KWORCC

Franklin County Courthouse

October 2017

Agenda & Notice of Meeting
Kansas Workers Risk Cooperative for Counties
1-877-357-1069

October 26, 2017 1:00 PM
Clubhouse Inn
924 SW Henderson Road
Topeka, Kansas 66615
785-273-8888

~~☎January 26~~
~~February 23~~
~~☎March 23~~
~~April 27~~
~~☎May 18~~
~~☎June 22~~
~~July 27~~
~~☎August 24~~
~~September 21~~
October 26
November 14
December 14

Agenda

And Notice of Meeting

Kansas Workers Risk Cooperative for Counties (KWORCC)
October 21, 2017 at 1:00 PM
Clubhouse Inn - Conference Room
924 SW Henderson Road
Topeka, KS 66615

1. Call to Order - *President, Stan McEvoy*

2. Approval of the Agenda (Cover Page)

3. Consideration of Minutes of Meeting of September 21, 2017 (Pg. 1-3)

4. Administrator's Report – *Jim Parrish*
   a. Checks Requiring Board Approval and Ratification of Electronic Transfer of Funds
   b. KWORCC Actuarial Update: Centric Actuarial Solutions – *Sam Cargnel*
      i. Summary Report (Pg. 5-12)
      ii. Actuarial Report, August 31, 2017 (Pg. 13-59)
   c. Post-Offer Employee Testing, Bardavon: Harvey County Pilot (Pg. 61-77)
   d. KWORCC Budget 2017 (Pg. 79-80)
   e. KAC Vendor Booth and KWORCC Annual Meeting Update (Pg. 81-85)

5. Marketing Report - *Carl Eyman* (Pg. 87-89)

6. Financial Report – *Beth Byrne*
   a. September 2017 Financial Statements (Pg. 91-102)
   b. Review Equity Investments Ratio to Fund Balance (Pg. 103)
   c. KID Quarterly Report – September 30, 2017 (Pg. 105-110)
   d. Check Register (Pg. 111)
   e. Investments Update (Pg. 113-114)

7. Claims Report - CRS (Pg. 115-125)
   a. Select Claims Reports – *Amanda Chamberland*
   b. Medical Bill Review Report – *Amanda Chamberland* (Pg. 127)
   c. Policy Year Performance Review – *Jess Cornejo* (Pg. 129-133)

8. Loss Prevention and County Visits – *Brandon Mann* (Pg. 135-141)

9. Legal Report

10. Committee Reports

11. Other items

12. Adjournment

Minutes
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
September 21, 2017 at 1:00 pm
Country Inn & Suites – Conference Room
6020 SW 10th Avenue
Topeka, KS 66615

The September 2017 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order at 1:01 p.m. on September 21, 2017 in Topeka by Board President Stan McEvoy. Trustees attending included: Stan McEvoy, Decatur County Commissioner, President; Michelle Garrett, Morris County Clerk, Vice-President; Sandy Barton, Stanton County Clerk, Secretary; Linda Buttron, Jefferson County Clerk, Controller; Gary Caspers, Cloud County Commissioner; and Steve Garten, Barber County Commissioner.

Staff participating included Mr. James W. Parrish, Administrator; Ms. Dortha O. Bird, Deputy Administrator and Staff Counsel; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Carl Eyman, Loss Prevention Manager; Ms. Beth Byrne, Accountant; Mr. Brandon Mann, Loss Prevention Specialist; Mr. Ben Woner, Loss Prevention Specialist; and Mr. Ralph D. Unger, Member Services Representative.

CORnerstone Risk Solutions (CRS) was represented by Ms. Amanda Chamberland, Ms. Andrea Neff and Mr. Jess Cornejo.

President McEvoy first addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Parrish recommended adding under Other Items Agenda Item No. 11a, "Acknowledge Obituary of Dallas Bressler." Dr. Garten moved to approve the agenda with that addition. Ms. Barton seconded the motion which CARRIED unanimously.

President McEvoy then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of August 24, 2017." Ms. Garrett moved to approve the minutes as presented. Mr. Caspers seconded the motion which CARRIED unanimously.

President McEvoy proceeded to Agenda Item No. 4a of the Administrator's Report, "Check Requiring Board Approval and Ratification of Electronic Transfers of Funds." Mr. Parrish itemized the check for approval and described the electronic transfers of funds to be ratified. Ms. Garrett moved to approve the check and transfers as presented. Dr. Garten seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No 4b, "2018 Loss Cost Multiplier Filing Review." He explained the purpose and history of Loss Cost Multipliers ("LCM"). He then asked Mr. Cornejo to explain further. Mr. Cornejo stated that a LCM is filed with the Kansas Insurance Department (KID) and is public information. The LCM rates are applied to the NCCI payroll class code base rates to calculate premiums. He said the goal of the LCM is to generate enough premium to cover expenses. He then went over the history of KWORCC's LCM filings since 2009. He presented an analysis for 2018 considering

the projected budget, estimated payrolls and anticipated loss rates. Mr. Cornejo also compared KWORCC's current LCM to those currently filed at KID by competitors.

Mr. Parrish then asked Ms. Bird to address Agenda Item No. 4c, "KAC Vendor Booth and KWORCC Annual Meeting Update." She reviewed the activities KWORCC will be involved in at the Kansas Association of Counties Conference. A map of the booth location and the schedule for KAC are included in the Board packet.

President McEvoy asked Mr. Eyman to address Agenda Item No. 5, "Marketing." Mr. Eyman reported on recent marketing activities. He then asked for and responded to questions.

President McEvoy then proceeded to Agenda Item No. 6, "Financial Report." Ms. Byrne discussed in detail the financial statements for August, 2017 and responded to questions. Ms. Barton moved to receive and file the financial report. Mr. Caspers seconded the motion which CARRIED unanimously.

Mr. Parrish, under Agenda Item No. 6b, then proceeded to a review of the Equity Investments ratio to Fund Balance. He outlined the equity investments as percentage of admitted assets, noting that KWORCC falls below the statutory limit of 10%. He then stated that the equity investments balance as a percentage of the fund balance is 25.3%. This has occurred, not because of additional investments, but because the value of the investments has grown. The KWORCC investment policy limits the ratio to 25% without Board approval. Dr. Garten moved to approve the equity investment balance as a percentage of fund balance at 25.3%. Ms. Garrett seconded the motion which CARRIED unanimously.

Ms. Byrne presented the check register and answered questions. Whereupon, Mr. Caspers moved to approve check Nos. 17803 through 17841 and the direct debits. Ms. Garrett seconded the motion which CARRIED unanimously.

Next, Ms. Byrne reviewed reports showing the value of KWORCC's equity investments as of September 13, 2017.

President McEvoy addressed Agenda Item No. 7, "Claims Report – CRS/Tristar." Under Item No. 7a, "Claims Report," Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland introduced Andrea Neff, KWORCC's medical only claims adjuster. President McEvoy thanked Ms. Neff for her assistance to the KWORCC program.

Next, Ms. Chamberland proceeded to Agenda Item No 7b, "Medical Bill Review." She stated that KWORCC experienced a savings of 56% for the month of August due to the medical bill review performed by Tristar.

Mr. Cornejo then explained the "Policy Year Performance Review" under Agenda Item No. 7c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2013 through August 2017. The documents consist of graphs which compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He said the charts show the performance status as of the end of August 2017 and should not be considered a guarantee of either good or poor ultimate-loss performance.

President McEvoy called upon Mr. Mann to address Agenda Item No. 8, "Loss Prevention and County Visits." Mr. Mann reported that loss prevention staff made 339 county visits year to date. He

then reviewed August, September and October calendars for the loss-prevention staff. Finally, Mr. Mann reported on the enrollment rates and courses completed by the membership for the GovU online courses.

President McEvoy addressed Agenda Item No.9, "Legal Report." Mr. Parrish stated there was another communication regarding winding up the sweep case settlement. Attorney Mike O'Neal will be issuing attorney fees reimbursement. After the order is certified by the court, it will be presented to KID and assessments that resulted from the contested 2009 sweep will be reimbursed to the KWORCC and other insurance carriers in Kansas.

President McEvoy proceeded to Agenda Item No. 10, "Committee Reports." Under Item 10a, "Personnel Committee," Dr. Garten reported that the committee had met prior to the board meeting. He stated that committee is recommending KWORCC accept the health insurance renewal with Blue Cross Blue Shield. Second, the committee recommends increasing the base salary for Mr. Unger by $1,000 and adding him to the COLA increases. Finally, the committee discussed a cost of living adjustment (COLA) for KWORCC staff and is recommending a 3% COLA increase for all staff, including Mr. Unger at his increased salary, for 2018. Dr. Garten moved to approve the recommendations of the committee. Ms. Garrett seconded the motion, which CARRIED unanimously.

President McEvoy then addressed Agenda Item No. 11, "Other Business." Under Agenda Item No 11a, Mr. Parrish asked for recognition of the passing of Dallas Bressler. Mr. Bressler served as Morton County Commissioner and was instrumental in the founding of KWORCC. In recognition of his support and service to Kansas county government, KWORCC sent flowers to Mr. Bressler's funeral and made an honorary donation in his name. Mr. Bressler's family sent a thank you note to KWORCC, indicating: "All of you people made dad love the counties."

Next, Mr. Parrish explained that Mr. Roberts was hoping to attend the meeting but county business ran long, so he recommended the addition of Agenda Item No 11b, "Excuse Bonnie 'Rob' Roberts." Ms. Garrett moved to excuse Mr. Roberts for county business. Dr. Garten seconded the motion which CARRIED unanimously.

There being no additional business, President McEvoy declared the meeting adjourned at 2:13 p.m.

The KWORCC Board of Trustees approved the foregoing minutes on the 26th day of October, 2017.

Sandy Barton, Secretary
KWORCC Board of Trustees

KWORCC

Actuarial Presentation

October 26, 2017

Centric
ACTUARIAL SOLUTIONS

Estimate of Liability at 8/31/17

8,766,807	Balance at 12/31/16
25,000	Changes in Ultimates
2,600,000	Add 8 months of 2017
(2,165,541)	Less Paid Losses
9,226,266	Balance at 8/31/17

Changes in Ultimate Losses (2001 to 2016)

In total, prior years ultimate loss estimates increased by 25k from last time.

There were several small increases and one large decrease (2016).

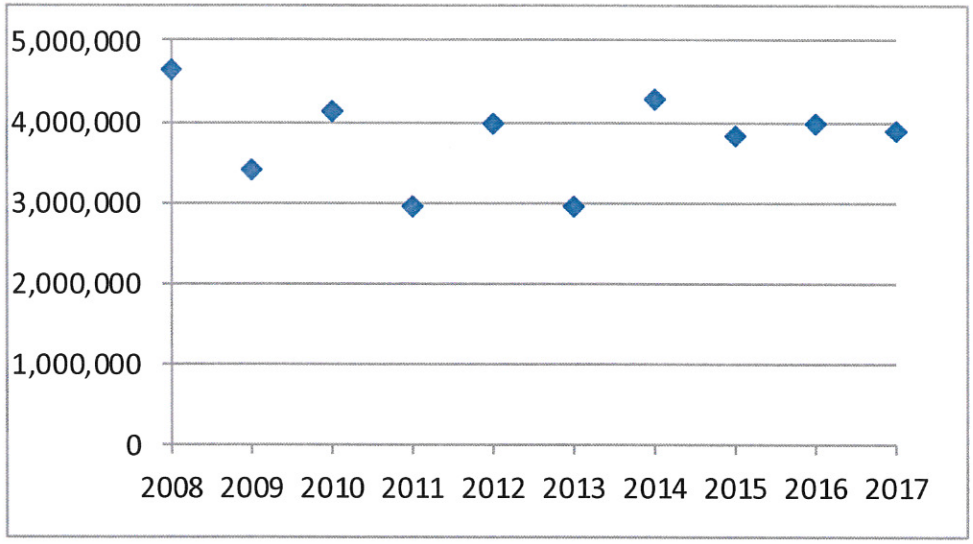
Change in Ultimate Loss Estimate (2017)

The loss forecast at the beginning of the year for 2017 was $4.4MM.

Results through 8 months of 2017 are very good, so we are backing this down to $3.9MM. This could come down more at year end if results continue this way.

Ultimate Losses by Year

Policy Year	
2008	4,650,000
2009	3,400,000
2010	4,150,000
2011	2,950,000
2012	4,000,000
2013	2,950,000
2014	4,300,000
2015	3,850,000
2016	4,000,000
2017	3,900,000

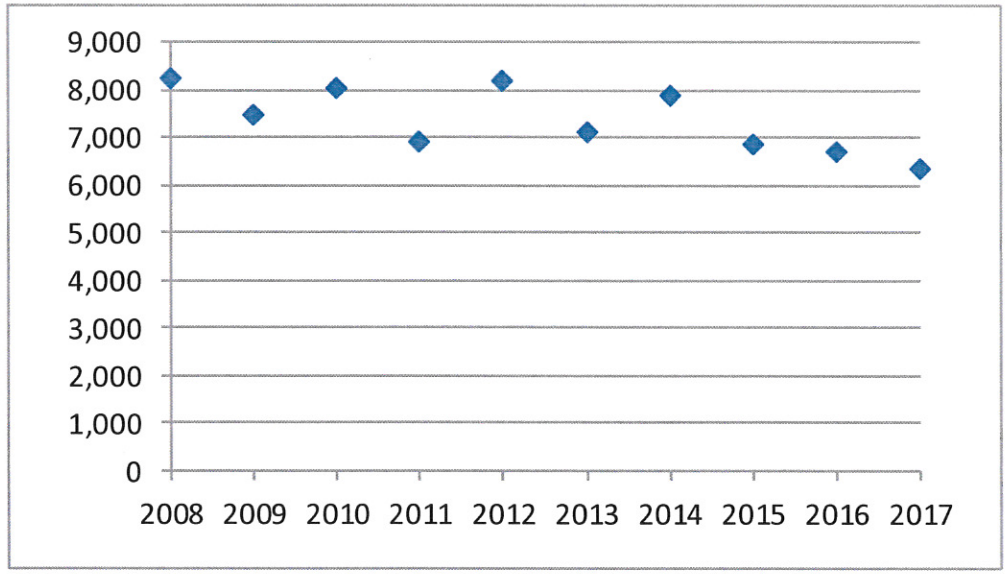


Since 2008, even years have been worse than odd years.

Trend may finally be ending since the last three years are much closer together.

Average Cost per Claim

Policy Year	
2008	8,230
2009	7,489
2010	8,043
2011	6,893
2012	8,180
2013	7,126
2014	7,861
2015	6,875
2016	6,678
2017	6,362



Overall, the trend is very good, since the average cost should be increasing over time, and KWORCC's trend is actually going down.

2018 Forecast

Loss Rates Adjusted to 2018 Cost Basis (per $100 Payroll)

Policy Inception		
1/1/10	1.76	Loss rate has bounced around for several years.
1/1/11	1.40	Last three years all look very good.
1/1/12	1.74	
1/1/13	1.19	
1/1/14	1.62	
1/1/15	1.41	
1/1/16	1.28	Selection for 2018 is based on an average of
1/1/17	1.00	the prior 7 years.
Selected for 1/1/18	**1.37**	

2018 Forecast

- Loss Rate (limited to 250k): $1.37 per $100
- Loss Rate (at 750k retention): $1.49 per $100
- Expected 2018 Payroll: $269,305,928
- 2018 Forecast: $4,000,000

Kansas Workers
Risk Cooperative for Counties

Actuarial Loss Reserve Review

As of August 31, 2017

September 20, 2017

Centric
ACTUARIAL SOLUTIONS

6800 College Blvd
Suite 245
Overland Park, KS 66211
Tel (913) 317-8644
E-mail: Info@CentricActuaries.com
www.CentricActuaries.com

September 20, 2017

Mr. James W. Parrish
Administrator
Kansas Workers Risk Cooperative for Counties
700 SW Jackson, Suite 200
Topeka, KS 66603

Dear Mr. Parrish:

Enclosed is our actuarial report for the Kansas Workers Risk Cooperative for Counties. The liability estimates are for reporting purposes as of 8/31/17. Also contained in the report is a loss forecast for the 2018 policy period.

