

FILING MEMORANDUM

ITEM R-1423—2024 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES

PURPOSE

This item revises the following values in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*:

- Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPPFs)
- State average cost per case values by hazard group underlying the proposed ELPPFs and ELAEPPFs

BACKGROUND

A retrospective rating plan adjusts the premium for an employer's policy on the basis of losses incurred during the term of that policy. At the simplest level, an employer's retrospective rating premium (RRP) is determined by the formula, $RRP = (BP + LCF * L) * TM$, where:

RRP	=	Retrospective Rating Premium, subject to minimum and maximum amounts
BP	=	Basic Premium
LCF	=	Loss Conversion Factor, generally reflecting loss adjustment expense
L	=	Actual Incurred Loss during the effective policy period
TM	=	Tax Multiplier

The RRP is not known until after the policy expires and the actual losses are fully developed. The basic premium contains provisions for the expenses of the carrier. It also includes a net aggregate loss factor, which results from the maximum and minimum limitations on the RRP. The net aggregate loss factor reflects the charge to compensate for the possibility that the RRP will exceed the maximum premium amount. It also reflects the savings resulting from the possibility that the RRP will be less than the minimum premium amount. The net aggregate loss factor accounts for the difference between the provision for the maximum and the savings from the minimum.

To determine policy size, refer to the look-up table in the *Retrospective Rating Plan Manual* Appendix A—Table of Expected Claim Count Groups, which is based on a calculation of the expected number of claims for the policy. To provide consistency to the derivation of the expected number of claims, the average cost per case values by hazard group that underlie the proposed ELPPFs and ELAEPPFs are included in this filing.

For an illustration of how the expected number of claims is computed, refer to line 7 of the Basic Premium Factor Calculation Example in Appendix D of NCCI's *Retrospective Rating Plan Manual*.

ELPPFs and ELAEPPFs

The Retrospective Rating Plan contains an optional provision—an individual loss limitation—that limits the loss amount arising out of any one accident that will be used to calculate retrospective premium adjustments. The charge for limiting losses is determined by applying an Excess Loss Factor (ELF) or an Excess Loss and Allocated Expense Factor (ELAEF). The ELFs and ELAEFs vary by loss limitation, state, and hazard group.

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The variation in ELF and ELAEF among hazard groups reflects the varying degrees of severity exposure to occupational hazards inherent to operations associated with each classification.

In states where loss costs are developed, NCCI files ELPPFs and ELAEPPFs instead of ELF and ELAEF. Carriers convert these two factors into ELF and ELAEF. The differences between ELPPFs and ELAEPPFs are:

- ELPPFs represent the expected amount of losses above a given limit (excess losses) relative to the loss cost portion of the premium. ELPPFs do not consider the inclusion of allocated loss adjustment expense (ALAE) as part of incurred losses. Carriers convert ELPPFs to ELF.

$$\text{ELPPF} = \text{Excess Losses} / \text{Loss Cost Premium}$$

- ELAEPPFs, which apply when the definition of loss includes ALAE, represent the expected amount of losses and ALAE above a given limit (excess losses including ALAE) relative to the loss cost portion of the premium. These optional values are provided for loss cost states where permitted. Refer to the Exhibit Comments and Implementation Summary of this memorandum for a list of states where ELAEPPFs are not provided. Carriers convert ELAEPPFs to ELAEF.

$$\text{ELAEPPF} = \text{Excess Losses and Allocated Loss Adjustment Expenses} / \text{Loss Cost Premium}$$

ELPPFs and ELAEPPFs are updated regularly for two reasons:

1. ELPPFs and ELAEPPFs are computed from excess ratios, which reflect the expected percentage of losses above a given loss limit. For any fixed limit, inflation will increase the percentage of losses above that limit. Therefore, ELPPFs and ELAEPPFs are regularly updated to accurately reflect the effect of inflation on those losses.
2. Overall excess ratios are computed as a weighted average of claim group excess ratios. Thus, excess ratios, and consequently ELPPFs and ELAEPPFs, are updated regularly for changes in the mix of losses across claim groups.

