | 40.35% | 2.1% | 236,165 | 192,952 |
| 8034 | 2.09 | 1.92 | 2.01 | 1.85 | -8.1% | 4.7% | -8.0% | 0.05 | 22.21% | 12.8% | 207,880 | 192,291 |
| 2589 | 1.91 | 1.88 | 1.96 | 1.89 | -1.6% | 4.3% | -3.6% | 0.02 | 9.67% | 7.8% | 197,809 | 191,798 |
| 2130 | 1.72 | 1.68 | 1.72 | 1.60 | -2.3% | 2.4% | -7.0% | 0.03 | 12.07% | 9.4% | 205,956 | 190,793 |
| 0005 | 2.98 | 2.84 | 2.90 | 2.54 | -4.7% | 2.1% | -12.4% | 0.07 | 20.18% | 14.5% | 175,222 | 190,470 |
| 9521 | 3.53 | 3.29 | 3.45 | 3.12 | -6.8% | 4.9% | -9.6% | 0.05 | 22.71% | 14.4% | 183,284 | 190,221 |
| 8031 | 2.03 | 1.98 | 2.01 | 1.89 | -2.5% | 1.5% | -6.0% | 0.03 | 10.23% | 7.5% | 188,559 | 183,634 |
| 4149 | 0.86 | 0.82 | 0.77 | 0.71 | -4.7% | -6.1% | -7.8% | 0.08 | 19.68% | 3.1% | 173,629 | 181,645 |
| 1803 | 7.08 | 7.16 | 7.24 | 6.98 | 1.1% | 1.1% | -3.6% | 0.02 | 5.93% | 4.7% | 175,706 | 178,866 |
| 9220 | 3.62 | 3.45 | 3.53 | 3.33 | -4.7% | 2.3% | -5.7% | 0.04 | 13.19% | 8.0% | 179,998 | 177,762 |
| 9534 | 4.17 | 4.02 | 3.99 | 3.74 | -3.6% | -0.7% | -6.3% | 0.04 | 10.91% | 5.5% | 169,394 | 174,374 |
| 5479 | 6.44 | 6.14 | 6.14 | 5.81 | -4.7% | 0.0% | -5.4% | 0.04 | 10.28% | 5.4% | 168,359 | 174,079 |
| 0035 | 1.88 | 2.07 | 2.03 | 1.79 | 10.1% | -1.9% | -11.8% | 0.07 | 25.50% | 21.9% | 181,933 | 173,701 |
| 0050 | 4.46 | 4.48 | 4.55 | 4.33 | 0.4% | 1.6% | -4.8% | 0.02 | 6.95% | 6.4% | 157,934 | 173,355 |
| 1430 | 5.15 | 5.40 | 5.22 | 4.95 | 4.9% | -3.3% | -5.2% | 0.04 | 13.95% | 10.0% | 186,536 | 172,793 |
| 9554 | 8.04 | 7.50 | 7.40 | 6.64 | -6.7% | -1.3% | -10.3% | 0.08 | 19.25% | 8.9% | 186,348 | 171,233 |
| 7370 | 4.50 | 4.12 | 4.02 | 3.62 | -8.4% | -2.4% | -10.0% | 0.09 | 22.13% | 7.5% | 150,342 | 167,131 |
| 6836 | 3.19 | 3.02 | 3.09 | 2.80 | -5.3% | 2.3% | -9.4% | 0.05 | 17.88% | 11.7% | 162,068 | 163,191 |
| 4130 | 3.17 | 3.09 | 3.03 | 2.78 | -2.5% | -1.9% | -8.3% | 0.06 | 13.14% | 6.3% | 156,853 | 161,935 |
| 1463 | 9.29 | 9.01 | 8.77 | 7.81 | -3.0% | -2.7% | -10.9% | 0.07 | 17.33% | 8.3% | 133,566 | 160,651 |
| 6825 | 2.95 | 2.74 | 2.58 | 2.07 | -7.1% | -5.8% | -19.8% | 0.15 | 35.78% | 13.9% | 155,418 | 155,418 |
| 5223 | 5.78 | 5.27 | 4.97 | 4.08 | -8.8% | -5.7% | -17.9% | 0.14 | 35.62% | 12.2% | 141,231 | 150,264 |
| 4018 | 4.87 | 4.95 | 5.34 | 5.11 | 1.6% | 7.9% | -4.3% | 0.04 | 14.37% | 12.2% | 156,589 | 148,705 |
| 5951 | 0.34 | 0.35 | 0.39 | 0.40 | 2.9% | 11.4% | 2.6% | 0.08 | 17.65% | 8.9% | 38,201 | 147,966 |
| 7711 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 155,177 | 147,943 |
| 7502 | 3.06 | 2.47 | 2.07 | 1.50 | -19.3% | -16.2% | -27.5% | 0.29 | 76.76% | 11.3% | 84,731 | 146,945 |
| 6204 | 9.45 | 8.43 | 7.30 | 6.07 | -10.8% | -13.4% | -16.8% | 0.19 | 46.82% | 6.1% | 137,008 | 146,915 |
| 4251 | 3.36 | 3.28 | 3.41 | 3.41 | -2.4% | 4.0% | 0.0% | 0.02 | 6.44% | 6.3% | 148,058 | 143,877 |
| 3022 | 3.54 | 3.44 | 3.28 | 2.85 | -2.8% | -4.7% | -13.1% | 0.09 | 21.71% | 10.3% | 136,717 | 143,794 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|---------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 4000 | 4.89 | 4.50 | 3.99 | 3.50 | -8.0% | -11.3% | | | | -12.3% | 0.14 |
| 8288 | 6.94 | 6.89 | 6.96 | 6.16 | -0.7% | 1.0% | -11.5% | 0.06 | 13.44% | 12.5% | 145,159 | 141,938 |
| 2388 | 1.50 | 1.52 | 1.55 | 1.37 | 1.3% | 2.0% | -11.6% | 0.05 | 15.33% | 13.6% | 95,244 | 140,447 |
| 4686 | 2.61 | 2.41 | 2.16 | 1.89 | -7.7% | -10.4% | -12.5% | 0.14 | 33.69% | 4.8% | 134,366 | 139,568 |
| 3638 | 1.79 | 1.88 | 2.18 | 2.15 | 5.0% | 16.0% | -1.4% | 0.10 | 23.46% | 17.3% | 149,464 | 139,419 |
| 3064 | 3.16 | 3.32 | 3.45 | 3.35 | 5.1% | 3.9% | -2.9% | 0.04 | 12.34% | 8.0% | 147,299 | 136,188 |
| 2143 | 2.05 | 2.17 | 2.31 | 2.17 | 5.9% | 6.5% | -6.1% | 0.05 | 19.51% | 12.5% | 126,190 | 136,066 |
| 5040 | 11.95 | 11.04 | 9.71 | 8.20 | -7.6% | -12.0% | -15.6% | 0.16 | 39.33% | 7.9% | 130,019 | 131,423 |
| 3270 | 3.67 | 3.65 | 3.62 | 3.23 | -0.5% | -0.8% | -10.8% | 0.06 | 12.29% | 10.2% | 154,153 | 130,894 |
| 7590 | 2.70 | 2.59 | 2.62 | 2.47 | -4.1% | 1.2% | -5.7% | 0.04 | 11.31% | 6.9% | 126,450 | 130,649 |
| 8235 | 3.54 | 3.54 | 3.58 | 3.22 | 0.0% | 1.1% | -10.1% | 0.05 | 11.30% | 11.2% | 127,599 | 130,256 |
| 6251 | 3.42 | 3.06 | 2.90 | 2.73 | -10.5% | -5.2% | -5.9% | 0.10 | 23.12% | 5.3% | 81,624 | 130,152 |
| 1924 | 3.84 | 3.58 | 3.32 | 2.72 | -6.8% | -7.3% | -18.1% | 0.14 | 35.22% | 11.3% | 96,273 | 123,910 |
| 3826 | 1.02 | 1.00 | 1.07 | 0.91 | -2.0% | 7.0% | -15.0% | 0.07 | 25.41% | 22.0% | 123,855 | 117,818 |
| 2021 | 1.86 | 2.06 | 2.49 | 2.57 | 10.8% | 20.9% | 3.2% | 0.15 | 38.17% | 17.7% | 102,411 | 114,120 |
| 3548 | 1.44 | 1.43 | 1.48 | 1.40 | -0.7% | 3.5% | -5.4% | 0.02 | 9.85% | 8.9% | 29,206 | 113,526 |
| 3334 | 1.86 | 1.80 | 1.79 | 1.64 | -3.2% | -0.6% | -8.4% | 0.05 | 12.50% | 7.8% | 105,217 | 111,013 |
| 3145 | 2.31 | 2.26 | 2.33 | 1.99 | -2.2% | 3.1% | -14.6% | 0.07 | 20.70% | 17.7% | 120,429 | 108,471 |
| 6229 | 4.03 | 3.91 | 4.14 | 4.13 | -3.0% | 5.9% | -0.2% | 0.03 | 9.30% | 8.9% | 96,852 | 108,062 |
| 2305 | 2.44 | 2.26 | 2.18 | 2.04 | -7.4% | -3.5% | -6.4% | 0.07 | 18.32% | 3.8% | 99,437 | 107,515 |
| 4109 | 0.56 | 0.55 | 0.57 | 0.52 | -1.8% | 3.6% | -8.8% | 0.04 | 14.74% | 12.4% | 88,907 | 103,951 |
| 9179 | 16.95 | 17.37 | 17.95 | 16.04 | 2.5% | 3.3% | -10.6% | 0.05 | 17.17% | 14.0% | 89,250 | 103,792 |
| 3581 | 1.16 | 1.22 | 1.27 | 1.13 | 5.2% | 4.1% | -11.0% | 0.05 | 21.55% | 16.2% | 67,303 | 102,563 |
| 7422 | 2.12 | 1.73 | 1.52 | 1.23 | -18.4% | -12.1% | -19.1% | 0.23 | 58.10% | 6.9% | 98,765 | 101,431 |
| 9505 | 3.99 | 3.98 | 3.87 | 3.24 | -0.3% | -2.8% | -16.3% | 0.09 | 19.79% | 16.0% | 95,533 | 101,180 |
| 4470 | 2.10 | 2.17 | 2.15 | 2.04 | 3.3% | -0.9% | -5.1% | 0.03 | 9.62% | 8.4% | 89,371 | 100,135 |
| 3081 | 3.85 | 3.95 | 4.27 | 3.84 | 2.6% | 8.1% | -10.1% | 0.05 | 22.08% | 18.2% | 102,361 | 94,109 |
| 4101 | 2.35 | 2.22 | 2.21 | 1.95 | -5.5% | -0.5% | -11.8% | 0.08 | 18.48% | 11.3% | 98,258 | 93,956 |
| 5610 | 4.73 | 4.25 | 3.68 | 3.63 | -10.1% | -13.4% | -1.4% | 0.13 | 26.62% | 12.1% | 127,606 | 93,798 |
| 2710 | 13.52 | 12.46 | 12.62 | 11.52 | -7.8% | 1.3% | -8.7% | 0.07 | 18.75% | 10.0% | 129,721 | 92,704 |
| 9178 | 10.78 | 10.14 | 10.32 | 9.48 | -5.9% | 1.8% | -8.1% | 0.05 | 16.59% | 9.9% | 111,418 | 92,050 |
| 5020 | 4.51 | 4.23 | 4.07 | 3.54 | -6.2% | -3.8% | -13.0% | 0.10 | 24.58% | 9.2% | 86,170 | 89,875 |
| 3336 | 2.78 | 2.63 | 2.72 | 2.34 | -5.4% | 3.4% | -14.0% | 0.07 | 24.23% | 17.4% | 87,932 | 88,819 |
| 2288 | 3.68 | 3.55 | 3.84 | 3.65 | -3.5% | 8.2% | -4.9% | 0.03 | 17.53% | 13.1% | 102,587 | 88,279 |
| 4239 | 1.79 | 1.90 | 2.01 | 1.85 | 6.1% | 5.8% | -8.0% | 0.05 | 21.23% | 14.1% | 90,397 | 87,833 |
| 3648 | 1.43 | 1.46 | 1.55 | 1.39 | 2.1% | 6.2% | -10.3% | 0.05 | 19.58% | 16.5% | 94,392 | 87,308 |
| 3635 | 2.13 | 2.10 | 2.08 | 1.79 | -1.4% | -1.0% | -13.9% | 0.08 | 16.65% | 13.0% | 52,178 | 86,984 |
| 5059 | 25.77 | 24.30 | 23.46 | 18.39 | -5.7% | -3.5% | -21.6% | 0.14 | 32.99% | 18.2% | 58,420 | 86,943 |
| 8500 | 4.83 | 4.60 | 4.61 | 4.30 | -4.8% | 0.2% | -6.7% | 0.05 | 12.05% | 6.9% | 88,584 | 85,899 |
| 2131 | 2.21 | 2.22 | 2.34 | 2.15 | 0.5% | 5.4% | -8.1% | 0.04 | 14.48% | 13.5% | 86,494 | 85,703 |
| 4741 | 2.14 | 2.22 | 2.31 | 2.17 | 3.7% | 4.1% | -6.1% | 0.03 | 14.49% | 10.1% | 80,853 | 85,022 |
| 5473 | 7.13 | 6.81 | 6.85 | 6.35 | -4.5% | 0.6% | -7.3% | 0.05 | 12.77% | 7.9% | 101,666 | 84,887 |
| 4717 | 1.99 | 2.05 | 2.11 | 1.92 | 3.0% | 2.9% | -9.0% | 0.04 | 15.58% | 12.0% | 79,869 | 83,833 |
| 4307 | 1.70 | 1.68 | 1.79 | 1.74 | -1.2% | 6.5% | -2.8% | 0.03 | 10.81% | 9.3% | 83,489 | 82,962 |
| 3169 | 2.08 | 2.22 | 2.48 | 2.17 | 6.7% | 11.7% | -12.5% | 0.08 | 34.13% | 24.2% | 74,896 | 81,327 |
| 4250 | 1.68 | 1.68 | 1.72 | 1.69 | 0.0% | 2.4% | -1.7% | 0.01 | 4.17% | 4.1% | 88,457 | 81,285 |
| 8203 | 5.89 | 5.92 | 5.86 | 5.57 | 0.5% | -1.0% | -4.9% | 0.03 | 6.55% | 5.5% | 78,032 | 80,394 |
| 3373 | 4.62 | 4.45 | 4.37 | 4.35 | -3.7% | -1.8% | -0.5% | 0.03 | 6.03% | 3.2% | 75,282 | 79,142 |
| 8381 | 2.31 | 2.10 | 2.06 | 1.88 | -9.1% | -1.9% | -8.7% | 0.08 | 20.88% | 7.2% | 78,251 | 78,683 |
| 3307 | 3.58 | 3.27 | 2.92 | 2.48 | -8.7% | -10.7% | -15.1% | 0.15 | 38.42% | 6.4% | 74,091 | 77,692 |
| 0401 | 10.31 | 10.47 | 10.77 | 8.89 | 1.6% | 2.9% | -17.5% | 0.08 | 22.70% | 20.3% | 66,858 | 76,644 |
| 2688 | 2.71 | 2.42 | 2.30 | 2.15 | -10.7% | -5.0% | -6.5% | 0.10 | 23.77% | 5.7% | 62,642 | 75,385 |
| 0036 | 7.39 | 6.61 | 5.93 | 4.73 | -10.6% | -10.3% | -20.2% | 0.18 | 46.60% | 9.9% | 83,665 | 73,199 |
| 4240 | 3.49 | 3.48 | 3.37 | 2.90 | -0.3% | -3.2% | -13.9% | 0.08 | 17.89% | 13.7% | 76,927 | 71,582 |
| 5472 | 5.09 | 4.55 | 4.36 | 4.75 | -10.6% | -4.2% | 8.9% | 0.07 | 25.53% | 19.6% | 84,931 | 71,466 |
| 0008 | 2.60 | 2.53 | 2.39 | 2.13 | -2.7% | -5.5% | -10.9% | 0.09 | 20.16% | 8.2% | 72,044 | 69,822 |
| 4777 | 4.05 | 3.89 | 3.86 | 3.26 | -4.0% | -0.8% | -15.5% | 0.09 | 21.04% | 14.8% | 55,415 | 65,144 |
| 4740 | 0.89 | 0.98 | 1.01 | 0.96 | 10.1% | 3.1% | -5.0% | 0.05 | 19.10% | 15.1% | 84,049 | 64,460 |
| 4683 | 3.73 | 3.58 | 3.60 | 3.31 | -4.0% | 0.6% | -8.1% | 0.05 | 13.03% | 8.6% | 54,677 | 62,893 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 8263 | 4.58 | 4.33 | 4.58 | 4.53 | -5.5% | 5.8% | | | | -1.1% | 0.03 |
| 2586 | 2.22 | 2.50 | 2.78 | 2.68 | 12.6% | 11.2% | -3.6% | 0.10 | 29.73% | 16.2% | 60,762 | 61,529 |
| 3559 | 2.32 | 2.36 | 2.35 | 2.12 | 1.7% | -0.4% | -9.8% | 0.05 | 12.15% | 11.5% | 56,885 | 60,562 |
| 2651 | 2.13 | 2.21 | 2.23 | 1.86 | 3.8% | 0.9% | -16.6% | 0.08 | 22.07% | 20.3% | 75,814 | 56,805 |
| 3383 | 1.48 | 1.51 | 1.55 | 1.37 | 2.0% | 2.6% | -11.6% | 0.05 | 16.89% | 14.3% | 32,741 | 55,904 |
| 3110 | 4.71 | 4.21 | 4.19 | 3.69 | -10.6% | -0.5% | -11.9% | 0.10 | 24.40% | 11.5% | 46,634 | 52,882 |
| 1747 | 1.69 | 1.95 | 1.99 | 2.05 | 15.4% | 2.1% | 3.0% | 0.08 | 21.30% | 13.3% | 46,192 | 49,295 |
| 8279 | 5.21 | 5.01 | 5.10 | 4.92 | -3.8% | 1.8% | -3.5% | 0.02 | 9.43% | 5.6% | 45,079 | 48,938 |
| 2790 | 1.62 | 1.63 | 1.80 | 1.85 | 0.6% | 10.4% | 2.8% | 0.07 | 14.20% | 9.8% | 34,714 | 47,222 |
| 5480 | 5.17 | 5.08 | 4.91 | 4.58 | -1.7% | -3.3% | -6.7% | 0.05 | 12.21% | 5.0% | 53,295 | 45,510 |
| 6503 | 1.98 | 1.96 | 2.00 | 1.92 | -1.0% | 2.0% | -4.0% | 0.02 | 7.19% | 6.0% | 34,731 | 44,543 |
| 3018 | 5.08 | 4.37 | 3.87 | 3.02 | -14.0% | -11.4% | -22.0% | 0.21 | 54.91% | 10.5% | 45,812 | 44,270 |
| 4036 | 2.62 | 2.40 | 2.25 | 2.22 | -8.4% | -6.3% | -1.3% | 0.08 | 16.71% | 7.1% | 47,994 | 43,949 |
| 8204 | 3.20 | 3.36 | 3.36 | 3.01 | 5.0% | 0.0% | -10.4% | 0.05 | 15.94% | 15.4% | 40,664 | 43,395 |
| 2041 | 2.46 | 2.47 | 2.54 | 2.36 | 0.4% | 2.8% | -7.1% | 0.03 | 10.57% | 9.9% | 64,450 | 43,278 |
| 3865 | 1.85 | 2.05 | 2.47 | 2.71 | 10.8% | 20.5% | 9.7% | 0.17 | 46.49% | 10.8% | 49,865 | 43,125 |
| 3082 | 4.60 | 4.61 | 4.76 | 4.26 | 0.2% | 3.3% | -10.5% | 0.05 | 14.35% | 13.8% | 48,570 | 40,863 |
| 4110 | 1.28 | 1.21 | 1.16 | 1.02 | -5.5% | -4.1% | -12.1% | 0.09 | 23.08% | 7.9% | 47,566 | 40,502 |
| 3851 | 3.40 | 2.69 | 2.38 | 2.04 | -20.9% | -11.5% | -14.3% | 0.22 | 54.07% | 9.4% | 248,517 | 38,151 |
| 9170 | 9.68 | 10.34 | 10.85 | 10.05 | 6.8% | 4.9% | -7.4% | 0.05 | 20.35% | 14.2% | 40,968 | 36,534 |
| 4352 | 1.62 | 1.65 | 1.66 | 1.49 | 1.9% | 0.6% | -10.2% | 0.05 | 12.96% | 12.1% | 25,588 | 35,654 |
| 3114 | 3.06 | 3.25 | 3.35 | 3.09 | 6.2% | 3.1% | -7.8% | 0.04 | 17.97% | 14.0% | 55,022 | 34,801 |
| 3719 | 1.17 | 1.04 | 0.95 | 0.76 | -11.1% | -8.7% | -20.0% | 0.18 | 44.87% | 11.3% | 12,536 | 34,557 |
| 2570 | 3.87 | 3.77 | 3.86 | 3.64 | -2.6% | 2.4% | -5.7% | 0.03 | 11.02% | 8.1% | 29,367 | 34,289 |
| 3126 | 1.27 | 1.31 | 1.36 | 1.30 | 3.1% | 3.8% | -4.4% | 0.03 | 11.81% | 8.2% | 35,706 | 33,853 |
| 4263 | 3.59 | 3.32 | 3.36 | 3.26 | -7.5% | 1.2% | -3.0% | 0.04 | 12.05% | 8.7% | 25,976 | 33,594 |
| 2799 | 5.05 | 5.03 | 4.69 | 4.37 | -0.4% | -6.8% | -6.8% | 0.07 | 14.50% | 6.4% | 36,736 | 33,216 |
| 2735 | 3.72 | 3.48 | 3.69 | 3.54 | -6.5% | 6.0% | -4.1% | 0.03 | 17.46% | 12.5% | 46,555 | 33,214 |
| 2841 | 3.55 | 3.55 | 3.94 | 3.83 | 0.0% | 11.0% | -2.8% | 0.05 | 14.08% | 13.8% | 51,211 | 31,944 |
| 4923 | 0.93 | 0.97 | 0.99 | 0.93 | 4.3% | 2.1% | -6.1% | 0.03 | 12.90% | 10.4% | 29,481 | 31,787 |
| 2623 | 6.61 | 6.02 | 5.79 | 5.05 | -8.9% | -3.8% | -12.8% | 0.11 | 27.54% | 9.0% | 28,347 | 29,999 |
| 8233 | 2.05 | 1.97 | 1.96 | 1.76 | -3.9% | -0.5% | -10.2% | 0.06 | 15.09% | 9.7% | 30,102 | 27,992 |
| 1710 | 3.06 | 3.03 | 3.28 | 3.28 | -1.0% | 8.3% | 0.0% | 0.04 | 9.31% | 9.2% | 29,825 | 27,964 |
| 2797 | 4.35 | 4.75 | 5.07 | 4.50 | 9.2% | 6.7% | -11.2% | 0.07 | 29.66% | 20.4% | 26,107 | 27,293 |
| 6003 | 4.17 | 4.26 | 4.58 | 4.55 | 2.2% | 7.5% | -0.7% | 0.05 | 10.55% | 8.2% | 15,109 | 27,200 |
| 5491 | 1.50 | 1.54 | 1.49 | 1.46 | 2.7% | -3.2% | -2.0% | 0.02 | 8.13% | 5.9% | 23,957 | 26,149 |
| 4351 | 0.78 | 0.83 | 0.89 | 0.92 | 6.4% | 7.2% | 3.4% | 0.07 | 17.95% | 3.9% | 22,750 | 26,141 |
| 7133 | 2.22 | 2.26 | 2.57 | 2.56 | 1.8% | 13.7% | -0.4% | 0.08 | 16.22% | 14.1% | 17,617 | 25,617 |
| 8103 | 1.93 | 1.92 | 2.24 | 2.41 | -0.5% | 16.7% | 7.6% | 0.11 | 26.17% | 17.2% | 23,048 | 25,371 |
| 1654 | 3.77 | 3.47 | 3.45 | 3.10 | -8.0% | -0.6% | -10.1% | 0.08 | 19.60% | 9.6% | 29,811 | 25,207 |
| 2503 | 1.43 | 1.31 | 1.21 | 1.12 | -8.4% | -7.6% | -7.4% | 0.11 | 25.34% | 1.0% | 18,445 | 23,977 |
| 2960 | 5.54 | 5.19 | 4.97 | 4.27 | -6.3% | -4.2% | -14.1% | 0.11 | 26.43% | 9.8% | 25,698 | 22,746 |
| 4062 | 2.52 | 2.63 | 2.67 | 2.39 | 4.4% | 1.5% | -10.5% | 0.05 | 17.06% | 14.9% | 19,358 | 21,940 |
| 0079 | 4.24 | 3.57 | 3.42 | 2.97 | -15.8% | -4.2% | -13.2% | 0.15 | 36.54% | 11.6% | 18,494 | 21,864 |
| 0016 | 5.75 | 5.19 | 4.80 | 4.03 | -9.7% | -7.5% | -16.0% | 0.15 | 36.91% | 8.5% | 19,768 | 20,905 |
| 4581 | 1.33 | 1.58 | 1.91 | 1.56 | 18.8% | 20.9% | -18.3% | 0.15 | 69.92% | 39.2% | 13,428 | 20,474 |
| 6045 | 2.96 | 3.12 | 3.52 | 3.44 | 5.4% | 12.8% | -2.3% | 0.08 | 21.62% | 15.1% | 9,266 | 19,854 |
| 4206 | 2.35 | 2.34 | 2.49 | 2.49 | -0.4% | 6.4% | 0.0% | 0.03 | 6.86% | 6.8% | 11,299 | 19,608 |
| 2417 | 1.29 | 1.34 | 1.40 | 1.40 | 3.9% | 4.5% | 0.0% | 0.04 | 8.53% | 4.5% | 21,915 | 19,509 |
| 2081 | 4.87 | 4.79 | 4.79 | 4.50 | -1.6% | 0.0% | -6.1% | 0.03 | 7.80% | 6.1% | 24,879 | 19,496 |
| 3822 | 3.62 | 3.50 | 3.45 | 3.24 | -3.3% | -1.4% | -6.1% | 0.05 | 11.17% | 4.7% | 21,264 | 19,001 |
| 6252 | 3.08 | 2.95 | 2.79 | 2.91 | -4.2% | -5.4% | 4.3% | 0.04 | 14.60% | 9.7% | 51,057 | 18,927 |
| 8745 | 4.14 | 3.49 | 3.19 | 2.90 | -15.7% | -8.6% | -9.1% | 0.15 | 37.07% | 7.1% | 14,177 | 18,402 |
| 3041 | 4.44 | 4.07 | 3.96 | 3.34 | -8.3% | -2.7% | -15.7% | 0.12 | 28.68% | 13.0% | 17,115 | 17,654 |
| 9186 | 16.85 | 14.81 | 13.02 | 10.84 | -12.1% | -12.1% | -16.7% | 0.18 | 46.70% | 4.7% | 25,617 | 17,162 |
| 3315 | 3.22 | 3.04 | 2.97 | 2.52 | -5.6% | -2.3% | -15.2% | 0.10 | 24.39% | 12.8% | 40,313 | 16,786 |
| 1452 | 2.95 | 2.81 | 2.96 | 2.72 | -4.7% | 5.3% | -8.1% | 0.04 | 19.28% | 13.4% | 15,332 | 16,743 |
| 5037 | 11.20 | 10.46 | 9.86 | 8.07 | -6.6% | -5.7% | -18.2% | 0.13 | 33.19% | 12.4% | 7,933 | 16,583 |
| 6216 | 4.20 | 3.96 | 4.01 | 3.77 | -5.7% | 1.3% | -6.0% | 0.04 | 13.46% | 7.2% | 10,248 | 15,923 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 2702 | 17.87 | 15.86 | 15.80 | 14.82 | -11.2% | -0.4% | | | | -6.2% | 0.08 |
| 7309 | 10.95 | 10.26 | 9.20 | 7.36 | -6.3% | -10.3% | -20.0% | 0.17 | 40.74% | 13.7% | 14,170 | 14,170 |
| 3027 | 2.55 | 2.45 | 2.28 | 2.03 | -3.9% | -6.9% | -11.0% | 0.10 | 23.32% | 7.0% | 12,462 | 14,117 |
| 3118 | 2.14 | 2.05 | 1.99 | 1.78 | -4.2% | -2.9% | -10.6% | 0.08 | 18.57% | 7.6% | 15,272 | 12,623 |
| 2835 | 2.47 | 2.22 | 2.26 | 2.15 | -10.1% | 1.8% | -4.9% | 0.06 | 17.56% | 11.9% | 18,458 | 12,429 |
| 2923 | 1.91 | 1.85 | 1.77 | 1.52 | -3.1% | -4.3% | -14.1% | 0.10 | 22.80% | 11.0% | 8,646 | 11,969 |
| 1320 | 1.46 | 1.40 | 1.42 | 1.32 | -4.1% | 1.4% | -7.0% | 0.04 | 13.03% | 8.5% | 8,790 | 11,948 |
| 1005 | 4.68 | 5.21 | 5.70 | 5.29 | 11.3% | 9.4% | -7.2% | 0.08 | 30.56% | 18.5% | 11,957 | 11,810 |
| 0113 | 5.04 | 4.54 | 4.39 | 3.89 | -9.9% | -3.3% | -11.4% | 0.11 | 26.49% | 8.1% | 10,830 | 11,673 |
| 4431 | 1.27 | 1.26 | 1.26 | 1.17 | -0.8% | 0.0% | -7.1% | 0.04 | 7.99% | 7.1% | 14,577 | 11,027 |
| 8725 | 1.87 | 1.99 | 2.05 | 1.70 | 6.4% | 3.0% | -17.1% | 0.08 | 28.34% | 23.5% | 13,373 | 10,953 |
| 6213 | 1.28 | 1.15 | 1.11 | 1.23 | -10.2% | -3.5% | 10.8% | 0.06 | 26.31% | 21.0% | 2,937 | 10,200 |
| 7317 | 8.38 | 8.02 | 7.99 | 6.40 | -4.3% | -0.4% | -19.9% | 0.11 | 25.52% | 19.5% | 10,200 | 10,200 |
| 7420 | 7.18 | 6.86 | 6.50 | 5.41 | -4.5% | -5.2% | -16.8% | 0.12 | 28.37% | 12.3% | 9,353 | 10,184 |