We have enjoyed working with you on this important project and look forward to providing you with actuarial services in the future. If you have any questions regarding this report, or need assistance with any other matter, feel free to contact Sam Cargnel at (913) 317-8644.

Sincerely,

Centric Actuarial Solutions, LLC

Sam Cargnel, ACAS
Consulting Actuary

Dustin Gary, FCAS, MAAA
Consulting Actuary

TABLE OF CONTENTS

SECTION 1: Background and Scope 1

SECTION 2: Reliances and Limitations 3

SECTION 3: Distribution and Use 6

SECTION 4: Disclosures 7

SECTION 5: Summary of Findings 9

SECTION 6: Analysis 11

SECTION 7: Glossary 16

LIST OF EXHIBITS 18

EXHIBITS

SECTION 1: BACKGROUND AND SCOPE

Background

Kansas Workers Risk Cooperative for Counties ("KWORCC") is a workers' compensation group funded self-insurance pool dedicated to Kansas county government. It is owned and directed by its member counties through an elected Board of Trustees. This is a group-funded pool and is not an insurance company subject to the general laws, rules and regulations relating to insurance companies. However, the group-funded pools are subject to separate regulation by the Kansas Department of Insurance as authorized by state statute.

Insurance Program Overview

Since its inception, KWORCC has purchased insurance in excess of a self-insured retention to limit its exposure to large losses. The retention has varied from $200,000 to $400,000 per occurrence for older policy years. Beginning in 2006, the retention was increased to $600,000; it has increased to $650,000 in 2013, $700,000 in 2014 and $750,000 in 2015. Aggregate retentions are also in effect for all policy years, however, none of these aggregates are expected to be reached. More information on KWORCC's historical insurance coverage is found on Exhibit 1.

Scope of Analysis

KWORCC has engaged Centric Actuarial Solutions, LLC ("Centric") to complete an actuarial analysis of its workers' compensation program. In our analysis, we have performed the following:

- Estimated the ultimate loss and allocated loss adjustment expense (ALAE) reserves for workers' compensation. The indicated loss and ALAE reserves are limited to KWORCC's historical retentions.

- Forecasted expected ultimate losses and ALAE for the upcoming policy period, 1/1/18 - 12/31/18.

A summary of our findings can be found in Section 5 of this report. The remainder of this document outlines important reliances and limitations associated with our work, rules for distributing the report, and a description of the methodology employed in our analysis.

Purpose

It is our understanding that the estimates contained in this analysis will be used by KWORCC to evaluate its liabilities and expected future losses as well as for financial reporting and budgeting purposes.

Acknowledgment of Qualifications

I, Dustin Gary, am a consulting actuary with Centric Actuarial Solutions. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

SECTION 2: RELIANCES AND LIMITATIONS

Data

In preparing our analysis, we relied on data and other information supplied to us by KWORCC and its third party claims administrator, Cornerstone Risk Solutions, LLC, ("CRS"). We have performed a general review of the reasonableness and consistency of the data, but have not audited or verified this information for accuracy. The results of our analysis are dependent upon the accuracy and completeness of the underlying data. Any discrepancies in the information provided to us should be reported immediately so that we can produce an amended report.

Excess Insurance

We have assumed that insurance above KWORCC's stated retentions is valid and collectible. We have made no effort to evaluate the financial condition of KWORCC's excess insurers or their ability to pay claims. Liabilities may exist in addition to those outlined in this report for any recoveries which are not collectible.

Assets

We have not examined nor have we attempted to place a value on the assets underlying KWORCC's loss reserves.

Inherent Uncertainty

Any estimate of loss liabilities and future loss events is subject to considerable uncertainty. Although we have employed generally accepted actuarial techniques and methodologies in our analysis, actual loss results will undoubtedly vary from our estimates, perhaps significantly. There can be no guarantee that actual losses will not exceed the level indicated by our estimates.

The calculations and estimates contained in this report rely on the assumption that future loss activity will resemble events of the past after adjustments for changes in historical claim costs. Factors that influence the future cost of claims include inflation, legislative changes, claim settlement practices, litigation rates, emergence of large losses, and requirements imposed by independent auditors and/or regulatory agencies. Changes in any of these factors contribute to the variability of actual results from their expected value. In performing our analysis, we have not anticipated any major changes to the legal, social, or economic environment nor have we made provisions for new types or classes of losses not represented in KWORCC's historical loss experience.

Industry Information

In certain cases, we have relied upon insurance industry benchmarks to supplement KWORCC's loss data. Assumptions regarding future loss development, payout patterns, loss rates, increased limits experience, frequency/severity trends and benefit level changes have been partially based on these industry benchmarks. Documentation of these benchmarks for trends and benefit level changes are provided in Exhibits 22 through 24. An additional element of uncertainty is added due to the reliance on this information. We have made every effort to ensure that the benchmarks used in our analysis are based on the latest available industry data and provide a reasonable indication of KWORCC's future loss experience.

Risk of Material Adverse Deviation

There are a variety of risk factors that may contribute to the variability of actual results from our estimates. First, workers' compensation is a long-tailed line of insurance meaning that it may take several years, perhaps in excess of ten, for all claims from a particular policy period to close. It is difficult, if not impossible, to predict the impact of medical inflation, legislative changes, and other factors that will influence the cost of claims this far into the future.

Secondly, our estimates are highly dependent on the selection of loss development factors. While we have collected extensive historical data that enabled us to construct KWORCC's loss development patterns, there can be no guarantee that these historical patterns will continue into the future.

SECTION 3: DISTRIBUTION AND USE

This report has been prepared for the use by KWORCC management with the intended purpose of evaluating their liabilities and expected future losses. We understand that KWORCC may wish to supply copies of the final report to its Board, its staff, its excess insurers and any other insurance related entities, external auditors, third party claims adjusters, loss prevention consultants and government regulators. We hereby grant permission for such distribution provided that the report is distributed in its entirety and KWORCC makes the parties aware that we are available to answer any questions they may have. The report shall not be furnished in whole or in part to any other person without our prior written consent. Furthermore, Centric Actuarial Solutions, LLC does not intend to benefit any third party recipient of this report or create any legal duty to a third party.

SECTION 4: DISCLOSURES

Intended Measure of Estimates

The unpaid claim estimates contained in our analysis should be considered actuarial central estimates. An actuarial central estimate represents the expected value over the range of reasonably possible outcomes. In our report, the term "unpaid claim estimate" is defined as the amount necessary to settle 1) all remaining open claims, 2) claims that have occurred but not yet been reported, and 3) claims that may re-open in the future and require additional payments. Unless otherwise noted, our unpaid claim estimates do not contain a provision for items commonly found in retrospective rating insurance programs such as loss-based taxes, loss conversion charges, or contingent premiums.

Reasonableness

We have compiled and reviewed various diagnostic measures to evaluate the reasonableness of our estimates and believe them to be valid based on the results of these tests. This information is available upon request.

Terminology

By its strict definition, the term "reserve" refers to an amount booked in a financial statement, but as is common in the insurance industry, we often use this term as a substitute for "unpaid claim estimate". We may also use the words "liability" and "accrual" to mean "unpaid claim estimate". Incurred but Not Reported ("IBNR") reserves in the context of this report contain both development on known claims and a provision for late reported claims ("True IBNR").

Recoverables

The estimates contained in our analysis are limited to KWORCC's retention levels and are net of excess insurance and Subrogation Recoveries.

Discounting

The estimates contained in our analysis are presented on a nominal basis.

Loss Adjustment Expenses

Loss adjustment expenses ("LAE") are generally split between allocated loss adjustment expenses ("ALAE") and unallocated loss adjustment expenses ("ULAE"). ALAE includes expenses such as legal fees that can be assigned directly to a specific claim and usually are shown on the loss run along with medical and indemnity costs. We have grouped ALAE with losses in our analysis and our estimates contain a provision for unpaid ALAE amounts.

ULAE costs cannot readily be allocated to a specific claim file. These expenses include the salaries and overhead of a claims department, or in the case of a self insured organization, the amount paid to a TPA to administer claims. We have not estimated the liability for unpaid ULAE in our analysis.

SECTION 5: SUMMARY OF FINDINGS

Table 1 summarizes the indicated retained loss and ALAE liabilities as of 8/31/2017.

Loss and ALAE Reserves as of 8/31/2017

Line of Business	Case Reserves	IBNR*	Total Liability
Workers' Compensation	5,169,016	4,057,250	9,226,266

*IBNR Reserves include future development on reported claims, liability for claims incurred but not yet reported, and reopened claims.

Table 2 displays forecasted ultimate losses and ALAE for 2018. 2018 Payroll is projected to be $269,305,928. This forecast is shown at the actuarial central level with a $750,000 per occurrence retention.

Table 2

Forecasted Losses and ALAE
2018

Period	Expected Losses	Loss Rate per $100 of Payroll
1/1/18 to 12/31/18	4,000,000	$1.49

Table 3 compares our current ultimate loss estimates with those from our prior report. The estimates from the prior report were based on data evaluated 8/31/16.

Table 3

Comparison of Ultimate Loss Estimates- 12/31/16 vs. 8/31/17			
Policy Year	**12/31/16**	**8/31/17**	**Difference**
2006 and Prior	22,682,096	22,957,096	275,000
2007	4,850,000	4,850,000	0
2008	4,600,000	4,650,000	50,000
2009	3,400,000	3,400,000	0
2010	4,100,000	4,150,000	50,000
2011	3,000,000	2,950,000	(50,000)
2012	3,900,000	4,000,000	100,000
2013	2,900,000	2,950,000	50,000
2014	4,200,000	4,300,000	100,000
2015	3,900,000	3,850,000	(50,000)
2016	4,500,000	4,000,000	(500,000)
2017	4,400,000	3,900,000	(500,000)
Total	**66,432,096**	**65,957,096**	**(475,000)**

In total, our ultimate loss estimates decreased by $475,000 from the prior report. There were significant decreases in both 2016 and 2017 due to favorable claim development. Through eight months, 2017 appears to be a very good year, and further decreases could be warranted at the next report if the next four months are similar. For the older years, there were several smaller increases but nothing extraordinarily large.

SECTION 6: ANALYSIS

Loss Data

CRS/Tristar provided us with historical claim detail by policy year in an Excel spreadsheet. The loss information was valued as of 8/31/2017.

Exposure Data

KWORCC supplied historical and projected payrolls by class code.

Loss Development Factors

We have extensive loss development history for KWORCC which is used as the basis for the development patterns in this report. This history is supplemented with industry development patterns from the NCCI. We are updating these historical triangles with each new loss evaluation.

Methodology

An outline of the methodology used to estimate KWORCC's retained loss reserves is found below. The section entitled *Actuarial Techniques* contains a detailed discussion of the actuarial procedures employed to estimate ultimate losses by policy year.

- Develop claim counts to an ultimate basis and review frequency by policy year.
- Develop a preliminary estimate of ultimate losses and calculate loss severities and loss rates by policy year.
- Review frequency, severity, and loss rates to determine annual trend percentages to apply to historical losses.
- Apply trend and benefit level adjustment factors to losses to convert them into cost levels expected in the prospective policy term.
- Examine historical adjusted loss rates and select estimated loss rate for the prospective policy period.
- Apply Paid/Incurred Loss Development, Expected Loss, Paid/Incurred Bornhuetter-Ferguson and Frequency/Severity Methods to project estimates for ultimate retained losses in historical policy years.
- Review results of the various actuarial projection methods to select ultimate retained losses by policy year.
- Examine various diagnostic measures to evaluate reasonableness of selections.
- Subtract paid losses from the selected ultimate loss amounts to yield loss reserve estimates.

Actuarial Techniques

Several different actuarial procedures have been applied to estimate the ultimate value of losses for each policy year. Each actuarial technique provides a measure of loss development, or the expected change in value of losses from the evaluation date to the point in which all claims have closed. The following reasons contribute to the growth in losses as a policy period ages:

- It is difficult for claims adjusters to accurately estimate the pay out on a particular claim when it is first reported. The case reserve is constantly being adjusted up or down as additional information is learned about a claim. Generally, an upward trend in the aggregate value of a group of claims is observed as a policy period matures.
- Some claims may take several months to be reported.
- Specific claims re-open after initially being closed and may require additional loss payments.

A description of the actuarial methods used in this analysis can be found below.

Incurred Loss Development Method

In this methodology, incurred losses for each policy period are multiplied by loss development factors (LDFs) to arrive at estimates for each period's ultimate loss value. The LDFs are ratios that measure the growth of a body of losses from an immature period to the point when all claims have closed. To calculate the LDFs used in this methodology, incurred losses are organized by policy year and displayed at multiple evaluation dates in the form of a loss triangle. The evaluation dates are usually in annual

increments and are used to determine the age of each policy period, or the length of time in months from the policy inception. Age-to-age LDFs are calculated for each period by dividing the incurred losses at a particular evaluation age by those from the evaluation age immediately preceding it. Cumulative LDFs are derived by multiplying successive age-to-age LDFs.

The Incurred Loss Development Method assumes that case reserve adequacy remains consistent over time. It also assumes that there have been no major changes in claim settlement rates.

Paid Loss Development Method

This methodology is similar to the Incurred Loss Development Method except that the LDFs are calculated based on and applied to paid losses instead of incurred losses. The Paid Loss Development assumes that the relative speed at which claims are settled remains consistent over time. A disadvantage of this method is that it ignores any information provided by the case reserves in determining the ultimate settlement value of claims. An advantage of this method is that it is not distorted by unusual changes in case reserves.

Expected Loss Method

This technique relies on historical loss experience to derive estimates for the ultimate loss value in a particular policy period. Unlike the methods above, this procedure does not rely on the loss experience for the policy period being estimated. The inherent assumption in this method is that the loss experience for the policy period being estimated will resemble the average experience of historical periods after adjustments are made for loss trends and exposure changes. This method works particularly well for immature policy periods with limited or sporadic loss activity.

Paid/Incurred Bornhuetter-Ferguson Methods

These techniques blend the results of the loss development and expected loss methods. To calculate ultimate loss values using the Bornhuetter-Ferguson method, a weighted average of the results using the methods above is calculated according to the formula: B-F = (1/LDF) x (Loss Development Method) + (1-1/LDF) x (Expected Loss Method). The Bornhuetter-Ferguson methodology can be applied to either paid or incurred losses.

Frequency/Severity Method

This method begins with an estimate of the ultimate value for the severity, or average cost per claim, of a particular policy period. Once this figure has been determined, the ultimate claim count is calculated and the numbers are multiplied together to arrive at a forecast of the period's ultimate losses. To estimate the severity for a particular policy period, historical severity figures are examined and adjusted for anticipated changes in claim costs. Factors influencing the cost of claims include medical inflation, retention, and mix of claims.

SECTION 7: GLOSSARY

Accident Date - The date at which an accident giving rise to a claim occurs.

Age - A measure of the relative maturity of a policy period. The age is determined by counting the number of months between the policy inception date and evaluation date.

Allocated Loss Adjustment Expense (ALAE) - Claim expenses, such as legal fees, that can be assigned to a specific claim.

Benefit Level Factor - A ratio applied to historical losses to adjust for legislative changes made to the workers' compensation system.

Case Reserve - The dollar amount, as estimated by the claims adjuster, necessary to settle an individual open claim.

Confidence Level - The probability that losses will not exceed stated estimates.

Evaluation Date - The "as-of" date, or date in which losses are valued on the loss run or other loss report.

Exposure - A relative measure of risk such as payroll.

Frequency - The number of claims per some unit of exposure.

Incurred But Not Reported (IBNR) - Losses that have occurred, but have either not been reported or have not yet developed. IBNR can be used to describe claim counts or loss dollars.