The proposed state ELPPFs and ELAEPPFs are based on the latest five years of Unit Statistical (Unit) Data and actuarial assumptions that generally underlie the latest approved NCCI experience filings. Reported COVID-19-related claims have been excluded from the data on which this filing is based. No explicit adjustment for the COVID-19 pandemic has been made in this year's analysis.

PROPOSAL

This item proposes to:

- Update the ELPPFs and ELAEPPFs that are used with an optional loss limitation in NCCI's **Retrospective Rating Plan Manual**. Exhibits 1 and 2 contain the proposed ELPPFs and ELAEPPFs.
- Update the average cost per case values for use in determining the expected number of claims for the countrywide **Table of Aggregate Loss Factors**. These values are included as Exhibits 3A and 3B.

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IMPACT

ELPPFs and ELAEPPFs

The values proposed in this item are based on the latest filed information available as of April 26, 2024.

The proposed ELPPFs and ELAEPPFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPPFs are not updated, there will be a natural erosion of rate adequacy over time caused by inflation acting to increase the percentage of losses over any fixed loss limit.

This proposal to adjust the ELPPFs and ELAEPPFs may increase or decrease premium for an employer that chooses to purchase an individual loss limitation, depending on which limit is purchased.

The proposed ELPPFs and ELAEPPFs also reflect an updated mix of loss weights and average costs per case by hazard group and claim group. Because retrospectively rated policies represent a small percentage of a state's premium, changes are expected to have a negligible impact on overall statewide premium levels.

Average Cost per Case Values

The updated average cost per case values included as Exhibits 3A and 3B are necessary to maintain the correspondence between the average cost per case values underlying the ELPPFs and ELAEPPFs and those used for the countrywide **Table of Aggregate Loss Factors**. If the values are not updated, there will be a natural erosion in the performance of the countrywide **Table of Aggregate Loss Factors**. Changes are expected to have a negligible impact on overall statewide premium levels.

IMPLEMENTATION

This item is applicable to new and renewal voluntary policies only and will become effective with each state's anticipated loss cost/rate filing effective on and after January 1, 2025. For example, this item will be effective January 1, 2025, for loss cost/rate filings that have an anticipated January 1, 2025 effective date. Similarly, this item will be effective July 1, 2025, for loss cost/rate filings that have an anticipated July 1, 2025 effective date.

If there is no loss cost/rate filing for a state in a given year, this item will take effect on that state's regular loss cost/rate effective date. The regular loss cost/rate effective date is one year later than the date of the state's previous year's effective date.

Effective Dates by State

The following chart shows the effective dates for each state:

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State	Effective Date
Alabama	March 1, 2025
Alaska	January 1, 2025
Arkansas	July 1, 2025
Colorado	January 1, 2025
Connecticut	January 1, 2025
District of Columbia	January 1, 2025
Georgia	March 1, 2025
Hawaii	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
Illinois	January 1, 2025
Indiana	January 1, 2025
Kansas	January 1, 2025
Kentucky	January 1, 2025
Louisiana	May 1, 2025
Maine	April 1, 2025
Maryland	January 1, 2025
Mississippi	March 1, 2025
Missouri	January 1, 2025
Montana	July 1, 2025
Nebraska	February 1, 2025
Nevada	March 1, 2025
New Hampshire	January 1, 2025
New Mexico	January 1, 2025
North Carolina	April 1, 2025
Oklahoma	January 1, 2025
Oregon	January 1, 2025
Rhode Island	August 1, 2025

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State	Effective Date
South Carolina	April 1, 2025
South Dakota	July 1, 2025
Tennessee	March 1, 2025
Texas	July 1, 2025
Utah	February 1, 2025
Vermont	April 1, 2025
West Virginia	January 1, 2025

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

Exhibit	Exhibit Comments
1	Displays the revised state ELPPFs in NCCI's <i>Retrospective Rating Plan Manual</i> .
2	<ul style="list-style-type: none">Displays the revised state ELAEPPFs in NCCI's <i>Retrospective Rating Plan Manual</i>Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD
3A	Displays the revised state average cost per case values by hazard group in NCCI's <i>Retrospective Rating Plan Manual</i> .
3B	<ul style="list-style-type: none">Displays the revised state average cost per case values including ALAE by hazard group in NCCI's <i>Retrospective Rating Plan Manual</i>Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD

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**ITEM R-1423—2024 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFs, AND AVERAGE COST PER CASE VALUES****EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.528	0.564	0.602	0.634	0.673	0.699	0.736
\$15,000	0.471	0.510	0.552	0.585	0.629	0.658	0.701
\$20,000	0.428	0.467	0.510	0.545	0.593	0.625	0.671
\$25,000	0.392	0.431	0.476	0.511	0.561	0.595	0.644
\$30,000	0.362	0.401	0.446	0.482	0.534	0.569	0.620
\$35,000	0.336	0.374	0.420	0.455	0.509	0.545	0.598
\$40,000	0.314	0.351	0.397	0.432	0.486	0.523	0.578
\$50,000	0.277	0.313	0.358	0.392	0.447	0.485	0.541
\$75,000	0.215	0.248	0.289	0.320	0.374	0.413	0.469
\$100,000	0.176	0.205	0.243	0.271	0.323	0.361	0.415
\$125,000	0.149	0.175	0.210	0.236	0.286	0.322	0.374
\$150,000	0.128	0.152	0.185	0.209	0.257	0.292	0.341
\$175,000	0.113	0.135	0.166	0.188	0.234	0.267	0.314
\$200,000	0.100	0.121	0.150	0.170	0.215	0.247	0.291
\$225,000	0.090	0.109	0.137	0.156	0.199	0.229	0.272
\$250,000	0.081	0.099	0.126	0.144	0.185	0.214	0.255
\$275,000	0.074	0.091	0.116	0.133	0.173	0.201	0.240
\$300,000	0.068	0.084	0.108	0.124	0.163	0.190	0.227
\$325,000	0.063	0.078	0.101	0.116	0.154	0.180	0.216
\$350,000	0.059	0.073	0.095	0.109	0.146	0.171	0.205
\$375,000	0.055	0.069	0.090	0.103	0.138	0.163	0.196
\$400,000	0.051	0.065	0.085	0.097	0.132	0.155	0.188
\$425,000	0.048	0.061	0.080	0.092	0.126	0.149	0.180
\$450,000	0.046	0.058	0.076	0.088	0.121	0.143	0.173
\$475,000	0.043	0.055	0.073	0.084	0.116	0.137	0.166
\$500,000	0.041	0.052	0.070	0.080	0.111	0.132	0.160
\$600,000	0.034	0.044	0.059	0.068	0.097	0.115	0.140
\$700,000	0.029	0.038	0.052	0.060	0.086	0.103	0.125
\$800,000	0.026	0.033	0.046	0.053	0.078	0.093	0.112
\$900,000	0.023	0.030	0.042	0.048	0.071	0.085	0.103
\$1,000,000	0.021	0.027	0.038	0.044	0.065	0.078	0.095
\$2,000,000	0.011	0.015	0.022	0.024	0.039	0.047	0.056
\$3,000,000	0.007	0.010	0.015	0.017	0.029	0.035	0.041
\$4,000,000	0.005	0.008	0.012	0.014	0.023	0.028	0.032
\$5,000,000	0.004	0.006	0.010	0.011	0.019	0.023	0.027
\$6,000,000	0.003	0.005	0.008	0.009	0.016	0.020	0.023
\$7,000,000	0.003	0.004	0.007	0.008	0.013	0.017	0.020
\$8,000,000	0.002	0.004	0.006	0.007	0.012	0.015	0.017
\$9,000,000	0.002	0.003	0.005	0.006	0.010	0.013	0.015
\$10,000,000	0.002	0.003	0.004	0.005	0.009	0.011	0.014

