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July 18, 2023

Circular 2023-09

To: ICRB Members

**ITEM R-1421—2023 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—
ELPPFS, ELAEPFES, AND AVERAGE COST PER CASE VALUES**

The ICRB has submitted an item filing, R-1421 which was approved by the Indiana Department of Insurance

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

No statewide premium impact will result from the changes in this item.

For further details please see the Circular below.

Sincerely,

Paul E. Keathley

Paul E. Keathley, CAWC

Interim President

FILING MEMORANDUM

ITEM R-1421—2023 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 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.

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IMPACT

ELPPFs and ELAEPFFs

The values proposed in this item are based on the latest filed information available as of April 28, 2023.

The proposed ELPPFs and ELAEPFFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPFFs 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 ELAEPFFs 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 ELAEPFFs 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 ELAEPFFs 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, 2023. For example, this item will be effective January 1, 2024, for loss cost/rate filings that have an anticipated January 1, 2024 effective date. Similarly, this item will be effective July 1, 2024, for loss cost/rate filings that have an anticipated July 1, 2024 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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 PARAMETERS—ELPPFS, ELAEPFS, AND AVERAGE COST PER CASE VALUES**

State	Effective Date
Alabama	March 1, 2024
Alaska	January 1, 2024
Arkansas	July 1, 2024
Colorado	January 1, 2024
Connecticut	January 1, 2024
District of Columbia	November 1, 2023
Georgia	March 1, 2024
Hawaii	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
Illinois	January 1, 2024
Indiana	January 1, 2024
Kansas	January 1, 2024
Kentucky	January 1, 2024
Louisiana	May 1, 2024
Maine	April 1, 2024
Maryland	January 1, 2024
Mississippi	March 1, 2024
Missouri	January 1, 2024
Montana	July 1, 2024
Nebraska	February 1, 2024
Nevada	March 1, 2024
New Hampshire	January 1, 2024
New Mexico	January 1, 2024
North Carolina	April 1, 2024
Oklahoma	June 1, 2024
Oregon	January 1, 2024
Rhode Island	August 1, 2024

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State	Effective Date
South Carolina	April 1, 2024
South Dakota	July 1, 2024
Tennessee	March 1, 2024
Texas	July 1, 2024
Utah	January 1, 2024
Vermont	April 1, 2024
West Virginia	November 1, 2023