| 4568 | 4.41 | 3.71 | 3.30 | 2.84 | -15.9% | -11.1% | -13.9% | 0.19 | 46.62% | 4.8% | 9,502 | 10,005 |
| 2220 | 1.90 | 1.92 | 2.03 | 2.03 | 1.1% | 5.7% | 0.0% | 0.04 | 6.84% | 5.7% | 13,311 | 9,987 |
| 4493 | 5.62 | 4.44 | 3.66 | 2.87 | -21.0% | -17.6% | -21.6% | 0.28 | 72.96% | 4.0% | 8,910 | 9,908 |
| 4038 | 4.26 | 3.83 | 3.71 | 3.29 | -10.1% | -3.1% | -11.3% | 0.11 | 26.40% | 8.2% | 12,410 | 9,458 |
| 7350 | 11.43 | 10.48 | 9.46 | 7.57 | -8.3% | -9.7% | -20.0% | 0.17 | 42.60% | 11.7% | 9,220 | 9,220 |
| 3004 | 1.93 | 1.77 | 1.71 | 1.39 | -8.3% | -3.4% | -18.7% | 0.13 | 32.91% | 15.3% | 25 | 9,144 |
| 7402 | 0.11 | 0.10 | 0.10 | 0.09 | -9.1% | 0.0% | -10.0% | 0.08 | 20.00% | 10.0% | 8,723 | 9,076 |
| 0251 | 3.52 | 3.35 | 3.38 | 3.11 | -4.8% | 0.9% | -8.0% | 0.05 | 14.22% | 8.9% | 8,788 | 9,014 |
| 3131 | 1.84 | 1.81 | 1.79 | 1.61 | -1.6% | -1.1% | -10.1% | 0.06 | 13.09% | 9.0% | 141 | 8,989 |
| 3132 | 3.68 | 3.68 | 4.45 | 4.33 | 0.0% | 20.9% | -2.7% | 0.10 | 24.18% | 23.6% | 8,404 | 8,317 |
| 2105 | 3.23 | 3.42 | 4.00 | 3.88 | 5.9% | 17.0% | -3.0% | 0.10 | 27.55% | 20.0% | 6,033 | 8,061 |
| 1165 | 3.40 | 3.12 | 3.00 | 2.47 | -8.2% | -3.8% | -17.7% | 0.13 | 32.26% | 13.8% | 5,885 | 7,821 |
| 2413 | 2.45 | 2.52 | 2.65 | 2.32 | 2.9% | 5.2% | -12.5% | 0.06 | 21.63% | 17.6% | 7,832 | 7,553 |
| 5402 | 3.31 | 3.72 | 4.26 | 4.45 | 12.4% | 14.5% | 4.5% | 0.13 | 34.44% | 10.1% | 6,600 | 6,512 |
| 9600 | 2.83 | 2.96 | 3.17 | 2.87 | 4.6% | 7.1% | -9.5% | 0.05 | 22.61% | 16.6% | 7,855 | 5,792 |
| 4133 | 1.85 | 1.80 | 1.96 | 1.93 | -2.7% | 8.9% | -1.5% | 0.04 | 13.54% | 11.6% | 5,500 | 5,775 |
| 6235 | 5.49 | 5.33 | 5.18 | 4.74 | -2.9% | -2.8% | -8.5% | 0.06 | 14.80% | 5.7% | 8,411 | 5,599 |
| 2836 | 2.08 | 2.16 | 2.48 | 2.42 | 3.8% | 14.8% | -2.4% | 0.09 | 22.12% | 17.2% | 6,959 | 5,585 |
| 3111 | 2.32 | 2.15 | 2.08 | 1.75 | -7.3% | -3.3% | -15.9% | 0.12 | 28.40% | 12.6% | 4,112 | 5,256 |
| 3515 | 2.65 | 2.59 | 2.57 | 2.33 | -2.3% | -0.8% | -9.3% | 0.06 | 12.68% | 8.6% | 4,588 | 5,171 |
| 4420 | 4.09 | 3.92 | 3.89 | 3.50 | -4.2% | -0.8% | -10.0% | 0.06 | 15.48% | 9.3% | 1,423 | 4,971 |
| 4653 | 1.28 | 1.29 | 1.41 | 1.45 | 0.8% | 9.3% | 2.8% | 0.06 | 13.28% | 8.5% | 7,004 | 4,772 |
| 0170 | 2.05 | 1.99 | 1.99 | 1.95 | -2.9% | 0.0% | -2.0% | 0.02 | 5.00% | 2.9% | 31 | 4,728 |
| 6237 | 1.26 | 1.19 | 1.16 | 1.06 | -5.6% | -2.5% | -8.6% | 0.07 | 17.55% | 6.1% | 3,484 | 4,646 |
| 3385 | 0.81 | 0.82 | 0.88 | 0.86 | 1.2% | 7.3% | -2.3% | 0.04 | 11.11% | 9.6% | 4,802 | 4,105 |
| 8726 | 1.88 | 1.78 | 1.82 | 1.46 | -5.3% | 2.2% | -19.8% | 0.11 | 28.99% | 22.0% | 3,814 | 3,814 |
| 4665 | 8.73 | 9.01 | 9.02 | 6.89 | 3.2% | 0.1% | -23.6% | 0.12 | 27.72% | 26.8% | 11,430 | 3,549 |
| 4021 | 6.46 | 6.19 | 5.40 | 4.62 | -4.2% | -12.8% | -14.4% | 0.15 | 34.44% | 10.3% | 4,296 | 3,531 |
| 5443 | 2.62 | 2.80 | 2.82 | 2.52 | 6.9% | 0.7% | -10.6% | 0.05 | 19.08% | 17.5% | 3,459 | 3,020 |
| 9019 | 1.53 | 1.80 | 1.94 | 1.83 | 17.6% | 7.8% | -5.7% | 0.10 | 33.99% | 23.3% | 2,998 | 2,686 |
| 7024 | 2.21 | 2.60 | 2.93 | 2.72 | 17.6% | 12.7% | -7.2% | 0.12 | 42.08% | 24.8% | 3,805 | 2,656 |
| 2701 | 10.12 | 10.48 | 10.42 | 9.34 | 3.6% | -0.6% | -10.4% | 0.05 | 14.95% | 13.9% | 5,992 | 2,541 |
| 2112 | 3.64 | 3.57 | 3.57 | 3.35 | -1.9% | 0.0% | -6.2% | 0.04 | 8.20% | 6.2% | 3,015 | 2,293 |
| 8606 | 1.78 | 1.69 | 1.68 | 1.46 | -5.1% | -0.6% | -13.1% | 0.08 | 19.52% | 12.5% | 2,039 | 2,284 |
| 2709 | 16.64 | 16.56 | 19.92 | 14.35 | -0.5% | 20.3% | -28.0% | 0.14 | 54.67% | 48.3% | 2,521 | 2,211 |
| 2361 | 1.84 | 1.80 | 1.74 | 1.60 | -2.2% | -3.3% | -8.0% | 0.06 | 14.07% | 5.9% | 3,180 | 2,171 |
| 2587 | 1.74 | 1.73 | 1.95 | 1.96 | -0.6% | 12.7% | 0.5% | 0.07 | 13.95% | 13.3% | 1,653 | 1,535 |
| 6882 | 3.60 | 3.32 | 3.16 | 2.81 | -7.8% | -4.8% | -11.1% | 0.10 | 25.48% | 6.3% | 3,785 | 1,475 |
| 2402 | 2.36 | 2.46 | 2.54 | 2.34 | 4.2% | 3.3% | -7.9% | 0.04 | 16.10% | 12.1% | 1,532 | 1,453 |
| 7395 | 3.73 | 3.92 | 4.14 | 3.95 | 5.1% | 5.6% | -4.6% | 0.04 | 16.09% | 10.2% | 1,502 | 1,407 |
| 4111 | 1.75 | 1.73 | 1.79 | 1.66 | -1.1% | 3.5% | -7.3% | 0.03 | 12.25% | 10.7% | 7,466 | 1,319 |
| 7222 | 5.60 | 5.63 | 5.80 | 5.68 | 0.5% | 3.0% | -2.1% | 0.02 | 5.71% | 5.1% | 7,350 | 1,310 |
| 2362 | 1.65 | 1.73 | 1.94 | 1.98 | 4.8% | 12.1% | 2.1% | 0.09 | 20.00% | 10.1% | 1,724 | 1,299 |
| 6005 | 4.86 | 4.55 | 4.32 | 3.91 | -6.4% | -5.1% | -9.5% | 0.09 | 22.36% | 4.4% | 1,412 | 1,201 |
| 2916 | 4.03 | 3.71 | 3.41 | 3.04 | -7.9% | -8.1% | -10.9% | 0.12 | 29.33% | 2.9% | 1,782 | 1,083 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Payroll

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|--------|--------|--------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|-------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 2065 | 1.89 | 1.75 | 1.70 | 1.60 | -7.4% | -2.9% | -5.9% | 0.07 | 16.97% | 4.6% | 15,712 | 1,033 |
| 3122 | 1.96 | 2.03 | 2.08 | 1.89 | 3.6% | 2.5% | -9.1% | 0.04 | 15.82% | 12.7% | 740 | 985 |
| 7090 | 5.95 | 5.67 | 5.33 | 4.82 | -4.7% | -6.0% | -9.6% | 0.09 | 21.60% | 4.9% | 1,035 | 976 |
| 5703 | 9.47 | 10.02 | 11.90 | 12.83 | 5.8% | 18.8% | 7.8% | 0.14 | 35.48% | 13.0% | 1,815 | 847 |
| 6872 | 10.59 | 10.12 | 9.12 | 7.30 | -4.4% | -9.9% | -20.0% | 0.16 | 37.66% | 15.5% | 845 | 845 |
| 8709 | 4.36 | 4.35 | 4.12 | 3.30 | -0.2% | -5.3% | -19.9% | 0.12 | 26.53% | 19.7% | 736 | 736 |
| 5705 | 24.22 | 22.38 | 19.95 | 17.45 | -7.6% | -10.9% | -12.5% | 0.14 | 34.23% | 4.9% | 505 | 666 |
| 8209 | 3.69 | 3.57 | 3.56 | 3.24 | -3.3% | -0.3% | -9.0% | 0.05 | 12.85% | 8.7% | 414 | 580 |
| 1016 | 11.22 | 12.52 | 14.64 | 15.75 | 11.6% | 16.9% | 7.6% | 0.15 | 40.37% | 9.4% | 31 | 555 |
| 8719 | 1.91 | 1.76 | 1.73 | 1.60 | -7.9% | -1.7% | -7.5% | 0.07 | 17.93% | 6.1% | 1,353 | 514 |
| 0913 | 381.00 | 394.00 | 423.00 | 417.00 | 3.4% | 7.4% | -1.4% | 0.05 | 12.60% | 8.8% | 494 | 416 |
| 3827 | 2.41 | 2.35 | 2.39 | 2.10 | -2.5% | 1.7% | -12.1% | 0.06 | 16.88% | 13.8% | 1,055 | 409 |
| 0908 | 121.00 | 116.00 | 117.00 | 111.00 | -4.1% | 0.9% | -5.1% | 0.04 | 10.42% | 6.0% | 376 | 351 |
| 2110 | 1.89 | 1.80 | 1.76 | 1.70 | -4.8% | -2.2% | -3.4% | 0.04 | 10.74% | 2.5% | 45,327 | 299 |
| 2714 | 4.74 | 4.62 | 4.50 | 4.11 | -2.5% | -2.6% | -8.7% | 0.06 | 14.31% | 6.1% | 608 | 258 |
| 2380 | 2.10 | 1.98 | 2.00 | 1.86 | -5.7% | 1.0% | -7.0% | 0.05 | 14.26% | 8.0% | 648 | 250 |
| 9089 | 1.04 | 0.99 | 0.94 | 0.82 | -4.8% | -5.1% | -12.8% | 0.10 | 24.16% | 8.0% | 3,011 | 213 |
| 2211 | 10.16 | 9.36 | 8.97 | 7.79 | -7.9% | -4.2% | -13.2% | 0.11 | 27.15% | 9.0% | 122 | 204 |
| 2172 | 1.53 | 1.47 | 1.48 | 1.37 | -3.9% | 0.7% | -7.4% | 0.05 | 12.40% | 8.1% | 379 | 200 |
| 3042 | 5.01 | 4.76 | 4.79 | 4.28 | -5.0% | 0.6% | -10.6% | 0.07 | 16.90% | 11.3% | 442 | 139 |
| 1322 | 6.25 | 6.10 | 6.44 | 6.30 | -2.4% | 5.6% | -2.2% | 0.02 | 10.46% | 8.0% | 25 | 58 |
| 7313 | 3.28 | 3.38 | 3.25 | 2.60 | 3.0% | -3.8% | -20.0% | 0.11 | 28.41% | 23.0% | 37 | 37 |
| 7335 | 2.15 | 2.05 | 2.19 | 2.26 | -4.7% | 6.8% | 3.2% | 0.04 | 15.37% | 11.5% | 14 | 36 |
| 2174 | 2.75 | 2.76 | 2.93 | 2.70 | 0.4% | 6.2% | -7.8% | 0.04 | 14.91% | 14.0% | 158 | 28 |
| 3119 | 1.48 | 1.37 | 1.41 | 1.30 | -7.4% | 2.9% | -7.8% | 0.05 | 19.20% | 10.7% | 735 | 15 |
| 3642 | 1.28 | 1.21 | 1.12 | 1.11 | -5.5% | -7.4% | -0.9% | 0.07 | 14.33% | 6.5% | 2,059 | 15 |
| 6206 | 2.09 | 2.10 | 2.28 | 2.05 | 0.5% | 8.6% | -10.1% | 0.05 | 20.10% | 18.7% | 89 | 12 |
| 7098 | 10.66 | 10.44 | 10.54 | 9.72 | -2.1% | 1.0% | -7.8% | 0.04 | 11.06% | 8.7% | 10 | 10 |
| 6826 | 4.34 | 4.21 | 3.93 | 3.15 | -3.0% | -6.7% | -19.8% | 0.14 | 31.65% | 16.9% | 0 | 0 |
| 4131 | 3.98 | 4.55 | 4.58 | 4.13 | 14.3% | 0.7% | -9.8% | 0.07 | 26.38% | 24.1% | 799 | 0 |
| 7540 | 2.72 | 2.55 | 2.51 | 2.31 | -6.3% | -1.6% | -8.0% | 0.07 | 16.52% | 6.4% | 150 | 0 |
| 2302 | 1.72 | 1.62 | 1.71 | 1.69 | -5.8% | 5.6% | -1.2% | 0.03 | 13.00% | 11.4% | 45 | 0 |
| 6214 | 1.68 | 1.58 | 1.52 | 1.36 | -6.0% | -3.8% | -10.5% | 0.09 | 21.55% | 6.7% | 25 | 0 |
| 4751 | 1.70 | 1.75 | 2.05 | 2.12 | 2.9% | 17.1% | 3.4% | 0.11 | 24.71% | 14.2% | 0 | 0 |
| 6835 | 2.65 | 2.59 | 2.62 | 2.41 | -2.3% | 1.2% | -8.0% | 0.04 | 11.74% | 9.2% | 0 | 0 |
| 6884 | 5.41 | 5.16 | 5.03 | 4.51 | -4.6% | -2.5% | -10.3% | 0.08 | 18.35% | 7.8% | 0 | 0 |
| 2683 | 1.81 | 2.10 | 2.53 | | 16.0% | 20.5% | | 0.17 | | 4.5% | 6,413 | |
| 3240 | 2.32 | 2.71 | 2.48 | | 16.8% | -8.5% | | 0.08 | | 25.3% | 3,708 | |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 7502 | 3.06 | 2.47 | 2.07 | 1.50 | -19.3% | -16.2% | -27.5% | 0.29 | 76.76% | 11.3% | 84,731 | 146,945 |
| 4493 | 5.62 | 4.44 | 3.66 | 2.87 | -21.0% | -17.6% | -21.6% | 0.28 | 72.96% | 4.0% | 8,910 | 9,908 |
| 4581 | 1.33 | 1.58 | 1.91 | 1.56 | 18.8% | 20.9% | -18.3% | 0.15 | 69.92% | 39.2% | 13,428 | 20,474 |
| 7422 | 2.12 | 1.73 | 1.52 | 1.23 | -18.4% | -12.1% | -19.1% | 0.23 | 58.10% | 6.9% | 98,765 | 101,431 |
| 7425 | 2.51 | 2.02 | 1.82 | 1.49 | -19.5% | -9.9% | -18.1% | 0.22 | 55.17% | 9.6% | 263,934 | 308,013 |
| 3018 | 5.08 | 4.37 | 3.87 | 3.02 | -14.0% | -11.4% | -22.0% | 0.21 | 54.91% | 10.5% | 45,812 | 44,270 |
| 2709 | 16.64 | 16.56 | 19.92 | 14.35 | -0.5% | 20.3% | -28.0% | 0.14 | 54.67% | 48.3% | 2,521 | 2,211 |
| 3851 | 3.40 | 2.69 | 2.38 | 2.04 | -20.9% | -11.5% | -14.3% | 0.22 | 54.07% | 9.4% | 248,517 | 38,151 |
| 9522 | 3.08 | 3.60 | 4.35 | 4.74 | 16.9% | 20.8% | 9.0% | 0.19 | 53.90% | 11.9% | 354,200 | 573,141 |
| 8856 | 0.26 | 0.30 | 0.36 | 0.40 | 15.4% | 20.0% | 11.1% | 0.19 | 53.85% | 8.9% | 396,928 | 388,360 |
| 3574 | 2.09 | 1.72 | 2.08 | 2.18 | -17.7% | 20.9% | 4.8% | 0.10 | 49.18% | 38.6% | 1,467,737 | 612,653 |
| 8602 | 0.82 | 0.96 | 1.11 | 1.00 | 17.1% | 15.6% | -9.9% | 0.12 | 48.78% | 27.0% | 195,785 | 236,449 |
| 6834 | 3.40 | 3.09 | 2.62 | 2.18 | -9.1% | -15.2% | -16.8% | 0.19 | 46.83% | 7.7% | 913,322 | 975,909 |
| 6204 | 9.45 | 8.43 | 7.30 | 6.07 | -10.8% | -13.4% | -16.8% | 0.19 | 46.82% | 6.1% | 137,008 | 146,915 |
| 9186 | 16.85 | 14.81 | 13.02 | 10.84 | -12.1% | -12.1% | -16.7% | 0.18 | 46.70% | 4.7% | 25,617 | 17,162 |
| 4568 | 4.41 | 3.71 | 3.30 | 2.84 | -15.9% | -11.1% | -13.9% | 0.19 | 46.62% | 4.8% | 9,502 | 10,005 |
| 0036 | 7.39 | 6.61 | 5.93 | 4.73 | -10.6% | -10.3% | -20.2% | 0.18 | 46.60% | 9.9% | 83,665 | 73,199 |
| 3865 | 1.85 | 2.05 | 2.47 | 2.71 | 10.8% | 20.5% | 9.7% | 0.17 | 46.49% | 10.8% | 49,865 | 43,125 |
| 3719 | 1.17 | 1.04 | 0.95 | 0.76 | -11.1% | -8.7% | -20.0% | 0.18 | 44.87% | 11.3% | 12,536 | 34,557 |
| 7350 | 11.43 | 10.48 | 9.46 | 7.57 | -8.3% | -9.7% | -20.0% | 0.17 | 42.60% | 11.7% | 9,220 | 9,220 |
| 7024 | 2.21 | 2.60 | 2.93 | 2.72 | 17.6% | 12.7% | -7.2% | 0.12 | 42.08% | 24.8% | 3,805 | 2,656 |
| 9516 | 3.07 | 2.63 | 2.35 | 2.07 | -14.3% | -10.6% | -11.9% | 0.17 | 41.58% | 3.7% | 465,572 | 452,879 |
| 7309 | 10.95 | 10.26 | 9.20 | 7.36 | -6.3% | -10.3% | -20.0% | 0.17 | 40.74% | 13.7% | 14,170 | 14,170 |
| 1016 | 11.22 | 12.52 | 14.64 | 15.75 | 11.6% | 16.9% | 7.6% | 0.15 | 40.37% | 9.4% | 31 | 555 |
| 4304 | 6.45 | 5.73 | 5.07 | 4.40 | -11.2% | -11.5% | -13.2% | 0.16 | 40.35% | 2.1% | 236,165 | 192,952 |
| 5478 | 5.57 | 5.05 | 4.41 | 3.80 | -9.3% | -12.7% | -13.8% | 0.16 | 40.23% | 4.5% | 619,735 | 677,384 |
| 5040 | 11.95 | 11.04 | 9.71 | 8.20 | -7.6% | -12.0% | -15.6% | 0.16 | 39.33% | 7.9% | 130,019 | 131,423 |
| 3824 | 4.59 | 4.04 | 3.91 | 3.11 | -12.0% | -3.2% | -20.5% | 0.16 | 39.24% | 17.2% | 921,884 | 938,410 |
| 3307 | 3.58 | 3.27 | 2.92 | 2.48 | -8.7% | -10.7% | -15.1% | 0.15 | 38.42% | 6.4% | 74,091 | 77,692 |
| 2021 | 1.86 | 2.06 | 2.49 | 2.57 | 10.8% | 20.9% | 3.2% | 0.15 | 38.17% | 17.7% | 102,411 | 114,120 |
| 2157 | 6.25 | 5.97 | 5.32 | 4.31 | -4.5% | -10.9% | -19.0% | 0.16 | 37.85% | 14.5% | 709,316 | 716,482 |
| 6872 | 10.59 | 10.12 | 9.12 | 7.30 | -4.4% | -9.9% | -20.0% | 0.16 | 37.66% | 15.5% | 845 | 845 |
| 3803 | 1.73 | 2.00 | 2.28 | 2.18 | 15.6% | 14.0% | -4.4% | 0.12 | 37.57% | 20.0% | 182,178 | 197,045 |
| 8047 | 0.97 | 0.84 | 0.77 | 0.68 | -13.4% | -8.3% | -11.7% | 0.15 | 37.21% | 5.1% | 446,868 | 404,983 |
| 8745 | 4.14 | 3.49 | 3.19 | 2.90 | -15.7% | -8.6% | -9.1% | 0.15 | 37.07% | 7.1% | 14,177 | 18,402 |
| 0016 | 5.75 | 5.19 | 4.80 | 4.03 | -9.7% | -7.5% | -16.0% | 0.15 | 36.91% | 8.5% | 19,768 | 20,905 |
| 0079 | 4.24 | 3.57 | 3.42 | 2.97 | -15.8% | -4.2% | -13.2% | 0.15 | 36.54% | 11.6% | 18,494 | 21,864 |
| 8824 | 2.32 | 1.88 | 1.91 | 1.67 | -19.0% | 1.6% | -12.6% | 0.14 | 36.05% | 20.6% | 1,462,373 | 1,735,387 |
| 6825 | 2.95 | 2.74 | 2.58 | 2.07 | -7.1% | -5.8% | -19.8% | 0.15 | 35.78% | 13.9% | 155,418 | 155,418 |
| 5223 | 5.78 | 5.27 | 4.97 | 4.08 | -8.8% | -5.7% | -17.9% | 0.14 | 35.62% | 12.2% | 141,231 | 150,264 |
| 6217 | 3.84 | 3.40 | 3.15 | 2.73 | -11.5% | -7.4% | -13.3% | 0.14 | 35.61% | 6.0% | 2,377,460 | 2,572,315 |
| 5703 | 9.47 | 10.02 | 11.90 | 12.83 | 5.8% | 18.8% | 7.8% | 0.14 | 35.48% | 13.0% | 1,815 | 847 |
| 1924 | 3.84 | 3.58 | 3.32 | 2.72 | -6.8% | -7.3% | -18.1% | 0.14 | 35.22% | 11.3% | 96,273 | 123,910 |
| 4000 | 4.89 | 4.50 | 3.99 | 3.50 | -8.0% | -11.3% | -12.3% | 0.14 | 34.98% | 4.3% | 173,835 | 141,983 |
| 8820 | 0.14 | 0.13 | 0.11 | 0.10 | -7.1% | -15.4% | -9.1% | 0.15 | 34.87% | 8.2% | 12,553,533 | 13,407,433 |
| 4021 | 6.46 | 6.19 | 5.40 | 4.62 | -4.2% | -12.8% | -14.4% | 0.15 | 34.44% | 10.3% | 4,296 | 3,531 |
| 5402 | 3.31 | 3.72 | 4.26 | 4.45 | 12.4% | 14.5% | 4.5% | 0.13 | 34.44% | 10.1% | 6,600 | 6,512 |
| 3241 | 3.24 | 2.74 | 2.60 | 2.32 | -15.4% | -5.1% | -10.8% | 0.14 | 34.40% | 10.3% | 300,108 | 267,055 |
| 5705 | 24.22 | 22.38 | 19.95 | 17.45 | -7.6% | -10.9% | -12.5% | 0.14 | 34.23% | 4.9% | 505 | 666 |
| 3169 | 2.08 | 2.22 | 2.48 | 2.17 | 6.7% | 11.7% | -12.5% | 0.08 | 34.13% | 24.2% | 74,896 | 81,327 |
| 9019 | 1.53 | 1.80 | 1.94 | 1.83 | 17.6% | 7.8% | -5.7% | 0.10 | 33.99% | 23.3% | 2,998 | 2,686 |
| 4686 | 2.61 | 2.41 | 2.16 | 1.89 | -7.7% | -10.4% | -12.5% | 0.14 | 33.69% | 4.8% | 134,366 | 139,568 |
| 8603 | 0.06 | 0.06 | 0.07 | 0.06 | 0.0% | 16.7% | -14.3% | 0.08 | 33.33% | 31.0% | 5,072,703 | 5,108,245 |
| 5462 | 5.37 | 4.99 | 4.67 | 3.88 | -7.1% | -6.4% | -16.9% | 0.13 | 33.22% | 10.5% | 338,706 | 372,881 |
| 5037 | 11.20 | 10.46 | 9.86 | 8.07 | -6.6% | -5.7% | -18.2% | 0.13 | 33.19% | 12.4% | 7,933 | 16,583 |
| 5059 | 25.77 | 24.30 | 23.46 | 18.39 | -5.7% | -3.5% | -21.6% | 0.14 | 32.99% | 18.2% | 58,420 | 86,943 |
| 3004 | 1.93 | 1.77 | 1.71 | 1.39 | -8.3% | -3.4% | -18.7% | 0.13 | 32.91% | 15.3% | 25 | 9,144 |
| 1165 | 3.40 | 3.12 | 3.00 | 2.47 | -8.2% | -3.8% | -17.7% | 0.13 | 32.26% | 13.8% | 5,885 | 7,821 |
| 6826 | 4.34 | 4.21 | 3.93 | 3.15 | -3.0% | -6.7% | -19.8% | 0.14 | 31.65% | 16.9% | 0 | 0 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|-----------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 9154 | 1.40 | 1.47 | 1.63 | 1.42 | 5.0% | 10.9% | -12.9% | 0.07 | 31.43% | 23.8% | 1,030,761 | 1,027,988 |
| 1624 | 3.33 | 2.90 | 2.46 | 2.45 | -12.9% | -15.2% | -0.4% | 0.15 | 30.57% | 14.8% | 866,759 | 972,033 |
| 1005 | 4.68 | 5.21 | 5.70 | 5.29 | 11.3% | 9.4% | -7.2% | 0.08 | 30.56% | 18.5% | 11,957 | 11,810 |
| 7580 | 2.17 | 2.23 | 2.50 | 2.17 | 2.8% | 12.1% | -13.2% | 0.07 | 30.41% | 25.3% | 310,382 | 345,479 |
| 7225 | 6.15 | 6.02 | 7.28 | 7.68 | -2.1% | 20.9% | 5.5% | 0.12 | 30.27% | 23.0% | 176,366 | 291,900 |
| 2586 | 2.22 | 2.50 | 2.78 | 2.68 | 12.6% | 11.2% | -3.6% | 0.10 | 29.73% | 16.2% | 60,762 | 61,529 |
| 2797 | 4.35 | 4.75 | 5.07 | 4.50 | 9.2% | 6.7% | -11.2% | 0.07 | 29.66% | 20.4% | 26,107 | 27,293 |
| 7403 | 3.93 | 3.88 | 4.26 | 3.56 | -1.3% | 9.8% | -16.4% | 0.07 | 29.46% | 26.2% | 2,146,330 | 2,215,593 |
| 9101 | 3.36 | 3.13 | 3.36 | 2.93 | -6.8% | 7.3% | -12.8% | 0.06 | 29.37% | 20.1% | 2,697,997 | 2,785,563 |
| 2916 | 4.03 | 3.71 | 3.41 | 3.04 | -7.9% | -8.1% | -10.9% | 0.12 | 29.33% | 2.9% | 1,782 | 1,083 |
| 9061 | 1.45 | 1.30 | 1.25 | 1.09 | -10.3% | -3.8% | -12.8% | 0.12 | 29.26% | 9.0% | 322,767 | 316,473 |
| 7539 | 2.05 | 1.69 | 1.62 | 1.53 | -17.6% | -4.1% | -5.6% | 0.13 | 29.23% | 13.4% | 536,725 | 797,508 |
| 7538 | 5.51 | 5.13 | 5.10 | 4.08 | -6.9% | -0.6% | -20.0% | 0.12 | 29.03% | 19.4% | 781,649 | 1,021,858 |
| 8726 | 1.88 | 1.78 | 1.82 | 1.46 | -5.3% | 2.2% | -19.8% | 0.11 | 28.99% | 22.0% | 3,814 | 3,814 |
| 8015 | 0.78 | 0.73 | 0.68 | 0.59 | -6.4% | -6.8% | -13.2% | 0.12 | 28.75% | 6.8% | 375,450 | 413,865 |
| 3041 | 4.44 | 4.07 | 3.96 | 3.34 | -8.3% | -2.7% | -15.7% | 0.12 | 28.68% | 13.0% | 17,115 | 17,654 |
| 7313 | 3.28 | 3.38 | 3.25 | 2.60 | 3.0% | -3.8% | -20.0% | 0.11 | 28.41% | 23.0% | 37 | 37 |
| 3111 | 2.32 | 2.15 | 2.08 | 1.75 | -7.3% | -3.3% | -15.9% | 0.12 | 28.40% | 12.6% | 4,112 | 5,256 |