**ITEM R-1423—2024 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFs, AND AVERAGE COST PER CASE VALUES****EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.584	0.623	0.663	0.696	0.737	0.765	0.803
\$15,000	0.524	0.565	0.610	0.645	0.692	0.723	0.767
\$20,000	0.478	0.519	0.566	0.603	0.653	0.687	0.736
\$25,000	0.439	0.481	0.529	0.567	0.620	0.656	0.708
\$30,000	0.406	0.448	0.497	0.536	0.591	0.628	0.683
\$35,000	0.378	0.420	0.469	0.507	0.564	0.603	0.659
\$40,000	0.354	0.395	0.444	0.482	0.540	0.580	0.638
\$50,000	0.314	0.354	0.402	0.439	0.498	0.539	0.599
\$75,000	0.246	0.281	0.326	0.360	0.419	0.461	0.522
\$100,000	0.203	0.235	0.276	0.307	0.363	0.404	0.463
\$125,000	0.172	0.201	0.240	0.268	0.322	0.362	0.418
\$150,000	0.149	0.176	0.212	0.238	0.290	0.328	0.382
\$175,000	0.132	0.156	0.190	0.214	0.265	0.301	0.352
\$200,000	0.118	0.141	0.173	0.195	0.244	0.278	0.327
\$225,000	0.106	0.127	0.158	0.179	0.226	0.259	0.306
\$250,000	0.097	0.117	0.146	0.165	0.210	0.243	0.287
\$275,000	0.088	0.107	0.135	0.153	0.197	0.228	0.271
\$300,000	0.082	0.099	0.126	0.143	0.186	0.216	0.257
\$325,000	0.076	0.093	0.118	0.134	0.175	0.204	0.244
\$350,000	0.070	0.087	0.111	0.126	0.166	0.194	0.233
\$375,000	0.066	0.081	0.105	0.119	0.158	0.185	0.222
\$400,000	0.062	0.077	0.099	0.113	0.151	0.177	0.213
\$425,000	0.058	0.072	0.094	0.107	0.144	0.170	0.204
\$450,000	0.055	0.069	0.090	0.102	0.138	0.163	0.196
\$475,000	0.052	0.065	0.085	0.098	0.133	0.157	0.189
\$500,000	0.050	0.062	0.082	0.093	0.128	0.151	0.182
\$600,000	0.041	0.052	0.070	0.080	0.111	0.132	0.159
\$700,000	0.036	0.045	0.061	0.070	0.099	0.117	0.142
\$800,000	0.031	0.040	0.054	0.062	0.089	0.106	0.128
\$900,000	0.028	0.036	0.049	0.056	0.081	0.097	0.117
\$1,000,000	0.025	0.032	0.045	0.051	0.075	0.090	0.108
\$2,000,000	0.013	0.017	0.025	0.028	0.044	0.053	0.063
\$3,000,000	0.009	0.012	0.018	0.020	0.032	0.039	0.046
\$4,000,000	0.007	0.009	0.014	0.015	0.026	0.031	0.037
\$5,000,000	0.005	0.007	0.011	0.013	0.021	0.026	0.030
\$6,000,000	0.004	0.006	0.009	0.011	0.018	0.022	0.026
\$7,000,000	0.004	0.005	0.008	0.009	0.015	0.019	0.022
\$8,000,000	0.003	0.004	0.007	0.008	0.013	0.017	0.020
\$9,000,000	0.003	0.004	0.006	0.007	0.012	0.015	0.017
\$10,000,000	0.002	0.003	0.005	0.006	0.010	0.013	0.015

**ITEM R-1423—2024 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFs, AND AVERAGE COST PER CASE VALUES****EXHIBIT 3A
RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES
AVERAGE COST PER CASE**

