



5920 CASTLEWAY WEST DRIVE, SUITE 121 • INDIANAPOLIS, IN 46250

p: 317.842.2800 f: 317.842.3717 w: ICRB.NET

August 4, 2022

**Circular 2022-04**

**To: ICRB Members**

**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN  
PARAMETERS—ELPPFS, ELAEPFES, AND AVERAGE COST PER CASE VALUES**

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 (ELAEPFES)
- State average cost per case values by hazard group underlying the proposed ELPPFs and ELAEPFES

For further details please see the Circular below.

Paul E Keathley, CAWC

*Paul E Keathley*  
Vice President

FILING MEMORANDUM

**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN  
 PARAMETERS—ELPPFS, ELAEPFS, 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 (ELAEPFs)
- State average cost per case values by hazard group underlying the proposed ELPPFs and ELAEPFs

**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 ELAEPFs 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 ELAEPFs**

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 ELFs and ELAEFs 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 ELAEPFES instead of ELFs and ELAEFs. Carriers convert these two factors into ELFs and ELAEFs. The differences between ELPPFs and ELAEPFES 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 ELFs.

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

- ELAEPFES, 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 the states where ELAEPFES are not provided. Carriers convert ELAEPFES to ELAEFs.

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

ELPPFs and ELAEPFES are updated regularly for two reasons:

1. ELPPFs and ELAEPFES 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 ELAEPFES 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 ELAEPFES, are updated regularly for changes in the mix of losses across claim groups.

The proposed state ELPPFs and ELAEPFES 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 ELAEPFES that are used with an optional loss limitation in NCCI's **Retrospective Rating Plan Manual**. Exhibits 1 and 2 contain the proposed ELPPFs and ELAEPFES.
- 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.

## IMPACT

### ELPPFs and ELAEPFES

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The values proposed in this item are based on the latest filed information available as of May 2, 2022.

The proposed ELPPFs and ELAEPFES are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPFES 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 ELAEPFES 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 ELAEPFES 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 ELAEPFES 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 November 1, 2022. For example, this item will be effective January 1, 2023, for loss cost/rate filings that have an anticipated January 1, 2023 effective date. Similarly, this item will be effective July 1, 2023, for loss cost/rate filings that have an anticipated July 1, 2023 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:

State	Effective Date
Alabama	March 1, 2023
Alaska	January 1, 2023
Arkansas	July 1, 2023

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State	Effective Date
Colorado	January 1, 2023
Connecticut	January 1, 2023
District of Columbia	November 1, 2022
Georgia	March 1, 2023
Hawaii	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
Illinois	January 1, 2023
Indiana	January 1, 2023
Kansas	January 1, 2023
Kentucky	January 1, 2023
Louisiana	May 1, 2023
Maine	April 1, 2023
Maryland	January 1, 2023
Mississippi	March 1, 2023
Missouri	January 1, 2023
Montana	July 1, 2023
Nebraska	February 1, 2023
Nevada	March 1, 2023
New Hampshire	January 1, 2023
New Mexico	January 1, 2023
North Carolina	April 1, 2023
Oklahoma	January 1, 2023
Oregon	January 1, 2023
Rhode Island	August 1, 2023
South Carolina	April 1, 2023
South Dakota	July 1, 2023
Tennessee	March 1, 2023

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State	Effective Date
Texas	July 1, 2023
Utah	January 1, 2023
Vermont	April 1, 2023
West Virginia	November 1, 2022

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"> <li>Displays the revised state ELAEPFS in NCCI's <i>Retrospective Rating Plan Manual</i></li> <li>Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD</li> </ul>
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"> <li>Displays the revised state average cost per case values including ALAE by hazard group in NCCI's <i>Retrospective Rating Plan Manual</i></li> <li>Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD</li> </ul>

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**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFS, ELAEPFS, AND AVERAGE COST PER CASE VALUES**