| 7420 | 7.18 | 6.86 | 6.50 | 5.41 | -4.5% | -5.2% | -16.8% | 0.12 | 28.37% | 12.3% | 9,353 | 10,184 |
| 8725 | 1.87 | 1.99 | 2.05 | 1.70 | 6.4% | 3.0% | -17.1% | 0.08 | 28.34% | 23.5% | 13,373 | 10,953 |
| 8755 | 0.37 | 0.31 | 0.30 | 0.28 | -16.2% | -3.2% | -6.7% | 0.12 | 27.96% | 13.0% | 604,627 | 622,808 |
| 9012 | 0.85 | 0.77 | 0.71 | 0.65 | -9.4% | -7.8% | -8.5% | 0.11 | 27.90% | 1.6% | 4,699,112 | 5,004,655 |
| 5537 | 3.53 | 3.83 | 3.66 | 3.19 | 8.5% | -4.4% | -12.8% | 0.08 | 27.87% | 21.3% | 3,906,367 | 3,929,936 |
| 4665 | 8.73 | 9.01 | 9.02 | 6.89 | 3.2% | 0.1% | -23.6% | 0.12 | 27.72% | 26.8% | 11,430 | 3,549 |
| 2105 | 3.23 | 3.42 | 4.00 | 3.88 | 5.9% | 17.0% | -3.0% | 0.10 | 27.55% | 20.0% | 6,033 | 8,061 |
| 5160 | 2.16 | 2.02 | 1.96 | 1.64 | -6.5% | -3.0% | -16.3% | 0.11 | 27.55% | 13.4% | 425,156 | 465,013 |
| 2623 | 6.61 | 6.02 | 5.79 | 5.05 | -8.9% | -3.8% | -12.8% | 0.11 | 27.54% | 9.0% | 28,347 | 29,999 |
| 2095 | 2.87 | 3.23 | 3.42 | 3.18 | 12.5% | 5.9% | -7.0% | 0.07 | 27.53% | 19.6% | 1,714,751 | 1,985,603 |
| 5213 | 6.06 | 5.39 | 4.86 | 4.65 | -11.1% | -9.8% | -4.3% | 0.12 | 27.25% | 6.7% | 1,493,212 | 1,481,553 |
| 2211 | 10.16 | 9.36 | 8.97 | 7.79 | -7.9% | -4.2% | -13.2% | 0.11 | 27.15% | 9.0% | 122 | 204 |
| 9063 | 0.72 | 0.69 | 0.76 | 0.68 | -4.2% | 10.1% | -10.5% | 0.05 | 26.81% | 20.7% | 2,262,010 | 2,349,934 |
| 5610 | 4.73 | 4.25 | 3.68 | 3.63 | -10.1% | -13.4% | -1.4% | 0.13 | 26.62% | 12.1% | 127,606 | 93,798 |
| 7431 | 0.94 | 0.99 | 1.04 | 0.89 | 5.3% | 5.1% | -14.4% | 0.07 | 26.60% | 19.7% | 236,558 | 252,254 |
| 8709 | 4.36 | 4.35 | 4.12 | 3.30 | -0.2% | -5.3% | -19.9% | 0.12 | 26.53% | 19.7% | 736 | 736 |
| 0113 | 5.04 | 4.54 | 4.39 | 3.89 | -9.9% | -3.3% | -11.4% | 0.11 | 26.49% | 8.1% | 10,830 | 11,673 |
| 6306 | 5.42 | 4.92 | 4.53 | 4.20 | -9.2% | -7.9% | -7.3% | 0.11 | 26.47% | 1.9% | 496,709 | 538,729 |
| 2960 | 5.54 | 5.19 | 4.97 | 4.27 | -6.3% | -4.2% | -14.1% | 0.11 | 26.43% | 9.8% | 25,698 | 22,746 |
| 4038 | 4.26 | 3.83 | 3.71 | 3.29 | -10.1% | -3.1% | -11.3% | 0.11 | 26.40% | 8.2% | 12,410 | 9,458 |
| 4131 | 3.98 | 4.55 | 4.58 | 4.13 | 14.3% | 0.7% | -9.8% | 0.07 | 26.38% | 24.1% | 799 | 0 |
| 6213 | 1.28 | 1.15 | 1.11 | 1.23 | -10.2% | -3.5% | 10.8% | 0.06 | 26.31% | 21.0% | 2,937 | 10,200 |
| 2731 | 3.49 | 3.68 | 3.47 | 3.01 | 5.4% | -5.7% | -13.3% | 0.08 | 26.24% | 18.7% | 409,352 | 416,030 |
| 8103 | 1.93 | 1.92 | 2.24 | 2.41 | -0.5% | 16.7% | 7.6% | 0.11 | 26.17% | 17.2% | 23,048 | 25,371 |
| 3643 | 2.18 | 2.41 | 2.68 | 2.75 | 10.6% | 11.2% | 2.6% | 0.10 | 26.15% | 8.6% | 1,935,098 | 1,849,507 |
| 8387 | 2.79 | 2.55 | 2.48 | 2.16 | -8.6% | -2.7% | -12.9% | 0.10 | 25.98% | 10.2% | 2,070,582 | 2,153,324 |
| 8861 | 1.16 | 1.14 | 1.25 | 1.09 | -1.7% | 9.6% | -12.8% | 0.06 | 25.82% | 22.4% | 5,866,339 | 6,551,199 |
| 5472 | 5.09 | 4.55 | 4.36 | 4.75 | -10.6% | -4.2% | 8.9% | 0.07 | 25.53% | 19.6% | 84,931 | 71,466 |
| 3372 | 3.41 | 3.13 | 2.99 | 2.66 | -8.2% | -4.5% | -11.0% | 0.10 | 25.53% | 6.6% | 158,036 | 230,448 |
| 7317 | 8.38 | 8.02 | 7.99 | 6.40 | -4.3% | -0.4% | -19.9% | 0.11 | 25.52% | 19.5% | 10,200 | 10,200 |
| 0035 | 1.88 | 2.07 | 2.03 | 1.79 | 10.1% | -1.9% | -11.8% | 0.07 | 25.50% | 21.9% | 181,933 | 173,701 |
| 3807 | 2.00 | 2.02 | 2.28 | 2.05 | 1.0% | 12.9% | -10.1% | 0.06 | 25.50% | 23.0% | 222,545 | 249,963 |
| 6882 | 3.60 | 3.32 | 3.16 | 2.81 | -7.8% | -4.8% | -11.1% | 0.10 | 25.48% | 6.3% | 3,785 | 1,475 |
| 3826 | 1.02 | 1.00 | 1.07 | 0.91 | -2.0% | 7.0% | -15.0% | 0.07 | 25.41% | 22.0% | 123,855 | 117,818 |
| 5445 | 4.42 | 4.38 | 3.97 | 3.43 | -0.9% | -9.4% | -13.6% | 0.11 | 25.36% | 12.7% | 1,792,945 | 1,959,482 |
| 2503 | 1.43 | 1.31 | 1.21 | 1.12 | -8.4% | -7.6% | -7.4% | 0.11 | 25.34% | 1.0% | 18,445 | 23,977 |
| 8293 | 7.75 | 7.18 | 7.09 | 6.01 | -7.4% | -1.3% | -15.2% | 0.10 | 25.26% | 14.0% | 826,655 | 844,988 |
| 2121 | 1.28 | 1.18 | 1.26 | 1.15 | -7.8% | 6.8% | -8.7% | 0.05 | 25.17% | 15.5% | 816,218 | 1,024,064 |
| 5437 | 3.91 | 4.04 | 4.45 | 4.01 | 3.3% | 10.1% | -9.9% | 0.06 | 25.06% | 20.0% | 1,329,660 | 1,381,071 |
| 8037 | 1.75 | 1.61 | 1.72 | 1.58 | -8.0% | 6.8% | -8.1% | 0.05 | 24.77% | 15.0% | 9,949,723 | 9,590,521 |
| 4751 | 1.70 | 1.75 | 2.05 | 2.12 | 2.9% | 17.1% | 3.4% | 0.11 | 24.71% | 14.2% | 0 | 0 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 8102 | 2.03 | 1.92 | 2.01 | 1.75 | -5.4% | 4.7% | -12.9% | 0.07 | 24.64% | 17.6% | 197,122 | 229,081 |
| 5020 | 4.51 | 4.23 | 4.07 | 3.54 | -6.2% | -3.8% | -13.0% | 0.10 | 24.58% | 9.2% | 86,170 | 89,875 |
| 3685 | 1.22 | 1.16 | 1.09 | 0.96 | -4.9% | -6.0% | -11.9% | 0.10 | 24.52% | 7.0% | 1,357,602 | 1,443,653 |
| 9062 | 1.28 | 1.16 | 1.20 | 1.08 | -9.4% | 3.4% | -10.0% | 0.07 | 24.46% | 13.4% | 92,644 | 576,198 |
| 3110 | 4.71 | 4.21 | 4.19 | 3.69 | -10.6% | -0.5% | -11.9% | 0.10 | 24.40% | 11.5% | 46,634 | 52,882 |
| 3315 | 3.22 | 3.04 | 2.97 | 2.52 | -5.6% | -2.3% | -15.2% | 0.10 | 24.39% | 12.8% | 40,313 | 16,786 |
| 3336 | 2.78 | 2.63 | 2.72 | 2.34 | -5.4% | 3.4% | -14.0% | 0.07 | 24.23% | 17.4% | 87,932 | 88,819 |
| 3132 | 3.68 | 3.68 | 4.45 | 4.33 | 0.0% | 20.9% | -2.7% | 0.10 | 24.18% | 23.6% | 8,404 | 8,317 |
| 9089 | 1.04 | 0.99 | 0.94 | 0.82 | -4.8% | -5.1% | -12.8% | 0.10 | 24.16% | 8.0% | 3,011 | 213 |
| 8001 | 1.74 | 1.88 | 1.95 | 1.74 | 8.0% | 3.7% | -10.8% | 0.06 | 24.14% | 18.8% | 398,020 | 402,684 |
| 0106 | 6.78 | 7.12 | 6.74 | 5.92 | 5.0% | -5.3% | -12.2% | 0.08 | 24.08% | 17.2% | 721,994 | 893,090 |
| 8106 | 3.87 | 4.17 | 4.56 | 4.32 | 7.8% | 9.4% | -5.3% | 0.07 | 24.03% | 14.6% | 506,224 | 529,640 |
| 1699 | 2.80 | 2.56 | 2.50 | 2.21 | -8.6% | -2.3% | -11.6% | 0.10 | 24.01% | 9.3% | 192,836 | 211,533 |
| 2688 | 2.71 | 2.42 | 2.30 | 2.15 | -10.7% | -5.0% | -6.5% | 0.10 | 23.77% | 5.7% | 62,642 | 75,385 |
| 8728 | 0.34 | 0.37 | 0.41 | 0.42 | 8.8% | 10.8% | 2.4% | 0.10 | 23.53% | 8.4% | 483,232 | 359,941 |
| 1438 | 11.66 | 12.64 | 12.78 | 11.16 | 8.4% | 1.1% | -12.7% | 0.06 | 23.50% | 21.1% | 295,545 | 390,265 |
| 3638 | 1.79 | 1.88 | 2.18 | 2.15 | 5.0% | 16.0% | -1.4% | 0.10 | 23.46% | 17.3% | 149,464 | 139,419 |
| 3027 | 2.55 | 2.45 | 2.28 | 2.03 | -3.9% | -6.9% | -11.0% | 0.10 | 23.32% | 7.0% | 12,462 | 14,117 |
| 6251 | 3.42 | 3.06 | 2.90 | 2.73 | -10.5% | -5.2% | -5.9% | 0.10 | 23.12% | 5.3% | 81,624 | 130,152 |
| 4635 | 3.01 | 2.94 | 2.77 | 2.39 | -2.3% | -5.8% | -13.7% | 0.10 | 23.09% | 11.4% | 348,178 | 282,452 |
| 4110 | 1.28 | 1.21 | 1.16 | 1.02 | -5.5% | -4.1% | -12.1% | 0.09 | 23.08% | 7.9% | 47,566 | 40,502 |
| 4828 | 1.96 | 1.82 | 1.94 | 1.79 | -7.1% | 6.6% | -7.7% | 0.05 | 23.04% | 14.3% | 1,365,040 | 1,799,815 |
| 5192 | 2.13 | 2.19 | 2.55 | 2.48 | 2.8% | 16.4% | -2.7% | 0.09 | 23.00% | 19.2% | 545,002 | 593,137 |
| 4484 | 2.35 | 2.47 | 2.65 | 2.41 | 5.1% | 7.3% | -9.1% | 0.05 | 22.98% | 16.3% | 4,585,157 | 4,926,480 |
| 7232 | 6.66 | 6.86 | 7.53 | 6.87 | 3.0% | 9.8% | -8.8% | 0.05 | 22.97% | 18.5% | 308,032 | 271,098 |
| 7520 | 3.02 | 2.78 | 2.55 | 2.42 | -7.9% | -8.3% | -5.1% | 0.10 | 22.84% | 3.2% | 1,023,762 | 1,002,872 |
| 2923 | 1.91 | 1.85 | 1.77 | 1.52 | -3.1% | -4.3% | -14.1% | 0.10 | 22.80% | 11.0% | 8,646 | 11,969 |
| 8045 | 0.50 | 0.54 | 0.52 | 0.47 | 8.0% | -3.7% | -9.6% | 0.06 | 22.77% | 17.6% | 4,434,065 | 4,386,759 |
| 9521 | 3.53 | 3.29 | 3.45 | 3.12 | -6.8% | 4.9% | -9.6% | 0.05 | 22.71% | 14.4% | 183,284 | 190,221 |
| 0401 | 10.31 | 10.47 | 10.77 | 8.89 | 1.6% | 2.9% | -17.5% | 0.08 | 22.70% | 20.3% | 66,858 | 76,644 |
| 8021 | 2.83 | 2.67 | 2.69 | 2.28 | -5.7% | 0.7% | -15.2% | 0.09 | 22.67% | 16.0% | 403,684 | 394,848 |
| 4693 | 0.75 | 0.82 | 0.92 | 0.92 | 9.3% | 12.2% | 0.0% | 0.10 | 22.67% | 12.2% | 146,235 | 196,966 |
| 4361 | 0.76 | 0.71 | 0.67 | 0.61 | -6.6% | -5.6% | -9.0% | 0.09 | 22.67% | 3.3% | 746,309 | 655,100 |
| 9600 | 2.83 | 2.96 | 3.17 | 2.87 | 4.6% | 7.1% | -9.5% | 0.05 | 22.61% | 16.6% | 7,855 | 5,792 |
| 8265 | 4.68 | 4.13 | 4.13 | 3.73 | -11.8% | 0.0% | -9.7% | 0.09 | 22.58% | 11.8% | 308,365 | 334,039 |
| 9519 | 3.30 | 3.15 | 3.34 | 2.99 | -4.5% | 6.0% | -10.5% | 0.05 | 22.47% | 16.5% | 474,050 | 533,075 |
| 6005 | 4.86 | 4.55 | 4.32 | 3.91 | -6.4% | -5.1% | -9.5% | 0.09 | 22.36% | 4.4% | 1,412 | 1,201 |
| 5348 | 3.88 | 3.73 | 3.50 | 3.12 | -3.9% | -6.2% | -10.9% | 0.09 | 22.24% | 7.0% | 676,263 | 625,804 |
| 0034 | 2.25 | 2.41 | 2.62 | 2.49 | 7.1% | 8.7% | -5.0% | 0.06 | 22.22% | 13.7% | 480,850 | 492,747 |
| 8826 | 1.62 | 1.74 | 1.87 | 1.76 | 7.4% | 7.5% | -5.9% | 0.06 | 22.22% | 13.4% | 1,370,394 | 1,490,128 |
| 8034 | 2.09 | 1.92 | 2.01 | 1.85 | -8.1% | 4.7% | -8.0% | 0.05 | 22.21% | 12.8% | 207,880 | 192,291 |
| 5551 | 13.75 | 13.67 | 14.25 | 11.90 | -0.6% | 4.2% | -16.5% | 0.08 | 22.14% | 20.7% | 813,620 | 905,526 |
| 6400 | 4.49 | 5.06 | 4.94 | 4.65 | 12.7% | -2.4% | -5.9% | 0.05 | 22.14% | 18.6% | 203,337 | 217,867 |
| 9014 | 2.27 | 2.43 | 2.27 | 2.11 | 7.0% | -6.6% | -7.0% | 0.06 | 22.14% | 14.1% | 4,999,682 | 5,017,901 |
| 7370 | 4.50 | 4.12 | 4.02 | 3.62 | -8.4% | -2.4% | -10.0% | 0.09 | 22.13% | 7.5% | 150,342 | 167,131 |
| 8304 | 3.57 | 4.03 | 4.26 | 4.16 | 12.9% | 5.7% | -2.3% | 0.08 | 22.13% | 15.2% | 267,651 | 273,760 |
| 2836 | 2.08 | 2.16 | 2.48 | 2.42 | 3.8% | 14.8% | -2.4% | 0.09 | 22.12% | 17.2% | 6,959 | 5,585 |
| 8832 | 0.25 | 0.23 | 0.23 | 0.20 | -8.0% | 0.0% | -13.0% | 0.09 | 22.09% | 13.0% | 39,494,429 | 40,842,115 |
| 3081 | 3.85 | 3.95 | 4.27 | 3.84 | 2.6% | 8.1% | -10.1% | 0.05 | 22.08% | 18.2% | 102,361 | 94,109 |
| 2651 | 2.13 | 2.21 | 2.23 | 1.86 | 3.8% | 0.9% | -16.6% | 0.08 | 22.07% | 20.3% | 75,814 | 56,805 |
| 3022 | 3.54 | 3.44 | 3.28 | 2.85 | -2.8% | -4.7% | -13.1% | 0.09 | 21.71% | 10.3% | 136,717 | 143,794 |
| 2413 | 2.45 | 2.52 | 2.65 | 2.32 | 2.9% | 5.2% | -12.5% | 0.06 | 21.63% | 17.6% | 7,832 | 7,553 |
| 6045 | 2.96 | 3.12 | 3.52 | 3.44 | 5.4% | 12.8% | -2.3% | 0.08 | 21.62% | 15.1% | 9,266 | 19,854 |
| 7090 | 5.95 | 5.67 | 5.33 | 4.82 | -4.7% | -6.0% | -9.6% | 0.09 | 21.60% | 4.9% | 1,035 | 976 |
| 7390 | 5.19 | 4.84 | 4.54 | 4.21 | -6.7% | -6.2% | -7.3% | 0.09 | 21.60% | 1.1% | 357,291 | 357,101 |
| 6214 | 1.68 | 1.58 | 1.52 | 1.36 | -6.0% | -3.8% | -10.5% | 0.09 | 21.55% | 6.7% | 25 | 0 |
| 3581 | 1.16 | 1.22 | 1.27 | 1.13 | 5.2% | 4.1% | -11.0% | 0.05 | 21.55% | 16.2% | 67,303 | 102,563 |
| 5057 | 3.69 | 3.66 | 4.34 | 4.27 | -0.8% | 18.6% | -1.6% | 0.09 | 21.47% | 20.2% | 367,382 | 437,744 |
| 3681 | 0.77 | 0.73 | 0.72 | 0.62 | -5.2% | -1.4% | -13.9% | 0.09 | 21.45% | 12.5% | 3,200,660 | 3,769,972 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Loss Cost Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|-------|--------|------------------------|---------------------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 8723 | 0.14 | 0.14 | 0.14 | 0.11 | 0.0% | 0.0% | -21.4% | 0.11 | 21.43% | 21.4% | 20,034,704 | 21,964,732 |
| 1164 | 4.59 | 4.39 | 4.25 | 3.71 | -4.4% | -3.2% | -12.7% | 0.09 | 21.37% | 9.5% | 880,843 | 979,574 |
| 1747 | 1.69 | 1.95 | 1.99 | 2.05 | 15.4% | 2.1% | 3.0% | 0.08 | 21.30% | 13.3% | 46,192 | 49,295 |
| 2501 | 2.35 | 2.45 | 2.53 | 2.21 | 4.3% | 3.3% | -12.6% | 0.06 | 21.28% | 16.9% | 1,113,976 | 1,046,516 |
| 9093 | 1.26 | 1.23 | 1.16 | 1.02 | -2.4% | -5.7% | -12.1% | 0.09 | 21.27% | 9.7% | 232,463 | 235,251 |
| 4239 | 1.79 | 1.90 | 2.01 | 1.85 | 6.1% | 5.8% | -8.0% | 0.05 | 21.23% | 14.1% | 90,397 | 87,833 |
| 4777 | 4.05 | 3.89 | 3.86 | 3.26 | -4.0% | -0.8% | -15.5% | 0.09 | 21.04% | 14.8% | 55,415 | 65,144 |
| 8381 | 2.31 | 2.10 | 2.06 | 1.88 | -9.1% | -1.9% | -8.7% | 0.08 | 20.88% | 7.2% | 78,251 | 78,683 |
| 3145 | 2.31 | 2.26 | 2.33 | 1.99 | -2.2% | 3.1% | -14.6% | 0.07 | 20.70% | 17.7% | 120,429 | 108,471 |
| 7405 | 1.26 | 1.19 | 1.22 | 1.08 | -5.6% | 2.5% | -11.5% | 0.07 | 20.63% | 14.0% | 891,314 | 574,861 |
| 8720 | 1.19 | 1.04 | 1.02 | 0.97 | -12.6% | -1.9% | -4.9% | 0.09 | 20.40% | 10.7% | 1,063,427 | 1,180,546 |
| 3040 | 5.18 | 4.84 | 4.76 | 4.23 | -6.6% | -1.7% | -11.1% | 0.08 | 20.39% | 9.5% | 290,156 | 301,783 |
| 9170 | 9.68 | 10.34 | 10.85 | 10.05 | 6.8% | 4.9% | -7.4% | 0.05 | 20.35% | 14.2% | 40,968 | 36,534 |
| 8215 | 3.56 | 3.50 | 3.71 | 3.28 | -1.7% | 6.0% | -11.6% | 0.05 | 20.28% | 17.6% | 1,113,854 | 1,091,238 |
| 0005 | 2.98 | 2.84 | 2.90 | 2.54 | -4.7% | 2.1% | -12.4% | 0.07 | 20.18% | 14.5% | 175,222 | 190,470 |
| 0008 | 2.60 | 2.53 | 2.39 | 2.13 | -2.7% | -5.5% | -10.9% | 0.09 | 20.16% | 8.2% | 72,044 | 69,822 |
| 6206 | 2.09 | 2.10 | 2.28 | 2.05 | 0.5% | 8.6% | -10.1% | 0.05 | 20.10% | 18.7% | 89 | 12 |
| 2362 | 1.65 | 1.73 | 1.94 | 1.98 | 4.8% | 12.1% | 2.1% | 0.09 | 20.00% | 10.1% | 1,724 | 1,299 |
| 7402 | 0.11 | 0.10 | 0.10 | 0.09 | -9.1% | 0.0% | -10.0% | 0.08 | 20.00% | 10.0% | 8,723 | 9,076 |
| 4243 | 2.06 | 2.06 | 2.21 | 1.95 | 0.0% | 7.3% | -11.8% | 0.05 | 19.90% | 19.0% | 528,667 | 551,309 |
| 9505 | 3.99 | 3.98 | 3.87 | 3.24 | -0.3% | -2.8% | -16.3% | 0.09 | 19.79% | 16.0% | 95,533 | 101,180 |
| 4149 | 0.86 | 0.82 | 0.77 | 0.71 | -4.7% | -6.1% | -7.8% | 0.08 | 19.68% | 3.1% | 173,629 | 181,645 |
| 8044 | 2.30 | 2.26 | 2.20 | 1.88 | -1.7% | -2.7% | -14.5% | 0.09 | 19.63% | 12.8% | 1,655,183 | 1,760,679 |
| 1654 | 3.77 | 3.47 | 3.45 | 3.10 | -8.0% | -0.6% | -10.1% | 0.08 | 19.60% | 9.6% | 29,811 | 25,207 |
| 3648 | 1.43 | 1.46 | 1.55 | 1.39 | 2.1% | 6.2% | -10.3% | 0.05 | 19.58% | 16.5% | 94,392 | 87,308 |
| 8606 | 1.78 | 1.69 | 1.68 | 1.46 | -5.1% | -0.6% | -13.1% | 0.08 | 19.52% | 12.5% | 2,039 | 2,284 |
| 2143 | 2.05 | 2.17 | 2.31 | 2.17 | 5.9% | 6.5% | -6.1% | 0.05 | 19.51% | 12.5% | 126,190 | 136,066 |
| 4902 | 2.60 | 2.39 | 2.34 | 2.15 | -8.1% | -2.1% | -8.1% | 0.08 | 19.30% | 6.0% | 125,907 | 202,582 |
| 1452 | 2.95 | 2.81 | 2.96 | 2.72 | -4.7% | 5.3% | -8.1% | 0.04 | 19.28% | 13.4% | 15,332 | 16,743 |
| 9554 | 8.04 | 7.50 | 7.40 | 6.64 | -6.7% | -1.3% | -10.3% | 0.08 | 19.25% | 8.9% | 186,348 | 171,233 |
| 3119 | 1.48 | 1.37 | 1.41 | 1.30 | -7.4% | 2.9% | -7.8% | 0.05 | 19.20% | 10.7% | 735 | 15 |
| 4740 | 0.89 | 0.98 | 1.01 | 0.96 | 10.1% | 3.1% | -5.0% | 0.05 | 19.10% | 15.1% | 84,049 | 64,460 |
| 5443 | 2.62 | 2.80 | 2.82 | 2.52 | 6.9% | 0.7% | -10.6% | 0.05 | 19.08% | 17.5% | 3,459 | 3,020 |
| 5221 | 3.79 | 3.94 | 4.15 | 3.79 | 4.0% | 5.3% | -8.7% | 0.04 | 19.00% | 14.0% | 2,795,021 | 2,861,068 |
| 4452 | 2.73 | 2.59 | 2.47 | 2.27 | -5.1% | -4.6% | -8.1% | 0.08 | 18.91% | 3.5% | 631,243 | 644,347 |
| 5188 | 2.50 | 2.64 | 2.58 | 2.32 | 5.6% | -2.3% | -10.1% | 0.06 | 18.88% | 15.7% | 548,196 | 591,429 |
| 8058 | 2.23 | 2.33 | 2.49 | 2.33 | 4.5% | 6.9% | -6.4% | 0.05 | 18.83% | 13.3% | 1,974,099 | 2,131,443 |
| 8901 | 0.18 | 0.17 | 0.16 | 0.15 | -5.6% | -5.9% | -6.3% | 0.08 | 18.75% | 0.7% | 10,920,541 | 10,847,952 |
| 2710 | 13.52 | 12.46 | 12.62 | 11.52 | -7.8% | 1.3% | -8.7% | 0.07 | 18.75% | 10.0% | 129,721 | 92,704 |
| 2881 | 3.12 | 2.93 | 2.78 | 2.60 | -6.1% | -5.1% | -6.5% | 0.08 | 18.74% | 1.4% | 218,987 | 207,616 |
| 2883 | 2.96 | 2.83 | 2.74 | 2.46 | -4.4% | -3.2% | -10.2% | 0.08 | 18.72% | 7.0% | 1,362,081 | 1,417,903 |
| 8800 | 1.30 | 1.23 | 1.21 | 1.08 | -5.4% | -1.6% | -10.7% | 0.08 | 18.60% | 9.1% | 414,247 | 362,815 |
| 2702 | 17.87 | 15.86 | 15.80 | 14.82 | -11.2% | -0.4% | -6.2% | 0.08 | 18.60% | 10.9% | 15,179 | 14,413 |
| 3118 | 2.14 | 2.05 | 1.99 | 1.78 | -4.2% | -2.9% | -10.6% | 0.08 | 18.57% | 7.6% | 15,272 | 12,623 |
| 4720 | 1.78 | 1.93 | 2.05 | 1.99 | 8.4% | 6.2% | -2.9% | 0.06 | 18.54% | 11.4% | 862,040 | 1,000,273 |
| 4101 | 2.35 | 2.22 | 2.21 | 1.95 | -5.5% | -0.5% | -11.8% | 0.08 | 18.48% | 11.3% | 98,258 | 93,956 |
| 4511 | 0.39 | 0.41 | 0.40 | 0.36 | 5.1% | -2.4% | -10.0% | 0.06 | 18.46% | 15.1% | 3,168,542 | 3,726,074 |
| 8017 | 1.38 | 1.31 | 1.28 | 1.15 | -5.1% | -2.3% | -10.2% | 0.08 | 18.39% | 7.9% | 9,161,584 | 9,162,880 |
| 4114 | 3.29 | 3.11 | 3.11 | 2.73 | -5.5% | 0.0% | -12.2% | 0.08 | 18.36% | 12.2% | 313,206 | 327,416 |
| 6884 | 5.41 | 5.16 | 5.03 | 4.51 | -4.6% | -2.5% | -10.3% | 0.08 | 18.35% | 7.8% | 0 | 0 |
| 2089 | 3.33 | 3.17 | 3.13 | 2.77 | -4.8% | -1.3% | -11.5% | 0.08 | 18.33% | 10.2% | 2,186,544 | 2,115,020 |
| 7515 | 1.03 | 0.99 | 0.95 | 0.86 | -3.9% | -4.0% | -9.5% | 0.08 | 18.32% | 5.6% | 357,489 | 376,160 |
| 2305 | 2.44 | 2.26 | 2.18 | 2.04 | -7.4% | -3.5% | -6.4% | 0.07 | 18.32% | 3.8% | 99,437 | 107,515 |
| 9102 | 2.71 | 2.50 | 2.48 | 2.26 | -7.7% | -0.8% | -8.9% | 0.07 | 18.25% | 8.1% | 2,435,098 | 2,575,602 |
| 7720 | 2.47 | 2.53 | 2.71 | 2.50 | 2.4% | 7.1% | -7.7% | 0.04 | 18.22% | 14.9% | 3,694,716 | 3,541,571 |
| 9084 | 1.20 | 1.12 | 1.16 | 1.08 | -6.7% | 3.6% | -6.9% | 0.05 | 18.10% | 10.5% | 848,646 | 905,006 |