Incurred Losses and ALAE - The sum of Paid Losses and ALAE plus Case Reserves for a group of claims. This number is a fixed amount as of a certain point in time.

Industry Data - Term used to describe insurance company statistics for Workers' Compensation gathered and published by the National Council on Compensation Insurance, Inc. (NCCI). For this report, we have used both countrywide and Kansas-specific NCCI data. Exhibits 22 through 24 document the use of these industry statistics.

Loss Development - The change in losses between two evaluation dates.

Loss Development Factor (LDF) - A ratio applied to paid or incurred losses as of a certain date to estimate their ultimate value.

Loss Rate - Ultimate loss dollars per some unit of exposure.

Nominal Basis – Actual value with no discounting for time value of money.

Paid Losses and ALAE - The dollar amount actually paid to claimants including partial payments on open claims and total payments on closed claims as of a particular date.

Pure Premium - See "Loss Rate".

Report Date - The date in which a claim is made.

Severity - The average cost per claim.

Subrogation Recoveries – Recovery of payments made on a claim from whom the injury was caused and is legally responsible.

Trend Factor - A ratio applied to historical losses to adjust for changes in claim cost levels between the historical and prospective periods.

Ultimate Losses and ALAE - The amount of dollars paid when all claims from a specific period have been settled. This value is the sum of paid losses, case reserves, and IBNR as of a particular date and could change over time.

Unallocated Loss Adjustment Expenses (ULAE) - Claim handling charges and other claim expenses not assigned to specific claims.

LIST OF EXHIBITS

Exhibits

Summary of Program Provisions 1
Summary of Historical Loss Data 2
Claims Greater than $200,000 3
Paid Losses at Historical Retentions 4
Incurred Losses at Historical Retentions 5
Development of Preliminary Ultimate Losses 6
Development of Ultimate Claim Count 7
Development of Frequency Trend 8
Development of Severity Trend 9
Development of Forecasted Losses for 2018 10
Calculation of Indicated Loss Reserves 11
Selection of Ultimate Losses and ALAE 12
Paid Loss Development Method 13
Incurred Loss Development Method 14
Expected Loss Method 15
Paid Bornhuetter-Ferguson Method 16
Incurred Bornhuetter-Ferguson Method 17
Frequency/Severity Method 18
Paid Loss Development Triangle 19
Incurred Loss Development Triangle 20
Claim Count Development Triangle 21
Industry Severity and Frequency Trends 22
Payroll Trend 23
Benefit Level Changes (Kansas) 24
Estimated Confidence Levels for 2018 Loss Forecast 25

KWORCC

Summary of Program Provisions

Policy Inception	Per Occurrence Retention	Aggregate Retention	Claims Adjusting	ALAE	ULAE
01/01/92	$250,000	$3,897,084	KWORCC	Included	N/A
01/01/93	$250,000	$3,897,084	KWORCC	Included	N/A
01/01/94	$300,000	$3,072,490	KWORCC	Included	N/A
01/01/95	$300,000	$3,660,586	KWORCC	Included	N/A
01/01/96	$300,000	$2,963,657	KWORCC	Included	N/A
01/01/97	$300,000	$2,963,657	KWORCC	Included	N/A
01/01/98	$300,000	$2,531,930	KWORCC	Included	N/A
01/01/99	$200,000	$2,282,363	IMA	Included	N/A
01/01/00	$200,000	$2,433,419	IMA	Included	N/A
01/01/01	$200,000	$2,875,000	IMA	Included	N/A
01/01/02	$350,000	$3,230,458	IMA	Included	N/A
01/01/03	$350,000	$5,260,730	IMA	Included	N/A
01/01/04	$400,000	$6,341,050	IMA	Included	N/A
01/01/05	$400,000	$6,315,353	IMA	Included	N/A
01/01/06	$600,000	$5,901,796	IMA	Included	N/A
01/01/07	$600,000	$6,759,055	IMA	Included	N/A
01/01/08	$600,000	$6,868,590	IMA	Included	N/A
01/01/09	$600,000	$6,604,413	IMA	Included	N/A
01/01/10	$600,000	$6,604,413	IMA	Included	N/A
01/01/11	$600,000	$6,404,304	IMA	Included	N/A
01/01/12	$600,000	$6,567,586	CRS	Included	N/A
01/01/13	$650,000	$6,961,838	CRS	Included	N/A
01/01/14	$700,000	$7,673,504	CRS	Included	N/A
01/01/15	$750,000	$7,571,445	CRS	Included	N/A
01/01/16	$750,000	$7,562,832	CRS	Included	N/A
01/01/17	$750,000	$8,370,202	CRS	Included	N/A

KWORCC

Summary of Historical Loss Data

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Evaluation Date	Open Claim Count	Closed Claim Count	Total Claim Count	Paid Losses & ALAE	Case Reserves	Incurred Losses & ALAE
01/01/92	08/31/17	1	421	422	1,325,862	11,380	1,337,242
01/01/93	08/31/17	0	445	445	1,120,762	0	1,120,762
01/01/94	08/31/17	0	481	481	1,241,829	0	1,241,829
01/01/95	08/31/17	0	484	484	958,547	0	958,547
01/01/96	08/31/17	0	392	392	1,478,042	0	1,478,042
01/01/97	08/31/17	1	441	442	1,253,169	17,542	1,270,711
01/01/98	08/31/17	0	383	383	808,573	0	808,573
01/01/99	08/31/17	0	369	369	958,475	0	958,475
01/01/00	08/31/17	3	425	428	1,918,802	250	1,919,052
01/01/01	08/31/17	3	512	515	2,309,068	116,518	2,425,586
01/01/02	08/31/17	0	596	596	2,157,096	0	2,157,096
01/01/03	08/31/17	7	616	623	2,953,246	31,549	2,984,795
01/01/04	08/31/17	7	588	595	4,504,651	41,067	4,545,718
01/01/05	08/31/17	9	571	580	3,977,656	431,329	4,408,985
01/01/06	08/31/17	10	563	573	4,523,518	273,935	4,797,454
01/01/07	08/31/17	15	549	564	6,881,379	119,563	7,000,942
01/01/08	08/31/17	19	546	565	4,441,861	99,850	4,541,711
01/01/09	08/31/17	9	445	454	3,204,551	109,103	3,313,654
01/01/10	08/31/17	11	505	516	3,828,086	210,799	4,038,885
01/01/11	08/31/17	8	420	428	2,746,083	61,870	2,807,953
01/01/12	08/31/17	10	479	489	3,166,928	769,255	3,936,183
01/01/13	08/31/17	9	405	414	2,514,067	164,131	2,678,198
01/01/14	08/31/17	13	534	547	3,413,468	399,254	3,812,722
01/01/15	08/31/17	27	533	560	2,786,792	518,231	3,305,023
01/01/16	08/31/17	68	531	599	1,974,156	1,152,566	3,126,722
01/01/17	08/31/17	294	119	413	475,342	991,836	1,467,178

Data Source: Claim Detail Provided by CRS. Claim count excludes incident-only claims.

KWORCC

Claims > $200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
Claim Number	Accident Date	Policy Year	Paid Loss & ALAE	Case Reserves	Incurred Loss & ALAE
30053990041801	07/03/93	01/01/93	211,758	0	211,758
30032990226001	08/12/94	01/01/94	219,759	0	219,759
30037990042601	10/21/96	01/01/96	344,637	0	344,637
30023010009401	01/04/01	01/01/01	216,491	42,227	258,718
30016010813201	08/28/01	01/01/01	282,397	56,209	338,607
30296030417901	04/30/03	01/01/03	185,958	20,101	206,058
30288030765901	09/23/03	01/01/03	357,067	0	357,067
30039040126601	02/05/04	01/01/04	255,832	40,032	295,864
30046040474101	06/15/04	01/01/04	282,017	0	282,017
30046040592601	08/21/04	01/01/04	284,029	0	284,029
2005023790	01/18/05	01/01/05	362,076	0	362,076
2005023741	01/19/05	01/01/05	255,700	0	255,700
2005024121	04/09/05	01/01/05	324,360	0	324,360
2005024367	05/09/05	01/01/05	296,535	356,042	652,577
2005024734	06/30/05	01/01/05	249,746	8,282	258,027
2005025004	07/26/05	01/01/05	271,254	66,224	337,478
2006027028	01/11/06	01/01/06	241,307	118,652	359,959
2006027345	03/18/06	01/01/06	213,811	0	213,811
2006030382	09/08/06	01/01/06	217,189	41,015	258,205
2006030549	10/02/06	01/01/06	154,810	48,277	203,087
2006030578	10/04/06	01/01/06	337,828	0	337,828
2006030678	10/26/06	01/01/06	257,147	0	257,147
2006030990	12/28/06	01/01/06	278,441	0	278,441
2007032189	01/21/07	01/01/07	268,314	46,405	314,719
2007032472	04/09/07	01/01/07	2,811,043	0	2,811,043
2007033263	08/04/07	01/01/07	222,781	13,999	236,780

KWORCC

Claims > $200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
Claim Number	Accident Date	Policy Year	Paid Loss & ALAE	Case Reserves	Incurred Loss & ALAE
2007033587	09/14/07	01/01/07	333,234	0	333,234
2007033708	09/28/07	01/01/07	231,265	22,474	253,739
2007034208	12/06/07	01/01/07	244,321	0	244,321
2008034666	02/27/08	01/01/08	236,433	6,145	242,578
2008034677	02/29/08	01/01/08	168,186	37,346	205,531
2008035308	03/03/08	01/01/08	244,611	23,131	267,741
2008034985	04/08/08	01/01/08	225,681	0	225,681
2009036927	04/06/09	01/01/09	243,286	15,714	259,000
2009037935	09/30/09	01/01/09	182,893	22,880	205,774
2010038507	01/08/10	01/01/10	225,621	34,461	260,082
2010039863	08/31/10	01/01/10	251,889	0	251,889
2010039948	09/17/10	01/01/10	353,125	101,875	455,000
2011041208	05/08/11	01/01/11	256,905	18,714	275,619
2012043247	06/20/12	01/01/12	210,137	315,235	525,372
2012043382	07/04/12	01/01/12	209,747	32,873	242,620
2012044136	11/08/12	01/01/12	98,023	375,468	473,491
2013047837	04/10/13	01/01/13	212,530	21,382	233,912
2014047892	03/17/14	01/01/14	355,647	94,890	450,537
2014048059	04/22/14	01/01/14	252,414	5,883	258,297
2014069397	09/19/14	01/01/14	203,035	108,965	312,000
2015WR000061	12/01/15	01/01/15	228,483	29,185	257,669
2016WR000127	01/15/16	01/01/16	81,157	333,343	414,500
2016WR000565	07/28/16	01/01/16	242,888	245,157	488,044
17679789	07/24/17	01/01/17	4,684	342,566	347,250

KWORCC

Summary of Limited Paid Losses by Policy Year

(1) Policy Inception	(2) Per Occurrence Retention	(3) Unlimited Paid	(4) Excess Loss	(5) Number of Excess Losses	(6) Limited Paid
01/01/92	250,000	1,325,862	0	0	1,325,862
01/01/93	250,000	1,120,762	0	0	1,120,762
01/01/94	300,000	1,241,829	0	0	1,241,829
01/01/95	300,000	958,547	0	0	958,547
01/01/96	300,000	1,478,042	44,637	1	1,433,405
01/01/97	300,000	1,253,169	0	0	1,253,169
01/01/98	300,000	808,573	0	0	808,573
01/01/99	200,000	958,475	0	0	958,475
01/01/00	200,000	1,918,802	0	0	1,918,802
01/01/01	200,000	2,309,068	98,888	2	2,210,180
01/01/02	350,000	2,157,096	0	0	2,157,096
01/01/03	350,000	2,953,246	7,067	1	2,946,178
01/01/04	400,000	4,504,651	0	0	4,504,651
01/01/05	400,000	3,977,656	0	0	3,977,656
01/01/06	600,000	4,523,518	0	0	4,523,518
01/01/07	600,000	6,881,379	2,211,043	1	4,670,336
01/01/08	600,000	4,441,861	0	0	4,441,861
01/01/09	600,000	3,204,551	0	0	3,204,551
01/01/10	600,000	3,828,086	0	0	3,828,086
01/01/11	600,000	2,746,083	0	0	2,746,083
01/01/12	600,000	3,166,928	0	0	3,166,928
01/01/13	650,000	2,514,067	0	0	2,514,067
01/01/14	700,000	3,413,468	0	0	3,413,468
01/01/15	750,000	2,786,792	0	0	2,786,792
01/01/16	750,000	1,974,156	0	0	1,974,156
01/01/17	750,000	475,342	0	0	475,342

KWORCC

Summary of Limited Incurred Losses by Policy Year

(1) Policy Inception	(2) Per Occurrence Retention	(3) Unlimited Incurred	(4) Excess Loss	(5) Number of Excess Losses	(6) Limited Incurred
01/01/92	250,000	1,337,242	0	0	1,337,242
01/01/93	250,000	1,120,762	0	0	1,120,762
01/01/94	300,000	1,241,829	0	0	1,241,829
01/01/95	300,000	958,547	0	0	958,547
01/01/96	300,000	1,478,042	44,637	1	1,433,405
01/01/97	300,000	1,270,711	0	0	1,270,711
01/01/98	300,000	808,573	0	0	808,573
01/01/99	200,000	958,475	0	0	958,475
01/01/00	200,000	1,919,052	0	0	1,919,052
01/01/01	200,000	2,425,586	197,324	2	2,228,262
01/01/02	350,000	2,157,096	0	0	2,157,096
01/01/03	350,000	2,984,795	7,067	1	2,977,728
01/01/04	400,000	4,545,718	0	0	4,545,718
01/01/05	400,000	4,408,985	252,577	1	4,156,408
01/01/06	600,000	4,797,454	0	0	4,797,454
01/01/07	600,000	7,000,942	2,211,043	1	4,789,899
01/01/08	600,000	4,541,711	0	0	4,541,711
01/01/09	600,000	3,313,654	0	0	3,313,654
01/01/10	600,000	4,038,885	0	0	4,038,885
01/01/11	600,000	2,807,953	0	0	2,807,953
01/01/12	600,000	3,936,183	0	0	3,936,183
01/01/13	650,000	2,678,198	0	0	2,678,198
01/01/14	700,000	3,812,722	0	0	3,812,722
01/01/15	750,000	3,305,023	0	0	3,305,023
01/01/16	750,000	3,126,722	0	0	3,126,722
01/01/17	750,000	1,467,178	0	0	1,467,178

Exhibit 6

KWORCC

Development of Preliminary Ultimate Losses

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Inception	Paid Losses $0 - $250,000	Incurred Losses $0 - $250,000	Evaluation Date	Age in Months	Paid LDF	Incurred LDF	Paid Loss Development Method	Incurred Loss Development Method	Selected Ultimate Losses $0 - $250,000
01/01/08	4,441,861	4,541,711	08/31/17	116	1.049	1.018	4,658,475	4,624,036	4,641,256
01/01/09	3,204,551	3,313,654	08/31/17	104	1.067	1.023	3,418,651	3,390,587	3,404,619
01/01/10	3,828,086	4,038,885	08/31/17	92	1.082	1.025	4,143,492	4,138,866	4,141,179
01/01/11	2,746,083	2,807,953	08/31/17	80	1.102	1.034	3,026,462	2,902,486	2,964,474
01/01/12	3,166,928	3,936,183	08/31/17	68	1.142	1.052	3,615,240	4,139,756	3,877,498
01/01/13	2,514,067	2,678,198	08/31/17	56	1.191	1.088	2,993,722	2,912,638	2,953,180
01/01/14	3,413,468	3,812,722	08/31/17	44	1.266	1.126	4,320,091	4,294,497	4,307,294
01/01/15	2,786,792	3,305,023	08/31/17	32	1.370	1.143	3,819,090	3,778,485	3,798,788
01/01/16	1,974,156	3,126,722	08/31/17	20	1.713	1.221	3,381,392	3,817,246	3,599,319
01/01/17	475,342	1,467,178	08/31/17	8	5.481	2.017	2,605,375	2,959,093	2,782,234