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**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	0.515	0.546	0.590	0.624	0.662	0.692	0.725
\$15,000	0.458	0.491	0.538	0.574	0.617	0.650	0.688
\$20,000	0.414	0.448	0.496	0.534	0.580	0.615	0.656
\$25,000	0.378	0.412	0.461	0.499	0.547	0.585	0.628
\$30,000	0.348	0.382	0.431	0.469	0.519	0.558	0.603
\$35,000	0.322	0.356	0.404	0.443	0.493	0.533	0.580
\$40,000	0.300	0.333	0.381	0.419	0.471	0.511	0.558
\$50,000	0.265	0.296	0.343	0.379	0.431	0.473	0.521
\$75,000	0.204	0.232	0.275	0.307	0.358	0.399	0.447
\$100,000	0.166	0.191	0.230	0.260	0.308	0.347	0.394
\$125,000	0.140	0.163	0.198	0.225	0.272	0.309	0.353
\$150,000	0.120	0.141	0.174	0.199	0.243	0.279	0.321
\$175,000	0.105	0.124	0.156	0.178	0.221	0.255	0.294
\$200,000	0.093	0.111	0.140	0.161	0.202	0.235	0.272
\$225,000	0.084	0.100	0.128	0.147	0.187	0.218	0.254
\$250,000	0.076	0.091	0.117	0.135	0.174	0.203	0.238
\$275,000	0.069	0.084	0.108	0.125	0.162	0.191	0.224
\$300,000	0.063	0.077	0.101	0.116	0.152	0.180	0.211
\$325,000	0.059	0.072	0.094	0.109	0.144	0.170	0.200
\$350,000	0.054	0.067	0.088	0.102	0.136	0.161	0.190
\$375,000	0.051	0.063	0.083	0.096	0.129	0.153	0.181
\$400,000	0.048	0.059	0.079	0.091	0.123	0.146	0.173
\$425,000	0.045	0.056	0.075	0.086	0.118	0.140	0.166
\$450,000	0.042	0.053	0.071	0.082	0.113	0.134	0.159
\$475,000	0.040	0.050	0.068	0.078	0.108	0.129	0.153
\$500,000	0.038	0.048	0.065	0.075	0.104	0.124	0.148
\$600,000	0.032	0.040	0.055	0.064	0.090	0.108	0.129
\$700,000	0.027	0.035	0.048	0.056	0.080	0.096	0.115
\$800,000	0.024	0.031	0.043	0.049	0.072	0.087	0.104
\$900,000	0.021	0.028	0.039	0.045	0.066	0.080	0.095
\$1,000,000	0.019	0.025	0.036	0.041	0.061	0.074	0.088
\$2,000,000	0.010	0.014	0.020	0.023	0.037	0.044	0.052
\$3,000,000	0.007	0.010	0.014	0.016	0.027	0.033	0.039
\$4,000,000	0.005	0.007	0.011	0.013	0.021	0.026	0.031
\$5,000,000	0.004	0.006	0.009	0.010	0.017	0.022	0.026
\$6,000,000	0.003	0.005	0.007	0.008	0.015	0.018	0.022
\$7,000,000	0.003	0.004	0.006	0.007	0.012	0.016	0.019
\$8,000,000	0.002	0.003	0.005	0.006	0.011	0.014	0.016
\$9,000,000	0.002	0.003	0.005	0.005	0.009	0.012	0.015