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 ELAEPFS 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-1421—2023 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFS, ELAEPFIS, 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	0.520	0.553	0.595	0.626	0.666	0.693	0.729
\$15,000	0.464	0.498	0.543	0.577	0.621	0.652	0.693
\$20,000	0.420	0.455	0.502	0.536	0.583	0.617	0.662
\$25,000	0.384	0.419	0.467	0.501	0.551	0.586	0.635
\$30,000	0.353	0.388	0.436	0.471	0.523	0.560	0.610
\$35,000	0.328	0.362	0.410	0.445	0.498	0.535	0.587
\$40,000	0.306	0.339	0.387	0.421	0.475	0.513	0.566
\$50,000	0.269	0.301	0.348	0.381	0.435	0.475	0.529
\$75,000	0.208	0.236	0.279	0.309	0.362	0.401	0.455
\$100,000	0.170	0.195	0.234	0.261	0.312	0.350	0.401
\$125,000	0.143	0.166	0.202	0.226	0.275	0.311	0.360
\$150,000	0.123	0.144	0.177	0.200	0.246	0.281	0.327
\$175,000	0.107	0.127	0.158	0.179	0.224	0.256	0.300
\$200,000	0.095	0.113	0.143	0.162	0.205	0.236	0.278
\$225,000	0.085	0.102	0.130	0.148	0.189	0.219	0.259
\$250,000	0.077	0.093	0.119	0.136	0.176	0.204	0.242
\$275,000	0.070	0.085	0.110	0.126	0.164	0.192	0.228
\$300,000	0.065	0.079	0.102	0.117	0.154	0.181	0.215
\$325,000	0.060	0.073	0.096	0.109	0.146	0.171	0.204
\$350,000	0.056	0.068	0.090	0.103	0.138	0.162	0.194
\$375,000	0.052	0.064	0.085	0.097	0.131	0.154	0.185
\$400,000	0.049	0.060	0.080	0.092	0.125	0.147	0.177
\$425,000	0.046	0.057	0.076	0.087	0.119	0.141	0.169
\$450,000	0.043	0.054	0.072	0.083	0.114	0.135	0.163
\$475,000	0.041	0.051	0.069	0.079	0.109	0.130	0.156
\$500,000	0.039	0.049	0.066	0.075	0.105	0.125	0.151
\$600,000	0.032	0.041	0.056	0.064	0.091	0.109	0.131
\$700,000	0.028	0.035	0.049	0.056	0.081	0.097	0.117
\$800,000	0.024	0.031	0.044	0.050	0.073	0.088	0.106
\$900,000	0.022	0.028	0.040	0.045	0.067	0.080	0.096
\$1,000,000	0.019	0.025	0.036	0.041	0.062	0.074	0.089
\$2,000,000	0.010	0.014	0.021	0.023	0.037	0.045	0.053
\$3,000,000	0.007	0.010	0.015	0.016	0.027	0.033	0.039
\$4,000,000	0.005	0.007	0.011	0.013	0.022	0.026	0.031
\$5,000,000	0.004	0.006	0.009	0.010	0.018	0.022	0.026
\$6,000,000	0.003	0.005	0.008	0.009	0.015	0.019	0.022
\$7,000,000	0.003	0.004	0.006	0.007	0.013	0.016	0.019
\$8,000,000	0.002	0.003	0.005	0.006	0.011	0.014	0.017
\$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-1421—2023 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFS, ELAEPFES, 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	0.576	0.611	0.656	0.688	0.729	0.759	0.796
\$15,000	0.516	0.553	0.601	0.636	0.683	0.716	0.759
\$20,000	0.469	0.506	0.557	0.593	0.644	0.679	0.727
\$25,000	0.430	0.468	0.519	0.557	0.609	0.647	0.698
\$30,000	0.397	0.435	0.487	0.525	0.579	0.618	0.672
\$35,000	0.370	0.406	0.458	0.496	0.552	0.593	0.648
\$40,000	0.345	0.382	0.433	0.471	0.528	0.569	0.625
\$50,000	0.306	0.340	0.391	0.427	0.485	0.528	0.586
\$75,000	0.239	0.269	0.316	0.349	0.406	0.448	0.507
\$100,000	0.196	0.223	0.266	0.296	0.350	0.392	0.448
\$125,000	0.166	0.191	0.230	0.257	0.310	0.349	0.403
\$150,000	0.143	0.167	0.203	0.228	0.278	0.316	0.367
\$175,000	0.126	0.148	0.182	0.205	0.253	0.289	0.337
\$200,000	0.112	0.132	0.165	0.186	0.232	0.267	0.313
\$225,000	0.101	0.120	0.150	0.170	0.215	0.248	0.292
\$250,000	0.092	0.109	0.138	0.157	0.200	0.232	0.274
\$275,000	0.084	0.101	0.128	0.146	0.187	0.218	0.258
\$300,000	0.077	0.093	0.119	0.136	0.176	0.205	0.244
\$325,000	0.072	0.087	0.112	0.127	0.166	0.194	0.231
\$350,000	0.067	0.081	0.105	0.119	0.158	0.185	0.220
\$375,000	0.062	0.076	0.099	0.113	0.150	0.176	0.210
\$400,000	0.059	0.072	0.094	0.107	0.143	0.168	0.201
\$425,000	0.055	0.068	0.089	0.101	0.136	0.161	0.193
\$450,000	0.052	0.064	0.085	0.096	0.131	0.154	0.185
\$475,000	0.049	0.061	0.081	0.092	0.125	0.148	0.178
\$500,000	0.047	0.058	0.077	0.088	0.121	0.143	0.171
\$600,000	0.039	0.049	0.066	0.075	0.105	0.125	0.150
\$700,000	0.034	0.042	0.057	0.065	0.093	0.111	0.134
\$800,000	0.029	0.037	0.051	0.058	0.084	0.100	0.121
\$900,000	0.026	0.033	0.046	0.052	0.077	0.092	0.110
\$1,000,000	0.024	0.030	0.042	0.048	0.071	0.085	0.102
\$2,000,000	0.012	0.016	0.024	0.027	0.042	0.051	0.060
\$3,000,000	0.008	0.011	0.017	0.019	0.031	0.037	0.044
\$4,000,000	0.006	0.009	0.013	0.015	0.024	0.030	0.035
\$5,000,000	0.005	0.007	0.011	0.012	0.020	0.025	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	0.016	0.019
\$9,000,000	0.002	0.003	0.005	0.006	0.011	0.014	0.017
\$10,000,000	0.002	0.003	0.005	0.005	0.009	0.012	0.015