| 8833 | 1.00 | 1.04 | 1.07 | 0.96 | 4.0% | 2.9% | -10.3% | 0.05 | 18.00% | 14.3% | 19,708,990 | 20,122,505 |
| 3114 | 3.06 | 3.25 | 3.35 | 3.09 | 6.2% | 3.1% | -7.8% | 0.04 | 17.97% | 14.0% | 55,022 | 34,801 |
| 4351 | 0.78 | 0.83 | 0.89 | 0.92 | 6.4% | 7.2% | 3.4% | 0.07 | 17.95% | 3.9% | 22,750 | 26,141 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 8719 | 1.91 | 1.76 | 1.73 | 1.60 | -7.9% | -1.7% | -7.5% | 0.07 | 17.93% | 6.1% | 1,353 | 514 |
| 4829 | 1.06 | 1.07 | 1.11 | 0.97 | 0.9% | 3.7% | -12.6% | 0.06 | 17.92% | 16.4% | 1,668,028 | 1,958,319 |
| 8072 | 0.52 | 0.51 | 0.51 | 0.43 | -1.9% | 0.0% | -15.7% | 0.09 | 17.91% | 15.7% | 254,751 | 248,979 |
| 8799 | 0.41 | 0.35 | 0.36 | 0.36 | -14.6% | 2.9% | 0.0% | 0.07 | 17.91% | 17.5% | 247,646 | 245,064 |
| 4240 | 3.49 | 3.48 | 3.37 | 2.90 | -0.3% | -3.2% | -13.9% | 0.08 | 17.89% | 13.7% | 76,927 | 71,582 |
| 6836 | 3.19 | 3.02 | 3.09 | 2.80 | -5.3% | 2.3% | -9.4% | 0.05 | 17.88% | 11.7% | 162,068 | 163,191 |
| 6233 | 1.79 | 1.89 | 2.07 | 2.03 | 5.6% | 9.5% | -1.9% | 0.07 | 17.88% | 11.5% | 172,497 | 268,206 |
| 3507 | 2.41 | 2.57 | 2.59 | 2.34 | 6.6% | 0.8% | -9.7% | 0.05 | 17.84% | 16.3% | 890,324 | 990,733 |
| 9110 | 2.82 | 2.62 | 2.52 | 2.37 | -7.1% | -3.8% | -6.0% | 0.07 | 17.80% | 3.3% | 904,155 | 925,774 |
| 2003 | 3.63 | 3.52 | 3.65 | 3.28 | -3.0% | 3.7% | -10.1% | 0.05 | 17.67% | 13.8% | 738,283 | 767,071 |
| 7421 | 0.51 | 0.55 | 0.58 | 0.56 | 7.8% | 5.5% | -3.4% | 0.05 | 17.65% | 11.3% | 345,832 | 353,210 |
| 5951 | 0.34 | 0.35 | 0.39 | 0.40 | 2.9% | 11.4% | 2.6% | 0.08 | 17.65% | 8.9% | 38,201 | 147,966 |
| 2835 | 2.47 | 2.22 | 2.26 | 2.15 | -10.1% | 1.8% | -4.9% | 0.06 | 17.56% | 11.9% | 18,458 | 12,429 |
| 6237 | 1.26 | 1.19 | 1.16 | 1.06 | -5.6% | -2.5% | -8.6% | 0.07 | 17.55% | 6.1% | 3,484 | 4,646 |
| 2288 | 3.68 | 3.55 | 3.84 | 3.65 | -3.5% | 8.2% | -4.9% | 0.03 | 17.53% | 13.1% | 102,587 | 88,279 |
| 2111 | 2.15 | 2.06 | 1.98 | 1.81 | -4.2% | -3.9% | -8.6% | 0.07 | 17.52% | 4.7% | 363,152 | 457,455 |
| 5146 | 4.56 | 4.38 | 4.46 | 3.97 | -3.9% | 1.8% | -11.0% | 0.06 | 17.47% | 12.8% | 386,755 | 397,377 |
| 4583 | 3.95 | 4.08 | 4.43 | 4.22 | 3.3% | 8.6% | -4.7% | 0.05 | 17.47% | 13.3% | 304,754 | 320,212 |
| 2735 | 3.72 | 3.48 | 3.69 | 3.54 | -6.5% | 6.0% | -4.1% | 0.03 | 17.46% | 12.5% | 46,555 | 33,214 |
| 3188 | 2.31 | 2.16 | 2.19 | 2.00 | -6.5% | 1.4% | -8.7% | 0.06 | 17.34% | 10.1% | 270,958 | 267,017 |
| 1463 | 9.29 | 9.01 | 8.77 | 7.81 | -3.0% | -2.7% | -10.9% | 0.07 | 17.33% | 8.3% | 133,566 | 160,651 |
| 3028 | 3.79 | 3.60 | 3.71 | 3.40 | -5.0% | 3.1% | -8.4% | 0.05 | 17.26% | 11.4% | 192,548 | 366,315 |
| 9179 | 16.95 | 17.37 | 17.95 | 16.04 | 2.5% | 3.3% | -10.6% | 0.05 | 17.17% | 14.0% | 89,250 | 103,792 |
| 4283 | 1.42 | 1.38 | 1.28 | 1.20 | -2.8% | -7.2% | -6.3% | 0.08 | 17.16% | 4.4% | 221,402 | 196,172 |
| 3179 | 2.04 | 2.01 | 2.08 | 1.84 | -1.5% | 3.5% | -11.5% | 0.05 | 17.12% | 15.0% | 1,922,409 | 1,880,886 |
| 8002 | 1.58 | 1.62 | 1.78 | 1.71 | 2.5% | 9.9% | -3.9% | 0.05 | 17.09% | 13.8% | 614,729 | 715,537 |
| 4062 | 2.52 | 2.63 | 2.67 | 2.39 | 4.4% | 1.5% | -10.5% | 0.05 | 17.06% | 14.9% | 19,358 | 21,940 |
| 8392 | 2.17 | 2.12 | 2.10 | 1.82 | -2.3% | -0.9% | -13.3% | 0.08 | 17.04% | 12.4% | 346,897 | 351,868 |
| 2065 | 1.89 | 1.75 | 1.70 | 1.60 | -7.4% | -2.9% | -5.9% | 0.07 | 16.97% | 4.6% | 15,712 | 1,033 |
| 3042 | 5.01 | 4.76 | 4.79 | 4.28 | -5.0% | 0.6% | -10.6% | 0.07 | 16.90% | 11.3% | 442 | 139 |
| 3383 | 1.48 | 1.51 | 1.55 | 1.37 | 2.0% | 2.6% | -11.6% | 0.05 | 16.89% | 14.3% | 32,741 | 55,904 |
| 3827 | 2.41 | 2.35 | 2.39 | 2.10 | -2.5% | 1.7% | -12.1% | 0.06 | 16.88% | 13.8% | 1,055 | 409 |
| 4557 | 2.09 | 2.00 | 2.23 | 2.22 | -4.3% | 11.5% | -0.4% | 0.05 | 16.82% | 15.8% | 230,195 | 247,704 |
| 8353 | 3.31 | 3.21 | 3.44 | 3.24 | -3.0% | 7.2% | -5.8% | 0.03 | 16.82% | 13.0% | 262,169 | 291,699 |
| 3634 | 1.65 | 1.54 | 1.50 | 1.40 | -6.7% | -2.6% | -6.7% | 0.07 | 16.73% | 4.1% | 487,492 | 457,779 |
| 4036 | 2.62 | 2.40 | 2.25 | 2.22 | -8.4% | -6.3% | -1.3% | 0.08 | 16.71% | 7.1% | 47,994 | 43,949 |
| 3821 | 4.67 | 4.46 | 4.57 | 4.16 | -4.5% | 2.5% | -9.0% | 0.05 | 16.68% | 11.4% | 258,621 | 261,545 |
| 9156 | 2.04 | 2.10 | 2.19 | 2.00 | 2.9% | 4.3% | -8.7% | 0.04 | 16.67% | 13.0% | 420,251 | 383,505 |
| 8803 | 0.06 | 0.06 | 0.05 | 0.05 | 0.0% | -16.7% | 0.0% | 0.10 | 16.67% | 16.7% | 20,776,388 | 18,025,379 |
| 2759 | 6.19 | 6.08 | 5.91 | 5.23 | -1.8% | -2.8% | -11.5% | 0.07 | 16.66% | 9.7% | 315,694 | 299,454 |
| 3635 | 2.13 | 2.10 | 2.08 | 1.79 | -1.4% | -1.0% | -13.9% | 0.08 | 16.65% | 13.0% | 52,178 | 86,984 |
| 9178 | 10.78 | 10.14 | 10.32 | 9.48 | -5.9% | 1.8% | -8.1% | 0.05 | 16.59% | 9.9% | 111,418 | 92,050 |
| 0083 | 4.55 | 4.34 | 4.25 | 3.86 | -4.6% | -2.1% | -9.2% | 0.07 | 16.58% | 7.1% | 856,882 | 909,983 |
| 8748 | 0.52 | 0.49 | 0.51 | 0.48 | -5.8% | 4.1% | -5.9% | 0.04 | 16.56% | 10.0% | 3,342,328 | 3,521,051 |
| 7540 | 2.72 | 2.55 | 2.51 | 2.31 | -6.3% | -1.6% | -8.0% | 0.07 | 16.52% | 6.4% | 150 | 0 |
| 3647 | 2.49 | 2.49 | 2.76 | 2.62 | 0.0% | 10.8% | -5.1% | 0.05 | 16.47% | 15.9% | 1,135,140 | 1,521,269 |
| 3146 | 2.19 | 2.22 | 2.25 | 1.95 | 1.4% | 1.4% | -13.3% | 0.06 | 16.44% | 14.7% | 444,986 | 637,225 |
| 5102 | 5.49 | 5.20 | 4.96 | 4.68 | -5.3% | -4.6% | -5.6% | 0.07 | 16.36% | 1.0% | 416,529 | 463,515 |
| 4459 | 2.29 | 2.40 | 2.39 | 2.14 | 4.8% | -0.4% | -10.5% | 0.05 | 16.25% | 15.3% | 1,103,493 | 1,140,268 |
| 4410 | 2.95 | 2.88 | 3.06 | 2.85 | -2.4% | 6.3% | -6.9% | 0.03 | 16.24% | 13.1% | 1,404,240 | 1,286,783 |
| 7231 | 7.46 | 6.91 | 6.99 | 6.50 | -7.4% | 1.2% | -7.0% | 0.06 | 16.23% | 8.5% | 518,188 | 635,884 |
| 7610 | 0.37 | 0.39 | 0.41 | 0.39 | 5.4% | 5.1% | -4.9% | 0.04 | 16.22% | 10.3% | 2,845,344 | 2,768,101 |
| 7133 | 2.22 | 2.26 | 2.57 | 2.56 | 1.8% | 13.7% | -0.4% | 0.08 | 16.22% | 14.1% | 17,617 | 25,617 |
| 7705 | 3.83 | 3.76 | 3.79 | 3.29 | -1.8% | 0.8% | -13.2% | 0.07 | 16.18% | 14.0% | 1,214,707 | 1,291,604 |
| 6319 | 3.63 | 3.42 | 3.30 | 3.10 | -5.8% | -3.5% | -6.1% | 0.07 | 16.13% | 2.6% | 555,867 | 668,382 |
| 2402 | 2.36 | 2.46 | 2.54 | 2.34 | 4.2% | 3.3% | -7.9% | 0.04 | 16.10% | 12.1% | 1,532 | 1,453 |
| 7395 | 3.73 | 3.92 | 4.14 | 3.95 | 5.1% | 5.6% | -4.6% | 0.04 | 16.09% | 10.2% | 1,502 | 1,407 |
| 4692 | 0.81 | 0.82 | 0.86 | 0.78 | 1.2% | 4.9% | -9.3% | 0.04 | 16.05% | 14.2% | 296,451 | 319,864 |
| 9058 | 1.41 | 1.33 | 1.39 | 1.32 | -5.7% | 4.5% | -5.0% | 0.03 | 16.00% | 10.2% | 1,040,888 | 1,043,932 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 8204 | 3.20 | 3.36 | 3.36 | 3.01 | 5.0% | 0.0% | -10.4% | 0.05 | 15.94% | 15.4% | 40,664 | 43,395 |
| 2660 | 2.70 | 2.70 | 2.83 | 2.53 | 0.0% | 4.8% | -10.6% | 0.05 | 15.93% | 15.4% | 265,003 | 326,626 |
| 9016 | 2.74 | 2.85 | 2.83 | 2.53 | 4.0% | -0.7% | -10.6% | 0.05 | 15.85% | 14.6% | 431,316 | 470,535 |
| 3122 | 1.96 | 2.03 | 2.08 | 1.89 | 3.6% | 2.5% | -9.1% | 0.04 | 15.82% | 12.7% | 740 | 985 |
| 2039 | 2.49 | 2.50 | 2.68 | 2.48 | 0.4% | 7.2% | -7.5% | 0.04 | 15.66% | 14.7% | 427,493 | 454,806 |
| 9403 | 6.58 | 6.79 | 6.87 | 6.13 | 3.2% | 1.2% | -10.8% | 0.05 | 15.65% | 14.0% | 1,385,486 | 1,568,871 |
| 4717 | 1.99 | 2.05 | 2.11 | 1.92 | 3.0% | 2.9% | -9.0% | 0.04 | 15.58% | 12.0% | 79,869 | 83,833 |
| 3629 | 1.62 | 1.51 | 1.48 | 1.39 | -6.8% | -2.0% | -6.1% | 0.06 | 15.53% | 4.8% | 933,329 | 957,161 |
| 4420 | 4.09 | 3.92 | 3.89 | 3.50 | -4.2% | -0.8% | -10.0% | 0.06 | 15.48% | 9.3% | 1,423 | 4,971 |
| 4558 | 1.79 | 1.71 | 1.72 | 1.55 | -4.5% | 0.6% | -9.9% | 0.06 | 15.47% | 10.5% | 460,416 | 470,601 |
| 4611 | 0.99 | 0.98 | 1.07 | 1.02 | -1.0% | 9.2% | -4.7% | 0.04 | 15.44% | 13.9% | 3,066,941 | 3,488,815 |
| 3113 | 1.85 | 1.76 | 1.64 | 1.59 | -4.9% | -6.8% | -3.0% | 0.07 | 15.43% | 3.8% | 1,438,343 | 1,380,209 |
| 7335 | 2.15 | 2.05 | 2.19 | 2.26 | -4.7% | 6.8% | 3.2% | 0.04 | 15.37% | 11.5% | 14 | 36 |
| 2388 | 1.50 | 1.52 | 1.55 | 1.37 | 1.3% | 2.0% | -11.6% | 0.05 | 15.33% | 13.6% | 95,244 | 140,447 |
| 4273 | 2.32 | 2.27 | 2.34 | 2.12 | -2.2% | 3.1% | -9.4% | 0.04 | 15.21% | 12.5% | 644,740 | 614,509 |
| 3881 | 3.77 | 3.69 | 3.57 | 3.24 | -2.1% | -3.3% | -9.2% | 0.07 | 15.19% | 7.1% | 197,796 | 303,923 |
| 3076 | 2.86 | 3.00 | 2.99 | 2.71 | 4.9% | -0.3% | -9.4% | 0.05 | 15.10% | 14.3% | 5,007,821 | 4,813,108 |
| 8233 | 2.05 | 1.97 | 1.96 | 1.76 | -3.9% | -0.5% | -10.2% | 0.06 | 15.09% | 9.7% | 30,102 | 27,992 |
| 8385 | 1.71 | 1.68 | 1.86 | 1.82 | -1.8% | 10.7% | -2.2% | 0.05 | 15.08% | 12.9% | 566,506 | 561,683 |
| 2701 | 10.12 | 10.48 | 10.42 | 9.34 | 3.6% | -0.6% | -10.4% | 0.05 | 14.95% | 13.9% | 5,992 | 2,541 |
| 2174 | 2.75 | 2.76 | 2.93 | 2.70 | 0.4% | 6.2% | -7.8% | 0.04 | 14.91% | 14.0% | 158 | 28 |
| 9586 | 0.50 | 0.48 | 0.48 | 0.43 | -4.0% | 0.0% | -10.4% | 0.06 | 14.83% | 10.4% | 1,620,778 | 1,669,015 |
| 6235 | 5.49 | 5.33 | 5.18 | 4.74 | -2.9% | -2.8% | -8.5% | 0.06 | 14.80% | 5.7% | 8,411 | 5,599 |
| 8264 | 4.63 | 4.52 | 4.43 | 3.99 | -2.4% | -2.0% | -9.9% | 0.06 | 14.78% | 7.9% | 235,491 | 226,395 |
| 8292 | 3.32 | 3.42 | 3.52 | 3.23 | 3.0% | 2.9% | -8.2% | 0.04 | 14.76% | 11.3% | 1,596,860 | 1,668,513 |
| 4109 | 0.56 | 0.55 | 0.57 | 0.52 | -1.8% | 3.6% | -8.8% | 0.04 | 14.74% | 12.4% | 88,907 | 103,951 |
| 7360 | 3.73 | 3.66 | 3.73 | 3.34 | -1.9% | 1.9% | -10.5% | 0.05 | 14.68% | 12.4% | 336,705 | 251,108 |
| 6252 | 3.08 | 2.95 | 2.79 | 2.91 | -4.2% | -5.4% | 4.3% | 0.04 | 14.60% | 9.7% | 51,057 | 18,927 |
| 2799 | 5.05 | 5.03 | 4.69 | 4.37 | -0.4% | -6.8% | -6.8% | 0.07 | 14.50% | 6.4% | 36,736 | 33,216 |
| 4741 | 2.14 | 2.22 | 2.31 | 2.17 | 3.7% | 4.1% | -6.1% | 0.03 | 14.49% | 10.1% | 80,853 | 85,022 |
| 2131 | 2.21 | 2.22 | 2.34 | 2.15 | 0.5% | 5.4% | -8.1% | 0.04 | 14.48% | 13.5% | 86,494 | 85,703 |
| 6325 | 3.06 | 2.83 | 2.80 | 2.65 | -7.5% | -1.1% | -5.4% | 0.06 | 14.48% | 6.5% | 601,593 | 709,704 |
| 9402 | 3.81 | 3.87 | 4.17 | 3.98 | 1.6% | 7.8% | -4.6% | 0.04 | 14.44% | 12.3% | 525,603 | 559,803 |
| 8291 | 3.01 | 2.89 | 2.99 | 2.80 | -4.0% | 3.5% | -6.4% | 0.03 | 14.42% | 9.8% | 291,865 | 264,787 |
| 4018 | 4.87 | 4.95 | 5.34 | 5.11 | 1.6% | 7.9% | -4.3% | 0.04 | 14.37% | 12.2% | 156,589 | 148,705 |
| 4034 | 6.77 | 6.33 | 6.28 | 5.87 | -6.5% | -0.8% | -6.5% | 0.06 | 14.35% | 5.7% | 398,026 | 410,481 |
| 3082 | 4.60 | 4.61 | 4.76 | 4.26 | 0.2% | 3.3% | -10.5% | 0.05 | 14.35% | 13.8% | 48,570 | 40,863 |
| 5535 | 5.43 | 5.36 | 5.52 | 4.99 | -1.3% | 3.0% | -9.6% | 0.04 | 14.33% | 12.6% | 964,396 | 1,060,440 |
| 3642 | 1.28 | 1.21 | 1.12 | 1.11 | -5.5% | -7.4% | -0.9% | 0.07 | 14.33% | 6.5% | 2,059 | 15 |
| 2714 | 4.74 | 4.62 | 4.50 | 4.11 | -2.5% | -2.6% | -8.7% | 0.06 | 14.31% | 6.1% | 608 | 258 |
| 3257 | 2.50 | 2.47 | 2.48 | 2.17 | -1.2% | 0.4% | -12.5% | 0.07 | 14.31% | 12.9% | 413,677 | 354,738 |
| 8871 | 0.07 | 0.06 | 0.06 | 0.06 | -14.3% | 0.0% | 0.0% | 0.08 | 14.29% | 14.3% | 3,116,084 | 4,499,294 |
| 8855 | 0.15 | 0.14 | 0.14 | 0.13 | -6.7% | 0.0% | -7.1% | 0.06 | 14.29% | 7.1% | 28,781,844 | 30,518,357 |
| 2380 | 2.10 | 1.98 | 2.00 | 1.86 | -5.7% | 1.0% | -7.0% | 0.05 | 14.26% | 8.0% | 648 | 250 |
| 0251 | 3.52 | 3.35 | 3.38 | 3.11 | -4.8% | 0.9% | -8.0% | 0.05 | 14.22% | 8.9% | 8,788 | 9,014 |
| 2790 | 1.62 | 1.63 | 1.80 | 1.85 | 0.6% | 10.4% | 2.8% | 0.07 | 14.20% | 9.8% | 34,714 | 47,222 |
| 3220 | 2.22 | 2.15 | 2.19 | 2.00 | -3.2% | 1.9% | -8.7% | 0.05 | 14.19% | 10.5% | 283,325 | 328,718 |
| 0042 | 5.34 | 5.32 | 5.69 | 5.33 | -0.4% | 7.0% | -6.3% | 0.03 | 14.15% | 13.3% | 677,173 | 744,630 |
| 8831 | 1.15 | 1.14 | 1.14 | 0.99 | -0.9% | 0.0% | -13.2% | 0.07 | 14.14% | 13.2% | 2,668,226 | 2,924,685 |
| 2841 | 3.55 | 3.55 | 3.94 | 3.83 | 0.0% | 11.0% | -2.8% | 0.05 | 14.08% | 13.8% | 51,211 | 31,944 |
| 2361 | 1.84 | 1.80 | 1.74 | 1.60 | -2.2% | -3.3% | -8.0% | 0.06 | 14.07% | 5.9% | 3,180 | 2,171 |
| 1430 | 5.15 | 5.40 | 5.22 | 4.95 | 4.9% | -3.3% | -5.2% | 0.04 | 13.95% | 10.0% | 186,536 | 172,793 |
| 2587 | 1.74 | 1.73 | 1.95 | 1.96 | -0.6% | 12.7% | 0.5% | 0.07 | 13.95% | 13.3% | 1,653 | 1,535 |
| 8350 | 5.36 | 5.32 | 5.23 | 4.65 | -0.7% | -1.7% | -11.1% | 0.06 | 13.81% | 10.3% | 768,075 | 833,278 |
| 3300 | 3.92 | 3.93 | 4.28 | 4.46 | 0.3% | 8.9% | 4.2% | 0.06 | 13.78% | 8.7% | 346,189 | 329,974 |
| 8061 | 1.66 | 1.61 | 1.55 | 1.45 | -3.0% | -3.7% | -6.5% | 0.06 | 13.74% | 3.4% | 1,819,651 | 1,931,102 |
| 2016 | 2.93 | 2.88 | 2.84 | 2.55 | -1.7% | -1.4% | -10.2% | 0.06 | 13.65% | 8.8% | 246,791 | 283,276 |
| 4133 | 1.85 | 1.80 | 1.96 | 1.93 | -2.7% | 8.9% | -1.5% | 0.04 | 13.54% | 11.6% | 5,500 | 5,775 |
| 9040 | 3.25 | 3.29 | 3.38 | 3.07 | 1.2% | 2.7% | -9.2% | 0.04 | 13.54% | 11.9% | 873,196 | 1,003,281 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|--------|--------|--------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 8868 | 0.37 | 0.38 | 0.39 | 0.36 | 2.7% | 2.6% | -7.7% | 0.03 | 13.51% | 10.4% | 36,697,133 | 37,687,118 |
| 6216 | 4.20 | 3.96 | 4.01 | 3.77 | -5.7% | 1.3% | -6.0% | 0.04 | 13.46% | 7.2% | 10,248 | 15,923 |
| 3400 | 4.09 | 4.20 | 4.31 | 3.98 | 2.7% | 2.6% | -7.7% | 0.03 | 13.45% | 10.3% | 1,078,320 | 1,011,958 |
| 8288 | 6.94 | 6.89 | 6.96 | 6.16 | -0.7% | 1.0% | -11.5% | 0.06 | 13.44% | 12.5% | 145,159 | 141,938 |
| 7219 | 6.54 | 6.43 | 6.38 | 5.70 | -1.7% | -0.8% | -10.7% | 0.06 | 13.39% | 9.9% | 12,624,490 | 13,459,655 |
| 9083 | 0.92 | 0.91 | 0.97 | 0.92 | -1.1% | 6.6% | -5.2% | 0.03 | 13.31% | 11.7% | 11,831,285 | 12,717,907 |
| 4653 | 1.28 | 1.29 | 1.41 | 1.45 | 0.8% | 9.3% | 2.8% | 0.06 | 13.28% | 8.5% | 7,004 | 4,772 |
| 7855 | 3.09 | 3.10 | 3.17 | 2.84 | 0.3% | 2.3% | -10.4% | 0.05 | 13.27% | 12.7% | 270,051 | 284,317 |
| 2070 | 4.03 | 3.91 | 3.86 | 3.53 | -3.0% | -1.3% | -8.5% | 0.06 | 13.21% | 7.3% | 996,794 | 958,478 |
| 0037 | 3.25 | 3.02 | 2.99 | 2.85 | -7.1% | -1.0% | -4.7% | 0.05 | 13.20% | 6.1% | 516,031 | 571,499 |
| 9220 | 3.62 | 3.45 | 3.53 | 3.33 | -4.7% | 2.3% | -5.7% | 0.04 | 13.19% | 8.0% | 179,998 | 177,762 |
| 7230 | 6.20 | 6.01 | 6.30 | 6.00 | -3.1% | 4.8% | -4.8% | 0.02 | 13.18% | 9.6% | 366,248 | 623,474 |
| 8107 | 2.44 | 2.35 | 2.32 | 2.14 | -3.7% | -1.3% | -7.8% | 0.05 | 13.16% | 6.5% | 1,999,771 | 2,091,839 |
| 4130 | 3.17 | 3.09 | 3.03 | 2.78 | -2.5% | -1.9% | -8.3% | 0.06 | 13.14% | 6.3% | 156,853 | 161,935 |
| 1701 | 3.10 | 3.08 | 2.94 | 2.72 | -0.6% | -4.5% | -7.5% | 0.06 | 13.09% | 6.8% | 856,510 | 897,825 |
| 3131 | 1.84 | 1.81 | 1.79 | 1.61 | -1.6% | -1.1% | -10.1% | 0.06 | 13.09% | 9.0% | 141 | 8,989 |
| 9501 | 2.83 | 2.84 | 2.99 | 2.78 | 0.4% | 5.3% | -7.0% | 0.03 | 13.07% | 12.3% | 238,259 | 260,438 |
| 5403 | 5.12 | 4.98 | 4.92 | 4.49 | -2.7% | -1.2% | -8.7% | 0.06 | 13.06% | 7.5% | 2,937,941 | 3,140,322 |
| 1320 | 1.46 | 1.40 | 1.42 | 1.32 | -4.1% | 1.4% | -7.0% | 0.04 | 13.03% | 8.5% | 8,790 | 11,948 |
| 4683 | 3.73 | 3.58 | 3.60 | 3.31 | -4.0% | 0.6% | -8.1% | 0.05 | 13.03% | 8.6% | 54,677 | 62,893 |
| 2302 | 1.72 | 1.62 | 1.71 | 1.69 | -5.8% | 5.6% | -1.2% | 0.03 | 13.00% | 11.4% | 45 | 0 |
| 4352 | 1.62 | 1.65 | 1.66 | 1.49 | 1.9% | 0.6% | -10.2% | 0.05 | 12.96% | 12.1% | 25,588 | 35,654 |
| 8835 | 1.90 | 1.76 | 1.74 | 1.67 | -7.4% | -1.1% | -4.0% | 0.05 | 12.96% | 6.2% | 5,932,084 | 6,557,120 |
| 4923 | 0.93 | 0.97 | 0.99 | 0.93 | 4.3% | 2.1% | -6.1% | 0.03 | 12.90% | 10.4% | 29,481 | 31,787 |
| 9052 | 1.70 | 1.71 | 1.66 | 1.51 | 0.6% | -2.9% | -9.0% | 0.06 | 12.88% | 9.6% | 4,595,055 | 4,445,310 |
| 8209 | 3.69 | 3.57 | 3.56 | 3.24 | -3.3% | -0.3% | -9.0% | 0.05 | 12.85% | 8.7% | 414 | 580 |
| 9033 | 1.66 | 1.73 | 1.71 | 1.59 | 4.2% | -1.2% | -7.0% | 0.04 | 12.82% | 11.2% | 316,271 | 324,168 |
| 9082 | 1.15 | 1.11 | 1.12 | 1.03 | -3.5% | 0.9% | -8.0% | 0.05 | 12.80% | 8.9% | 16,479,495 | 16,727,798 |
| 8008 | 0.86 | 0.88 | 0.91 | 0.85 | 2.3% | 3.4% | -6.6% | 0.03 | 12.79% | 10.0% | 3,637,119 | 3,566,573 |
| 5473 | 7.13 | 6.81 | 6.85 | 6.35 | -4.5% | 0.6% | -7.3% | 0.05 | 12.77% | 7.9% | 101,666 | 84,887 |
| 8263 | 4.58 | 4.33 | 4.58 | 4.53 | -5.5% | 5.8% | -1.1% | 0.03 | 12.77% | 11.2% | 31,958 | 62,581 |
| 2585 | 3.14 | 3.08 | 2.94 | 2.77 | -1.9% | -4.5% | -5.8% | 0.06 | 12.70% | 3.9% | 1,070,479 | 1,032,088 |
| 1925 | 3.23 | 3.25 | 3.35 | 3.06 | 0.6% | 3.1% | -8.7% | 0.04 | 12.69% | 11.7% | 285,772 | 302,474 |
| 3515 | 2.65 | 2.59 | 2.57 | 2.33 | -2.3% | -0.8% | -9.3% | 0.06 | 12.68% | 8.6% | 4,588 | 5,171 |
| 8742 | 0.25 | 0.24 | 0.25 | 0.24 | -4.0% | 4.2% | -4.0% | 0.02 | 12.67% | 8.2% | 62,480,616 | 66,743,873 |
| 8033 | 1.52 | 1.51 | 1.55 | 1.41 | -0.7% | 2.6% | -9.0% | 0.04 | 12.66% | 11.7% | 5,452,137 | 5,377,406 |
| 4244 | 2.36 | 2.32 | 2.48 | 2.39 | -1.7% | 6.9% | -3.6% | 0.03 | 12.65% | 10.5% | 1,065,506 | 1,146,573 |