Notes:

(2) From Exhibits 2 and 3
(3) From Exhibits 2 and 3
(6) From Exhibit 19
(7) From Exhibit 20
(8) = (2) x (6)
(9) = (3) x (7)
(10) Selection based on judgment using results of Methods in Columns (8) and (9)

KWORCC

Development of Ultimate Claim Count

(1)	(2)	(3)	(4)	(5)	(6)
Policy Inception	Evaluation Date	Age In Months	Claim Count	Claim Count LDF	Ultimate Claim Count
01/01/08	08/31/17	116	565	1.000	565
01/01/09	08/31/17	104	454	1.000	454
01/01/10	08/31/17	92	516	1.000	516
01/01/11	08/31/17	80	428	1.000	428
01/01/12	08/31/17	68	489	1.000	489
01/01/13	08/31/17	56	414	1.000	414
01/01/14	08/31/17	44	547	1.000	547
01/01/15	08/31/17	32	560	1.000	560
01/01/16	08/31/17	20	599	1.000	599
01/01/17	08/31/17	8	413	1.485	613

Notes:

(4) From Exhibit 2. Excludes Incident Only Claims.
(5) From Exhibit 21
(6) = (4) x (5)

KWORCC

Development of Frequency Trend

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Payroll	Payroll Trend Factor	Trended Payroll	Ultimate Claim Count	Frequency per $1M Payroll	Percentage Change
01/01/08	$199,275,452	1.280	$255,089,426	565	2.21	
01/01/09	$218,133,152	1.249	$272,418,416	454	1.67	-24.8%
01/01/10	$215,181,252	1.218	$262,177,461	516	1.97	18.1%
01/01/11	$196,234,201	1.189	$233,260,799	428	1.83	-6.8%
01/01/12	$208,519,758	1.160	$241,818,991	489	2.02	10.2%
01/01/13	$233,569,370	1.131	$264,262,303	414	1.57	-22.5%
01/01/14	$251,841,145	1.104	$277,985,502	547	1.97	25.6%
01/01/15	$258,765,021	1.077	$278,661,625	560	2.01	2.1%
01/01/16	$272,850,787	1.051	$286,663,858	599	2.09	4.0%
01/01/17	$272,930,634	1.025	$279,753,900	613	2.19	4.9%

Exponential Curve Fit to Historical Frequency:	0.9%
NCCI Industry Frequency Trend:	-3.0%
Selected Frequency Trend:	**-1.0%**

Notes:

(2) Payroll provided by KWORCC
(3) Payroll Trend of 2.5% per year (See Exhibit 23).
(4) = (2) x (3)
(5) From Exhibit 7, Column 6
(6) = (5) / (4) x 1M
(7) Year over Year Percentage Change
NCCI Trend based on 2016 Data (See Exhibit 22).

KWORCC

Development of Severity Trend

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Selected Ultimate Losses $0 - $250,000	Benefit Level Factor	Adjusted Ultimate Losses $0 - $250,000	Ultimate Claim Count	Severity $0 - $250,000	Percentage Change
01/01/08	4,641,256	1.034	4,800,147	565	8,496	
01/01/09	3,404,619	1.027	3,496,635	454	7,702	-9.3%
01/01/10	4,141,179	1.032	4,272,947	516	8,281	7.5%
01/01/11	2,964,474	1.026	3,042,158	428	7,108	-14.2%
01/01/12	3,877,498	1.021	3,959,398	489	8,097	13.9%
01/01/13	2,953,180	1.018	3,006,537	414	7,262	-10.3%
01/01/14	4,307,294	1.004	4,324,428	547	7,906	8.9%
01/01/15	3,798,788	1.006	3,821,595	560	6,824	-13.7%
01/01/16	3,599,319	1.002	3,606,503	599	6,021	-11.8%
01/01/17	2,782,234	1.000	2,782,234	613	4,539	-24.6%

Exponential Curve Fit to Historical Frequency:	-4.8%
NCCI Industry Severity Trend:	2.0%
Selected Severity Trend:	**2.0%**

Notes:

(2) From Exhibit 6, Column 10
(3) Benefit Level Factors based on NCCI Adjustments for Kansas (See Exhibit 24)
(4) = (2) x (3)
(5) = From Exhibit 7, Column 6
(6) = (4) / (5)
(7) Year over Year Percentage Change
NCCI Trend based on 2016 Data (See Exhibit 22).

Exhibit 10

KWORCC

Development of Forecasted Losses for 2018

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Inception	Payroll	Payroll Trend Factor	Trended Payroll	Selected Ultimate Losses $0 - $250,000	Benefit Level Factor	Frequency Trend Factor	Severity Trend Factor	Trended Ultimate Losses $0 - $250,000	Loss Rate per $100 of Payroll
01/01/08	199,275,452	1.280	255,089,426	4,641,256	1.034	0.904	1.219	5,291,858	2.07
01/01/09	218,133,152	1.249	272,418,416	3,404,619	1.027	0.914	1.195	3,817,409	1.40
01/01/10	215,181,252	1.218	262,177,461	4,141,179	1.032	0.923	1.172	4,619,665	1.76
01/01/11	196,234,201	1.189	233,260,799	2,964,474	1.026	0.932	1.149	3,257,087	1.40
01/01/12	208,519,758	1.160	241,818,991	3,877,498	1.021	0.941	1.126	4,197,990	1.74
01/01/13	233,569,370	1.131	264,262,303	2,953,180	1.018	0.951	1.104	3,156,773	1.19
01/01/14	251,841,145	1.104	277,985,502	4,307,294	1.004	0.961	1.082	4,496,454	1.62
01/01/15	258,765,021	1.077	278,661,625	3,798,788	1.006	0.970	1.061	3,935,055	1.41
01/01/16	272,850,787	1.051	286,663,858	3,599,319	1.002	0.980	1.040	3,677,537	1.28
01/01/17	272,930,634	1.025	279,753,900	2,782,234	1.000	0.990	1.020	2,809,500	1.00

	All -Year Weighted Average:	1.48
	7-Year Weighted Average:	1.37
	5-Year Weighted Average:	1.30
(11)	Selected:	**1.37**
(12)	Load for 250k to 750k Layer:	8.5%
(13)	Forecast at $750k Retention:	**1.49**
(14)	Forecasted Payroll 2018:	$269,305,928
(15)	Forecasted Losses 2018:	**4,000,000**

Notes:

(2) From Exhibit 8, Column 2
(3) Payroll Trend of 2.5% per year
(4) = (2) x (3)
(5) From Exhibit 6, Column 10
(6) From Exhibit 9, Column 3
(7) -1.0% Trend per Year (from Exhibit 8)
(8) 2.0% Trend per Year (from Exhibit 9)
(9) = (5) x (6) x (7) x (8)
(10) = (9) / (4) x 100
(11) Forecasted Loss Rate selected from Historical Averages
(12) Based on Industry Excess Loss Factors and KWORCC History
(13) = (11) x (1+(12))
(15) = (14) x (13) / 100

KWORCC

Calculation of Indicated Loss Reserves

as of 8/31/2017

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Per Occurrence Retention	Ultimate Losses at Historical Retentions	Incurred Losses at Historical Retentions	Paid Losses at Historical Retentions	Indicated Loss & ALAE Reserves	Limited Case Reserves	IBNR
01/01/00	$200,000	1,950,000	1,919,052	1,918,802	31,198	250	30,948
01/01/01	$200,000	2,250,000	2,228,262	2,210,180	39,820	18,082	21,738
01/01/02	$350,000	2,157,096	2,157,096	2,157,096	0	0	0
01/01/03	$350,000	3,000,000	2,977,728	2,946,178	53,822	31,549	22,272
01/01/04	$400,000	4,575,000	4,545,718	4,504,651	70,349	41,067	29,282
01/01/05	$400,000	4,200,000	4,156,408	3,977,656	222,344	178,752	43,592
01/01/06	$600,000	4,825,000	4,797,454	4,523,518	301,482	273,935	27,546
01/01/07	$600,000	4,850,000	4,789,899	4,670,336	179,664	119,563	60,101
01/01/08	$600,000	4,650,000	4,541,711	4,441,861	208,139	99,850	108,289
01/01/09	$600,000	3,400,000	3,313,654	3,204,551	195,449	109,103	86,346
01/01/10	$600,000	4,150,000	4,038,885	3,828,086	321,914	210,799	111,115
01/01/11	$600,000	2,950,000	2,807,953	2,746,083	203,917	61,870	142,047
01/01/12	$600,000	4,000,000	3,936,183	3,166,928	833,072	769,255	63,817
01/01/13	$650,000	2,950,000	2,678,198	2,514,067	435,933	164,131	271,802
01/01/14	$700,000	4,300,000	3,812,722	3,413,468	886,532	399,254	487,278
01/01/15	$750,000	3,850,000	3,305,023	2,786,792	1,063,208	518,231	544,977
01/01/16	$750,000	4,000,000	3,126,722	1,974,156	2,025,844	1,152,566	873,278
01/01/17	$750,000	2,600,000	1,467,178	475,342	2,124,658	991,836	1,132,822
Total		**64,657,096**	**60,599,846**	**55,459,752**	**9,197,344**	**5,140,094**	**4,057,250**

Case Reserves on Open Claims from Prior Years: **28,922**

Total Indicated Loss & ALAE Reserves: **9,226,266**

Notes:

(3) From Exhibit 12, Column 9.
(4) From Exhibit 5, Column 6
(5) From Exhibit 4, Column 6
(6) = (3) - (5)
(7) = (4) - (5)
(8) = (6) - (7)

KWORCC

Selection of Ultimate Losses & ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Inception	Incurred Losses at Historical Retentions	Paid Loss Development Method	Incurred Loss Development Method	Expected Loss Method	Paid B-F Method	Incurred B-F Method	Frequency/ Severity Method	Selected Ultimate Losses & ALAE	Prior Selections
01/01/00	1,919,052	1,934,152	1,919,052					**1,950,000**	1,950,000
01/01/01	2,228,262	2,232,282	2,228,262					**2,250,000**	2,250,000
01/01/02	2,157,096	2,185,411	2,157,096					**2,157,096**	2,157,096
01/01/03	2,977,728	2,999,750	2,992,617					**3,000,000**	2,975,000
01/01/04	4,545,718	4,617,267	4,577,584					**4,575,000**	4,550,000
01/01/05	4,156,408	4,093,406	4,198,101					**4,200,000**	4,000,000
01/01/06	4,797,454	4,673,773	4,845,577					**4,825,000**	4,800,000
01/01/07	4,789,899	4,849,595	4,852,460					**4,850,000**	4,850,000
01/01/08	4,541,711	4,658,475	4,624,036					**4,650,000**	4,600,000
01/01/09	3,313,654	3,418,651	3,390,587					**3,400,000**	3,400,000
01/01/10	4,038,885	4,143,492	4,138,866					**4,150,000**	4,100,000
01/01/11	2,807,953	3,026,462	2,902,486					**2,950,000**	3,000,000
01/01/12	3,936,183	3,615,240	4,139,756	3,261,467	3,571,370	4,096,566		**4,000,000**	3,900,000
01/01/13	2,678,198	2,993,722	2,912,638	3,646,727	3,098,347	2,971,725		**2,950,000**	2,900,000
01/01/14	3,812,722	4,320,091	4,294,497	3,947,898	4,241,982	4,255,614		**4,300,000**	4,200,000
01/01/15	3,305,023	3,819,090	3,778,485	4,008,276	3,870,227	3,807,279		**3,850,000**	3,900,000
01/01/16	3,126,722	3,381,392	3,817,246	4,180,445	3,713,935	3,882,947	5,124,692	**4,000,000**	4,500,000
01/01/17	1,467,178	2,605,375	2,959,093	4,127,880	3,850,104	3,548,372	5,360,034	**3,900,000**	4,400,000

Notes:

(2) From Exhibit 5, Column 6
(3) From Exhibit 13, Column 7
(4) From Exhibit 14, Column 7
(5) From Exhibit 15, Column 8
(6) From Exhibit 16, Column 8
(7) From Exhibit 17, Column 8
(8) From Exhibit 18, Column 12
(9) Selection based on judgment using results of Methods in Columns (3) through (8)

KWORCC

Paid Loss Development Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Retention	Evaluation Date	Age In Months	Paid Losses at Historical Retentions	Paid LDF	Ultimate Losses at Historical Retentions
01/01/00	$200,000	08/31/17	212	1,918,802	1.008	1,934,152
01/01/01	$200,000	08/31/17	200	2,210,180	1.010	2,232,282
01/01/02	$350,000	08/31/17	188	2,157,096	1.013	2,185,411
01/01/03	$350,000	08/31/17	176	2,946,178	1.018	2,999,750
01/01/04	$400,000	08/31/17	164	4,504,651	1.025	4,617,267
01/01/05	$400,000	08/31/17	152	3,977,656	1.029	4,093,406
01/01/06	$600,000	08/31/17	140	4,523,518	1.033	4,673,773
01/01/07	$600,000	08/31/17	128	4,670,336	1.038	4,849,595
01/01/08	$600,000	08/31/17	116	4,441,861	1.049	4,658,475
01/01/09	$600,000	08/31/17	104	3,204,551	1.067	3,418,651
01/01/10	$600,000	08/31/17	92	3,828,086	1.082	4,143,492
01/01/11	$600,000	08/31/17	80	2,746,083	1.102	3,026,462
01/01/12	$600,000	08/31/17	68	3,166,928	1.142	3,615,240
01/01/13	$650,000	08/31/17	56	2,514,067	1.191	2,993,722
01/01/14	$700,000	08/31/17	44	3,413,468	1.266	4,320,091
01/01/15	$750,000	08/31/17	32	2,786,792	1.370	3,819,090
01/01/16	$750,000	08/31/17	20	1,974,156	1.713	3,381,392
01/01/17	$750,000	08/31/17	8	475,342	5.481	2,605,375

Notes:

(6) From Exhibit 19
(7) = (5) x (6)

KWORCC

Incurred Loss Development Method

(1)	(2)	(3)	(4)	(5)	(7)	(8)
Policy Inception	Retention	Evaluation Date	Age In Months	Incurred Losses at Historical Retentions	Incurred LDF	Ultimate Losses at Historical Retentions
01/01/00	$200,000	08/31/17	212	1,919,052	1.000	1,919,052
01/01/01	$200,000	08/31/17	200	2,228,262	1.000	2,228,262
01/01/02	$350,000	08/31/17	188	2,157,096	1.000	2,157,096
01/01/03	$350,000	08/31/17	176	2,977,728	1.005	2,992,617
01/01/04	$400,000	08/31/17	164	4,545,718	1.007	4,577,584
01/01/05	$400,000	08/31/17	152	4,156,408	1.010	4,198,101
01/01/06	$600,000	08/31/17	140	4,797,454	1.010	4,845,577
01/01/07	$600,000	08/31/17	128	4,789,899	1.013	4,852,460
01/01/08	$600,000	08/31/17	116	4,541,711	1.018	4,624,036
01/01/09	$600,000	08/31/17	104	3,313,654	1.023	3,390,587
01/01/10	$600,000	08/31/17	92	4,038,885	1.025	4,138,866
01/01/11	$600,000	08/31/17	80	2,807,953	1.034	2,902,486
01/01/12	$600,000	08/31/17	68	3,936,183	1.052	4,139,756
01/01/13	$650,000	08/31/17	56	2,678,198	1.088	2,912,638
01/01/14	$700,000	08/31/17	44	3,812,722	1.126	4,294,497
01/01/15	$750,000	08/31/17	32	3,305,023	1.143	3,778,485
01/01/16	$750,000	08/31/17	20	3,126,722	1.221	3,817,246
01/01/17	$750,000	08/31/17	8	1,467,178	2.017	2,959,093