State	Hazard Groups						
	A	B	C	D	E	F	G
AK	8,723	12,224	13,886	18,507	23,570	29,729	40,653
AL	9,141	11,116	14,517	18,695	24,574	34,886	42,401
AR	5,267	6,633	7,977	10,750	15,813	26,277	33,502
CO	5,666	7,608	10,333	12,783	17,141	22,309	30,424
CT	10,095	13,521	18,406	21,919	31,423	39,180	50,367
DC	15,068	19,817	21,514	30,743	41,578	39,754	49,566
GA	8,823	10,388	14,833	17,643	22,904	36,360	47,729
HI	18,888	24,022	27,378	30,986	38,996	44,520	54,328
IL	12,481	16,041	22,440	27,318	37,515	49,664	70,073
IN	5,538	6,874	9,064	11,235	15,102	23,126	32,735
KS	5,368	6,957	9,671	13,554	18,447	27,745	35,051
KY	5,856	7,408	10,758	13,273	20,252	29,756	43,758
LA	15,476	19,793	26,172	36,312	44,945	61,699	63,216
MD	8,443	10,937	15,228	18,956	27,140	35,133	43,339
ME	5,492	6,991	8,905	10,432	13,870	18,784	21,976
MO	9,006	11,523	16,336	21,044	28,603	42,587	56,275
MS	8,444	10,890	14,132	15,576	23,076	34,585	44,615
MT	7,500	10,203	13,355	16,018	19,701	30,098	39,169
NC	7,513	9,135	13,208	16,518	24,885	38,906	54,884
NE	7,566	9,414	12,789	16,070	22,008	33,576	40,523
NH	7,675	10,314	12,676	15,177	21,605	25,782	34,799
NM	7,966	10,564	13,275	17,645	21,656	35,334	48,542
NV	5,593	7,910	9,956	12,604	17,846	24,002	29,958
OK	6,979	10,608	12,297	15,539	20,887	32,933	48,148
OR	6,122	7,866	10,222	11,592	14,342	18,644	24,068
RI	9,987	12,315	15,325	18,682	24,582	30,768	38,744
SC	10,332	12,738	18,085	24,172	31,309	47,087	63,463
SD	6,329	8,686	10,922	14,694	19,604	32,158	40,351
TN	5,201	7,328	9,890	12,036	17,134	26,164	33,178
TX	4,368	6,442	8,654	9,528	15,425	22,013	27,765
UT	4,060	4,768	6,730	7,782	11,167	16,740	19,117
VT	9,414	11,261	15,338	17,610	26,725	32,335	44,295
WV	4,661	6,798	7,844	10,470	13,425	20,271	28,070

**ITEM R-1423—2024 UPDATE TO THE RETROSPECTIVE RATING PLAN
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**EXHIBIT 3B
RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES
AVERAGE COST PER CASE INCLUDING ALAE**

State	Hazard Groups						
	A	B	C	D	E	F	G
AK	9,809	13,730	15,575	20,741	26,343	33,191	45,335
AL	10,142	12,325	16,071	20,677	27,115	38,442	46,723
AR	5,826	7,331	8,803	11,848	17,369	28,810	36,706
CO	6,149	8,249	11,189	13,833	18,512	24,072	32,812
CT	11,295	15,114	20,555	24,468	35,006	43,614	56,050
DC	16,746	22,001	23,865	34,084	45,987	43,946	54,779
HI	21,103	26,830	30,572	34,591	43,505	49,647	60,578
IN	6,041	7,493	9,872	12,229	16,415	25,121	35,529
KS	5,946	7,695	10,683	14,959	20,317	30,521	38,539
ME	5,837	7,429	9,458	11,076	14,713	19,915	23,295
MO	10,008	12,786	18,104	23,302	31,601	46,995	62,064
MS	9,540	12,297	15,940	17,560	25,965	38,876	50,132
MT	7,857	10,685	13,978	16,755	20,585	31,426	40,889
NC	8,368	10,161	14,670	18,334	27,543	43,010	60,646
NE	8,182	10,174	13,808	17,338	23,699	36,120	43,578
NH	8,472	11,373	13,969	16,715	23,756	28,329	38,221
NM	8,635	11,444	14,368	19,088	23,391	38,130	52,362
NV	6,151	8,688	10,920	13,811	19,499	26,193	32,671
OK	7,790	11,822	13,689	17,277	23,149	36,437	53,221
RI	11,413	14,067	17,492	21,312	27,998	35,016	44,077
SC	11,545	14,221	20,160	26,932	34,794	52,279	70,439
TN	5,734	8,070	10,879	13,231	18,797	28,674	36,348
TX	4,892	7,203	9,660	10,615	17,113	24,356	30,669
UT	4,662	5,465	7,691	8,884	12,693	18,985	21,672
VT	10,210	12,208	16,616	19,071	28,896	34,946	47,860
WV	5,348	7,787	8,973	11,957	15,285	23,026	31,843