| 3303 | 1.98 | 2.01 | 2.04 | 1.85 | 1.5% | 1.5% | -9.3% | 0.04 | 12.63% | 10.8% | 255,363 | 221,374 |
| 0913 | 381.00 | 394.00 | 423.00 | 417.00 | 3.4% | 7.4% | -1.4% | 0.05 | 12.60% | 8.8% | 494 | 416 |
| 8391 | 1.97 | 1.94 | 2.01 | 1.87 | -1.5% | 3.6% | -7.0% | 0.03 | 12.51% | 10.6% | 8,388,318 | 8,665,576 |
| 8013 | 0.32 | 0.32 | 0.34 | 0.32 | 0.0% | 6.3% | -5.9% | 0.03 | 12.50% | 12.1% | 1,338,764 | 1,318,783 |
| 0917 | 3.67 | 3.39 | 3.31 | 3.24 | -7.6% | -2.4% | -2.1% | 0.06 | 12.50% | 5.5% | 175,754 | 220,769 |
| 3334 | 1.86 | 1.80 | 1.79 | 1.64 | -3.2% | -0.6% | -8.4% | 0.05 | 12.50% | 7.8% | 105,217 | 111,013 |
| 2172 | 1.53 | 1.47 | 1.48 | 1.37 | -3.9% | 0.7% | -7.4% | 0.05 | 12.40% | 8.1% | 379 | 200 |
| 9060 | 1.11 | 1.06 | 1.12 | 1.10 | -4.5% | 5.7% | -1.8% | 0.02 | 12.39% | 10.2% | 1,420,876 | 1,390,577 |
| 5474 | 5.06 | 4.73 | 4.75 | 4.51 | -6.5% | 0.4% | -5.1% | 0.05 | 12.38% | 6.9% | 1,918,313 | 1,992,460 |
| 3064 | 3.16 | 3.32 | 3.45 | 3.35 | 5.1% | 3.9% | -2.9% | 0.04 | 12.34% | 8.0% | 147,299 | 136,188 |
| 3270 | 3.67 | 3.65 | 3.62 | 3.23 | -0.5% | -0.8% | -10.8% | 0.06 | 12.29% | 10.2% | 154,153 | 130,894 |
| 4111 | 1.75 | 1.73 | 1.79 | 1.66 | -1.1% | 3.5% | -7.3% | 0.03 | 12.25% | 10.7% | 7,466 | 1,319 |
| 5645 | 8.92 | 9.19 | 8.95 | 8.40 | 3.0% | -2.6% | -6.1% | 0.04 | 12.21% | 9.2% | 2,302,360 | 2,270,483 |
| 5480 | 5.17 | 5.08 | 4.91 | 4.58 | -1.7% | -3.3% | -6.7% | 0.05 | 12.21% | 5.0% | 53,295 | 45,510 |
| 6504 | 2.31 | 2.29 | 2.25 | 2.04 | -0.9% | -1.7% | -9.3% | 0.06 | 12.21% | 8.5% | 4,309,722 | 4,443,474 |
| 3559 | 2.32 | 2.36 | 2.35 | 2.12 | 1.7% | -0.4% | -9.8% | 0.05 | 12.15% | 11.5% | 56,885 | 60,562 |
| 8039 | 1.07 | 1.11 | 1.19 | 1.20 | 3.7% | 7.2% | 0.8% | 0.06 | 12.15% | 6.4% | 1,056,295 | 1,345,124 |
| 2002 | 2.80 | 2.91 | 3.08 | 3.02 | 3.9% | 5.8% | -1.9% | 0.04 | 12.14% | 7.8% | 224,260 | 211,928 |
| 2130 | 1.72 | 1.68 | 1.72 | 1.60 | -2.3% | 2.4% | -7.0% | 0.03 | 12.07% | 9.4% | 205,956 | 190,793 |
| 4263 | 3.59 | 3.32 | 3.36 | 3.26 | -7.5% | 1.2% | -3.0% | 0.04 | 12.05% | 8.7% | 25,976 | 33,594 |
| 8500 | 4.83 | 4.60 | 4.61 | 4.30 | -4.8% | 0.2% | -6.7% | 0.05 | 12.05% | 6.9% | 88,584 | 85,899 |
| 5606 | 1.15 | 1.10 | 1.12 | 1.06 | -4.3% | 1.8% | -5.4% | 0.03 | 11.94% | 7.2% | 5,466,731 | 5,999,046 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|--------|--------|--------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 9410 | 2.75 | 2.63 | 2.71 | 2.60 | -4.4% | 3.0% | -4.1% | 0.03 | 11.90% | 7.4% | 210,689 | 208,993 |
| 3126 | 1.27 | 1.31 | 1.36 | 1.30 | 3.1% | 3.8% | -4.4% | 0.03 | 11.81% | 8.2% | 35,706 | 33,853 |
| 8018 | 2.12 | 2.19 | 2.31 | 2.25 | 3.3% | 5.5% | -2.6% | 0.04 | 11.79% | 8.1% | 5,668,336 | 5,946,720 |
| 6835 | 2.65 | 2.59 | 2.62 | 2.41 | -2.3% | 1.2% | -8.0% | 0.04 | 11.74% | 9.2% | 0 | 0 |
| 5190 | 2.50 | 2.50 | 2.49 | 2.21 | 0.0% | -0.4% | -11.2% | 0.06 | 11.69% | 11.2% | 5,343,238 | 5,741,445 |
| 3620 | 3.68 | 3.69 | 3.64 | 3.28 | 0.3% | -1.4% | -9.9% | 0.05 | 11.68% | 10.2% | 546,839 | 574,980 |
| 3085 | 4.37 | 4.41 | 4.61 | 4.34 | 0.9% | 4.5% | -5.9% | 0.03 | 11.67% | 10.4% | 624,796 | 583,336 |
| 4299 | 2.13 | 2.07 | 1.96 | 1.90 | -2.8% | -5.3% | -3.1% | 0.05 | 11.60% | 2.5% | 2,263,942 | 2,390,245 |
| 5506 | 4.56 | 4.68 | 4.62 | 4.29 | 2.6% | -1.3% | -7.1% | 0.04 | 11.37% | 9.8% | 1,910,702 | 1,930,244 |
| 7590 | 2.70 | 2.59 | 2.62 | 2.47 | -4.1% | 1.2% | -5.7% | 0.04 | 11.31% | 6.9% | 126,450 | 130,649 |
| 5183 | 2.75 | 2.65 | 2.59 | 2.46 | -3.6% | -2.3% | -5.0% | 0.05 | 11.30% | 2.8% | 4,403,481 | 4,768,112 |
| 8235 | 3.54 | 3.54 | 3.58 | 3.22 | 0.0% | 1.1% | -10.1% | 0.05 | 11.30% | 11.2% | 127,599 | 130,256 |
| 3632 | 2.86 | 2.80 | 2.81 | 2.57 | -2.1% | 0.4% | -8.5% | 0.05 | 11.21% | 8.9% | 4,028,332 | 4,045,673 |
| 3822 | 3.62 | 3.50 | 3.45 | 3.24 | -3.3% | -1.4% | -6.1% | 0.05 | 11.17% | 4.7% | 21,264 | 19,001 |
| 3385 | 0.81 | 0.82 | 0.88 | 0.86 | 1.2% | 7.3% | -2.3% | 0.04 | 11.11% | 9.6% | 4,802 | 4,105 |
| 7098 | 10.66 | 10.44 | 10.54 | 9.72 | -2.1% | 1.0% | -7.8% | 0.04 | 11.06% | 8.7% | 10 | 10 |
| 2570 | 3.87 | 3.77 | 3.86 | 3.64 | -2.6% | 2.4% | -5.7% | 0.03 | 11.02% | 8.1% | 29,367 | 34,289 |
| 9534 | 4.17 | 4.02 | 3.99 | 3.74 | -3.6% | -0.7% | -6.3% | 0.04 | 10.91% | 5.5% | 169,394 | 174,374 |
| 4703 | 1.96 | 1.91 | 1.87 | 1.76 | -2.6% | -2.1% | -5.9% | 0.05 | 10.86% | 3.8% | 189,722 | 211,338 |
| 4307 | 1.70 | 1.68 | 1.79 | 1.74 | -1.2% | 6.5% | -2.8% | 0.03 | 10.81% | 9.3% | 83,489 | 82,962 |
| 2110 | 1.89 | 1.80 | 1.76 | 1.70 | -4.8% | -2.2% | -3.4% | 0.04 | 10.74% | 2.5% | 45,327 | 299 |
| 8032 | 1.74 | 1.70 | 1.75 | 1.66 | -2.3% | 2.9% | -5.1% | 0.02 | 10.72% | 8.1% | 344,297 | 321,701 |
| 2041 | 2.46 | 2.47 | 2.54 | 2.36 | 0.4% | 2.8% | -7.1% | 0.03 | 10.57% | 9.9% | 64,450 | 43,278 |
| 6003 | 4.17 | 4.26 | 4.58 | 4.55 | 2.2% | 7.5% | -0.7% | 0.05 | 10.55% | 8.2% | 15,109 | 27,200 |
| 1322 | 6.25 | 6.10 | 6.44 | 6.30 | -2.4% | 5.6% | -2.2% | 0.02 | 10.46% | 8.0% | 25 | 58 |
| 0908 | 121.00 | 116.00 | 117.00 | 111.00 | -4.1% | 0.9% | -5.1% | 0.04 | 10.42% | 6.0% | 376 | 351 |
| 5479 | 6.44 | 6.14 | 6.14 | 5.81 | -4.7% | 0.0% | -5.4% | 0.04 | 10.28% | 5.4% | 168,359 | 174,079 |
| 9044 | 0.88 | 0.88 | 0.90 | 0.83 | 0.0% | 2.3% | -7.8% | 0.03 | 10.23% | 10.1% | 1,641,392 | 1,670,288 |
| 8031 | 2.03 | 1.98 | 2.01 | 1.89 | -2.5% | 1.5% | -6.0% | 0.03 | 10.23% | 7.5% | 188,559 | 183,634 |
| 2014 | 4.50 | 4.52 | 4.62 | 4.28 | 0.4% | 2.2% | -7.4% | 0.03 | 10.22% | 9.6% | 740,966 | 720,216 |
| 3030 | 4.25 | 4.32 | 4.48 | 4.28 | 1.6% | 3.7% | -4.5% | 0.02 | 10.12% | 8.2% | 839,145 | 1,001,745 |
| 9620 | 1.02 | 1.01 | 1.05 | 1.10 | -1.0% | 4.0% | 4.8% | 0.04 | 9.98% | 5.7% | 527,209 | 564,953 |
| 3548 | 1.44 | 1.43 | 1.48 | 1.40 | -0.7% | 3.5% | -5.4% | 0.02 | 9.85% | 8.9% | 29,206 | 113,526 |
| 3808 | 3.55 | 3.50 | 3.59 | 3.39 | -1.4% | 2.6% | -5.6% | 0.02 | 9.81% | 8.1% | 326,249 | 236,323 |
| 1472 | 2.55 | 2.68 | 2.74 | 2.80 | 5.1% | 2.2% | 2.2% | 0.04 | 9.80% | 2.9% | 226,639 | 248,694 |
| 7605 | 1.70 | 1.66 | 1.66 | 1.54 | -2.4% | 0.0% | -7.2% | 0.04 | 9.75% | 7.2% | 953,794 | 1,018,954 |
| 2589 | 1.91 | 1.88 | 1.96 | 1.89 | -1.6% | 4.3% | -3.6% | 0.02 | 9.67% | 7.8% | 197,809 | 191,798 |
| 4470 | 2.10 | 2.17 | 2.15 | 2.04 | 3.3% | -0.9% | -5.1% | 0.03 | 9.62% | 8.4% | 89,371 | 100,135 |
| 8279 | 5.21 | 5.01 | 5.10 | 4.92 | -3.8% | 1.8% | -3.5% | 0.02 | 9.43% | 5.6% | 45,079 | 48,938 |
| 5222 | 6.85 | 6.74 | 6.70 | 6.23 | -1.6% | -0.6% | -7.0% | 0.04 | 9.38% | 6.4% | 261,292 | 220,956 |
| 1710 | 3.06 | 3.03 | 3.28 | 3.28 | -1.0% | 8.3% | 0.0% | 0.04 | 9.31% | 9.2% | 29,825 | 27,964 |
| 6229 | 4.03 | 3.91 | 4.14 | 4.13 | -3.0% | 5.9% | -0.2% | 0.03 | 9.30% | 8.9% | 96,852 | 108,062 |
| 9182 | 1.63 | 1.67 | 1.75 | 1.72 | 2.5% | 4.8% | -1.7% | 0.03 | 9.20% | 6.5% | 526,654 | 559,244 |
| 7380 | 4.27 | 4.26 | 4.45 | 4.64 | -0.2% | 4.5% | 4.3% | 0.04 | 9.18% | 4.7% | 5,031,599 | 5,558,804 |
| 7382 | 4.32 | 4.07 | 4.14 | 4.08 | -5.8% | 1.7% | -1.4% | 0.03 | 9.17% | 7.5% | 1,371,359 | 1,232,614 |
| 1642 | 2.47 | 2.43 | 2.60 | 2.61 | -1.6% | 7.0% | 0.4% | 0.04 | 9.15% | 8.6% | 221,769 | 337,376 |
| 3726 | 3.32 | 3.18 | 3.25 | 3.17 | -4.2% | 2.2% | -2.5% | 0.02 | 9.13% | 6.4% | 226,003 | 214,053 |
| 3227 | 3.00 | 2.89 | 2.83 | 2.75 | -3.7% | -2.1% | -2.8% | 0.04 | 8.81% | 1.6% | 300,731 | 371,275 |
| 3612 | 2.01 | 1.97 | 1.96 | 1.84 | -2.0% | -0.5% | -6.1% | 0.04 | 8.78% | 5.6% | 725,583 | 795,333 |
| 5215 | 4.89 | 4.87 | 4.86 | 4.47 | -0.4% | -0.2% | -8.0% | 0.04 | 8.69% | 7.8% | 536,178 | 548,591 |
| 2417 | 1.29 | 1.34 | 1.40 | 1.40 | 3.9% | 4.5% | 0.0% | 0.04 | 8.53% | 4.5% | 21,915 | 19,509 |
| 3365 | 3.47 | 3.31 | 3.28 | 3.19 | -4.6% | -0.9% | -2.7% | 0.04 | 8.46% | 3.7% | 296,511 | 227,039 |
| 8810 | 0.12 | 0.11 | 0.11 | 0.11 | -8.3% | 0.0% | 0.0% | 0.04 | 8.33% | 8.3% | 266,583,997 | 276,621,758 |
| 3180 | 2.78 | 2.64 | 2.65 | 2.58 | -5.0% | 0.4% | -2.6% | 0.03 | 8.22% | 5.4% | 222,390 | 237,797 |
| 2112 | 3.64 | 3.57 | 3.57 | 3.35 | -1.9% | 0.0% | -6.2% | 0.04 | 8.20% | 6.2% | 3,015 | 2,293 |
| 5491 | 1.50 | 1.54 | 1.49 | 1.46 | 2.7% | -3.2% | -2.0% | 0.02 | 8.13% | 5.9% | 23,957 | 26,149 |
| 8721 | 0.25 | 0.25 | 0.26 | 0.25 | 0.0% | 4.0% | -3.8% | 0.02 | 8.00% | 7.8% | 254,205 | 288,679 |
| 4431 | 1.27 | 1.26 | 1.26 | 1.17 | -0.8% | 0.0% | -7.1% | 0.04 | 7.99% | 7.1% | 14,577 | 11,027 |
| 7600 | 3.11 | 3.04 | 3.14 | 3.07 | -2.3% | 3.3% | -2.2% | 0.01 | 7.97% | 5.5% | 3,320,363 | 3,255,420 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by 2019 Absolute Cumulative Change Percent

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|-------|-------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 4279 | 2.16 | 2.24 | 2.33 | 2.33 | 3.7% | 4.0% | 0.0% | 0.04 | 7.87% | 4.0% | 341,103 | 424,745 |
| 9180 | 3.95 | 3.85 | 3.87 | 3.69 | -2.5% | 0.5% | -4.7% | 0.03 | 7.86% | 5.2% | 211,831 | 207,101 |
| 2081 | 4.87 | 4.79 | 4.79 | 4.50 | -1.6% | 0.0% | -6.1% | 0.03 | 7.80% | 6.1% | 24,879 | 19,496 |
| 8227 | 2.93 | 2.85 | 2.90 | 2.81 | -2.7% | 1.8% | -3.1% | 0.02 | 7.78% | 4.9% | 1,170,064 | 1,295,461 |
| 8232 | 4.90 | 5.00 | 5.00 | 4.72 | 2.0% | 0.0% | -5.6% | 0.03 | 7.76% | 7.6% | 2,975,514 | 3,016,851 |
| 5191 | 0.65 | 0.66 | 0.69 | 0.70 | 1.5% | 4.5% | 1.4% | 0.04 | 7.69% | 3.1% | 3,400,487 | 3,490,700 |
| 8006 | 1.61 | 1.58 | 1.60 | 1.53 | -1.9% | 1.3% | -4.4% | 0.02 | 7.67% | 5.6% | 2,778,162 | 2,861,573 |
| 9015 | 2.68 | 2.66 | 2.73 | 2.62 | -0.7% | 2.6% | -4.0% | 0.02 | 7.56% | 6.7% | 3,923,390 | 4,074,551 |
| 8046 | 2.13 | 2.06 | 2.09 | 2.04 | -3.3% | 1.5% | -2.4% | 0.02 | 7.30% | 4.7% | 2,192,045 | 2,481,465 |
| 2802 | 4.92 | 4.92 | 4.88 | 4.57 | 0.0% | -0.8% | -6.4% | 0.04 | 7.22% | 6.4% | 322,298 | 330,124 |
| 5507 | 3.21 | 3.20 | 3.28 | 3.14 | -0.3% | 2.5% | -4.3% | 0.02 | 7.21% | 6.8% | 170,856 | 211,200 |
| 6503 | 1.98 | 1.96 | 2.00 | 1.92 | -1.0% | 2.0% | -4.0% | 0.02 | 7.19% | 6.0% | 34,731 | 44,543 |
| 0050 | 4.46 | 4.48 | 4.55 | 4.33 | 0.4% | 1.6% | -4.8% | 0.02 | 6.95% | 6.4% | 157,934 | 173,355 |
| 4825 | 0.72 | 0.72 | 0.72 | 0.67 | 0.0% | 0.0% | -6.9% | 0.04 | 6.94% | 6.9% | 2,183,200 | 2,277,590 |
| 4206 | 2.35 | 2.34 | 2.49 | 2.49 | -0.4% | 6.4% | 0.0% | 0.03 | 6.86% | 6.8% | 11,299 | 19,608 |
| 2220 | 1.90 | 1.92 | 2.03 | 2.03 | 1.1% | 5.7% | 0.0% | 0.04 | 6.84% | 5.7% | 13,311 | 9,987 |
| 8869 | 0.89 | 0.89 | 0.89 | 0.83 | 0.0% | 0.0% | -6.7% | 0.03 | 6.74% | 6.7% | 3,463,127 | 3,677,992 |
| 8010 | 1.56 | 1.53 | 1.60 | 1.60 | -1.9% | 4.6% | 0.0% | 0.02 | 6.59% | 6.5% | 2,742,818 | 2,726,836 |
| 8393 | 1.22 | 1.24 | 1.30 | 1.30 | 1.6% | 4.8% | 0.0% | 0.03 | 6.56% | 4.8% | 1,983,339 | 2,050,468 |
| 8203 | 5.89 | 5.92 | 5.86 | 5.57 | 0.5% | -1.0% | -4.9% | 0.03 | 6.55% | 5.5% | 78,032 | 80,394 |
| 4251 | 3.36 | 3.28 | 3.41 | 3.41 | -2.4% | 4.0% | 0.0% | 0.02 | 6.44% | 6.3% | 148,058 | 143,877 |
| 3373 | 4.62 | 4.45 | 4.37 | 4.35 | -3.7% | -1.8% | -0.5% | 0.03 | 6.03% | 3.2% | 75,282 | 79,142 |
| 1803 | 7.08 | 7.16 | 7.24 | 6.98 | 1.1% | 1.1% | -3.6% | 0.02 | 5.93% | 4.7% | 175,706 | 178,866 |
| 3830 | 0.71 | 0.70 | 0.70 | 0.67 | -1.4% | 0.0% | -4.3% | 0.02 | 5.75% | 4.3% | 9,338,774 | 10,225,549 |
| 7222 | 5.60 | 5.63 | 5.80 | 5.68 | 0.5% | 3.0% | -2.1% | 0.02 | 5.71% | 5.1% | 7,350 | 1,310 |
| 0170 | 2.05 | 1.99 | 1.99 | 1.95 | -2.9% | 0.0% | -2.0% | 0.02 | 5.00% | 2.9% | 31 | 4,728 |
| 8111 | 1.57 | 1.54 | 1.52 | 1.50 | -1.9% | -1.3% | -1.3% | 0.02 | 4.59% | 0.6% | 670,382 | 656,942 |
| 3724 | 3.27 | 3.20 | 3.19 | 3.13 | -2.1% | -0.3% | -1.9% | 0.02 | 4.39% | 1.8% | 2,542,469 | 2,898,425 |
| 8370 | 3.43 | 3.45 | 3.52 | 3.46 | 0.6% | 2.0% | -1.7% | 0.01 | 4.37% | 3.7% | 503,368 | 561,480 |
| 8601 | 0.23 | 0.22 | 0.22 | 0.22 | -4.3% | 0.0% | 0.0% | 0.02 | 4.35% | 4.3% | 11,011,091 | 11,462,919 |
| 4250 | 1.68 | 1.68 | 1.72 | 1.69 | 0.0% | 2.4% | -1.7% | 0.01 | 4.17% | 4.1% | 88,457 | 81,285 |
| 5022 | 5.46 | 5.46 | 5.66 | 5.65 | 0.0% | 3.7% | -0.2% | 0.02 | 3.85% | 3.8% | 1,286,616 | 1,305,556 |
| 7710 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 1,245,520 | 1,319,835 |
| 7711 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 155,177 | 147,943 |
| 4771 | 2.51 | 2.52 | 2.52 | 2.46 | 0.4% | 0.0% | -2.4% | 0.01 | 2.79% | 2.8% | 334,143 | 1,368,889 |
| 8116 | 1.98 | 1.97 | 1.99 | 2.00 | -0.5% | 1.0% | 0.5% | 0.01 | 2.04% | 1.5% | 877,510 | 857,253 |
| 2683 | 1.81 | 2.10 | 2.53 | | 16.0% | 20.5% | | 0.17 | | 4.5% | 6,413 | |
| 3240 | 2.32 | 2.71 | 2.48 | | 16.8% | -8.5% | | 0.08 | | 25.3% | 3,708 | |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|-------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 2709 | 16.64 | 16.56 | 19.92 | 14.35 | -0.5% | 20.3% | | | | -28.0% | 0.14 |
| 4581 | 1.33 | 1.58 | 1.91 | 1.56 | 18.8% | 20.9% | -18.3% | 0.15 | 69.92% | 39.2% | 13,428 | 20,474 |
| 3574 | 2.09 | 1.72 | 2.08 | 2.18 | -17.7% | 20.9% | 4.8% | 0.10 | 49.18% | 38.6% | 1,467,737 | 612,653 |
| 8603 | 0.06 | 0.06 | 0.07 | 0.06 | 0.0% | 16.7% | -14.3% | 0.08 | 33.33% | 31.0% | 5,072,703 | 5,108,245 |
| 8602 | 0.82 | 0.96 | 1.11 | 1.00 | 17.1% | 15.6% | -9.9% | 0.12 | 48.78% | 27.0% | 195,785 | 236,449 |
| 4665 | 8.73 | 9.01 | 9.02 | 6.89 | 3.2% | 0.1% | -23.6% | 0.12 | 27.72% | 26.8% | 11,430 | 3,549 |
| 7403 | 3.93 | 3.88 | 4.26 | 3.56 | -1.3% | 9.8% | -16.4% | 0.07 | 29.46% | 26.2% | 2,146,330 | 2,215,593 |
| 7580 | 2.17 | 2.23 | 2.50 | 2.17 | 2.8% | 12.1% | -13.2% | 0.07 | 30.41% | 25.3% | 310,382 | 345,479 |
| 3240 | 2.32 | 2.71 | 2.48 | | 16.8% | -8.5% | | 0.08 | | 25.3% | 3,708 | |
| 7024 | 2.21 | 2.60 | 2.93 | 2.72 | 17.6% | 12.7% | -7.2% | 0.12 | 42.08% | 24.8% | 3,805 | 2,656 |
| 3169 | 2.08 | 2.22 | 2.48 | 2.17 | 6.7% | 11.7% | -12.5% | 0.08 | 34.13% | 24.2% | 74,896 | 81,327 |
| 4131 | 3.98 | 4.55 | 4.58 | 4.13 | 14.3% | 0.7% | -9.8% | 0.07 | 26.38% | 24.1% | 799 | 0 |
| 9154 | 1.40 | 1.47 | 1.63 | 1.42 | 5.0% | 10.9% | -12.9% | 0.07 | 31.43% | 23.8% | 1,030,761 | 1,027,988 |
| 3132 | 3.68 | 3.68 | 4.45 | 4.33 | 0.0% | 20.9% | -2.7% | 0.10 | 24.18% | 23.6% | 8,404 | 8,317 |
| 8725 | 1.87 | 1.99 | 2.05 | 1.70 | 6.4% | 3.0% | -17.1% | 0.08 | 28.34% | 23.5% | 13,373 | 10,953 |
| 9019 | 1.53 | 1.80 | 1.94 | 1.83 | 17.6% | 7.8% | -5.7% | 0.10 | 33.99% | 23.3% | 2,998 | 2,686 |
| 7313 | 3.28 | 3.38 | 3.25 | 2.60 | 3.0% | -3.8% | -20.0% | 0.11 | 28.41% | 23.0% | 37 | 37 |
| 7225 | 6.15 | 6.02 | 7.28 | 7.68 | -2.1% | 20.9% | 5.5% | 0.12 | 30.27% | 23.0% | 176,366 | 291,900 |
| 3807 | 2.00 | 2.02 | 2.28 | 2.05 | 1.0% | 12.9% | -10.1% | 0.06 | 25.50% | 23.0% | 222,545 | 249,963 |
| 8861 | 1.16 | 1.14 | 1.25 | 1.09 | -1.7% | 9.6% | -12.8% | 0.06 | 25.82% | 22.4% | 5,866,339 | 6,551,199 |
| 8726 | 1.88 | 1.78 | 1.82 | 1.46 | -5.3% | 2.2% | -19.8% | 0.11 | 28.99% | 22.0% | 3,814 | 3,814 |
| 3826 | 1.02 | 1.00 | 1.07 | 0.91 | -2.0% | 7.0% | -15.0% | 0.07 | 25.41% | 22.0% | 123,855 | 117,818 |
| 0035 | 1.88 | 2.07 | 2.03 | 1.79 | 10.1% | -1.9% | -11.8% | 0.07 | 25.50% | 21.9% | 181,933 | 173,701 |
| 8723 | 0.14 | 0.14 | 0.14 | 0.11 | 0.0% | 0.0% | -21.4% | 0.11 | 21.43% | 21.4% | 20,034,704 | 21,964,732 |
| 5537 | 3.53 | 3.83 | 3.66 | 3.19 | 8.5% | -4.4% | -12.8% | 0.08 | 27.87% | 21.3% | 3,906,367 | 3,929,936 |
| 1438 | 11.66 | 12.64 | 12.78 | 11.16 | 8.4% | 1.1% | -12.7% | 0.06 | 23.50% | 21.1% | 295,545 | 390,265 |
| 6213 | 1.28 | 1.15 | 1.11 | 1.23 | -10.2% | -3.5% | 10.8% | 0.06 | 26.31% | 21.0% | 2,937 | 10,200 |
| 5551 | 13.75 | 13.67 | 14.25 | 11.90 | -0.6% | 4.2% | -16.5% | 0.08 | 22.14% | 20.7% | 813,620 | 905,526 |
| 9063 | 0.72 | 0.69 | 0.76 | 0.68 | -4.2% | 10.1% | -10.5% | 0.05 | 26.81% | 20.7% | 2,262,010 | 2,349,934 |
| 8824 | 2.32 | 1.88 | 1.91 | 1.67 | -19.0% | 1.6% | -12.6% | 0.14 | 36.05% | 20.6% | 1,462,373 | 1,735,387 |
| 2797 | 4.35 | 4.75 | 5.07 | 4.50 | 9.2% | 6.7% | -11.2% | 0.07 | 29.66% | 20.4% | 26,107 | 27,293 |
| 2651 | 2.13 | 2.21 | 2.23 | 1.86 | 3.8% | 0.9% | -16.6% | 0.08 | 22.07% | 20.3% | 75,814 | 56,805 |
| 0401 | 10.31 | 10.47 | 10.77 | 8.89 | 1.6% | 2.9% | -17.5% | 0.08 | 22.70% | 20.3% | 66,858 | 76,644 |
| 5057 | 3.69 | 3.66 | 4.34 | 4.27 | -0.8% | 18.6% | -1.6% | 0.09 | 21.47% | 20.2% | 367,382 | 437,744 |
| 9101 | 3.36 | 3.13 | 3.36 | 2.93 | -6.8% | 7.3% | -12.8% | 0.06 | 29.37% | 20.1% | 2,697,997 | 2,785,563 |
| 5437 | 3.91 | 4.04 | 4.45 | 4.01 | 3.3% | 10.1% | -9.9% | 0.06 | 25.06% | 20.0% | 1,329,660 | 1,381,071 |
| 3803 | 1.73 | 2.00 | 2.28 | 2.18 | 15.6% | 14.0% | -4.4% | 0.12 | 37.57% | 20.0% | 182,178 | 197,045 |
| 2105 | 3.23 | 3.42 | 4.00 | 3.88 | 5.9% | 17.0% | -3.0% | 0.10 | 27.55% | 20.0% | 6,033 | 8,061 |
| 7431 | 0.94 | 0.99 | 1.04 | 0.89 | 5.3% | 5.1% | -14.4% | 0.07 | 26.60% | 19.7% | 236,558 | 252,254 |