Notes:

(7) From Exhibit 20
(8) = (5) x (6)

KWORCC

Expected Loss Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Retention	Initial Loss Rate	Limit Adjustment Factor	Detrend Factor	Expected Loss Rate	Payroll	Ultimate Losses at Historical Retentions
01/01/12	$600,000	1.49	0.980	1.071	1.56	$208,519,758	3,261,467
01/01/13	$650,000	1.49	0.990	1.058	1.56	$233,569,370	3,646,727
01/01/14	$700,000	1.49	0.995	1.057	1.57	$251,841,145	3,947,898
01/01/15	$750,000	1.49	1.000	1.040	1.55	$258,765,021	4,008,276
01/01/16	$750,000	1.49	1.000	1.028	1.53	$272,850,787	4,180,445
01/01/17	$750,000	1.49	1.000	1.015	1.51	$272,930,634	4,127,880

Notes:

(3) From Exhibit 10.
(4) Adjustment for Differences in Historical Retention vs. Forecast Retention
(5) Adjustment for Benefit Level, Frequency and Severity Trends
(6) = (3) x (4) x (5)
(8) = (6) x (7) / 100

KWORCC

Paid Bornhuetter-Ferguson Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Retention	Expected Loss Method	Paid Loss Development Method	Paid LDF	Weight-Expected Loss Method	Weight-Paid Loss Development Method	Ultimate Losses at Historical Retentions
01/01/12	$600,000	3,261,467	3,615,240	1.142	12.4%	87.6%	3,571,370
01/01/13	$650,000	3,646,727	2,993,722	1.191	16.0%	84.0%	3,098,347
01/01/14	$700,000	3,947,898	4,320,091	1.266	21.0%	79.0%	4,241,982
01/01/15	$750,000	4,008,276	3,819,090	1.370	27.0%	73.0%	3,870,227
01/01/16	$750,000	4,180,445	3,381,392	1.713	41.6%	58.4%	3,713,935
01/01/17	$750,000	4,127,880	2,605,375	5.481	81.8%	18.2%	3,850,104

Notes:

(3) From Exhibit 15, Column 8
(4) From Exhibit 13, Column 7
(6) = 1 - [1 / (5)]
(7) = 1 / (5)
(8) = [(3) x (6)] + [(4) x (7)]

KWORCC

Incurred Bornhuetter-Ferguson Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Retention	Expected Loss Method	Incurred Loss Development Method	Incurred LDF	Weight-Expected Loss Method	Weight-Incurred Loss Development Method	Ultimate Losses at Historical Retentions
01/01/12	$600,000	3,261,467	4,139,756	1.052	4.9%	95.1%	4,096,566
01/01/13	$650,000	3,646,727	2,912,638	1.088	8.0%	92.0%	2,971,725
01/01/14	$700,000	3,947,898	4,294,497	1.126	11.2%	88.8%	4,255,614
01/01/15	$750,000	4,008,276	3,778,485	1.143	12.5%	87.5%	3,807,279
01/01/16	$750,000	4,180,445	3,817,246	1.221	18.1%	81.9%	3,882,947
01/01/17	$750,000	4,127,880	2,959,093	2.017	50.4%	49.6%	3,548,372

Notes:

(3) From Exhibit 15, Column 8
(4) From Exhibit 14, Column 7
(6) = 1 - [1 / (5)]
(7) = 1 / (5)
(8) = [(3) x (6)] + [(4) x (7)]

KWORCC

Frequency/Severity Method

(1)	(2)	(3)	(4)	(5)	(6)
Policy Inception	Retention	Initial Severity $0 - $250,000	Severity Trend Factor	Severity-1/1/2016 Dollars	Severity-1/1/2017 Dollars
01/01/08	$600,000	8,496	1.219	9,954	10,153
01/01/09	$600,000	7,702	1.195	8,847	9,024
01/01/10	$600,000	8,281	1.172	9,326	9,512
01/01/11	$600,000	7,108	1.149	7,848	8,005
01/01/12	$600,000	8,097	1.126	8,764	8,940
01/01/13	$650,000	7,262	1.104	7,707	7,861
01/01/14	$700,000	7,906	1.082	8,225	8,390
01/01/15	$750,000	6,824	1.061	6,961	7,100
01/01/16	$750,000	------	1.040	------	------
01/01/17	$750,000	------	1.020	------	------
			8-year Average:	8,454	8,623
			5-year Average:	7,901	8,059
				01/01/16	01/01/17
	(7)		Selected Severity:	7,901	8,059
	(8)		Benefit Level Factor:	1.002	1.000
	(9)		Limit Adjustment Factor:	1.085	1.085
	(10)		Adjusted Severity:	8,555	8,744
	(11)		Ultimate Claim Count:	599	613
	(12)		Ultimate Losses at Historical Retentions:	5,124,692	5,360,034

Notes:

(3) From Exhibit 9, Column 6
(4) From Exhibit 10, Column 8
(5) = (3) x [(4) / (Severity Trend Factor for 2016)]
(6) = (3) x [(4) / (Severity Trend Factor for 2017)]
(7) Selected from Averages
(8) From Exhibit 10, Column 6
(9) Adjustment for Limit
(10) = (7) / (8) x (9)
(11) From Exhibit 7, Column 6
(12) = (10) x (11)

KWORCC

Paid Loss Development Triangle

Losses and ALAE Limited to Historical Retentions, Valued as of 8/31/2017

	Months of Development													
Policy Inception	8	20	32	44	56	68	80	92	104	116	128	140	152	164
1/1/98	140,526	549,464	742,143	792,621	808,412	808,412	808,412	808,412	808,412	808,412	808,412	808,573	808,573	808,573
1/1/99	176,204	582,348	737,652	815,290	863,952	890,199	905,472	958,282	958,282	958,282	958,282	958,282	958,282	958,282
1/1/00	212,705	1,019,256	1,560,222	1,736,572	1,836,753	1,869,016	1,881,661	1,895,945	1,912,748	1,913,280	1,913,842	1,915,063	1,915,757	1,917,005
1/1/01	288,894	1,144,643	1,518,691	1,746,812	1,839,429	1,844,078	1,849,010	1,873,364	1,945,767	2,026,925	2,075,728	2,201,133	2,214,560	2,195,844
1/1/02	455,351	1,532,358	1,860,293	2,105,703	2,133,772	2,139,110	2,143,825	2,145,161	2,146,955	2,155,678	2,157,096	2,157,096	2,157,096	2,157,096
1/1/03	705,852	2,021,174	2,510,126	2,663,834	2,696,747	2,702,135	2,741,167	2,767,626	2,794,823	2,822,660	2,837,396	2,847,029	2,855,280	2,937,333
1/1/04	689,963	2,503,850	3,232,854	3,735,451	4,031,599	4,192,158	4,284,762	4,404,679	4,430,882	4,464,200	4,477,013	4,489,866	4,501,958	4,504,651
1/1/05	629,738	1,883,300	2,282,961	2,643,178	2,797,534	3,089,802	3,264,547	3,421,232	3,538,954	3,685,844	3,776,388	3,893,601	3,977,656	
1/1/06	626,645	2,420,564	3,282,198	3,606,769	3,817,367	3,985,796	4,180,284	4,306,298	4,370,891	4,427,481	4,461,071	4,523,518		
1/1/07	1,180,658	2,849,384	3,717,090	4,173,042	4,343,308	4,426,551	4,486,621	4,527,373	4,575,109	4,647,257	4,670,336			
1/1/08	648,628	2,460,374	3,491,119	3,881,532	4,092,574	4,135,340	4,232,972	4,281,564	4,423,830	4,441,861				
1/1/09	466,147	2,031,933	2,500,125	2,793,273	2,944,238	2,973,502	3,170,957	3,182,106	3,204,551					
1/1/10	658,530	2,448,065	3,159,964	3,317,947	3,613,575	3,733,537	3,805,795	3,828,086						
1/1/11	522,394	1,946,335	2,313,778	2,437,084	2,521,169	2,650,654	2,746,083							
1/1/12	712,843	2,161,401	2,503,575	2,848,780	2,953,460	3,166,928								
1/1/13	669,160	1,645,083	2,073,057	2,215,699	2,514,067									
1/1/14	1,014,510	2,645,848	3,091,503	3,413,468										
1/1/15	526,017	2,172,126	2,786,792											
1/1/16	611,172	1,974,156												
1/1/17	475,342													

Policy Inception	8-20	20-32	32-44	44-56	56-68	68-80	80-92	92-104	104-116	116-128	128-140	140-152	152-164	164-Ult
1/1/98	3.910	1.351	1.068	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/99	3.305	1.267	1.105	1.060	1.030	1.017	1.058	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/00	4.792	1.531	1.113	1.058	1.018	1.007	1.008	1.009	1.000	1.000	1.001	1.000	1.001	
1/1/01	3.962	1.327	1.150	1.053	1.003	1.003	1.013	1.039	1.042	1.024	1.060	1.006	0.992	
1/1/02	3.365	1.214	1.132	1.013	1.003	1.002	1.001	1.001	1.004	1.001	1.000	1.000	1.000	
1/1/03	2.863	1.242	1.061	1.012	1.002	1.014	1.010	1.010	1.010	1.005	1.003	1.003	1.029	
1/1/04	3.629	1.291	1.155	1.079	1.040	1.022	1.028	1.006	1.008	1.003	1.003	1.003	1.001	
1/1/05	2.991	1.212	1.158	1.058	1.104	1.057	1.048	1.034	1.042	1.025	1.030	1.022		
1/1/06	3.863	1.356	1.099	1.058	1.044	1.049	1.030	1.015	1.013	1.012	1.009			
1/1/07	2.413	1.305	1.123	1.041	1.019	1.014	1.009	1.011	1.018	1.005				
1/1/08	3.793	1.419	1.112	1.054	1.010	1.024	1.011	1.033	1.004					
1/1/09	4.359	1.230	1.117	1.054	1.010	1.066	1.004	1.007						
1/1/10	3.717	1.291	1.050	1.089	1.033	1.019	1.006							
1/1/11	3.726	1.189	1.053	1.035	1.051	1.036								
1/1/12	3.032	1.158	1.138	1.037	1.072									
1/1/13	2.458	1.260	1.069	1.135										
1/1/14	2.608	1.168	1.104											
1/1/15	4.129	1.283												
1/1/16	3.230													
Averages														
5-Year	3.092	1.212	1.093	1.070	1.035	1.032	1.012	1.020	1.016	1.010	1.009	1.007	1.004	
8-Year	3.408	1.250	1.096	1.063	1.043	1.036	1.018	1.015	1.017	1.009	1.013	1.004	1.003	
Industry	3.333	1.359	1.124	1.057	1.036	1.019	1.012	1.008	1.009	1.006	1.006	1.006	1.004	1.036
Prior Selection	3.191	1.213	1.086	1.054	1.025	1.033	1.018	1.019	1.017	1.010	1.005	1.003	1.003	1.020
Selected														
Age-to-Age LDF	3.200	1.250	1.083	1.063	1.043	1.036	1.018	1.015	1.017	1.010	1.005	1.004	1.004	
Cumulative LDF	5.481	1.713	1.370	1.266	1.191	1.142	1.102	1.082	1.067	1.049	1.038	1.033	1.029	1.026

KWORCC

Incurred Loss Development Triangle

Losses and ALAE Limited to Historical Retentions, Valued as of 8/31/2017

	Months of Development													
Policy Inception	8	20	32	44	56	68	80	92	104	116	128	140	152	164
1/1/98	482,963	949,875	777,830	805,150	808,412	808,412	808,412	808,412	808,412	808,412	808,412	808,573	808,573	808,573
1/1/99	449,083	912,297	984,825	980,692	1,038,046	1,065,286	1,065,236	958,282	958,282	958,282	958,282	958,282	958,282	958,282
1/1/00	335,095	1,377,536	1,768,300	1,783,684	1,874,440	1,950,758	1,964,443	1,942,372	1,923,517	1,923,517	1,923,501	1,923,501	1,923,501	1,923,501
1/1/01	497,808	1,477,515	1,683,625	1,860,995	1,899,919	1,899,918	1,883,127	1,983,125	2,061,525	2,159,723	2,273,557	2,275,557	2,278,557	2,203,643
1/1/02	865,579	1,856,313	2,160,750	2,224,917	2,228,105	2,212,973	2,168,518	2,157,980	2,150,677	2,157,526	2,160,392	2,157,096	2,157,096	2,157,096
1/1/03	1,527,580	3,024,385	3,047,464	2,986,832	2,940,326	2,907,466	2,919,017	2,918,127	2,918,127	2,926,127	2,926,127	2,931,127	2,936,127	2,945,627
1/1/04	2,136,464	4,115,131	4,028,976	4,143,927	4,318,613	4,396,926	4,538,216	4,534,046	4,535,093	4,507,897	4,500,607	4,502,011	4,502,011	4,545,718
1/1/05	2,177,088	3,273,517	3,111,281	3,238,407	3,338,068	3,429,031	3,723,644	3,734,279	3,754,279	3,924,259	3,920,334	3,978,565	4,156,408	
1/1/06	2,087,453	4,357,028	4,319,817	4,205,411	4,280,244	4,579,154	4,500,846	4,515,741	4,538,912	4,668,715	4,740,037	4,797,454		
1/1/07	2,729,700	3,947,124	4,274,842	4,653,067	4,717,564	4,865,867	4,774,823	4,806,839	4,750,522	4,781,032	4,789,899			
1/1/08	2,151,219	3,589,588	4,102,986	4,160,819	4,322,107	4,275,705	4,329,183	4,473,287	4,540,384	4,541,711				
1/1/09	1,058,791	2,679,028	2,758,834	3,032,153	3,107,032	3,131,551	3,263,888	3,309,008	3,313,654					
1/1/10	1,669,437	3,214,833	3,658,448	3,727,248	3,868,285	4,032,163	3,995,675	4,038,885						
1/1/11	1,284,587	2,651,467	2,759,315	2,586,855	2,649,109	2,775,330	2,807,953							
1/1/12	2,080,811	3,286,190	3,294,010	3,425,720	3,724,742	3,936,183								
1/1/13	1,477,110	2,265,662	2,583,536	2,572,022	2,678,198									
1/1/14	2,093,342	3,483,757	3,721,434	3,812,722										
1/1/15	1,413,365	3,038,368	3,305,023											
1/1/16	2,345,874	3,126,722												
1/1/17	1,467,178													