\$10,000,000    0.002    0.002    0.004    0.005    0.008    0.011    0.013



**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFS,  
ELAEPFFs, 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	0.570	0.604	0.650	0.686	0.726	0.758	0.792
\$15,000	0.510	0.546	0.595	0.634	0.679	0.714	0.754
\$20,000	0.463	0.499	0.551	0.591	0.640	0.677	0.720
\$25,000	0.424	0.461	0.513	0.554	0.605	0.645	0.691
\$30,000	0.391	0.428	0.481	0.522	0.575	0.616	0.664
\$35,000	0.364	0.400	0.452	0.494	0.548	0.591	0.640
\$40,000	0.340	0.376	0.428	0.468	0.523	0.567	0.618
\$50,000	0.301	0.335	0.385	0.425	0.481	0.526	0.577
\$75,000	0.234	0.265	0.311	0.347	0.402	0.446	0.498
\$100,000	0.192	0.219	0.262	0.294	0.347	0.390	0.440
\$125,000	0.162	0.188	0.227	0.256	0.306	0.347	0.395
\$150,000	0.141	0.164	0.200	0.227	0.275	0.314	0.360
\$175,000	0.124	0.145	0.179	0.204	0.250	0.287	0.331
\$200,000	0.110	0.130	0.162	0.185	0.230	0.265	0.307
\$225,000	0.099	0.118	0.148	0.169	0.213	0.246	0.286
\$250,000	0.090	0.108	0.136	0.156	0.198	0.230	0.268
\$275,000	0.082	0.099	0.126	0.145	0.185	0.216	0.253
\$300,000	0.076	0.092	0.117	0.135	0.174	0.204	0.239
\$325,000	0.070	0.085	0.110	0.126	0.164	0.193	0.227
\$350,000	0.065	0.080	0.103	0.119	0.156	0.183	0.216
\$375,000	0.061	0.075	0.097	0.112	0.148	0.175	0.206
\$400,000	0.057	0.070	0.092	0.106	0.141	0.167	0.197
\$425,000	0.054	0.066	0.087	0.101	0.135	0.160	0.189
\$450,000	0.051	0.063	0.083	0.096	0.129	0.153	0.181
\$475,000	0.049	0.060	0.079	0.091	0.124	0.147	0.175
\$500,000	0.046	0.057	0.076	0.087	0.119	0.142	0.168
\$600,000	0.038	0.048	0.065	0.075	0.104	0.124	0.147
\$700,000	0.033	0.042	0.057	0.065	0.092	0.110	0.131
\$800,000	0.029	0.037	0.050	0.058	0.083	0.100	0.119
\$900,000	0.026	0.033	0.046	0.052	0.076	0.091	0.109
\$1,000,000	0.023	0.030	0.042	0.047	0.070	0.084	0.100
\$2,000,000	0.012	0.016	0.023	0.026	0.041	0.050	0.059
\$3,000,000	0.008	0.011	0.017	0.019	0.030	0.037	0.044
\$4,000,000	0.006	0.009	0.013	0.014	0.024	0.029	0.035
\$5,000,000	0.005	0.007	0.010	0.012	0.020	0.024	0.029
\$6,000,000	0.004	0.006	0.009	0.010	0.017	0.021	0.025
\$7,000,000	0.003	0.005	0.007	0.008	0.014	0.018	0.021
\$8,000,000	0.003	0.004	0.006	0.007	0.012	0.015	0.019
\$9,000,000	0.002	0.003	0.005	0.006	0.011	0.014	0.016