| 8709 | 4.36 | 4.35 | 4.12 | 3.30 | -0.2% | -5.3% | -19.9% | 0.12 | 26.53% | 19.7% | 736 | 736 |
| 2095 | 2.87 | 3.23 | 3.42 | 3.18 | 12.5% | 5.9% | -7.0% | 0.07 | 27.53% | 19.6% | 1,714,751 | 1,985,603 |
| 5472 | 5.09 | 4.55 | 4.36 | 4.75 | -10.6% | -4.2% | 8.9% | 0.07 | 25.53% | 19.6% | 84,931 | 71,466 |
| 7317 | 8.38 | 8.02 | 7.99 | 6.40 | -4.3% | -0.4% | -19.9% | 0.11 | 25.52% | 19.5% | 10,200 | 10,200 |
| 7538 | 5.51 | 5.13 | 5.10 | 4.08 | -6.9% | -0.6% | -20.0% | 0.12 | 29.03% | 19.4% | 781,649 | 1,021,858 |
| 5192 | 2.13 | 2.19 | 2.55 | 2.48 | 2.8% | 16.4% | -2.7% | 0.09 | 23.00% | 19.2% | 545,002 | 593,137 |
| 4243 | 2.06 | 2.06 | 2.21 | 1.95 | 0.0% | 7.3% | -11.8% | 0.05 | 19.90% | 19.0% | 528,667 | 551,309 |
| 8001 | 1.74 | 1.88 | 1.95 | 1.74 | 8.0% | 3.7% | -10.8% | 0.06 | 24.14% | 18.8% | 398,020 | 402,684 |
| 2731 | 3.49 | 3.68 | 3.47 | 3.01 | 5.4% | -5.7% | -13.3% | 0.08 | 26.24% | 18.7% | 409,352 | 416,030 |
| 6206 | 2.09 | 2.10 | 2.28 | 2.05 | 0.5% | 8.6% | -10.1% | 0.05 | 20.10% | 18.7% | 89 | 12 |
| 6400 | 4.49 | 5.06 | 4.94 | 4.65 | 12.7% | -2.4% | -5.9% | 0.05 | 22.14% | 18.6% | 203,337 | 217,867 |
| 7232 | 6.66 | 6.86 | 7.53 | 6.87 | 3.0% | 9.8% | -8.8% | 0.05 | 22.97% | 18.5% | 308,032 | 271,098 |
| 1005 | 4.68 | 5.21 | 5.70 | 5.29 | 11.3% | 9.4% | -7.2% | 0.08 | 30.56% | 18.5% | 11,957 | 11,810 |
| 3081 | 3.85 | 3.95 | 4.27 | 3.84 | 2.6% | 8.1% | -10.1% | 0.05 | 22.08% | 18.2% | 102,361 | 94,109 |
| 5059 | 25.77 | 24.30 | 23.46 | 18.39 | -5.7% | -3.5% | -21.6% | 0.14 | 32.99% | 18.2% | 58,420 | 86,943 |
| 3145 | 2.31 | 2.26 | 2.33 | 1.99 | -2.2% | 3.1% | -14.6% | 0.07 | 20.70% | 17.7% | 120,429 | 108,471 |
| 2021 | 1.86 | 2.06 | 2.49 | 2.57 | 10.8% | 20.9% | 3.2% | 0.15 | 38.17% | 17.7% | 102,411 | 114,120 |
| 8102 | 2.03 | 1.92 | 2.01 | 1.75 | -5.4% | 4.7% | -12.9% | 0.07 | 24.64% | 17.6% | 197,122 | 229,081 |
| 8045 | 0.50 | 0.54 | 0.52 | 0.47 | 8.0% | -3.7% | -9.6% | 0.06 | 22.77% | 17.6% | 4,434,065 | 4,386,759 |
| 2413 | 2.45 | 2.52 | 2.65 | 2.32 | 2.9% | 5.2% | -12.5% | 0.06 | 21.63% | 17.6% | 7,832 | 7,553 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 8215 | 3.56 | 3.50 | 3.71 | 3.28 | -1.7% | 6.0% | | | | -11.6% | 0.05 |
| 5443 | 2.62 | 2.80 | 2.82 | 2.52 | 6.9% | 0.7% | -10.6% | 0.05 | 19.08% | 17.5% | 3,459 | 3,020 |
| 8799 | 0.41 | 0.35 | 0.36 | 0.36 | -14.6% | 2.9% | 0.0% | 0.07 | 17.91% | 17.5% | 247,646 | 245,064 |
| 3336 | 2.78 | 2.63 | 2.72 | 2.34 | -5.4% | 3.4% | -14.0% | 0.07 | 24.23% | 17.4% | 87,932 | 88,819 |
| 3638 | 1.79 | 1.88 | 2.18 | 2.15 | 5.0% | 16.0% | -1.4% | 0.10 | 23.46% | 17.3% | 149,464 | 139,419 |
| 3824 | 4.59 | 4.04 | 3.91 | 3.11 | -12.0% | -3.2% | -20.5% | 0.16 | 39.24% | 17.2% | 921,884 | 938,410 |
| 2836 | 2.08 | 2.16 | 2.48 | 2.42 | 3.8% | 14.8% | -2.4% | 0.09 | 22.12% | 17.2% | 6,959 | 5,585 |
| 8103 | 1.93 | 1.92 | 2.24 | 2.41 | -0.5% | 16.7% | 7.6% | 0.11 | 26.17% | 17.2% | 23,048 | 25,371 |
| 0106 | 6.78 | 7.12 | 6.74 | 5.92 | 5.0% | -5.3% | -12.2% | 0.08 | 24.08% | 17.2% | 721,994 | 893,090 |
| 2501 | 2.35 | 2.45 | 2.53 | 2.21 | 4.3% | 3.3% | -12.6% | 0.06 | 21.28% | 16.9% | 1,113,976 | 1,046,516 |
| 6826 | 4.34 | 4.21 | 3.93 | 3.15 | -3.0% | -6.7% | -19.8% | 0.14 | 31.65% | 16.9% | 0 | 0 |
| 8803 | 0.06 | 0.06 | 0.05 | 0.05 | 0.0% | -16.7% | 0.0% | 0.10 | 16.67% | 16.7% | 20,776,388 | 18,025,379 |
| 9600 | 2.83 | 2.96 | 3.17 | 2.87 | 4.6% | 7.1% | -9.5% | 0.05 | 22.61% | 16.6% | 7,855 | 5,792 |
| 9519 | 3.30 | 3.15 | 3.34 | 2.99 | -4.5% | 6.0% | -10.5% | 0.05 | 22.47% | 16.5% | 474,050 | 533,075 |
| 3648 | 1.43 | 1.46 | 1.55 | 1.39 | 2.1% | 6.2% | -10.3% | 0.05 | 19.58% | 16.5% | 94,392 | 87,308 |
| 4829 | 1.06 | 1.07 | 1.11 | 0.97 | 0.9% | 3.7% | -12.6% | 0.06 | 17.92% | 16.4% | 1,668,028 | 1,958,319 |
| 4484 | 2.35 | 2.47 | 2.65 | 2.41 | 5.1% | 7.3% | -9.1% | 0.05 | 22.98% | 16.3% | 4,585,157 | 4,926,480 |
| 3507 | 2.41 | 2.57 | 2.59 | 2.34 | 6.6% | 0.8% | -9.7% | 0.05 | 17.84% | 16.3% | 890,324 | 990,733 |
| 2586 | 2.22 | 2.50 | 2.78 | 2.68 | 12.6% | 11.2% | -3.6% | 0.10 | 29.73% | 16.2% | 60,762 | 61,529 |
| 3581 | 1.16 | 1.22 | 1.27 | 1.13 | 5.2% | 4.1% | -11.0% | 0.05 | 21.55% | 16.2% | 67,303 | 102,563 |
| 9505 | 3.99 | 3.98 | 3.87 | 3.24 | -0.3% | -2.8% | -16.3% | 0.09 | 19.79% | 16.0% | 95,533 | 101,180 |
| 8021 | 2.83 | 2.67 | 2.69 | 2.28 | -5.7% | 0.7% | -15.2% | 0.09 | 22.67% | 16.0% | 403,684 | 394,848 |
| 3647 | 2.49 | 2.49 | 2.76 | 2.62 | 0.0% | 10.8% | -5.1% | 0.05 | 16.47% | 15.9% | 1,135,140 | 1,521,269 |
| 4557 | 2.09 | 2.00 | 2.23 | 2.22 | -4.3% | 11.5% | -0.4% | 0.05 | 16.82% | 15.8% | 230,195 | 247,704 |
| 8072 | 0.52 | 0.51 | 0.51 | 0.43 | -1.9% | 0.0% | -15.7% | 0.09 | 17.91% | 15.7% | 254,751 | 248,979 |
| 5188 | 2.50 | 2.64 | 2.58 | 2.32 | 5.6% | -2.3% | -10.1% | 0.06 | 18.88% | 15.7% | 548,196 | 591,429 |
| 6872 | 10.59 | 10.12 | 9.12 | 7.30 | -4.4% | -9.9% | -20.0% | 0.16 | 37.66% | 15.5% | 845 | 845 |
| 2121 | 1.28 | 1.18 | 1.26 | 1.15 | -7.8% | 6.8% | -8.7% | 0.05 | 25.17% | 15.5% | 816,218 | 1,024,064 |
| 8204 | 3.20 | 3.36 | 3.36 | 3.01 | 5.0% | 0.0% | -10.4% | 0.05 | 15.94% | 15.4% | 40,664 | 43,395 |
| 2660 | 2.70 | 2.70 | 2.83 | 2.53 | 0.0% | 4.8% | -10.6% | 0.05 | 15.93% | 15.4% | 265,003 | 326,626 |
| 3004 | 1.93 | 1.77 | 1.71 | 1.39 | -8.3% | -3.4% | -18.7% | 0.13 | 32.91% | 15.3% | 25 | 9,144 |
| 4459 | 2.29 | 2.40 | 2.39 | 2.14 | 4.8% | -0.4% | -10.5% | 0.05 | 16.25% | 15.3% | 1,103,493 | 1,140,268 |
| 8304 | 3.57 | 4.03 | 4.26 | 4.16 | 12.9% | 5.7% | -2.3% | 0.08 | 22.13% | 15.2% | 267,651 | 273,760 |
| 4511 | 0.39 | 0.41 | 0.40 | 0.36 | 5.1% | -2.4% | -10.0% | 0.06 | 18.46% | 15.1% | 3,168,542 | 3,726,074 |
| 6045 | 2.96 | 3.12 | 3.52 | 3.44 | 5.4% | 12.8% | -2.3% | 0.08 | 21.62% | 15.1% | 9,266 | 19,854 |
| 4740 | 0.89 | 0.98 | 1.01 | 0.96 | 10.1% | 3.1% | -5.0% | 0.05 | 19.10% | 15.1% | 84,049 | 64,460 |
| 3179 | 2.04 | 2.01 | 2.08 | 1.84 | -1.5% | 3.5% | -11.5% | 0.05 | 17.12% | 15.0% | 1,922,409 | 1,880,886 |
| 8037 | 1.75 | 1.61 | 1.72 | 1.58 | -8.0% | 6.8% | -8.1% | 0.05 | 24.77% | 15.0% | 9,949,723 | 9,590,521 |
| 7720 | 2.47 | 2.53 | 2.71 | 2.50 | 2.4% | 7.1% | -7.7% | 0.04 | 18.22% | 14.9% | 3,694,716 | 3,541,571 |
| 4062 | 2.52 | 2.63 | 2.67 | 2.39 | 4.4% | 1.5% | -10.5% | 0.05 | 17.06% | 14.9% | 19,358 | 21,940 |
| 4777 | 4.05 | 3.89 | 3.86 | 3.26 | -4.0% | -0.8% | -15.5% | 0.09 | 21.04% | 14.8% | 55,415 | 65,144 |
| 1624 | 3.33 | 2.90 | 2.46 | 2.45 | -12.9% | -15.2% | -0.4% | 0.15 | 30.57% | 14.8% | 866,759 | 972,033 |
| 3146 | 2.19 | 2.22 | 2.25 | 1.95 | 1.4% | 1.4% | -13.3% | 0.06 | 16.44% | 14.7% | 444,986 | 637,225 |
| 2039 | 2.49 | 2.50 | 2.68 | 2.48 | 0.4% | 7.2% | -7.5% | 0.04 | 15.66% | 14.7% | 427,493 | 454,806 |
| 8106 | 3.87 | 4.17 | 4.56 | 4.32 | 7.8% | 9.4% | -5.3% | 0.07 | 24.03% | 14.6% | 506,224 | 529,640 |
| 9016 | 2.74 | 2.85 | 2.83 | 2.53 | 4.0% | -0.7% | -10.6% | 0.05 | 15.85% | 14.6% | 431,316 | 470,535 |
| 0005 | 2.98 | 2.84 | 2.90 | 2.54 | -4.7% | 2.1% | -12.4% | 0.07 | 20.18% | 14.5% | 175,222 | 190,470 |
| 2157 | 6.25 | 5.97 | 5.32 | 4.31 | -4.5% | -10.9% | -19.0% | 0.16 | 37.85% | 14.5% | 709,316 | 716,482 |
| 9521 | 3.53 | 3.29 | 3.45 | 3.12 | -6.8% | 4.9% | -9.6% | 0.05 | 22.71% | 14.4% | 183,284 | 190,221 |
| 4828 | 1.96 | 1.82 | 1.94 | 1.79 | -7.1% | 6.6% | -7.7% | 0.05 | 23.04% | 14.3% | 1,365,040 | 1,799,815 |
| 8871 | 0.07 | 0.06 | 0.06 | 0.06 | -14.3% | 0.0% | 0.0% | 0.08 | 14.29% | 14.3% | 3,116,084 | 4,499,294 |
| 8833 | 1.00 | 1.04 | 1.07 | 0.96 | 4.0% | 2.9% | -10.3% | 0.05 | 18.00% | 14.3% | 19,708,990 | 20,122,505 |
| 3383 | 1.48 | 1.51 | 1.55 | 1.37 | 2.0% | 2.6% | -11.6% | 0.05 | 16.89% | 14.3% | 32,741 | 55,904 |
| 3076 | 2.86 | 3.00 | 2.99 | 2.71 | 4.9% | -0.3% | -9.4% | 0.05 | 15.10% | 14.3% | 5,007,821 | 4,813,108 |
| 4751 | 1.70 | 1.75 | 2.05 | 2.12 | 2.9% | 17.1% | 3.4% | 0.11 | 24.71% | 14.2% | 0 | 0 |
| 9170 | 9.68 | 10.34 | 10.85 | 10.05 | 6.8% | 4.9% | -7.4% | 0.05 | 20.35% | 14.2% | 40,968 | 36,534 |
| 4692 | 0.81 | 0.82 | 0.86 | 0.78 | 1.2% | 4.9% | -9.3% | 0.04 | 16.05% | 14.2% | 296,451 | 319,864 |
| 7133 | 2.22 | 2.26 | 2.57 | 2.56 | 1.8% | 13.7% | -0.4% | 0.08 | 16.22% | 14.1% | 17,617 | 25,617 |
| 4239 | 1.79 | 1.90 | 2.01 | 1.85 | 6.1% | 5.8% | -8.0% | 0.05 | 21.23% | 14.1% | 90,397 | 87,833 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 9014 | 2.27 | 2.43 | 2.27 | 2.11 | 7.0% | -6.6% | | | | -7.0% | 0.06 |
| 2174 | 2.75 | 2.76 | 2.93 | 2.70 | 0.4% | 6.2% | -7.8% | 0.04 | 14.91% | 14.0% | 158 | 28 |
| 5221 | 3.79 | 3.94 | 4.15 | 3.79 | 4.0% | 5.3% | -8.7% | 0.04 | 19.00% | 14.0% | 2,795,021 | 2,861,068 |
| 7405 | 1.26 | 1.19 | 1.22 | 1.08 | -5.6% | 2.5% | -11.5% | 0.07 | 20.63% | 14.0% | 891,314 | 574,861 |
| 7705 | 3.83 | 3.76 | 3.79 | 3.29 | -1.8% | 0.8% | -13.2% | 0.07 | 16.18% | 14.0% | 1,214,707 | 1,291,604 |
| 9179 | 16.95 | 17.37 | 17.95 | 16.04 | 2.5% | 3.3% | -10.6% | 0.05 | 17.17% | 14.0% | 89,250 | 103,792 |
| 8293 | 7.75 | 7.18 | 7.09 | 6.01 | -7.4% | -1.3% | -15.2% | 0.10 | 25.26% | 14.0% | 826,655 | 844,988 |
| 3114 | 3.06 | 3.25 | 3.35 | 3.09 | 6.2% | 3.1% | -7.8% | 0.04 | 17.97% | 14.0% | 55,022 | 34,801 |
| 9403 | 6.58 | 6.79 | 6.87 | 6.13 | 3.2% | 1.2% | -10.8% | 0.05 | 15.65% | 14.0% | 1,385,486 | 1,568,871 |
| 6825 | 2.95 | 2.74 | 2.58 | 2.07 | -7.1% | -5.8% | -19.8% | 0.15 | 35.78% | 13.9% | 155,418 | 155,418 |
| 2701 | 10.12 | 10.48 | 10.42 | 9.34 | 3.6% | -0.6% | -10.4% | 0.05 | 14.95% | 13.9% | 5,992 | 2,541 |
| 4611 | 0.99 | 0.98 | 1.07 | 1.02 | -1.0% | 9.2% | -4.7% | 0.04 | 15.44% | 13.9% | 3,066,941 | 3,488,815 |
| 3827 | 2.41 | 2.35 | 2.39 | 2.10 | -2.5% | 1.7% | -12.1% | 0.06 | 16.88% | 13.8% | 1,055 | 409 |
| 2003 | 3.63 | 3.52 | 3.65 | 3.28 | -3.0% | 3.7% | -10.1% | 0.05 | 17.67% | 13.8% | 738,283 | 767,071 |
| 1165 | 3.40 | 3.12 | 3.00 | 2.47 | -8.2% | -3.8% | -17.7% | 0.13 | 32.26% | 13.8% | 5,885 | 7,821 |
| 8002 | 1.58 | 1.62 | 1.78 | 1.71 | 2.5% | 9.9% | -3.9% | 0.05 | 17.09% | 13.8% | 614,729 | 715,537 |
| 2841 | 3.55 | 3.55 | 3.94 | 3.83 | 0.0% | 11.0% | -2.8% | 0.05 | 14.08% | 13.8% | 51,211 | 31,944 |
| 3082 | 4.60 | 4.61 | 4.76 | 4.26 | 0.2% | 3.3% | -10.5% | 0.05 | 14.35% | 13.8% | 48,570 | 40,863 |
| 7309 | 10.95 | 10.26 | 9.20 | 7.36 | -6.3% | -10.3% | -20.0% | 0.17 | 40.74% | 13.7% | 14,170 | 14,170 |
| 0034 | 2.25 | 2.41 | 2.62 | 2.49 | 7.1% | 8.7% | -5.0% | 0.06 | 22.22% | 13.7% | 480,850 | 492,747 |
| 4240 | 3.49 | 3.48 | 3.37 | 2.90 | -0.3% | -3.2% | -13.9% | 0.08 | 17.89% | 13.7% | 76,927 | 71,582 |
| 2388 | 1.50 | 1.52 | 1.55 | 1.37 | 1.3% | 2.0% | -11.6% | 0.05 | 15.33% | 13.6% | 95,244 | 140,447 |
| 2131 | 2.21 | 2.22 | 2.34 | 2.15 | 0.5% | 5.4% | -8.1% | 0.04 | 14.48% | 13.5% | 86,494 | 85,703 |
| 9062 | 1.28 | 1.16 | 1.20 | 1.08 | -9.4% | 3.4% | -10.0% | 0.07 | 24.46% | 13.4% | 92,644 | 576,198 |
| 1452 | 2.95 | 2.81 | 2.96 | 2.72 | -4.7% | 5.3% | -8.1% | 0.04 | 19.28% | 13.4% | 15,332 | 16,743 |
| 7539 | 2.05 | 1.69 | 1.62 | 1.53 | -17.6% | -4.1% | -5.6% | 0.13 | 29.23% | 13.4% | 536,725 | 797,508 |
| 5160 | 2.16 | 2.02 | 1.96 | 1.64 | -6.5% | -3.0% | -16.3% | 0.11 | 27.55% | 13.4% | 425,156 | 465,013 |
| 8826 | 1.62 | 1.74 | 1.87 | 1.76 | 7.4% | 7.5% | -5.9% | 0.06 | 22.22% | 13.4% | 1,370,394 | 1,490,128 |
| 1747 | 1.69 | 1.95 | 1.99 | 2.05 | 15.4% | 2.1% | 3.0% | 0.08 | 21.30% | 13.3% | 46,192 | 49,295 |
| 4583 | 3.95 | 4.08 | 4.43 | 4.22 | 3.3% | 8.6% | -4.7% | 0.05 | 17.47% | 13.3% | 304,754 | 320,212 |
| 8058 | 2.23 | 2.33 | 2.49 | 2.33 | 4.5% | 6.9% | -6.4% | 0.05 | 18.83% | 13.3% | 1,974,099 | 2,131,443 |
| 2587 | 1.74 | 1.73 | 1.95 | 1.96 | -0.6% | 12.7% | 0.5% | 0.07 | 13.95% | 13.3% | 1,653 | 1,535 |
| 0042 | 5.34 | 5.32 | 5.69 | 5.33 | -0.4% | 7.0% | -6.3% | 0.03 | 14.15% | 13.3% | 677,173 | 744,630 |
| 8831 | 1.15 | 1.14 | 1.14 | 0.99 | -0.9% | 0.0% | -13.2% | 0.07 | 14.14% | 13.2% | 2,668,226 | 2,924,685 |
| 2288 | 3.68 | 3.55 | 3.84 | 3.65 | -3.5% | 8.2% | -4.9% | 0.03 | 17.53% | 13.1% | 102,587 | 88,279 |
| 4410 | 2.95 | 2.88 | 3.06 | 2.85 | -2.4% | 6.3% | -6.9% | 0.03 | 16.24% | 13.1% | 1,404,240 | 1,286,783 |
| 8832 | 0.25 | 0.23 | 0.23 | 0.20 | -8.0% | 0.0% | -13.0% | 0.09 | 22.09% | 13.0% | 39,494,429 | 40,842,115 |
| 8755 | 0.37 | 0.31 | 0.30 | 0.28 | -16.2% | -3.2% | -6.7% | 0.12 | 27.96% | 13.0% | 604,627 | 622,808 |
| 3635 | 2.13 | 2.10 | 2.08 | 1.79 | -1.4% | -1.0% | -13.9% | 0.08 | 16.65% | 13.0% | 52,178 | 86,984 |
| 8353 | 3.31 | 3.21 | 3.44 | 3.24 | -3.0% | 7.2% | -5.8% | 0.03 | 16.82% | 13.0% | 262,169 | 291,699 |
| 9156 | 2.04 | 2.10 | 2.19 | 2.00 | 2.9% | 4.3% | -8.7% | 0.04 | 16.67% | 13.0% | 420,251 | 383,505 |
| 5703 | 9.47 | 10.02 | 11.90 | 12.83 | 5.8% | 18.8% | 7.8% | 0.14 | 35.48% | 13.0% | 1,815 | 847 |
| 3041 | 4.44 | 4.07 | 3.96 | 3.34 | -8.3% | -2.7% | -15.7% | 0.12 | 28.68% | 13.0% | 17,115 | 17,654 |
| 3257 | 2.50 | 2.47 | 2.48 | 2.17 | -1.2% | 0.4% | -12.5% | 0.07 | 14.31% | 12.9% | 413,677 | 354,738 |
| 8385 | 1.71 | 1.68 | 1.86 | 1.82 | -1.8% | 10.7% | -2.2% | 0.05 | 15.08% | 12.9% | 566,506 | 561,683 |
| 3315 | 3.22 | 3.04 | 2.97 | 2.52 | -5.6% | -2.3% | -15.2% | 0.10 | 24.39% | 12.8% | 40,313 | 16,786 |
| 8034 | 2.09 | 1.92 | 2.01 | 1.85 | -8.1% | 4.7% | -8.0% | 0.05 | 22.21% | 12.8% | 207,880 | 192,291 |
| 5146 | 4.56 | 4.38 | 4.46 | 3.97 | -3.9% | 1.8% | -11.0% | 0.06 | 17.47% | 12.8% | 386,755 | 397,377 |
| 8044 | 2.30 | 2.26 | 2.20 | 1.88 | -1.7% | -2.7% | -14.5% | 0.09 | 19.63% | 12.8% | 1,655,183 | 1,760,679 |
| 3122 | 1.96 | 2.03 | 2.08 | 1.89 | 3.6% | 2.5% | -9.1% | 0.04 | 15.82% | 12.7% | 740 | 985 |
| 5445 | 4.42 | 4.38 | 3.97 | 3.43 | -0.9% | -9.4% | -13.6% | 0.11 | 25.36% | 12.7% | 1,792,945 | 1,959,482 |
| 7855 | 3.09 | 3.10 | 3.17 | 2.84 | 0.3% | 2.3% | -10.4% | 0.05 | 13.27% | 12.7% | 270,051 | 284,317 |
| 3111 | 2.32 | 2.15 | 2.08 | 1.75 | -7.3% | -3.3% | -15.9% | 0.12 | 28.40% | 12.6% | 4,112 | 5,256 |
| 5535 | 5.43 | 5.36 | 5.52 | 4.99 | -1.3% | 3.0% | -9.6% | 0.04 | 14.33% | 12.6% | 964,396 | 1,060,440 |
| 3681 | 0.77 | 0.73 | 0.72 | 0.62 | -5.2% | -1.4% | -13.9% | 0.09 | 21.45% | 12.5% | 3,200,660 | 3,769,972 |
| 2143 | 2.05 | 2.17 | 2.31 | 2.17 | 5.9% | 6.5% | -6.1% | 0.05 | 19.51% | 12.5% | 126,190 | 136,066 |
| 8288 | 6.94 | 6.89 | 6.96 | 6.16 | -0.7% | 1.0% | -11.5% | 0.06 | 13.44% | 12.5% | 145,159 | 141,938 |
| 8606 | 1.78 | 1.69 | 1.68 | 1.46 | -5.1% | -0.6% | -13.1% | 0.08 | 19.52% | 12.5% | 2,039 | 2,284 |
| 2735 | 3.72 | 3.48 | 3.69 | 3.54 | -6.5% | 6.0% | -4.1% | 0.03 | 17.46% | 12.5% | 46,555 | 33,214 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 4273 | 2.32 | 2.27 | 2.34 | 2.12 | -2.2% | 3.1% | -9.4% | 0.04 | 15.21% | 12.5% | 644,740 | 614,509 |
| 5037 | 11.20 | 10.46 | 9.86 | 8.07 | -6.6% | -5.7% | -18.2% | 0.13 | 33.19% | 12.4% | 7,933 | 16,583 |
| 4109 | 0.56 | 0.55 | 0.57 | 0.52 | -1.8% | 3.6% | -8.8% | 0.04 | 14.74% | 12.4% | 88,907 | 103,951 |
| 8392 | 2.17 | 2.12 | 2.10 | 1.82 | -2.3% | -0.9% | -13.3% | 0.08 | 17.04% | 12.4% | 346,897 | 351,868 |
| 7360 | 3.73 | 3.66 | 3.73 | 3.34 | -1.9% | 1.9% | -10.5% | 0.05 | 14.68% | 12.4% | 336,705 | 251,108 |
| 7420 | 7.18 | 6.86 | 6.50 | 5.41 | -4.5% | -5.2% | -16.8% | 0.12 | 28.37% | 12.3% | 9,353 | 10,184 |
| 9402 | 3.81 | 3.87 | 4.17 | 3.98 | 1.6% | 7.8% | -4.6% | 0.04 | 14.44% | 12.3% | 525,603 | 559,803 |
| 9501 | 2.83 | 2.84 | 2.99 | 2.78 | 0.4% | 5.3% | -7.0% | 0.03 | 13.07% | 12.3% | 238,259 | 260,438 |
| 4114 | 3.29 | 3.11 | 3.11 | 2.73 | -5.5% | 0.0% | -12.2% | 0.08 | 18.36% | 12.2% | 313,206 | 327,416 |
| 5223 | 5.78 | 5.27 | 4.97 | 4.08 | -8.8% | -5.7% | -17.9% | 0.14 | 35.62% | 12.2% | 141,231 | 150,264 |
| 4693 | 0.75 | 0.82 | 0.92 | 0.92 | 9.3% | 12.2% | 0.0% | 0.10 | 22.67% | 12.2% | 146,235 | 196,966 |
| 4018 | 4.87 | 4.95 | 5.34 | 5.11 | 1.6% | 7.9% | -4.3% | 0.04 | 14.37% | 12.2% | 156,589 | 148,705 |
| 8013 | 0.32 | 0.32 | 0.34 | 0.32 | 0.0% | 6.3% | -5.9% | 0.03 | 12.50% | 12.1% | 1,338,764 | 1,318,783 |
| 2402 | 2.36 | 2.46 | 2.54 | 2.34 | 4.2% | 3.3% | -7.9% | 0.04 | 16.10% | 12.1% | 1,532 | 1,453 |
| 4352 | 1.62 | 1.65 | 1.66 | 1.49 | 1.9% | 0.6% | -10.2% | 0.05 | 12.96% | 12.1% | 25,588 | 35,654 |
| 5610 | 4.73 | 4.25 | 3.68 | 3.63 | -10.1% | -13.4% | -1.4% | 0.13 | 26.62% | 12.1% | 127,606 | 93,798 |
| 4717 | 1.99 | 2.05 | 2.11 | 1.92 | 3.0% | 2.9% | -9.0% | 0.04 | 15.58% | 12.0% | 79,869 | 83,833 |
| 2835 | 2.47 | 2.22 | 2.26 | 2.15 | -10.1% | 1.8% | -4.9% | 0.06 | 17.56% | 11.9% | 18,458 | 12,429 |
| 9040 | 3.25 | 3.29 | 3.38 | 3.07 | 1.2% | 2.7% | -9.2% | 0.04 | 13.54% | 11.9% | 873,196 | 1,003,281 |
| 9522 | 3.08 | 3.60 | 4.35 | 4.74 | 16.9% | 20.8% | 9.0% | 0.19 | 53.90% | 11.9% | 354,200 | 573,141 |
| 8265 | 4.68 | 4.13 | 4.13 | 3.73 | -11.8% | 0.0% | -9.7% | 0.09 | 22.58% | 11.8% | 308,365 | 334,039 |