Policy Inception	8-20	20-32	32-44	44-56	56-68	68-80	80-92	92-104	104-116	116-128	128-140	140-152	152-164	164-Ult
1/1/98	1.967	0.819	1.035	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/99	2.031	1.080	0.996	1.058	1.026	1.000	0.900	1.000	1.000	1.000	1.000	1.000	1.000	
1/1/00	4.111	1.284	1.009	1.051	1.041	1.007	0.989	0.990	1.000	1.000	1.000	1.000	1.000	
1/1/01	2.968	1.139	1.105	1.021	1.000	0.991	1.053	1.040	1.048	1.053	1.001	1.001	0.967	
1/1/02	2.145	1.164	1.030	1.001	0.993	0.980	0.995	0.997	1.003	1.001	0.998	1.000	1.000	
1/1/03	1.980	1.008	0.974	0.991	0.989	1.004	1.000	1.000	1.003	1.000	1.002	1.002	1.003	
1/1/04	1.926	0.979	1.029	1.042	1.018	1.032	0.999	1.000	0.994	0.998	1.000	1.000	1.010	
1/1/05	1.504	0.950	1.041	1.031	1.027	1.086	1.003	1.005	1.045	0.999	1.015	1.045		
1/1/06	2.087	0.991	0.974	1.018	1.070	0.983	1.003	1.005	1.029	1.015	1.012			
1/1/07	1.446	1.083	1.088	1.014	1.031	0.981	1.007	0.988	1.006	1.002				
1/1/08	1.669	1.143	1.014	1.039	0.989	1.013	1.033	1.015	1.000					
1/1/09	2.530	1.030	1.099	1.025	1.008	1.042	1.014	1.001						
1/1/10	1.926	1.138	1.019	1.038	1.042	0.991	1.011							
1/1/11	2.064	1.041	0.937	1.024	1.048	1.012								
1/1/12	1.579	1.002	1.040	1.087	1.057									
1/1/13	1.534	1.140	0.996	1.041										
1/1/14	1.664	1.068	1.025											
1/1/15	2.150	1.088												
1/1/16	1.333													
Averages														
5-Year	1.652	1.068	1.003	1.043	1.029	1.008	1.014	1.003	1.015	1.003	1.005	1.010	0.996	
8-Year	1.848	1.081	1.027	1.036	1.034	1.017	1.009	1.002	1.016	1.009	1.004	1.006	0.997	
Industry	1.826	1.045	1.015	1.013	1.006	1.007	1.006	1.005	1.003	1.001	1.004	1.002	1.000	1.005
Prior Selection	1.798	1.078	1.018	1.034	1.029	1.016	1.007	1.006	1.005	1.005	1.003	1.000	1.000	1.000
Selected														
Age-to-Age LDF	1.652	1.068	1.015	1.036	1.034	1.017	1.009	1.002	1.005	1.005	1.003	1.003	1.002	
Cumulative LDF	2.017	1.221	1.143	1.126	1.088	1.052	1.034	1.025	1.023	1.018	1.013	1.010	1.007	1.005

KWORCC

Claim Count Triangle

Excludes Incident Only Claims

	Months of Development					
Policy Inception	8	20	32	44	56	68
1/1/07	371	560	561	561	561	562
1/1/08	371	566	564	565	565	565
1/1/09	334	452	453	453	454	454
1/1/10	355	511	516	515	515	515
1/1/11	290	428	428	428	428	428
1/1/12	363	487	488	489	489	489
1/1/13	290	414	414	415	414	
1/1/14	348	550	548	547		
1/1/15	319	560	560			
1/1/16	417	599				
1/1/17	413					

Policy Inception	8-20	20-32	32-44	44-56	56-68	56-Ult
1/1/07	1.509	1.002	1.000	1.000	1.002	
1/1/08	1.526	0.996	1.002	1.000	1.000	
1/1/09	1.353	1.002	1.000	1.002	1.000	
1/1/10	1.439	1.010	0.998	1.000	1.000	
1/1/11	1.476	1.000	1.000	1.000	1.000	
1/1/12	1.342	1.002	1.002	1.000	1.000	
1/1/13	1.428	1.000	1.002	0.998		
1/1/14	1.580	0.996	0.998			
1/1/15	1.755	1.000				
1/1/16	1.436					
Averages						
All	1.485	1.001	1.000	1.000	1.000	
Industry	1.651	1.026	1.005	1.004		
Prior Selection	1.489	1.000	1.000	1.000	1.000	
Selected						
Age-to-Age LDF	1.485	1.000	1.000	1.000	1.000	
Cumulative LDF	1.485	1.000	1.000	1.000	1.000	1.000

KWORCC

Industry Severity and Frequency Trends

Accident Year	Average Indemnity Cost per Lost-Time Claim	Average Medical Cost per Lost-Time Claim	Total Cost per Lost-Time Claim	Percentage Change
2002	16,700	17,100	33,800	
2003	17,500	18,400	35,900	6.2%
2004	17,600	19,400	37,000	3.1%
2005	18,200	20,900	39,100	5.7%
2006	19,300	22,100	41,400	5.9%
2007	20,500	23,400	43,900	6.0%
2008	22,400	25,000	47,400	8.0%
2009	22,600	26,200	48,800	3.0%
2010	22,100	26,300	48,400	-0.8%
2011	22,200	26,800	49,000	1.2%
2012	22,200	27,300	49,500	1.0%
2013	22,900	28,000	50,900	2.8%
2014	23,200	28,800	52,000	2.2%
2015	23,200	27,700	50,900	-2.1%
2016	23,900	29,100	53,000	4.1%

Exponential Fit to Historical Severity (7 year):	1.4%
Exponential Fit to Historical Severity (5 year):	1.4%
Exponential Fit to Historical Severity (4 year):	1.0%
Selected Severity Trend:	**2.0%**

Accident Year	Annual Change in Lost-Time Claim Frequency
2002	-4.5%
2003	-4.1%
2004	-3.7%
2005	-6.6%
2006	-4.5%
2007	-2.2%
2008	-4.3%
2009	-4.9%
2010	3.6%
2011	-0.9%
2012	-5.4%
2013	-3.2%
2014	-1.7%
2015	-4.6%
2016	-4.0%

Exponential Fit to Historical Frequency (7 year):	-3.3%
Exponential Fit to Historical Frequency (5 year):	-3.3%
Exponential Fit to Historical Frequency (4 year):	-3.5%
Selected Frequency Trend:	**-3.0%**

Data Source: NCCI "State of the Line": May 15, 2017.

KWORCC

Payroll Trend

Calendar Year	Average Weekly Wage for Kansas	Percentage Change	Average Weekly Wage Countrywide	Percentage Change
2002	617.20		653.10	
2003	624.28	1.1%	666.26	2.0%
2004	635.00	1.7%	753.00	13.0%
2005	659.00	3.8%	779.00	3.5%
2006	696.00	5.6%	816.00	4.7%
2007	723.00	3.9%	853.00	4.5%
2008	745.00	3.0%	873.00	2.3%
2009	741.00	-0.5%	868.00	-0.6%
2010	758.00	2.3%	893.00	2.9%
2011	779.00	2.8%	920.00	3.0%
2012	804.00	3.2%	946.00	2.8%
2013	813.00	1.1%	956.00	1.1%
2014	837.00	3.0%	986.00	3.1%
2015	860.00	2.7%	1,017.00	3.1%
			Average Yearly Change for Kansas (10-15):	2.5%
			Average Yearly Change Countrywide (10-15):	2.7%
			Selected Payroll Trend:	**2.5%**

Data Source: NCCI Annual Statistical Bulletin, 2017 Edition

KWORCC

Benefit Level Changes (Kansas)

Effective Date of Benefit Level Change	Total Percentage Change in Benefit Level	Cumulative Benefit Level	Policy Year	(1) Average Benefit Level	(2) Benefit Level Factor
7/1/2006	0.5%	1.005	1/1/2007	1.011	1.058
7/1/2007	0.9%	1.014	1/1/2008	1.034	1.034
12/1/2007	1.8%	1.032	1/1/2009	1.042	1.027
7/1/2008	0.4%	1.036	1/1/2010	1.037	1.032
7/1/2009	0.6%	1.043	1/1/2011	1.042	1.026
9/1/2009	0.6%	1.049	1/1/2012	1.048	1.021
1/1/2010	-1.5%	1.033	1/1/2013	1.051	1.018
7/1/2010	0.7%	1.040	1/1/2014	1.066	1.004
1/1/2011	0.6%	1.047	1/1/2015	1.063	1.006
5/15/2011	-0.6%	1.040	1/1/2016	1.068	1.002
1/1/2012	0.7%	1.048	1/1/2017	1.070	1.000
7/1/2013	0.6%	1.054			
1/1/2014	1.0%	1.064			
7/1/2014	0.2%	1.067			
1/1/2015	-0.5%	1.061			
7/1/2015	0.4%	1.066			
7/1/2016	0.4%	1.070			

Notes:

(1) Average for Policy Year based on Effective Date of Benefit Level Changes
(2) = Current Benefit Level / (1)

Data Source: NCCI Annual Statistical Bulletin, 2017 Edition

KWORCC

Estimated Confidence Levels for 2018 Loss Forecast

Confidence Level for 2018 Ultimate Losses	Projected Ultimate Losses	$ Increase / Decrease over Selected Losses	% Increase / Decrease over Selected Losses	Loss Rate per $100 Payroll
50%	3,933,160	(66,840)	-1.7%	1.46
Selected	4,000,000			1.49
60%	4,148,799	148,799	3.7%	1.54
65%	4,253,605	253,605	6.3%	1.58
70%	4,382,728	382,728	9.6%	1.63
75%	4,521,967	521,967	13.0%	1.68
80%	4,668,304	668,304	16.7%	1.73
85%	4,850,028	850,028	21.3%	1.80
90%	5,092,399	1,092,399	27.3%	1.89
95%	5,421,448	1,421,448	35.5%	2.01

Notes:

Selected Ultimate Loss of $4,000,000 from Exhibit 10
Confidence levels estimated from results of collective risk simulation modeling
This analysis assumes a $750,000 per occurrence retention

Dortha Bird

From: Dortha Bird
Sent: Friday, September 29, 2017 10:53 AM
To: 'Anthony Swartzendruber'
Cc: Linda Kientz; Dan Bronson
Subject: RE: Inquiry from Harvey County

Hi Anthony:

Thanks for your message. I will look into this and get back with you.

Have an excellent weekend.

Dortha
KWORCC
1-877-357-1069

-----Original Message-----
From: Anthony Swartzendruber [mailto:ASwartzendruber@harveycounty.com]
Sent: Thursday, September 28, 2017 4:35 PM
To: Dortha Bird <Dortha@kworcc.com>
Cc: Linda Kientz <LKientz@HarveyCounty.com>; Dan Bronson <DBronson@harveycounty.com>
Subject: Inquiry from Harvey County

Hi Dortha,

Harvey County has been doing research and having discussions about changing our current pre-employment policies and practices. One of the items being discussed is that instead of having the County's Health Department provide pre-employment physicals, that we would send prospective employees to vendor providing Post Offer Employment Testing (POET). It is our understanding that through this process Harvey County would work with a vendor to perform a functional job analysis and job specific testing to ensure the employee can meet the physical demands of the position.
Additionally, the specific information is also utilized as a baseline measurement for the employee in the event there is a future work comp claim. We also understand that vendors providing this service also tend to provide fit for duty testing prior to returning to work after an injury.
Our research has indicated that several cities throughout the State of Kansas are utilizing this POET method, and that they work closely with their work comp providers, as it can ultimately reduce future claims.

In turn, we would like to have a discussion with you about POET to learn KWORCC's thoughts on it; learn if any KWORCC counties are currently utilizing POET; and determine if there is a way in which counties could partner with KWORCC on this mutually beneficial opportunity. If this is something that KWORCC already promotes, we would like to know more about it, as we here at Harvey County have not ever heard it being promoted. Is this something you would be willing to discuss with us? If so, I would like to set of a time we could discuss via telephone, unless you would happen to be in the area and we could have the meeting in person.

Thank you,

Anthony Swartzendruber
County Administrator
Harvey County
800 N. Main St.
PO Box 687

61

CompControl

KMIT
Serving Kansas Cities Since 1994

Volume 28 | Issue 3 | Fall 2017

The Official KMIT Member Newsletter

The Hays POET Story

"Every question I had during the process was quickly answered..."

By Erin Giebler

The **City of Hays** joined KMIT's **POET** program in its very early stages. We had always done pre-employment physicals at a local doctor's office, but when the POET program was introduced the City saw an opportunity to cut its pre-employment physical costs in half. We were initially hesitant to join, as we expected it would take a lot of time and effort to re-evaluate every position and create a test that was valid.

KMIT promised us that **BARDAVON Health Innovations** (KMIT's networking partner for POET) would make the process easy, so we decided to take a leap of faith and start the process. KMIT was absolutely correct! BARDAVON came in and made this process as painless as possible. Since they have done this exact same thing with many other municipalities, they had many job analysis already created for many of our positions. We then reviewed and changed them to match up with our city's unique job requirements. *Every question I had during the process was quickly answered, and the City was able to keep its initial implementation date.*

We have now been in the program for over a year, and I am still impressed. Our local provider gets our new employees in quickly, and the results are always delivered the same day. I know that ***every new employee I send to our provider will be tested on the skills they actually need to perform the position they were hired for.***

I also know that KMIT will be provided with a baseline of the new employee's abilities, so if they are hurt on the job, workers compensation will only have to pay what was caused on the job, not anything extra. That is something we know will save us money in the long run.

We are very pleased the POET program, and with Bardavon in particular, and I recommend it for your KMIT City.

Erin Giebler, CPM, SHRM-CP, is the Human Resources Director for the City of Hays. Erin can be reached at 785-628-7320 or egiebler@haysusa.com.

To learn more about the KMIT POET Program, contact Don Osenbaugh, KMIT Pool Administrator.

In This Issue

What To Look For:

- Hays POET
- Important News
- Video Library
- Thank You, Debbie
- 2018 Supervisor Tour
- Important Notice
- KMIT Calendar
- Safest Cities
- KMIT Injury Stats
- KMIT Balance Sheet
- Return To Work
- Catastrophic Event
- Safety Officers

BARDAVON
Health Innovations

KMIT-Bardavon POET Program Overview

©2017 Bardavon. All Rights reserved.

KMIT-Bardavon Project Setup: Entity Responsibilities

BARDAVON Health Innovations

KMIT Pool Administrator

- KMIT Safety Program Meetings
- Individual City Meetings regarding program
- City expresses interest
- Don Osenbaugh Pool Administrator submits contact form to Bardavon

Bardavon Program Coordinator

- Receives City contact form
- Completes City outreach discovery call
- Supplies City contact with necessary information for board approval
- Monitors and assists City through program setup
- Subcontracts certified providers to complete the Job Analysis and POET creation
- Sets up a local WorkSTEPS provider for new hire testing
- Arranges testing processes between City and testing provider
- Completes billing monthly for all individual cities and the trust

©2017 Bardavon. All Rights reserved.

KMIT-Bardavon Project Components

- City chooses which jobs they would like to have Job Analyses created and sends them to Bardavon
- Job Analyses get created for the city and validated by the city department heads
- Post-Offer Employment Tests (POETS) get created for the city
- POET tests are validated by incumbent employees
- New hires begin testing
- Bardavon handles billing for the cities and the trust as costs are split between entities

©2017 Bardavon. All Rights reserved.

BARDAVON Health Innovations

Differentiation between JD and JA

Features	Job Description	Job Analysis
Definition	Narrative of the job contents including duties/responsibilities, reporting authority, salary range and performance standards	Outline of the essential physical job functions, physical demands required to perform the essential functions, work hours, personal protective equipment etc
Uses	Hiring, onboarding, performance management	Health and safety, training and risk assessment, defines return to work guidelines
Ratio to number of positions	1 Job Description for each unique position for hire (1 to 1)	1 Job Analysis for all Job Descriptions which have the same essential physical functions (1 to possibly many)

©2017 Bardavon. All Rights reserved.

KMIT WorkSTEPS Post-Offer Employment Test (POET) Features

BARDAVON Health Innovations

Item	WorkSTEPS
Test Type	Dynamic
Job Specific Test	Yes
Test Stop Point	At Requirements
Cost	$75 (cost to city)
Results	Capable or Not Capable
Medical History	Not Disclosed
Medical History Kept by	WorkSTEPS and Bardavon
Time	Generally an hour

©2017 Bardavon. All Rights reserved.

BARDAVON
Health Innovations

Benefits of WorkSTEPS POET

- EEOC and ADA compliant
- Based off validated job analysis and tests actual essential job functions
- Injury Management Process
  - Information can be sent to care team
  - Baseline hire information to be used as a return to work guideline
- Creates opportunity for other testing options
  - Fit for Duty
  - Physical Abilities Test

©2017 Bardavon. All Rights reserved.

What does KMIT Cover?

BARDAVON Health Innovations

- Job Analyses
  - KMIT covers all of the fees that are required for creating and modifying the JAs ($150.00/hour of work)
- Post-offer Employment Test (POET)
  - KMIT covers half of the cost of each POET
    - Each POET costs $150
    - KMIT Pays $75
    - City Pays $75

©2017 Bardavon. All Rights reserved.

BARDAVON
Health Innovations

Bardavon Thanks You!