\$10,000,000    0.002    0.003    0.005    0.005    0.009    0.012    0.015

**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFS, ELAEPFS, AND AVERAGE COST PER CASE VALUES**

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**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	9,087	12,403	14,697	19,658	24,541	30,893	41,215
AL	8,652	10,463	13,750	17,534	23,642	33,997	40,971
AR	4,696	5,596	6,856	9,553	13,502	22,803	28,387
CO	5,142	6,930	9,228	11,486	15,310	20,090	27,087
CT	8,739	11,972	16,375	19,488	27,588	34,542	43,819
DC	13,518	17,197	19,004	27,148	36,394	37,841	40,691
GA HI	8,282	9,479	13,619	15,897	21,006	34,040	43,996
IL	18,139	22,652	25,914	29,435	35,301	41,611	47,440
IN	10,570	13,202	18,863	23,065	31,236	42,655	59,202
KS	5,090	6,252	8,280	10,320	13,770	21,375	29,168
KY	5,390	6,707	9,991	13,106	17,182	26,800	32,653
LA	5,478	7,287	10,289	12,321	19,371	29,523	44,073
MD	14,380	18,142	23,819	33,058	41,030	57,881	53,519
ME	7,530	9,751	13,208	16,166	22,703	30,345	33,750
MO	5,227	6,758	8,733	10,071	14,360	19,853	22,439
MS	8,877	11,306	15,994	20,680	28,280	41,756	54,216
MT	7,111	9,393	12,142	13,981	20,260	30,052	36,817
NC	6,479	8,987	11,546	14,007	17,071	26,457	34,362
NE	6,913	8,225	11,975	14,896	22,563	35,417	49,222
NH	6,765	8,656	11,495	15,203	20,323	30,742	36,161
NM	6,776	9,005	11,248	13,265	18,826	23,551	30,646
NV	7,239	9,278	11,666	15,853	20,057	32,051	43,917
OK	5,569	7,322	9,833	12,133	17,897	23,790	28,852
OR	6,625	10,476	11,237	14,786	19,645	31,736	44,276
RI	5,375	6,765	8,657	10,001	12,358	16,585	20,949
SC	9,131	11,217	14,336	17,229	22,122	28,662	34,933
SD	9,037	11,019	15,776	21,912	27,076	41,849	54,814
TN	5,615	7,755	9,477	13,367	18,583	28,846	37,170
TX	4,791	6,756	9,183	11,023	16,072	24,213	30,618
UT	4,453	6,592	8,801	9,811	14,989	22,063	26,903
VT	3,805	4,580	6,372	7,383	10,419	16,019	17,869
WV	8,857	10,433	14,411	16,339	25,284	30,607	42,195

**ITEM R-1420—2022 UPDATE TO THE RETROSPECTIVE RATING PLAN  
PARAMETERS—ELPPFS, ELAEPFS, AND AVERAGE COST PER CASE VALUES**

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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	10,221	13,940	16,492	22,041	27,447	34,505	45,985
AL	9,605	11,604	15,229	19,404	26,105	37,488	45,167
AR	5,249	6,249	7,643	10,636	14,982	25,256	31,414
CO	5,586	7,522	10,004	12,443	16,553	21,700	29,237
CT	9,734	13,323	18,206	21,659	30,603	38,289	48,553
DC	14,950	19,000	20,979	29,943	40,045	41,602	44,707
HI	20,132	25,134	28,748	32,647	39,130	46,107	52,556
IN	5,554	6,817	9,021	11,236	14,972	23,224	31,665
KS	5,972	7,423	11,045	14,477	18,948	29,517	35,943
ME	5,585	7,220	9,326	10,751	15,312	21,160	23,911
MO	9,847	12,524	17,696	22,861	31,197	46,009	59,697
MS	8,122	10,720	13,844	15,931	23,037	34,134	41,797
MT	6,837	9,481	12,172	14,755	17,960	27,809	36,107
NC	7,703	9,153	13,307	16,543	24,988	39,178	54,416
NE	7,311	9,347	12,402	16,389	21,869	33,048	38,855
NH	7,482	9,933	12,399	14,611	20,703	25,879	33,657
NM	7,847	10,053	12,628	17,151	21,665	34,587	47,364
NV	6,124	8,045	10,786	13,295	19,556	25,958	31,449
OK	7,469	11,791	12,634	16,598	21,982	35,439	49,377
RI	10,458	12,842	16,400	19,703	25,263	32,708	39,845
SC	10,169	12,388	17,710	24,585	30,299	46,783	61,244
TN	5,311	7,481	10,154	12,181	17,723	26,671	33,711
TX	5,039	7,446	9,923	11,039	16,800	24,653	30,001
UT	4,345	5,221	7,243	8,384	11,783	18,077	20,152
VT	9,598	11,301	15,598	17,680	27,317	33,051	45,545
WV	4,868	7,327	8,562	11,451	14,509	21,342	29,939