| 9083 | 0.92 | 0.91 | 0.97 | 0.92 | -1.1% | 6.6% | -5.2% | 0.03 | 13.31% | 11.7% | 11,831,285 | 12,717,907 |
| 1925 | 3.23 | 3.25 | 3.35 | 3.06 | 0.6% | 3.1% | -8.7% | 0.04 | 12.69% | 11.7% | 285,772 | 302,474 |
| 6836 | 3.19 | 3.02 | 3.09 | 2.80 | -5.3% | 2.3% | -9.4% | 0.05 | 17.88% | 11.7% | 162,068 | 163,191 |
| 8033 | 1.52 | 1.51 | 1.55 | 1.41 | -0.7% | 2.6% | -9.0% | 0.04 | 12.66% | 11.7% | 5,452,137 | 5,377,406 |
| 7350 | 11.43 | 10.48 | 9.46 | 7.57 | -8.3% | -9.7% | -20.0% | 0.17 | 42.60% | 11.7% | 9,220 | 9,220 |
| 0079 | 4.24 | 3.57 | 3.42 | 2.97 | -15.8% | -4.2% | -13.2% | 0.15 | 36.54% | 11.6% | 18,494 | 21,864 |
| 4133 | 1.85 | 1.80 | 1.96 | 1.93 | -2.7% | 8.9% | -1.5% | 0.04 | 13.54% | 11.6% | 5,500 | 5,775 |
| 3559 | 2.32 | 2.36 | 2.35 | 2.12 | 1.7% | -0.4% | -9.8% | 0.05 | 12.15% | 11.5% | 56,885 | 60,562 |
| 7335 | 2.15 | 2.05 | 2.19 | 2.26 | -4.7% | 6.8% | 3.2% | 0.04 | 15.37% | 11.5% | 14 | 36 |
| 3110 | 4.71 | 4.21 | 4.19 | 3.69 | -10.6% | -0.5% | -11.9% | 0.10 | 24.40% | 11.5% | 46,634 | 52,882 |
| 6233 | 1.79 | 1.89 | 2.07 | 2.03 | 5.6% | 9.5% | -1.9% | 0.07 | 17.88% | 11.5% | 172,497 | 268,206 |
| 3821 | 4.67 | 4.46 | 4.57 | 4.16 | -4.5% | 2.5% | -9.0% | 0.05 | 16.68% | 11.4% | 258,621 | 261,545 |
| 3028 | 3.79 | 3.60 | 3.71 | 3.40 | -5.0% | 3.1% | -8.4% | 0.05 | 17.26% | 11.4% | 192,548 | 366,315 |
| 4635 | 3.01 | 2.94 | 2.77 | 2.39 | -2.3% | -5.8% | -13.7% | 0.10 | 23.09% | 11.4% | 348,178 | 282,452 |
| 2302 | 1.72 | 1.62 | 1.71 | 1.69 | -5.8% | 5.6% | -1.2% | 0.03 | 13.00% | 11.4% | 45 | 0 |
| 4720 | 1.78 | 1.93 | 2.05 | 1.99 | 8.4% | 6.2% | -2.9% | 0.06 | 18.54% | 11.4% | 862,040 | 1,000,273 |
| 3719 | 1.17 | 1.04 | 0.95 | 0.76 | -11.1% | -8.7% | -20.0% | 0.18 | 44.87% | 11.3% | 12,536 | 34,557 |
| 7502 | 3.06 | 2.47 | 2.07 | 1.50 | -19.3% | -16.2% | -27.5% | 0.29 | 76.76% | 11.3% | 84,731 | 146,945 |
| 4101 | 2.35 | 2.22 | 2.21 | 1.95 | -5.5% | -0.5% | -11.8% | 0.08 | 18.48% | 11.3% | 98,258 | 93,956 |
| 1924 | 3.84 | 3.58 | 3.32 | 2.72 | -6.8% | -7.3% | -18.1% | 0.14 | 35.22% | 11.3% | 96,273 | 123,910 |
| 7421 | 0.51 | 0.55 | 0.58 | 0.56 | 7.8% | 5.5% | -3.4% | 0.05 | 17.65% | 11.3% | 345,832 | 353,210 |
| 3042 | 5.01 | 4.76 | 4.79 | 4.28 | -5.0% | 0.6% | -10.6% | 0.07 | 16.90% | 11.3% | 442 | 139 |
| 8292 | 3.32 | 3.42 | 3.52 | 3.23 | 3.0% | 2.9% | -8.2% | 0.04 | 14.76% | 11.3% | 1,596,860 | 1,668,513 |
| 5190 | 2.50 | 2.50 | 2.49 | 2.21 | 0.0% | -0.4% | -11.2% | 0.06 | 11.69% | 11.2% | 5,343,238 | 5,741,445 |
| 9033 | 1.66 | 1.73 | 1.71 | 1.59 | 4.2% | -1.2% | -7.0% | 0.04 | 12.82% | 11.2% | 316,271 | 324,168 |
| 8263 | 4.58 | 4.33 | 4.58 | 4.53 | -5.5% | 5.8% | -1.1% | 0.03 | 12.77% | 11.2% | 31,958 | 62,581 |
| 8235 | 3.54 | 3.54 | 3.58 | 3.22 | 0.0% | 1.1% | -10.1% | 0.05 | 11.30% | 11.2% | 127,599 | 130,256 |
| 2923 | 1.91 | 1.85 | 1.77 | 1.52 | -3.1% | -4.3% | -14.1% | 0.10 | 22.80% | 11.0% | 8,646 | 11,969 |
| 2702 | 17.87 | 15.86 | 15.80 | 14.82 | -11.2% | -0.4% | -6.2% | 0.08 | 18.60% | 10.9% | 15,179 | 14,413 |
| 3303 | 1.98 | 2.01 | 2.04 | 1.85 | 1.5% | 1.5% | -9.3% | 0.04 | 12.63% | 10.8% | 255,363 | 221,374 |
| 3865 | 1.85 | 2.05 | 2.47 | 2.71 | 10.8% | 20.5% | 9.7% | 0.17 | 46.49% | 10.8% | 49,865 | 43,125 |
| 4111 | 1.75 | 1.73 | 1.79 | 1.66 | -1.1% | 3.5% | -7.3% | 0.03 | 12.25% | 10.7% | 7,466 | 1,319 |
| 3119 | 1.48 | 1.37 | 1.41 | 1.30 | -7.4% | 2.9% | -7.8% | 0.05 | 19.20% | 10.7% | 735 | 15 |
| 8720 | 1.19 | 1.04 | 1.02 | 0.97 | -12.6% | -1.9% | -4.9% | 0.09 | 20.40% | 10.7% | 1,063,427 | 1,180,546 |
| 8391 | 1.97 | 1.94 | 2.01 | 1.87 | -1.5% | 3.6% | -7.0% | 0.03 | 12.51% | 10.6% | 8,388,318 | 8,665,576 |
| 3220 | 2.22 | 2.15 | 2.19 | 2.00 | -3.2% | 1.9% | -8.7% | 0.05 | 14.19% | 10.5% | 283,325 | 328,718 |
| 4244 | 2.36 | 2.32 | 2.48 | 2.39 | -1.7% | 6.9% | -3.6% | 0.03 | 12.65% | 10.5% | 1,065,506 | 1,146,573 |
| 3018 | 5.08 | 4.37 | 3.87 | 3.02 | -14.0% | -11.4% | -22.0% | 0.21 | 54.91% | 10.5% | 45,812 | 44,270 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|-------|-------|-------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| 5462 | 5.37 | 4.99 | 4.67 | 3.88 | -7.1% | -6.4% | -16.9% | 0.13 | 33.22% | 10.5% | 338,706 | 372,881 |
| 4558 | 1.79 | 1.71 | 1.72 | 1.55 | -4.5% | 0.6% | -9.9% | 0.06 | 15.47% | 10.5% | 460,416 | 470,601 |
| 9084 | 1.20 | 1.12 | 1.16 | 1.08 | -6.7% | 3.6% | -6.9% | 0.05 | 18.10% | 10.5% | 848,646 | 905,006 |
| 9586 | 0.50 | 0.48 | 0.48 | 0.43 | -4.0% | 0.0% | -10.4% | 0.06 | 14.83% | 10.4% | 1,620,778 | 1,669,015 |
| 8868 | 0.37 | 0.38 | 0.39 | 0.36 | 2.7% | 2.6% | -7.7% | 0.03 | 13.51% | 10.4% | 36,697,133 | 37,687,118 |
| 3085 | 4.37 | 4.41 | 4.61 | 4.34 | 0.9% | 4.5% | -5.9% | 0.03 | 11.67% | 10.4% | 624,796 | 583,336 |
| 4923 | 0.93 | 0.97 | 0.99 | 0.93 | 4.3% | 2.1% | -6.1% | 0.03 | 12.90% | 10.4% | 29,481 | 31,787 |
| 3400 | 4.09 | 4.20 | 4.31 | 3.98 | 2.7% | 2.6% | -7.7% | 0.03 | 13.45% | 10.3% | 1,078,320 | 1,011,958 |
| 8350 | 5.36 | 5.32 | 5.23 | 4.65 | -0.7% | -1.7% | -11.1% | 0.06 | 13.81% | 10.3% | 768,075 | 833,278 |
| 3241 | 3.24 | 2.74 | 2.60 | 2.32 | -15.4% | -5.1% | -10.8% | 0.14 | 34.40% | 10.3% | 300,108 | 267,055 |
| 3022 | 3.54 | 3.44 | 3.28 | 2.85 | -2.8% | -4.7% | -13.1% | 0.09 | 21.71% | 10.3% | 136,717 | 143,794 |
| 7610 | 0.37 | 0.39 | 0.41 | 0.39 | 5.4% | 5.1% | -4.9% | 0.04 | 16.22% | 10.3% | 2,845,344 | 2,768,101 |
| 4021 | 6.46 | 6.19 | 5.40 | 4.62 | -4.2% | -12.8% | -14.4% | 0.15 | 34.44% | 10.3% | 4,296 | 3,531 |
| 2089 | 3.33 | 3.17 | 3.13 | 2.77 | -4.8% | -1.3% | -11.5% | 0.08 | 18.33% | 10.2% | 2,186,544 | 2,115,020 |
| 3270 | 3.67 | 3.65 | 3.62 | 3.23 | -0.5% | -0.8% | -10.8% | 0.06 | 12.29% | 10.2% | 154,153 | 130,894 |
| 7395 | 3.73 | 3.92 | 4.14 | 3.95 | 5.1% | 5.6% | -4.6% | 0.04 | 16.09% | 10.2% | 1,502 | 1,407 |
| 9058 | 1.41 | 1.33 | 1.39 | 1.32 | -5.7% | 4.5% | -5.0% | 0.03 | 16.00% | 10.2% | 1,040,888 | 1,043,932 |
| 9060 | 1.11 | 1.06 | 1.12 | 1.10 | -4.5% | 5.7% | -1.8% | 0.02 | 12.39% | 10.2% | 1,420,876 | 1,390,577 |
| 3620 | 3.68 | 3.69 | 3.64 | 3.28 | 0.3% | -1.4% | -9.9% | 0.05 | 11.68% | 10.2% | 546,839 | 574,980 |
| 8387 | 2.79 | 2.55 | 2.48 | 2.16 | -8.6% | -2.7% | -12.9% | 0.10 | 25.98% | 10.2% | 2,070,582 | 2,153,324 |
| 4741 | 2.14 | 2.22 | 2.31 | 2.17 | 3.7% | 4.1% | -6.1% | 0.03 | 14.49% | 10.1% | 80,853 | 85,022 |
| 2362 | 1.65 | 1.73 | 1.94 | 1.98 | 4.8% | 12.1% | 2.1% | 0.09 | 20.00% | 10.1% | 1,724 | 1,299 |
| 3188 | 2.31 | 2.16 | 2.19 | 2.00 | -6.5% | 1.4% | -8.7% | 0.06 | 17.34% | 10.1% | 270,958 | 267,017 |
| 5402 | 3.31 | 3.72 | 4.26 | 4.45 | 12.4% | 14.5% | 4.5% | 0.13 | 34.44% | 10.1% | 6,600 | 6,512 |
| 9044 | 0.88 | 0.88 | 0.90 | 0.83 | 0.0% | 2.3% | -7.8% | 0.03 | 10.23% | 10.1% | 1,641,392 | 1,670,288 |
| 1430 | 5.15 | 5.40 | 5.22 | 4.95 | 4.9% | -3.3% | -5.2% | 0.04 | 13.95% | 10.0% | 186,536 | 172,793 |
| 8008 | 0.86 | 0.88 | 0.91 | 0.85 | 2.3% | 3.4% | -6.6% | 0.03 | 12.79% | 10.0% | 3,637,119 | 3,566,573 |
| 2710 | 13.52 | 12.46 | 12.62 | 11.52 | -7.8% | 1.3% | -8.7% | 0.07 | 18.75% | 10.0% | 129,721 | 92,704 |
| 7402 | 0.11 | 0.10 | 0.10 | 0.09 | -9.1% | 0.0% | -10.0% | 0.08 | 20.00% | 10.0% | 8,723 | 9,076 |
| 8748 | 0.52 | 0.49 | 0.51 | 0.48 | -5.8% | 4.1% | -5.9% | 0.04 | 16.56% | 10.0% | 3,342,328 | 3,521,051 |
| 0036 | 7.39 | 6.61 | 5.93 | 4.73 | -10.6% | -10.3% | -20.2% | 0.18 | 46.60% | 9.9% | 83,665 | 73,199 |
| 2041 | 2.46 | 2.47 | 2.54 | 2.36 | 0.4% | 2.8% | -7.1% | 0.03 | 10.57% | 9.9% | 64,450 | 43,278 |
| 9178 | 10.78 | 10.14 | 10.32 | 9.48 | -5.9% | 1.8% | -8.1% | 0.05 | 16.59% | 9.9% | 111,418 | 92,050 |
| 7219 | 6.54 | 6.43 | 6.38 | 5.70 | -1.7% | -0.8% | -10.7% | 0.06 | 13.39% | 9.9% | 12,624,490 | 13,459,655 |
| 2960 | 5.54 | 5.19 | 4.97 | 4.27 | -6.3% | -4.2% | -14.1% | 0.11 | 26.43% | 9.8% | 25,698 | 22,746 |
| 8291 | 3.01 | 2.89 | 2.99 | 2.80 | -4.0% | 3.5% | -6.4% | 0.03 | 14.42% | 9.8% | 291,865 | 264,787 |
| 2790 | 1.62 | 1.63 | 1.80 | 1.85 | 0.6% | 10.4% | 2.8% | 0.07 | 14.20% | 9.8% | 34,714 | 47,222 |
| 5506 | 4.56 | 4.68 | 4.62 | 4.29 | 2.6% | -1.3% | -7.1% | 0.04 | 11.37% | 9.8% | 1,910,702 | 1,930,244 |
| 2759 | 6.19 | 6.08 | 5.91 | 5.23 | -1.8% | -2.8% | -11.5% | 0.07 | 16.66% | 9.7% | 315,694 | 299,454 |
| 6252 | 3.08 | 2.95 | 2.79 | 2.91 | -4.2% | -5.4% | 4.3% | 0.04 | 14.60% | 9.7% | 51,057 | 18,927 |
| 8233 | 2.05 | 1.97 | 1.96 | 1.76 | -3.9% | -0.5% | -10.2% | 0.06 | 15.09% | 9.7% | 30,102 | 27,992 |
| 9093 | 1.26 | 1.23 | 1.16 | 1.02 | -2.4% | -5.7% | -12.1% | 0.09 | 21.27% | 9.7% | 232,463 | 235,251 |
| 9052 | 1.70 | 1.71 | 1.66 | 1.51 | 0.6% | -2.9% | -9.0% | 0.06 | 12.88% | 9.6% | 4,595,055 | 4,445,310 |
| 7425 | 2.51 | 2.02 | 1.82 | 1.49 | -19.5% | -9.9% | -18.1% | 0.22 | 55.17% | 9.6% | 263,934 | 308,013 |
| 3385 | 0.81 | 0.82 | 0.88 | 0.86 | 1.2% | 7.3% | -2.3% | 0.04 | 11.11% | 9.6% | 4,802 | 4,105 |
| 7230 | 6.20 | 6.01 | 6.30 | 6.00 | -3.1% | 4.8% | -4.8% | 0.02 | 13.18% | 9.6% | 366,248 | 623,474 |
| 2014 | 4.50 | 4.52 | 4.62 | 4.28 | 0.4% | 2.2% | -7.4% | 0.03 | 10.22% | 9.6% | 740,966 | 720,216 |
| 1654 | 3.77 | 3.47 | 3.45 | 3.10 | -8.0% | -0.6% | -10.1% | 0.08 | 19.60% | 9.6% | 29,811 | 25,207 |
| 1164 | 4.59 | 4.39 | 4.25 | 3.71 | -4.4% | -3.2% | -12.7% | 0.09 | 21.37% | 9.5% | 880,843 | 979,574 |
| 3040 | 5.18 | 4.84 | 4.76 | 4.23 | -6.6% | -1.7% | -11.1% | 0.08 | 20.39% | 9.5% | 290,156 | 301,783 |
| 3851 | 3.40 | 2.69 | 2.38 | 2.04 | -20.9% | -11.5% | -14.3% | 0.22 | 54.07% | 9.4% | 248,517 | 38,151 |
| 2130 | 1.72 | 1.68 | 1.72 | 1.60 | -2.3% | 2.4% | -7.0% | 0.03 | 12.07% | 9.4% | 205,956 | 190,793 |
| 1016 | 11.22 | 12.52 | 14.64 | 15.75 | 11.6% | 16.9% | 7.6% | 0.15 | 40.37% | 9.4% | 31 | 555 |
| 4307 | 1.70 | 1.68 | 1.79 | 1.74 | -1.2% | 6.5% | -2.8% | 0.03 | 10.81% | 9.3% | 83,489 | 82,962 |
| 4420 | 4.09 | 3.92 | 3.89 | 3.50 | -4.2% | -0.8% | -10.0% | 0.06 | 15.48% | 9.3% | 1,423 | 4,971 |
| 1699 | 2.80 | 2.56 | 2.50 | 2.21 | -8.6% | -2.3% | -11.6% | 0.10 | 24.01% | 9.3% | 192,836 | 211,533 |
| 5020 | 4.51 | 4.23 | 4.07 | 3.54 | -6.2% | -3.8% | -13.0% | 0.10 | 24.58% | 9.2% | 86,170 | 89,875 |
| 1710 | 3.06 | 3.03 | 3.28 | 3.28 | -1.0% | 8.3% | 0.0% | 0.04 | 9.31% | 9.2% | 29,825 | 27,964 |
| 6835 | 2.65 | 2.59 | 2.62 | 2.41 | -2.3% | 1.2% | -8.0% | 0.04 | 11.74% | 9.2% | 0 | 0 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|--------|--------|--------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|-------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 5645 | 8.92 | 9.19 | 8.95 | 8.40 | 3.0% | -2.6% | | | | -6.1% | 0.04 |
| 8800 | 1.30 | 1.23 | 1.21 | 1.08 | -5.4% | -1.6% | -10.7% | 0.08 | 18.60% | 9.1% | 414,247 | 362,815 |
| 2211 | 10.16 | 9.36 | 8.97 | 7.79 | -7.9% | -4.2% | -13.2% | 0.11 | 27.15% | 9.0% | 122 | 204 |
| 2623 | 6.61 | 6.02 | 5.79 | 5.05 | -8.9% | -3.8% | -12.8% | 0.11 | 27.54% | 9.0% | 28,347 | 29,999 |
| 9061 | 1.45 | 1.30 | 1.25 | 1.09 | -10.3% | -3.8% | -12.8% | 0.12 | 29.26% | 9.0% | 322,767 | 316,473 |
| 3131 | 1.84 | 1.81 | 1.79 | 1.61 | -1.6% | -1.1% | -10.1% | 0.06 | 13.09% | 9.0% | 141 | 8,989 |
| 9554 | 8.04 | 7.50 | 7.40 | 6.64 | -6.7% | -1.3% | -10.3% | 0.08 | 19.25% | 8.9% | 186,348 | 171,233 |
| 9082 | 1.15 | 1.11 | 1.12 | 1.03 | -3.5% | 0.9% | -8.0% | 0.05 | 12.80% | 8.9% | 16,479,495 | 16,727,798 |
| 3548 | 1.44 | 1.43 | 1.48 | 1.40 | -0.7% | 3.5% | -5.4% | 0.02 | 9.85% | 8.9% | 29,206 | 113,526 |
| 3632 | 2.86 | 2.80 | 2.81 | 2.57 | -2.1% | 0.4% | -8.5% | 0.05 | 11.21% | 8.9% | 4,028,332 | 4,045,673 |
| 8856 | 0.26 | 0.30 | 0.36 | 0.40 | 15.4% | 20.0% | 11.1% | 0.19 | 53.85% | 8.9% | 396,928 | 388,360 |
| 0251 | 3.52 | 3.35 | 3.38 | 3.11 | -4.8% | 0.9% | -8.0% | 0.05 | 14.22% | 8.9% | 8,788 | 9,014 |
| 5951 | 0.34 | 0.35 | 0.39 | 0.40 | 2.9% | 11.4% | 2.6% | 0.08 | 17.65% | 8.9% | 38,201 | 147,966 |
| 6229 | 4.03 | 3.91 | 4.14 | 4.13 | -3.0% | 5.9% | -0.2% | 0.03 | 9.30% | 8.9% | 96,852 | 108,062 |
| 2016 | 2.93 | 2.88 | 2.84 | 2.55 | -1.7% | -1.4% | -10.2% | 0.06 | 13.65% | 8.8% | 246,791 | 283,276 |
| 0913 | 381.00 | 394.00 | 423.00 | 417.00 | 3.4% | 7.4% | -1.4% | 0.05 | 12.60% | 8.8% | 494 | 416 |
| 7098 | 10.66 | 10.44 | 10.54 | 9.72 | -2.1% | 1.0% | -7.8% | 0.04 | 11.06% | 8.7% | 10 | 10 |
| 4263 | 3.59 | 3.32 | 3.36 | 3.26 | -7.5% | 1.2% | -3.0% | 0.04 | 12.05% | 8.7% | 25,976 | 33,594 |
| 8209 | 3.69 | 3.57 | 3.56 | 3.24 | -3.3% | -0.3% | -9.0% | 0.05 | 12.85% | 8.7% | 414 | 580 |
| 3300 | 3.92 | 3.93 | 4.28 | 4.46 | 0.3% | 8.9% | 4.2% | 0.06 | 13.78% | 8.7% | 346,189 | 329,974 |
| 1642 | 2.47 | 2.43 | 2.60 | 2.61 | -1.6% | 7.0% | 0.4% | 0.04 | 9.15% | 8.6% | 221,769 | 337,376 |
| 4683 | 3.73 | 3.58 | 3.60 | 3.31 | -4.0% | 0.6% | -8.1% | 0.05 | 13.03% | 8.6% | 54,677 | 62,893 |
| 3643 | 2.18 | 2.41 | 2.68 | 2.75 | 10.6% | 11.2% | 2.6% | 0.10 | 26.15% | 8.6% | 1,935,098 | 1,849,507 |
| 3515 | 2.65 | 2.59 | 2.57 | 2.33 | -2.3% | -0.8% | -9.3% | 0.06 | 12.68% | 8.6% | 4,588 | 5,171 |
| 7231 | 7.46 | 6.91 | 6.99 | 6.50 | -7.4% | 1.2% | -7.0% | 0.06 | 16.23% | 8.5% | 518,188 | 635,884 |
| 0016 | 5.75 | 5.19 | 4.80 | 4.03 | -9.7% | -7.5% | -16.0% | 0.15 | 36.91% | 8.5% | 19,768 | 20,905 |
| 4653 | 1.28 | 1.29 | 1.41 | 1.45 | 0.8% | 9.3% | 2.8% | 0.06 | 13.28% | 8.5% | 7,004 | 4,772 |
| 1320 | 1.46 | 1.40 | 1.42 | 1.32 | -4.1% | 1.4% | -7.0% | 0.04 | 13.03% | 8.5% | 8,790 | 11,948 |
| 6504 | 2.31 | 2.29 | 2.25 | 2.04 | -0.9% | -1.7% | -9.3% | 0.06 | 12.21% | 8.5% | 4,309,722 | 4,443,474 |
| 4470 | 2.10 | 2.17 | 2.15 | 2.04 | 3.3% | -0.9% | -5.1% | 0.03 | 9.62% | 8.4% | 89,371 | 100,135 |
| 8728 | 0.34 | 0.37 | 0.41 | 0.42 | 8.8% | 10.8% | 2.4% | 0.10 | 23.53% | 8.4% | 483,232 | 359,941 |
| 8810 | 0.12 | 0.11 | 0.11 | 0.11 | -8.3% | 0.0% | 0.0% | 0.04 | 8.33% | 8.3% | 266,583,997 | 276,621,758 |
| 1463 | 9.29 | 9.01 | 8.77 | 7.81 | -3.0% | -2.7% | -10.9% | 0.07 | 17.33% | 8.3% | 133,566 | 160,651 |
| 8820 | 0.14 | 0.13 | 0.11 | 0.10 | -7.1% | -15.4% | -9.1% | 0.15 | 34.87% | 8.2% | 12,553,533 | 13,407,433 |
| 3126 | 1.27 | 1.31 | 1.36 | 1.30 | 3.1% | 3.8% | -4.4% | 0.03 | 11.81% | 8.2% | 35,706 | 33,853 |
| 4038 | 4.26 | 3.83 | 3.71 | 3.29 | -10.1% | -3.1% | -11.3% | 0.11 | 26.40% | 8.2% | 12,410 | 9,458 |
| 0008 | 2.60 | 2.53 | 2.39 | 2.13 | -2.7% | -5.5% | -10.9% | 0.09 | 20.16% | 8.2% | 72,044 | 69,822 |
| 3030 | 4.25 | 4.32 | 4.48 | 4.28 | 1.6% | 3.7% | -4.5% | 0.02 | 10.12% | 8.2% | 839,145 | 1,001,745 |
| 6003 | 4.17 | 4.26 | 4.58 | 4.55 | 2.2% | 7.5% | -0.7% | 0.05 | 10.55% | 8.2% | 15,109 | 27,200 |
| 8742 | 0.25 | 0.24 | 0.25 | 0.24 | -4.0% | 4.2% | -4.0% | 0.02 | 12.67% | 8.2% | 62,480,616 | 66,743,873 |
| 3808 | 3.55 | 3.50 | 3.59 | 3.39 | -1.4% | 2.6% | -5.6% | 0.02 | 9.81% | 8.1% | 326,249 | 236,323 |
| 2172 | 1.53 | 1.47 | 1.48 | 1.37 | -3.9% | 0.7% | -7.4% | 0.05 | 12.40% | 8.1% | 379 | 200 |
| 2570 | 3.87 | 3.77 | 3.86 | 3.64 | -2.6% | 2.4% | -5.7% | 0.03 | 11.02% | 8.1% | 29,367 | 34,289 |
| 0113 | 5.04 | 4.54 | 4.39 | 3.89 | -9.9% | -3.3% | -11.4% | 0.11 | 26.49% | 8.1% | 10,830 | 11,673 |
| 8032 | 1.74 | 1.70 | 1.75 | 1.66 | -2.3% | 2.9% | -5.1% | 0.02 | 10.72% | 8.1% | 344,297 | 321,701 |
| 8018 | 2.12 | 2.19 | 2.31 | 2.25 | 3.3% | 5.5% | -2.6% | 0.04 | 11.79% | 8.1% | 5,668,336 | 5,946,720 |
| 9102 | 2.71 | 2.50 | 2.48 | 2.26 | -7.7% | -0.8% | -8.9% | 0.07 | 18.25% | 8.1% | 2,435,098 | 2,575,602 |
| 2380 | 2.10 | 1.98 | 2.00 | 1.86 | -5.7% | 1.0% | -7.0% | 0.05 | 14.26% | 8.0% | 648 | 250 |
| 9220 | 3.62 | 3.45 | 3.53 | 3.33 | -4.7% | 2.3% | -5.7% | 0.04 | 13.19% | 8.0% | 179,998 | 177,762 |
| 1322 | 6.25 | 6.10 | 6.44 | 6.30 | -2.4% | 5.6% | -2.2% | 0.02 | 10.46% | 8.0% | 25 | 58 |
| 3064 | 3.16 | 3.32 | 3.45 | 3.35 | 5.1% | 3.9% | -2.9% | 0.04 | 12.34% | 8.0% | 147,299 | 136,188 |
| 9089 | 1.04 | 0.99 | 0.94 | 0.82 | -4.8% | -5.1% | -12.8% | 0.10 | 24.16% | 8.0% | 3,011 | 213 |
| 8264 | 4.63 | 4.52 | 4.43 | 3.99 | -2.4% | -2.0% | -9.9% | 0.06 | 14.78% | 7.9% | 235,491 | 226,395 |
| 4110 | 1.28 | 1.21 | 1.16 | 1.02 | -5.5% | -4.1% | -12.1% | 0.09 | 23.08% | 7.9% | 47,566 | 40,502 |
| 5040 | 11.95 | 11.04 | 9.71 | 8.20 | -7.6% | -12.0% | -15.6% | 0.16 | 39.33% | 7.9% | 130,019 | 131,423 |
| 5473 | 7.13 | 6.81 | 6.85 | 6.35 | -4.5% | 0.6% | -7.3% | 0.05 | 12.77% | 7.9% | 101,666 | 84,887 |
| 8017 | 1.38 | 1.31 | 1.28 | 1.15 | -5.1% | -2.3% | -10.2% | 0.08 | 18.39% | 7.9% | 9,161,584 | 9,162,880 |
| 8721 | 0.25 | 0.25 | 0.26 | 0.25 | 0.0% | 4.0% | -3.8% | 0.02 | 8.00% | 7.8% | 254,205 | 288,679 |
| 2589 | 1.91 | 1.88 | 1.96 | 1.89 | -1.6% | 4.3% | -3.6% | 0.02 | 9.67% | 7.8% | 197,809 | 191,798 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 3334 | 1.86 | 1.80 | 1.79 | 1.64 | -3.2% | -0.6% | | | | -8.4% | 0.05 |