**ITEM R-1421—2023 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	8,845	12,509	14,163	18,942	23,508	30,601	41,034
AL	8,769	10,494	13,850	17,876	23,463	33,966	40,983
AR	4,966	6,174	7,495	10,146	14,852	24,898	31,443
CO	5,441	7,219	9,586	11,885	16,101	20,998	28,539
CT	9,812	13,098	17,838	21,174	30,106	37,633	48,155
DC	13,891	17,338	18,921	26,407	36,427	35,897	40,827
GA	8,350	9,730	13,937	16,413	21,508	34,172	44,933
HI	17,893	22,157	25,654	28,834	35,459	40,858	49,728
IL	10,986	13,741	19,553	23,758	32,540	43,539	61,815
IN	5,184	6,473	8,561	10,612	14,101	21,908	30,590
KS	5,346	6,726	9,490	13,156	17,494	26,742	32,861
KY	5,518	7,110	10,338	12,385	19,142	28,993	43,260
LA	15,189	19,279	25,255	35,332	44,039	60,397	58,143
MD	7,809	9,929	13,676	16,832	24,023	31,397	37,657
ME	5,852	7,503	9,722	11,225	15,732	21,022	24,008
MO	9,316	11,916	16,652	21,485	29,171	43,488	56,900
MS	7,625	9,877	12,820	14,211	20,889	31,403	39,433
MT	6,894	9,250	12,211	14,578	18,148	27,833	35,786
NC	7,312	8,702	12,591	15,651	23,818	37,210	52,164
NE	7,086	8,883	12,007	15,291	20,699	31,749	37,725
NH	6,964	9,325	11,668	13,712	19,344	23,573	31,458
NM	7,776	9,883	12,642	16,850	21,037	34,354	46,163
NV	5,790	7,902	10,245	12,699	18,462	24,474	29,834
OK	6,761	10,374	11,640	14,862	20,071	31,868	45,980
OR	5,766	7,291	9,353	10,779	13,354	17,659	22,272
RI	9,315	11,251	14,186	17,175	22,250	28,606	35,743
SC	9,665	11,801	16,870	22,965	28,952	44,245	58,954
SD	5,726	7,917	9,784	13,255	18,304	29,003	37,986
TN	4,912	6,854	9,309	11,195	16,290	24,429	31,380
TX	4,337	6,391	8,581	9,483	15,041	21,807	26,992
UT	4,110	4,801	6,814	7,747	11,028	16,768	19,502
VT	9,028	10,466	14,818	16,633	25,302	30,666	42,445
WV	4,316	6,394	7,448	10,029	12,746	19,130	26,756

**ITEM R-1421—2023 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—ELPPFS, ELAEPFS, AND AVERAGE COST PER CASE VALUES**

**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	9,947	14,052	15,889	21,228	26,279	34,160	45,761
AL	9,733	11,638	15,336	19,778	25,900	37,443	45,176
AR	5,510	6,844	8,298	11,217	16,364	27,382	34,560
CO	5,893	7,812	10,361	12,836	17,358	22,617	30,724
CT	10,948	14,601	19,867	23,573	33,454	41,785	53,454
DC	15,394	19,194	20,930	29,192	40,175	39,568	44,987
HI	19,934	24,677	28,568	32,100	39,451	45,439	55,294
IN	5,655	7,057	9,326	11,552	15,329	23,801	33,206
KS	5,918	7,436	10,480	14,514	19,268	29,418	36,135
ME	6,234	7,992	10,349	11,946	16,726	22,340	25,510
MO	10,353	13,224	18,458	23,795	32,238	48,005	62,779
MS	8,657	11,207	14,530	16,098	23,614	35,460	44,515
MT	7,252	9,728	12,833	15,311	19,036	29,172	37,499
NC	8,145	9,682	13,989	17,378	26,373	41,155	57,671
NE	7,656	9,590	12,952	16,481	22,268	34,121	40,529
NH	7,688	10,284	12,860	15,102	21,273	25,905	34,556
NM	8,396	10,664	13,629	18,156	22,634	36,927	49,601
NV	6,349	8,656	11,208	13,881	20,130	26,653	32,474
OK	7,534	11,542	12,936	16,494	22,208	35,197	50,741
RI	10,667	12,878	16,225	19,634	25,397	32,625	40,751
SC	10,833	13,215	18,863	25,664	32,274	49,273	65,633
TN	5,423	7,558	10,252	12,321	17,892	26,803	34,419
TX	4,882	7,181	9,625	10,613	16,766	24,237	29,953
UT	4,698	5,479	7,751	8,803	12,481	18,934	22,012
VT	9,793	11,348	16,054	18,014	27,361	33,146	45,863
WV	4,958	7,332	8,530	11,463	14,524	21,750	30,381