©2017 Bardavon. All Rights reserved.

ARC | Physical Therapy+™
6400 Glenwood Street, Suite 111 Overland Park, KS 66202
Phone: 913-831-2721, Fax: 913-384-0127
www.arcpt.com

Functional Job Analysis

Company: City of _____

Job Title: Sanitation Collector (Validated) **Shift**

Hours: 10 hr shifts, mandatory overtime

PPE: Reflective clothing, gloves steel toe boots, safety glasses

Tools/Equipment: Box knife, torch, welder, hand tools, mower, weed eater, tree sheers, trash truck, backhoe, semi, pickup, towing enclosed trailer

PDC Level: Very Heavy

Main Objective: Performs routine manual work involving refuse collection, cleaning and maintaining of City grounds, vehicle and facilities; does related work as required.

Essential Function: Collects and loads refuse into trucks, residential and commercial. On an average day in residential area, Collector makes 200 – 300 stops a day and collects 15,000 to 20,000 lbs of refuse per day per person. Driver and collector rotate positions routinely throughout the day.

Demand	Force	Height	Distance	Reps	Frequency	Comments
Lift	80	Lift From Floor To Shoulder			Frequent	Various trash containers; empty poly cart 35 lbs, full 80 lbs; full trash container 40 lbs; full 96 gallon container 57 lbs; 2 person lift furniture, TVs, etc
Lift	23	Lift From Floor To Shoulder			Constant	1 or 2 handed lifts; To handle bags of trash, weight ranged from 7 – 23 lbs
Carry	23		25 feet		Frequent	Transport bags of trash to truck
Push/Pull Horizontal	180	45 inches			Occasional	To maneuver dumpster on commercial route
Push/Pull Horizontal	25				Frequent	To maneuver poly cart, trash containers from residence to truck; chest height
Grip	40				Frequent	To grip bags of trash; measured using Jamar 2nd position
Climb		20 inches			Frequent	Truck cab step 20" with handhold at 62"; back of truck 15" step with 72" high handhold.
Bend					Frequent	Encountered lifting refuse
Reach, Forward			24 inches		Constant	Encountered with lifting refuse; climbing in/out of truck
Reach, Overhead		72 inches			Frequent	Handhold height to step/ stand on back of truck
Neck Rotation					Frequent	Encountered to collect and load refuse onto truck
Trunk Rotation					Frequent	Encountered to collect and load refuse onto truck
Balance					Constant	Required for climbing in/out of truck, walking over uneven terrain
Sit					Frequent	To drive refuse truck
Stand					Frequent	On concrete, pavement, uneven terrain; exposed to outdoor elements
Walk					Frequent	On concrete, pavement, uneven terrain; exposed to outdoor elements

Occasional 1-33% (1-100 reps)
Frequent 34-66% (101-500 reps)
Continuous 67-100% (500+ reps)

ARC | Physical Therapy™
6400 Glenwood Street, Suite 111 Overland Park, KS 66202
Phone: 913-831-2721, Fax: 913-384-0127
www.arcpt.com

Functional Job Analysis

Essential Function: Collects, sorts recycled materials and prepares for pick up. Performed 1.5 days a week, process 150-200 vehicles a day with 4 – 8 containers per vehicle.

Demand	Force	Height	Distance	Reps	Frequency	Comments
Lift	58	0 inches To 40 inches			Occasional	To handle box of papers 58 lbs, container with bottles/glass
Lift	20	0 inches To 40 inches			Frequent	1 or 2 handed lifts; To handle bundle of papers 20 lbs; bags 15 lbs
Carry	58		25 feet		Occasional	To transport box of papers, container with bottles/glass
Carry	20		25 feet		Frequent	To transport bundle of papers, bags
Push/Pull Horizontal	110		50 feet		Occasional	To move pallet load of recyclables using hand jack; waist height
Push/Pull Horizontal	20				Frequent	To maneuver containers, boxes with recyclables; sweep
Grip	25				Frequent	To grip stack of cardboard; measured using Jamar 2nd position
Bend					Frequent	Encountered with forward reaching, lifting below waist level
Crouch / Kneel					Occasional	Encountered with lifting from floor
Reach, Forward			30 inches		Frequent	To retrieve containers from back of vehicle/trunk
Reach, Overhead					Occasional	Full overhead is encountered when reaching into bottom of big container
Stand					Frequent	On concrete, pavement, uneven terrain; exposed to outdoor elements
Walk					Frequent	On concrete, pavement, uneven terrain; exposed to outdoor elements

In Summary: The Sanitation Collector's physical job demands include an frequent maximum lift of 80 lbs floor to shoulder; continuous maximum lift of 23 lbs floor to shoulder; occasional maximum carry of 58 lbs 25 feet; frequent maximum carry of 23 lbs 25 feet; occasional maximum horizontal push/pull force of 180 lbs; frequent maximum horizontal push/pull force of 25 lbs; frequent maximum grip force of 40 lbs using 1 or 2 hands; frequent climb; continuous forward reach; frequent overhead reach; frequent bend; frequent bend/crouch; frequent neck/trunk rotation; continuous balance; frequent sitting; frequent standing; and frequent walking. See Job Analysis. PDC level: Very Heavy

Additional Comments: The Sanitation Collector is exposed to all types of weather conditions, equipment and noise, hazardous chemicals and materials and noxious odors. This position requires extensive walking over rough terrain.

Suggestions:

Occasional 1-33% (1-100 reps)
Frequent 34-66% (101-500 reps)
Continuous 67-100% (500+ reps)

Provider Company Here
Post-Offer Employment Evaluation

xxx-xx-xxxx

Material Handler
PDC Level: Heavy
SOC Code:

Evaluation Date: 01/26/2012

RECOMMENDATIONS

Summary of Test Results

We offer you the following opinion concerning the individual's present abilities to safely and successfully perform the essential functions of the position for which he/she was tested:

IS CAPABLE of performing the essential functions of the position sought and does not have any present or past medical condition/impairment that we believe would pose a significant risk to himself or others should he be placed in the position sought.

JOB SPECIFIC

Name	Description	WHR	Body Mechanics	Met Requirement
Job Specific Test I	The candidate will complete the following circuit 5 times within 6 minutes. Please notify the candidate of the time every two minutes. The candidate will lift a crate weighted to 10 lbs from the floor to a 32" high shelf, then from the 32" high shelf to a 53" high shelf. 3 times. The candidate will lift a crate weighted to 35 lbs from the floor to a 32" high shelf, then from the 32" high shelf to a 53" high shelf. 2 times. The candidate will lift a crate weighted to 50 lbs from the floor to a 32" high shelf, then from the 32" high shelf to a 53" high shelf. 1 time. Repeat this circuit 5 times within 6 minutes. If the 6 minutes have passed, allow the candidate to complete the circuit 5 times as this is a criteria for the Merchandise Processor position. Circuit completed in minutes.		Acceptable	Yes
Job Specific Test II	The candidate will lift a 50 lb NIOSH Box from a 32" high shelf and place it on a 65" high shelf . Repeat 3 times. (Simulating loading/unloading boxes of products in shipping & receiving)		Good	Yes
Job Specific Test III	The candidate will lift a crate weighted to 35 lbs from a 32" high shelf, carry it 200 ft, and return it to the 32" high shelf.		Good	Yes
Job Specific IV	The candidate will perform 35 lb grip with the Right and Left hand using Jamar Dynamometer in 3rd position. Instruct candidate to squeeze dynamometer as hard as possible.		Good	Yes
Job Specific V	The candidate will perform 4 point pinch using Pinch Dynamometer achieving 7 lbs of force. Repeat 10 times, resetting the dynamometer between each pinch.		Good	Yes

Mary Smith, PTA _____

At your request, a functional employment test was administered to **???????**. The purpose of the test is to determine whether the individual possesses the ability to safely and effectively perform the required job functions for the specific position in question.

The test protocols are designed to be compliant with the employment testing procedures and legal principles set forth in the Americans with Disabilities Act (ADA), and pursuant to other federal and state laws.

As a part of the testing process, the individual has been apprised of his or her right to request a reasonable accommodation under the ADA. The individual has either not requested such an accommodation in the testing process, or any such request has been resolved by the employer pursuant to the requirements of the ADA prior to testing.

The test was conducted based upon the physical demands of the job as reflected in the ergonomic analysis/description and the development of job specific lifting requirements and essential tasks agreed upon by your company.

(Your company may request further information regarding the physical abilities and/or medical condition of the individual tested. They may also allot the employee a period of time to provide correspondence related to the condition, if any, affecting their ability to safely perform required job functions. Finally, your company should be informed by the testing agent if a medical condition is discovered that an employee supervisor should be made aware for safety reasons)

Provider Company Here
Post-Offer Employment Evaluation

xxx-xx-xxxx

Merchandise Processor
PDC Level: Heavy
SOC Code:

Evaluation Date: 01/26/2012

RECOMMENDATIONS

Summary of Test Results

We offer you the following opinion concerning the individual's present abilities to safely and successfully perform the essential functions of the position for which he/she was tested:

NOT CAPABLE of performing the essential functions of the position sought because the candidate lacks the essential strength to meet the physical demand requirements.

Basis For Conclusion

While we are available to discuss in more detail the basis for our finding, the following additional information provides the basis for the conclusion:

NOT CAPABLE for the following reasons:
Job Specific Test I : The candidate will complete the following circuit 5 times. The candidate will lift a tote weighted to 10 lbs from the floor to 32" high self, then from the 32" high self to a 53" high shelf. Repeat 3 times. The candidate will lift a tote weighted to 35 lbs from the floor to 32" high self, then from the 32" high self to a 53" high shelf. Repeat 2 times. The candidate will lift a tote weighted to 50 lbs from the floor to 32" high self. 1 time on 1st and 5th cycle only.
Job Specific Test III : The candidate will lift a crate weighted to 35 lbs from a 32" high shelf, carry it 200 ft, and return it to the 32" high shelf.
Job Specific IV : The candidate will perform 35 lb grip with the Right and Left hand using Jamar Dynamometer in 3rd position. Instruct candidate to squeeze dynamometer as hard as possible.
Job Specific V : The candidate will perform 4 point pinch using Pinch Dynamometer achieving 7 lbs of force. Repeat 10 times, resetting the dynamometer between each pinch.
Medical Risk
Basis for Conclusion: Candidate demonstrated decrease upper body strength which puts her at high risk of injury due to the repetitive lifting requirements of this position.

JOB SPECIFIC

Name	Description	WHR	Body Mechanics	Met Requirement
Job Specific Test I	The candidate will complete the following circuit 5 times. The candidate will lift a tote weighted to 10 lbs from the floor to 32" high self, then from the 32" high self to a 53" high shelf. Repeat 3 times. The candidate will lift a tote weighted to 35 lbs from the floor to 32" high self, then from the 32" high self to a 53" high shelf. Repeat 2 times. The candidate will lift a tote weighted to 50 lbs from the floor to 32" high self. 1 time on 1st and 5th cycle only.		Unacceptable	**No**
Job Specific Test III	The candidate will lift a crate weighted to 35 lbs from a 32" high shelf, carry it 200 ft, and return it to the 32" high shelf.			**Not Attempted**
Job Specific	The candidate will perform 35 lb grip with the Right and Left hand using Jamar Dynamometer in 3rd position. Instruct candidate to squeeze			**Not Attempted**

Name	Description	WHR	Body Mechanics	Met Requirement
IV	dynamometer as hard as possible.			
Job Specific V	The candidate will perform 4 point pinch using Pinch Dynamometer achieving 7 lbs of force. Repeat 10 times, resetting the dynamometer between each pinch.			**Not Attempted**

Therapist's Comments Concerning Job Specific: During 2nd cycle of Test I, observed increase kyphotic curve with lift of 35 lbs from floor and increase lumbar extension with 35 lb lift to 53" ht. Candidate was able to correct with verbal cues. During 3rd cycle, observe increase lumbar extension and decrease control with 35 lb lift to 53" ht. Stopped the test during the 4th cycle due to increase kypotic curve, increase lumbar extension and decrease control with lift of 35 lbs from floor to 53" ht. Candidate was unable to correct technique to safely control the lift.

Mary Daniels, PT _____

At your request, a functional employment test was administered to **?????????**. The purpose of the test is to determine whether the individual possesses the ability to safely and effectively perform the required job functions for the specific position in question.

The test protocols are designed to be compliant with the employment testing procedures and legal principles set forth in the Americans with Disabilities Act (ADA), and pursuant to other federal and state laws.

As a part of the testing process, the individual has been apprised of his or her right to request a reasonable accommodation under the ADA. The individual has either not requested such an accommodation in the testing process, or any such request has been resolved by the employer pursuant to the requirements of the ADA prior to testing.

The test was conducted based upon the physical demands of the job as reflected in the ergonomic analysis/description and the development of job specific lifting requirements and essential tasks agreed upon by your company.

(Your company may request further information regarding the physical abilities and/or medical condition of the individual tested. They may also allot the employee a period of time to provide correspondence related to the condition, if any, affecting their ability to safely perform required job functions. Finally, your company should be informed by the testing agent if a medical condition is discovered that an employee supervisor should be made aware for safety reasons)

KCAMP RISK AVOIDANCE GRANT PROGRAM APPLICATION

Applications must be submitted no later than December 15 to be eligible for current year funds.

ALL SHADED AREAS MUST BE COMPLETED. Information should be typed (preferred) in this form and submitted with required document(s) via email (mchambers@kcamp.org) or fax (785.267.2383).

MEMBER		CONTACT	
DEPARTMENT		TITLE	
PHONE NO.		EMAIL	
MAILING ADDRESS (include City, State and Zip)			
SUPERVISOR NAME & TITLE (if applicable)			

DESCRIPTION OF ACTIVITY/PURCHASE

ANTICIPATED REDUCTION OF CLAIM/LOSS EXPOSURE. *Describe how this activity/purchase will reduce your organization's property or liability claim/loss exposure.*

REQUIRED Purchase Order(s) or Invoice(s) attached/enclosed ◯ Yes ◯ No

AMOUNT REQUESTED FOR REIMBURSEMENT ($2,000 Maximum) *PROOF OF PAYMENT **REQUIRED** PRIOR TO KCAMP REIMBURSEMENT*	
TOTAL COST OF ACTIVITY/PURCHASE	

MEMBER REPRESENTATIVE SIGNATURE _____

DATE _____

APPLICATION APPROVAL (To be completed by KCAMP Staff)

1. Member Funds Available $_____
2. Use of Funds Appropriate to Program _____ Yes _____ No
3. Verification of Paid Invoice by Member _____ Yes _____ No

Date Member Notified: _____

Application _____ Complete _____ *Returned to Member for Additional Information*

Date: _____

_____ _____

KCAMP RISK MANAGEMENT APPROVAL Date

_____ _____

KCAMP CEO APPROVAL Date

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
2018 BUDGET - ESTIMATED
FUND YEAR 28