| 5215 | 4.89 | 4.87 | 4.86 | 4.47 | -0.4% | -0.2% | -8.0% | 0.04 | 8.69% | 7.8% | 536,178 | 548,591 |
| 6884 | 5.41 | 5.16 | 5.03 | 4.51 | -4.6% | -2.5% | -10.3% | 0.08 | 18.35% | 7.8% | 0 | 0 |
| 2002 | 2.80 | 2.91 | 3.08 | 3.02 | 3.9% | 5.8% | -1.9% | 0.04 | 12.14% | 7.8% | 224,260 | 211,928 |
| 6834 | 3.40 | 3.09 | 2.62 | 2.18 | -9.1% | -15.2% | -16.8% | 0.19 | 46.83% | 7.7% | 913,322 | 975,909 |
| 8232 | 4.90 | 5.00 | 5.00 | 4.72 | 2.0% | 0.0% | -5.6% | 0.03 | 7.76% | 7.6% | 2,975,514 | 3,016,851 |
| 3118 | 2.14 | 2.05 | 1.99 | 1.78 | -4.2% | -2.9% | -10.6% | 0.08 | 18.57% | 7.6% | 15,272 | 12,623 |
| 5403 | 5.12 | 4.98 | 4.92 | 4.49 | -2.7% | -1.2% | -8.7% | 0.06 | 13.06% | 7.5% | 2,937,941 | 3,140,322 |
| 7370 | 4.50 | 4.12 | 4.02 | 3.62 | -8.4% | -2.4% | -10.0% | 0.09 | 22.13% | 7.5% | 150,342 | 167,131 |
| 7382 | 4.32 | 4.07 | 4.14 | 4.08 | -5.8% | 1.7% | -1.4% | 0.03 | 9.17% | 7.5% | 1,371,359 | 1,232,614 |
| 8031 | 2.03 | 1.98 | 2.01 | 1.89 | -2.5% | 1.5% | -6.0% | 0.03 | 10.23% | 7.5% | 188,559 | 183,634 |
| 9410 | 2.75 | 2.63 | 2.71 | 2.60 | -4.4% | 3.0% | -4.1% | 0.03 | 11.90% | 7.4% | 210,689 | 208,993 |
| 2070 | 4.03 | 3.91 | 3.86 | 3.53 | -3.0% | -1.3% | -8.5% | 0.06 | 13.21% | 7.3% | 996,794 | 958,478 |
| 6216 | 4.20 | 3.96 | 4.01 | 3.77 | -5.7% | 1.3% | -6.0% | 0.04 | 13.46% | 7.2% | 10,248 | 15,923 |
| 7605 | 1.70 | 1.66 | 1.66 | 1.54 | -2.4% | 0.0% | -7.2% | 0.04 | 9.75% | 7.2% | 953,794 | 1,018,954 |
| 8381 | 2.31 | 2.10 | 2.06 | 1.88 | -9.1% | -1.9% | -8.7% | 0.08 | 20.88% | 7.2% | 78,251 | 78,683 |
| 5606 | 1.15 | 1.10 | 1.12 | 1.06 | -4.3% | 1.8% | -5.4% | 0.03 | 11.94% | 7.2% | 5,466,731 | 5,999,046 |
| 8855 | 0.15 | 0.14 | 0.14 | 0.13 | -6.7% | 0.0% | -7.1% | 0.06 | 14.29% | 7.1% | 28,781,844 | 30,518,357 |
| 4431 | 1.27 | 1.26 | 1.26 | 1.17 | -0.8% | 0.0% | -7.1% | 0.04 | 7.99% | 7.1% | 14,577 | 11,027 |
| 3881 | 3.77 | 3.69 | 3.57 | 3.24 | -2.1% | -3.3% | -9.2% | 0.07 | 15.19% | 7.1% | 197,796 | 303,923 |
| 8745 | 4.14 | 3.49 | 3.19 | 2.90 | -15.7% | -8.6% | -9.1% | 0.15 | 37.07% | 7.1% | 14,177 | 18,402 |
| 0083 | 4.55 | 4.34 | 4.25 | 3.86 | -4.6% | -2.1% | -9.2% | 0.07 | 16.58% | 7.1% | 856,882 | 909,983 |
| 4036 | 2.62 | 2.40 | 2.25 | 2.22 | -8.4% | -6.3% | -1.3% | 0.08 | 16.71% | 7.1% | 47,994 | 43,949 |
| 3027 | 2.55 | 2.45 | 2.28 | 2.03 | -3.9% | -6.9% | -11.0% | 0.10 | 23.32% | 7.0% | 12,462 | 14,117 |
| 2883 | 2.96 | 2.83 | 2.74 | 2.46 | -4.4% | -3.2% | -10.2% | 0.08 | 18.72% | 7.0% | 1,362,081 | 1,417,903 |
| 3685 | 1.22 | 1.16 | 1.09 | 0.96 | -4.9% | -6.0% | -11.9% | 0.10 | 24.52% | 7.0% | 1,357,602 | 1,443,653 |
| 5348 | 3.88 | 3.73 | 3.50 | 3.12 | -3.9% | -6.2% | -10.9% | 0.09 | 22.24% | 7.0% | 676,263 | 625,804 |
| 5474 | 5.06 | 4.73 | 4.75 | 4.51 | -6.5% | 0.4% | -5.1% | 0.05 | 12.38% | 6.9% | 1,918,313 | 1,992,460 |
| 4825 | 0.72 | 0.72 | 0.72 | 0.67 | 0.0% | 0.0% | -6.9% | 0.04 | 6.94% | 6.9% | 2,183,200 | 2,277,590 |
| 8500 | 4.83 | 4.60 | 4.61 | 4.30 | -4.8% | 0.2% | -6.7% | 0.05 | 12.05% | 6.9% | 88,584 | 85,899 |
| 7422 | 2.12 | 1.73 | 1.52 | 1.23 | -18.4% | -12.1% | -19.1% | 0.23 | 58.10% | 6.9% | 98,765 | 101,431 |
| 7590 | 2.70 | 2.59 | 2.62 | 2.47 | -4.1% | 1.2% | -5.7% | 0.04 | 11.31% | 6.9% | 126,450 | 130,649 |
| 1701 | 3.10 | 3.08 | 2.94 | 2.72 | -0.6% | -4.5% | -7.5% | 0.06 | 13.09% | 6.8% | 856,510 | 897,825 |
| 4206 | 2.35 | 2.34 | 2.49 | 2.49 | -0.4% | 6.4% | 0.0% | 0.03 | 6.86% | 6.8% | 11,299 | 19,608 |
| 8015 | 0.78 | 0.73 | 0.68 | 0.59 | -6.4% | -6.8% | -13.2% | 0.12 | 28.75% | 6.8% | 375,450 | 413,865 |
| 5507 | 3.21 | 3.20 | 3.28 | 3.14 | -0.3% | 2.5% | -4.3% | 0.02 | 7.21% | 6.8% | 170,856 | 211,200 |
| 8869 | 0.89 | 0.89 | 0.89 | 0.83 | 0.0% | 0.0% | -6.7% | 0.03 | 6.74% | 6.7% | 3,463,127 | 3,677,992 |
| 5213 | 6.06 | 5.39 | 4.86 | 4.65 | -11.1% | -9.8% | -4.3% | 0.12 | 27.25% | 6.7% | 1,493,212 | 1,481,553 |
| 6214 | 1.68 | 1.58 | 1.52 | 1.36 | -6.0% | -3.8% | -10.5% | 0.09 | 21.55% | 6.7% | 25 | 0 |
| 9015 | 2.68 | 2.66 | 2.73 | 2.62 | -0.7% | 2.6% | -4.0% | 0.02 | 7.56% | 6.7% | 3,923,390 | 4,074,551 |
| 3372 | 3.41 | 3.13 | 2.99 | 2.66 | -8.2% | -4.5% | -11.0% | 0.10 | 25.53% | 6.6% | 158,036 | 230,448 |
| 3642 | 1.28 | 1.21 | 1.12 | 1.11 | -5.5% | -7.4% | -0.9% | 0.07 | 14.33% | 6.5% | 2,059 | 15 |
| 9182 | 1.63 | 1.67 | 1.75 | 1.72 | 2.5% | 4.8% | -1.7% | 0.03 | 9.20% | 6.5% | 526,654 | 559,244 |
| 8010 | 1.56 | 1.53 | 1.60 | 1.60 | -1.9% | 4.6% | 0.0% | 0.02 | 6.59% | 6.5% | 2,742,818 | 2,726,836 |
| 8107 | 2.44 | 2.35 | 2.32 | 2.14 | -3.7% | -1.3% | -7.8% | 0.05 | 13.16% | 6.5% | 1,999,771 | 2,091,839 |
| 6325 | 3.06 | 2.83 | 2.80 | 2.65 | -7.5% | -1.1% | -5.4% | 0.06 | 14.48% | 6.5% | 601,593 | 709,704 |
| 2799 | 5.05 | 5.03 | 4.69 | 4.37 | -0.4% | -6.8% | -6.8% | 0.07 | 14.50% | 6.4% | 36,736 | 33,216 |
| 5222 | 6.85 | 6.74 | 6.70 | 6.23 | -1.6% | -0.6% | -7.0% | 0.04 | 9.38% | 6.4% | 261,292 | 220,956 |
| 3726 | 3.32 | 3.18 | 3.25 | 3.17 | -4.2% | 2.2% | -2.5% | 0.02 | 9.13% | 6.4% | 226,003 | 214,053 |
| 3307 | 3.58 | 3.27 | 2.92 | 2.48 | -8.7% | -10.7% | -15.1% | 0.15 | 38.42% | 6.4% | 74,091 | 77,692 |
| 7540 | 2.72 | 2.55 | 2.51 | 2.31 | -6.3% | -1.6% | -8.0% | 0.07 | 16.52% | 6.4% | 150 | 0 |
| 0050 | 4.46 | 4.48 | 4.55 | 4.33 | 0.4% | 1.6% | -4.8% | 0.02 | 6.95% | 6.4% | 157,934 | 173,355 |
| 8039 | 1.07 | 1.11 | 1.19 | 1.20 | 3.7% | 7.2% | 0.8% | 0.06 | 12.15% | 6.4% | 1,056,295 | 1,345,124 |
| 2802 | 4.92 | 4.92 | 4.88 | 4.57 | 0.0% | -0.8% | -6.4% | 0.04 | 7.22% | 6.4% | 322,298 | 330,124 |
| 4251 | 3.36 | 3.28 | 3.41 | 3.41 | -2.4% | 4.0% | 0.0% | 0.02 | 6.44% | 6.3% | 148,058 | 143,877 |
| 4130 | 3.17 | 3.09 | 3.03 | 2.78 | -2.5% | -1.9% | -8.3% | 0.06 | 13.14% | 6.3% | 156,853 | 161,935 |
| 6882 | 3.60 | 3.32 | 3.16 | 2.81 | -7.8% | -4.8% | -11.1% | 0.10 | 25.48% | 6.3% | 3,785 | 1,475 |
| 8835 | 1.90 | 1.76 | 1.74 | 1.67 | -7.4% | -1.1% | -4.0% | 0.05 | 12.96% | 6.2% | 5,932,084 | 6,557,120 |
| 2112 | 3.64 | 3.57 | 3.57 | 3.35 | -1.9% | 0.0% | -6.2% | 0.04 | 8.20% | 6.2% | 3,015 | 2,293 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|--------|--------|--------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 8719 | 1.91 | 1.76 | 1.73 | 1.60 | -7.9% | -1.7% | | | | -7.5% | 0.07 |
| 2714 | 4.74 | 4.62 | 4.50 | 4.11 | -2.5% | -2.6% | -8.7% | 0.06 | 14.31% | 6.1% | 608 | 258 |
| 6237 | 1.26 | 1.19 | 1.16 | 1.06 | -5.6% | -2.5% | -8.6% | 0.07 | 17.55% | 6.1% | 3,484 | 4,646 |
| 0037 | 3.25 | 3.02 | 2.99 | 2.85 | -7.1% | -1.0% | -4.7% | 0.05 | 13.20% | 6.1% | 516,031 | 571,499 |
| 6204 | 9.45 | 8.43 | 7.30 | 6.07 | -10.8% | -13.4% | -16.8% | 0.19 | 46.82% | 6.1% | 137,008 | 146,915 |
| 2081 | 4.87 | 4.79 | 4.79 | 4.50 | -1.6% | 0.0% | -6.1% | 0.03 | 7.80% | 6.1% | 24,879 | 19,496 |
| 6503 | 1.98 | 1.96 | 2.00 | 1.92 | -1.0% | 2.0% | -4.0% | 0.02 | 7.19% | 6.0% | 34,731 | 44,543 |
| 4902 | 2.60 | 2.39 | 2.34 | 2.15 | -8.1% | -2.1% | -8.1% | 0.08 | 19.30% | 6.0% | 125,907 | 202,582 |
| 0908 | 121.00 | 116.00 | 117.00 | 111.00 | -4.1% | 0.9% | -5.1% | 0.04 | 10.42% | 6.0% | 376 | 351 |
| 6217 | 3.84 | 3.40 | 3.15 | 2.73 | -11.5% | -7.4% | -13.3% | 0.14 | 35.61% | 6.0% | 2,377,460 | 2,572,315 |
| 5491 | 1.50 | 1.54 | 1.49 | 1.46 | 2.7% | -3.2% | -2.0% | 0.02 | 8.13% | 5.9% | 23,957 | 26,149 |
| 2361 | 1.84 | 1.80 | 1.74 | 1.60 | -2.2% | -3.3% | -8.0% | 0.06 | 14.07% | 5.9% | 3,180 | 2,171 |
| 2688 | 2.71 | 2.42 | 2.30 | 2.15 | -10.7% | -5.0% | -6.5% | 0.10 | 23.77% | 5.7% | 62,642 | 75,385 |
| 9620 | 1.02 | 1.01 | 1.05 | 1.10 | -1.0% | 4.0% | 4.8% | 0.04 | 9.98% | 5.7% | 527,209 | 564,953 |
| 4034 | 6.77 | 6.33 | 6.28 | 5.87 | -6.5% | -0.8% | -6.5% | 0.06 | 14.35% | 5.7% | 398,026 | 410,481 |
| 2220 | 1.90 | 1.92 | 2.03 | 2.03 | 1.1% | 5.7% | 0.0% | 0.04 | 6.84% | 5.7% | 13,311 | 9,987 |
| 6235 | 5.49 | 5.33 | 5.18 | 4.74 | -2.9% | -2.8% | -8.5% | 0.06 | 14.80% | 5.7% | 8,411 | 5,599 |
| 8006 | 1.61 | 1.58 | 1.60 | 1.53 | -1.9% | 1.3% | -4.4% | 0.02 | 7.67% | 5.6% | 2,778,162 | 2,861,573 |
| 8279 | 5.21 | 5.01 | 5.10 | 4.92 | -3.8% | 1.8% | -3.5% | 0.02 | 9.43% | 5.6% | 45,079 | 48,938 |
| 3612 | 2.01 | 1.97 | 1.96 | 1.84 | -2.0% | -0.5% | -6.1% | 0.04 | 8.78% | 5.6% | 725,583 | 795,333 |
| 7515 | 1.03 | 0.99 | 0.95 | 0.86 | -3.9% | -4.0% | -9.5% | 0.08 | 18.32% | 5.6% | 357,489 | 376,160 |
| 7600 | 3.11 | 3.04 | 3.14 | 3.07 | -2.3% | 3.3% | -2.2% | 0.01 | 7.97% | 5.5% | 3,320,363 | 3,255,420 |
| 9534 | 4.17 | 4.02 | 3.99 | 3.74 | -3.6% | -0.7% | -6.3% | 0.04 | 10.91% | 5.5% | 169,394 | 174,374 |
| 0917 | 3.67 | 3.39 | 3.31 | 3.24 | -7.6% | -2.4% | -2.1% | 0.06 | 12.50% | 5.5% | 175,754 | 220,769 |
| 8203 | 5.89 | 5.92 | 5.86 | 5.57 | 0.5% | -1.0% | -4.9% | 0.03 | 6.55% | 5.5% | 78,032 | 80,394 |
| 3180 | 2.78 | 2.64 | 2.65 | 2.58 | -5.0% | 0.4% | -2.6% | 0.03 | 8.22% | 5.4% | 222,390 | 237,797 |
| 5479 | 6.44 | 6.14 | 6.14 | 5.81 | -4.7% | 0.0% | -5.4% | 0.04 | 10.28% | 5.4% | 168,359 | 174,079 |
| 6251 | 3.42 | 3.06 | 2.90 | 2.73 | -10.5% | -5.2% | -5.9% | 0.10 | 23.12% | 5.3% | 81,624 | 130,152 |
| 9180 | 3.95 | 3.85 | 3.87 | 3.69 | -2.5% | 0.5% | -4.7% | 0.03 | 7.86% | 5.2% | 211,831 | 207,101 |
| 7222 | 5.60 | 5.63 | 5.80 | 5.68 | 0.5% | 3.0% | -2.1% | 0.02 | 5.71% | 5.1% | 7,350 | 1,310 |
| 8047 | 0.97 | 0.84 | 0.77 | 0.68 | -13.4% | -8.3% | -11.7% | 0.15 | 37.21% | 5.1% | 446,868 | 404,983 |
| 5480 | 5.17 | 5.08 | 4.91 | 4.58 | -1.7% | -3.3% | -6.7% | 0.05 | 12.21% | 5.0% | 53,295 | 45,510 |
| 5705 | 24.22 | 22.38 | 19.95 | 17.45 | -7.6% | -10.9% | -12.5% | 0.14 | 34.23% | 4.9% | 505 | 666 |
| 7090 | 5.95 | 5.67 | 5.33 | 4.82 | -4.7% | -6.0% | -9.6% | 0.09 | 21.60% | 4.9% | 1,035 | 976 |
| 8227 | 2.93 | 2.85 | 2.90 | 2.81 | -2.7% | 1.8% | -3.1% | 0.02 | 7.78% | 4.9% | 1,170,064 | 1,295,461 |
| 8393 | 1.22 | 1.24 | 1.30 | 1.30 | 1.6% | 4.8% | 0.0% | 0.03 | 6.56% | 4.8% | 1,983,339 | 2,050,468 |
| 4686 | 2.61 | 2.41 | 2.16 | 1.89 | -7.7% | -10.4% | -12.5% | 0.14 | 33.69% | 4.8% | 134,366 | 139,568 |
| 4568 | 4.41 | 3.71 | 3.30 | 2.84 | -15.9% | -11.1% | -13.9% | 0.19 | 46.62% | 4.8% | 9,502 | 10,005 |
| 3629 | 1.62 | 1.51 | 1.48 | 1.39 | -6.8% | -2.0% | -6.1% | 0.06 | 15.53% | 4.8% | 933,329 | 957,161 |
| 8046 | 2.13 | 2.06 | 2.09 | 2.04 | -3.3% | 1.5% | -2.4% | 0.02 | 7.30% | 4.7% | 2,192,045 | 2,481,465 |
| 1803 | 7.08 | 7.16 | 7.24 | 6.98 | 1.1% | 1.1% | -3.6% | 0.02 | 5.93% | 4.7% | 175,706 | 178,866 |
| 2111 | 2.15 | 2.06 | 1.98 | 1.81 | -4.2% | -3.9% | -8.6% | 0.07 | 17.52% | 4.7% | 363,152 | 457,455 |
| 7380 | 4.27 | 4.26 | 4.45 | 4.64 | -0.2% | 4.5% | 4.3% | 0.04 | 9.18% | 4.7% | 5,031,599 | 5,558,804 |
| 3822 | 3.62 | 3.50 | 3.45 | 3.24 | -3.3% | -1.4% | -6.1% | 0.05 | 11.17% | 4.7% | 21,264 | 19,001 |
| 9186 | 16.85 | 14.81 | 13.02 | 10.84 | -12.1% | -12.1% | -16.7% | 0.18 | 46.70% | 4.7% | 25,617 | 17,162 |
| 2065 | 1.89 | 1.75 | 1.70 | 1.60 | -7.4% | -2.9% | -5.9% | 0.07 | 16.97% | 4.6% | 15,712 | 1,033 |
| 5478 | 5.57 | 5.05 | 4.41 | 3.80 | -9.3% | -12.7% | -13.8% | 0.16 | 40.23% | 4.5% | 619,735 | 677,384 |
| 2417 | 1.29 | 1.34 | 1.40 | 1.40 | 3.9% | 4.5% | 0.0% | 0.04 | 8.53% | 4.5% | 21,915 | 19,509 |
| 2683 | 1.81 | 2.10 | 2.53 | | 16.0% | 20.5% | | 0.17 | | 4.5% | 6,413 | |
| 6005 | 4.86 | 4.55 | 4.32 | 3.91 | -6.4% | -5.1% | -9.5% | 0.09 | 22.36% | 4.4% | 1,412 | 1,201 |
| 4283 | 1.42 | 1.38 | 1.28 | 1.20 | -2.8% | -7.2% | -6.3% | 0.08 | 17.16% | 4.4% | 221,402 | 196,172 |
| 8601 | 0.23 | 0.22 | 0.22 | 0.22 | -4.3% | 0.0% | 0.0% | 0.02 | 4.35% | 4.3% | 11,011,091 | 11,462,919 |
| 4000 | 4.89 | 4.50 | 3.99 | 3.50 | -8.0% | -11.3% | -12.3% | 0.14 | 34.98% | 4.3% | 173,835 | 141,983 |
| 3830 | 0.71 | 0.70 | 0.70 | 0.67 | -1.4% | 0.0% | -4.3% | 0.02 | 5.75% | 4.3% | 9,338,774 | 10,225,549 |
| 4250 | 1.68 | 1.68 | 1.72 | 1.69 | 0.0% | 2.4% | -1.7% | 0.01 | 4.17% | 4.1% | 88,457 | 81,285 |
| 3634 | 1.65 | 1.54 | 1.50 | 1.40 | -6.7% | -2.6% | -6.7% | 0.07 | 16.73% | 4.1% | 487,492 | 457,779 |
| 4279 | 2.16 | 2.24 | 2.33 | 2.33 | 3.7% | 4.0% | 0.0% | 0.04 | 7.87% | 4.0% | 341,103 | 424,745 |
| 4493 | 5.62 | 4.44 | 3.66 | 2.87 | -21.0% | -17.6% | -21.6% | 0.28 | 72.96% | 4.0% | 8,910 | 9,908 |
| 2585 | 3.14 | 3.08 | 2.94 | 2.77 | -1.9% | -4.5% | -5.8% | 0.06 | 12.70% | 3.9% | 1,070,479 | 1,032,088 |

NCCI Missouri Loss Cost Filing Effective January 1, 2022

Analysis of the Absolute Loss Cost Change from Loss Costs that are Effective from January 1, 2019 to January 1, 2022 Sorted by Swing

| Class Code | Loss Cost | | | | Percent Change | | | Loss Cost Coef. Var | Absolute Change | Swing Max - Min Change | Payroll (100's) | |
|------------|-----------|------|------|------|----------------|--------|--------|------------------------|--------------------|------------------------------|-----------------|------------|
| | 2019 | 2020 | 2021 | 2022 | 2020 | 2021 | 2022 | | | | 2018 | 2019 |
| | 4351 | 0.78 | 0.83 | 0.89 | 0.92 | 6.4% | 7.2% | | | | 3.4% | 0.07 |
| 5022 | 5.46 | 5.46 | 5.66 | 5.65 | 0.0% | 3.7% | -0.2% | 0.02 | 3.85% | 3.8% | 1,286,616 | 1,305,556 |
| 2305 | 2.44 | 2.26 | 2.18 | 2.04 | -7.4% | -3.5% | -6.4% | 0.07 | 18.32% | 3.8% | 99,437 | 107,515 |
| 4703 | 1.96 | 1.91 | 1.87 | 1.76 | -2.6% | -2.1% | -5.9% | 0.05 | 10.86% | 3.8% | 189,722 | 211,338 |
| 3113 | 1.85 | 1.76 | 1.64 | 1.59 | -4.9% | -6.8% | -3.0% | 0.07 | 15.43% | 3.8% | 1,438,343 | 1,380,209 |
| 8370 | 3.43 | 3.45 | 3.52 | 3.46 | 0.6% | 2.0% | -1.7% | 0.01 | 4.37% | 3.7% | 503,368 | 561,480 |
| 3365 | 3.47 | 3.31 | 3.28 | 3.19 | -4.6% | -0.9% | -2.7% | 0.04 | 8.46% | 3.7% | 296,511 | 227,039 |
| 9516 | 3.07 | 2.63 | 2.35 | 2.07 | -14.3% | -10.6% | -11.9% | 0.17 | 41.58% | 3.7% | 465,572 | 452,879 |
| 4452 | 2.73 | 2.59 | 2.47 | 2.27 | -5.1% | -4.6% | -8.1% | 0.08 | 18.91% | 3.5% | 631,243 | 644,347 |
| 8061 | 1.66 | 1.61 | 1.55 | 1.45 | -3.0% | -3.7% | -6.5% | 0.06 | 13.74% | 3.4% | 1,819,651 | 1,931,102 |
| 4361 | 0.76 | 0.71 | 0.67 | 0.61 | -6.6% | -5.6% | -9.0% | 0.09 | 22.67% | 3.3% | 746,309 | 655,100 |
| 9110 | 2.82 | 2.62 | 2.52 | 2.37 | -7.1% | -3.8% | -6.0% | 0.07 | 17.80% | 3.3% | 904,155 | 925,774 |
| 3373 | 4.62 | 4.45 | 4.37 | 4.35 | -3.7% | -1.8% | -0.5% | 0.03 | 6.03% | 3.2% | 75,282 | 79,142 |
| 7520 | 3.02 | 2.78 | 2.55 | 2.42 | -7.9% | -8.3% | -5.1% | 0.10 | 22.84% | 3.2% | 1,023,762 | 1,002,872 |
| 7710 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 1,245,520 | 1,319,835 |
| 7711 | 4.06 | 4.08 | 4.12 | 4.03 | 0.5% | 1.0% | -2.2% | 0.01 | 3.69% | 3.2% | 155,177 | 147,943 |
| 4149 | 0.86 | 0.82 | 0.77 | 0.71 | -4.7% | -6.1% | -7.8% | 0.08 | 19.68% | 3.1% | 173,629 | 181,645 |
| 5191 | 0.65 | 0.66 | 0.69 | 0.70 | 1.5% | 4.5% | 1.4% | 0.04 | 7.69% | 3.1% | 3,400,487 | 3,490,700 |
| 0170 | 2.05 | 1.99 | 1.99 | 1.95 | -2.9% | 0.0% | -2.0% | 0.02 | 5.00% | 2.9% | 31 | 4,728 |
| 2916 | 4.03 | 3.71 | 3.41 | 3.04 | -7.9% | -8.1% | -10.9% | 0.12 | 29.33% | 2.9% | 1,782 | 1,083 |
| 1472 | 2.55 | 2.68 | 2.74 | 2.80 | 5.1% | 2.2% | 2.2% | 0.04 | 9.80% | 2.9% | 226,639 | 248,694 |
| 4771 | 2.51 | 2.52 | 2.52 | 2.46 | 0.4% | 0.0% | -2.4% | 0.01 | 2.79% | 2.8% | 334,143 | 1,368,889 |
| 5183 | 2.75 | 2.65 | 2.59 | 2.46 | -3.6% | -2.3% | -5.0% | 0.05 | 11.30% | 2.8% | 4,403,481 | 4,768,112 |
| 6319 | 3.63 | 3.42 | 3.30 | 3.10 | -5.8% | -3.5% | -6.1% | 0.07 | 16.13% | 2.6% | 555,867 | 668,382 |
| 2110 | 1.89 | 1.80 | 1.76 | 1.70 | -4.8% | -2.2% | -3.4% | 0.04 | 10.74% | 2.5% | 45,327 | 299 |
| 4299 | 2.13 | 2.07 | 1.96 | 1.90 | -2.8% | -5.3% | -3.1% | 0.05 | 11.60% | 2.5% | 2,263,942 | 2,390,245 |
| 4304 | 6.45 | 5.73 | 5.07 | 4.40 | -11.2% | -11.5% | -13.2% | 0.16 | 40.35% | 2.1% | 236,165 | 192,952 |
| 6306 | 5.42 | 4.92 | 4.53 | 4.20 | -9.2% | -7.9% | -7.3% | 0.11 | 26.47% | 1.9% | 496,709 | 538,729 |
| 3724 | 3.27 | 3.20 | 3.19 | 3.13 | -2.1% | -0.3% | -1.9% | 0.02 | 4.39% | 1.8% | 2,542,469 | 2,898,425 |
| 9012 | 0.85 | 0.77 | 0.71 | 0.65 | -9.4% | -7.8% | -8.5% | 0.11 | 27.90% | 1.6% | 4,699,112 | 5,004,655 |
| 3227 | 3.00 | 2.89 | 2.83 | 2.75 | -3.7% | -2.1% | -2.8% | 0.04 | 8.81% | 1.6% | 300,731 | 371,275 |
| 8116 | 1.98 | 1.97 | 1.99 | 2.00 | -0.5% | 1.0% | 0.5% | 0.01 | 2.04% | 1.5% | 877,510 | 857,253 |
| 2881 | 3.12 | 2.93 | 2.78 | 2.60 | -6.1% | -5.1% | -6.5% | 0.08 | 18.74% | 1.4% | 218,987 | 207,616 |
| 7390 | 5.19 | 4.84 | 4.54 | 4.21 | -6.7% | -6.2% | -7.3% | 0.09 | 21.60% | 1.1% | 357,291 | 357,101 |
| 5102 | 5.49 | 5.20 | 4.96 | 4.68 | -5.3% | -4.6% | -5.6% | 0.07 | 16.36% | 1.0% | 416,529 | 463,515 |
| 2503 | 1.43 | 1.31 | 1.21 | 1.12 | -8.4% | -7.6% | -7.4% | 0.11 | 25.34% | 1.0% | 18,445 | 23,977 |
| 8901 | 0.18 | 0.17 | 0.16 | 0.15 | -5.6% | -5.9% | -6.3% | 0.08 | 18.75% | 0.7% | 10,920,541 | 10,847,952 |
| 8111 | 1.57 | 1.54 | 1.52 | 1.50 | -1.9% | -1.3% | -1.3% | 0.02 | 4.59% | 0.6% | 670,382 | 656,942 |