OPERATING REVENUES:			Budget 2017
CONTRIBUTIONS	-4%	5,450,000	5,685,000
Payroll Audit Adjustment	0%	(150,000)	(150,000)
PREMIUM REDUCTION from FUND RESERVES	-24%	475,000	625,700
INVESTMENT INCOME	8%	404,700	375,100
TOTAL REVENUES	-5%	6,179,700	6,535,800
OPERATING EXPENSES			
ADMINISTRATIVE FUND			
ACTUARIAL	0%	9,000	9,000
LEGAL	0%	13,000	13,000
FINANCIAL AUDIT	29%	13,500	10,500
EDUCATIONAL SEMINARS	-10%	28,000	31,000
PAYROLL & PREMIUM AUDIT	0%	13,500	13,500
RISK MANAGEMENT FEE	3%	74,675	72,500
KAC EXCLUSIVE ALLIANCE	0%	20,000	20,000
GOV'T U - ONLINE TRAINING	-25%	7,500	10,000
OFFICE ADMINISTRATIVE EXPENSES	1%	921,900	908,600
ADVERTISING & MARKETING EXPENSES	-33%	8,000	12,000
BOARD OF DIRECTORS EXPENSES	-19%	12,500	15,500
MISCELLANEOUS EXPENSES	-50%	5,000	10,000
KANSAS STATE PREMIUM TAXES (1.0%)	-16%	46,600	55,700
TOTAL ADMINISTRATIVE EXPENSES	-1%	1,173,175	1,181,300
CLAIMS FUND			
INCURRED LOSS	-8%	4,015,600	4,380,500
LOSS ADJUSTMENT EXPENSE	3%	212,000	206,000
EXCESS INSURANCE	4%	635,500	613,300
WORKERS COMP FUND	-8%	37,700	41,200
WORKERS COMP DIRECTORS EXPENSE	-7%	105,000	113,000
TOTAL EXPENSES	-5%	6,178,975	6,535,300
MEMBER PROTECTION FUND CONTRIBUTION		725	500
TOTAL INCURRED LOSSES TO TOTAL PREMIUMS LESS EXCESS INSURANCE		72.4%	
ADMINISTRATIVE FUND ACCOUNT EXPENSE RATIO		27.6%	
MEMBER PROTECTION FUND TO TOTAL PREMIUMS LESS EXCESS INSURANCE		0.0%	

Claims Loss Calculation		
ACTUARIAL REPORT @	$1.49	PER $100 OF PAYROLL
TOTAL PAYROLL (EST)	$269.5	MILLION

2018 ESTIMATED ADMINISTRATIVE EXPENSES FOR KWORCC

		ANNUALLY	TOTALS	2017 Budget
GENERAL OFFICE EXPENSES				
RENT	2%	40,022		39,237
SUPPORT SERVICES	2%	35,800		35,100
EXECUTIVE ASSIST/MEDIA DEVELOPER	3%	38,195		37,080
TELEPHONE	0%	9,500		9,500
POSTAGE & SHIPPING	-31%	2,400		3,500
COPYING EXPENSE	-45%	6,000		11,000
OFFICE SUPPLIES	0%	2,500		2,500
GENERAL LIABILITY INSURANCE	0%	37,500		37,500
FF&E ACQUISITION, RENTAL, REPAIR	0%	37,500		37,500
TOTAL	-2%		209,417	212,917
STAFF EXPENSES				
SALARIES, PAYROLL TAXES, & BENEFITS	6%	581,100	581,100	548,500
COUNTY VISIT EXPENSES				
MILEAGE, LODGING, MEALS	-25%	47,300		63000
LOSS PREVENTION SUPPORT SERVICES	25%	52,500		42000
	-15%		99,800	118,000
MEMBERSHIP DUES & PUBLICATIONS				
PRIMA & KSIA	0%	2,500		2,500
NATIONAL SAFETY COUNCIL	0%	600		600
MISC TRADE PUBLICATIONS	0%	2,000		2,000
NCCI	3%	6,200		6,000
TOTAL	2%		11,300	11,100
MISCELLANEOUS ANNUAL EXPENSES				
ANNUAL MEMBERSHIP MEETING	0%	3,000		3,000
KAC CONFERENCE	0%	3,300		3,300
PROMOTIONAL GIVEAWAYS, ETC	0%	6,000		6,000
UPDATE VIDEO LIBRARY	0%	2,000		2,000
CLERKS CONFERENCE	0%	2,000		2,000
REFRESHMENTS - SAFETY MEETINGS	0%	1,000		1,000
KS INSURANCE DEPT EXAMINATIONS	0%	2,600		2,600
TOTAL	0%		19,900	19,900
GRAND TOTALS	1%		921,517	908,417

2017
Board of Trustee Nominations

COUNTY	Nominee, North Central
Cloud	Gary Caspers, Cloud County Commissioner
Decatur	Gary Caspers, Cloud County Commissioner
Mitchell	Gary Caspers, Cloud County Commissioner
Morris	Gary Caspers, Cloud County Commissioner

COUNTY	Nominee, Northwest District
Cloud	Stan McEvoy, Decatur County Commissioner
Decatur	Stan McEvoy, Decatur County Commissioner
Morris	Stan McEvoy, Decatur County Commissioner
Thomas	Stan McEvoy, Decatur County Commissioner

COUNTY	Nominee, South Central District
Cloud	Steve Garten, Barber County Commissioner
Cowley	Steve Garten, Barber County Commissioner
Decatur	Steve Garten, Barber County Commissioner
Harper	Steve Garten, Barber County Commissioner
Morris	Steve Garten, Barber County Commissioner
Reno	Steve Garten, Barber County Commissioner
Stafford	Steve Garten, Barber County Commissioner

COUNTY	Nominee, Southest District
Anderson	Rob Roberts, Miami County Commissioner
Bourbon	Rob Roberts, Miami County Commissioner
Cloud	Rob Roberts, Miami County Commissioner
Decatur	Rob Roberts, Miami County Commissioner
Miami	Rob Roberts, Miami County Commissioner
Morris	Rob Roberts, Miami County Commissioner

COUNTY	VOTING DELEGATE		ALTERNATE DELEGATE	
Allen	Jerry Daniels		Sherrie L. Riebel	
Anderson	Julie Heck		Jerry Howarter	
Barber	Steve Garten		Paul A. Harbaugh	
Bourbon	Jeff Fischer		Nick Ruhl	
Brown	Dwight Kruse		Steve Roberts|Keith Olson	
Chautauqua				
Cherokee	Neal Anderson		Cory Moates	
Clark	Rebecca Mishler		Jim Daily	
Clay	David M. Thurlow			
Cloud	Gary Caspers		William Czapanskly	
Comanche	Randy Unruh			
Cowley	Wayne Wilt		Alan Groom	
Decatur	Brad Marcuson		Karen Larson	
Dickinson	LaVerne Myer		Lynn Peterson	
Doniphan	Jerry McKernan			
Edwards	Bill Brokar		Mica Schnoebelen	
Elk	Shari Kaminska		David Evans	
Ellis	Barbara K. Wasinger		Martha L. McClelland	
Ellsworth	Stephen S. Dlabal		Kermit Rush	
Ford	Shawn Tasset		Brenda Pogue	
Franklin	Roy Dunn		Richard Oglesby	
Geary	Ben Bennett		Keith Ascher	
Gove	Michael R. Gillespie		Charles Kuntz	
Grant	Janet Stewart		Kevin Shapland	
Gray				
Greenwood	Ben Fox			
Hamilton	Nikki Schwerdfeger		Randy Braddock	
Harper	Carla Pence		Brian Waldschmidt	
Harvey	Randy Hague		Rick Piepho	
Haskell	Guy W. (Bill) Lower			
Hodgeman	Michael MacNair		Marsha L. Ewy	
Jackson	William Elmer		Rob Ladner	
Jefferson	Linda M. Buttron		Lynn Luck	
Jewell	Keith Roe		Mark Fleming	
Kearny	Shannon McCormick			
Lane	Curtis Hanna		Diana Paris	
Lincoln	Alexis Pflugh		Al Joe Wallace|Terry Finch	
Linn	David Lamb		Rick James	
Lyon			Scott A Briggs	
Marion	Randy Dallke		Lori L. Lalouette	
Marshall	Sonya Stohs		Bob Connell	

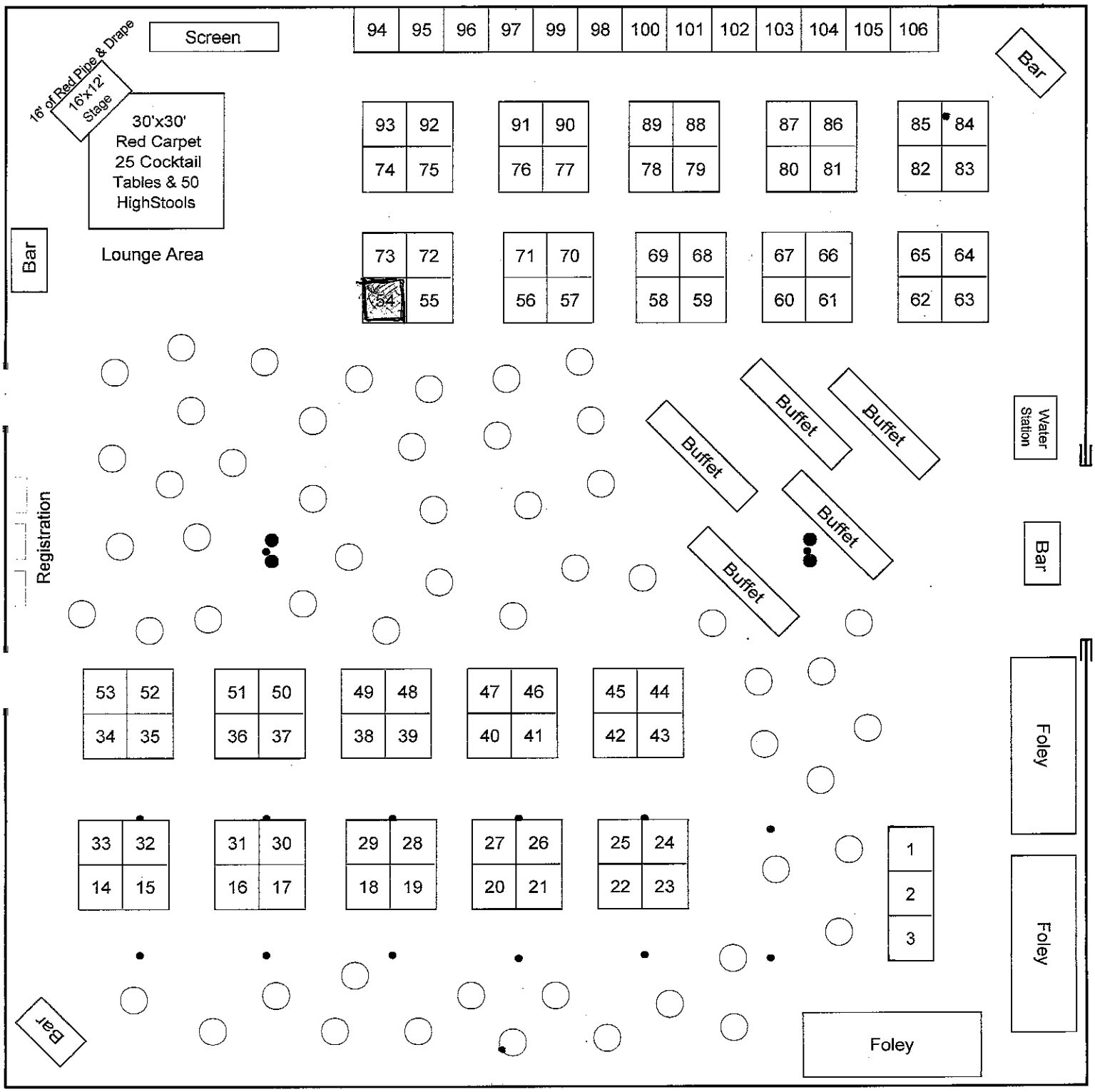
McPherson	Keith Becker		Linus Linaweaver	
Meade	Randy Leis		Janna Frydendall	
Miami	Rob Roberts		Danny Gallagher	
Mitchell	Jim Marshall		Tom Claussen	
Morris	Diana K. Jost		Michelle Garrett	
Morton	Randy Bane			
Neosho	Paul Westhoff		Randal E. Neely	
Ness	Dave Albers		Sandra Rupp	
Norton	Charles Posson			
Osage	Kenneth Kuykendall		Gaylord D. Anderson	
Osborne	Alfred C. Reif			
Ottawa	Karen S. Brumbaugh		Kathy Luthi	
Pawnee				
Phillips	Max Dibble		Linda McDowell	
Pottawatomie	Deloyce (Dee) McKee		Dennis Weixelman	
Rawlins	Lisa Woody			
Reno	Donna Patton		Ron Hirst	
Rice	Jared L. Wilson		Deberah L. Wiens	
Republic	Kathleen Marsicek			
Rush	Dennis Elias		Richard T. Luft	
Russell				
Saline	Monte Shadwick		Robert Vidricksen	
Scott	Gary Skibbe		James Minnix	
Sheridan	Troy Dewey		Joe Bainter	
Sherman	Ashley N. Mannis		Larry Enfield	
Smith	Sharon Wolters		Roger Allen	
Stafford	Clayton Grimmett		Todd Wycoff	
Stanton	John D. Smith		Sandy Barton	
Stevens	Joe Thompson		Pat Hall	
Thomas	Francis Britton		Mike Baughn	
Trego	Jared Hager		Lori Augustine	
Wallace	Bruce Bolen		Jacalyn Mai	

KWORCC
Booth Schedule
2017 KAC
Conference

Weds., 11/15/2017	Time	Attendants
	1:30-2:30 PM	DOB, CDE,
	2:30-3:30 PM	BKW, RDU
	3:30-4:30 PM	RDU, JWP, BKW
	4:30-5:30 PM	JWP, BCM
	5:30-6:30 PM	JWP, BCM
	6:30-7:30 PM	DOB, CDE

Booth #54

5:30-6:30 PM Dinner



Overland Park Convention Center

COUNTY NAME	EXP DATE	COMMENTS SECTION
ATCHISON COUNTY	JANUARY	KERIT MEMBER Commissioner Schuele showed interest KAC '16 Mr. Schuele had not discussed with other Commissioners. Not interested.
BARTON COUNTY	JANUARY	Bid 3 times and always goes with local agent County Administrator is gone. May need to try again Will contact HR on Feb. 27 and leave info. Have tried to make contact with HR does not respond
BUTLER COUNTY	JUNE	Bid 3 times and always handled by local agent Kworcc bid was 40,000 under EMC
CHASE COUNTY	JANUARY	Comm said yes to a bid in 2015 Had Clerk call and cancel
CHEYENNE COUNTY	JANUARY	Bid date Oct. 31st, having trouble getting information from Clerk, KCAMP the same. I've set up an RFP for Clerk, He just needs to verify payroll and mod. Used 2016 audited 10/18 KCAMP just received part of their information.
COFFEY COUNTY	JANUARY	We've always been high Daughter of past Comm on Ins. Committee (local agt) They have insurance committee that I've asked to give presentation-No Luck
CRAWFORD COUNTY	JANUARY	Some contact at KAC '16
DOUGLAS COUNTY		Self-Insured
FINNEY COUNTY	JULY	Showed some interest in 2014 -- then fizzled
GRAHAM COUNTY	JANUARY	New Commissioners '17 We may need to try for '18 Comm'r Davignon did not run for re-election Comm meeting 9/12/17 said yes to bid, Clerk emailed to inform they had changed their mind.
GREELEY COUNTY	FEBURARY	They decided not to bid in 2010 Combined City/County government
JOHNSON COUNTY		Self-Insured

KINGMAN COUNTY	MAY	No contact the last three years
KIOWA COUNTY	MAY	Clerk not a fan of pool - per county e'ee: "Personality Conflict" (b/t Clerk and ???) Tried to contact Clerk for 2016, she would not respond, KCAMP tried same thing.
LABETTE COUNTY	JANUARY	Commissioner Addis won't let us bid.
LEAVENWORTH COUNTY	JANUARY	We've contacted Administrator and HR no interest in bidding.
LOGAN COUNTY	JANUARY	Bid given for 2016 policy yr. Pool $15,801 lower than EMC
NEMAHA COUNTY	JANUARY	Presented bid 2016, Kcamp/Kworcc 14,221 under EMC KWORCC: 7,715 under Commissioners had trouble with KCAMP coverages Need to make contact later this year with Comm Contacted Clerk '17, they will not consider bidding for 3 years
PRATT COUNTY	APRIL	Bid 2008. They won't leave local agt. 2016 Clerk showed interest, left information, Comm not interested.
RILEY COUNTY		Self-Insured
ROOKS COUNTY	JANUARY	New Clerk - We should make an appointment with Comm Comm meeting 6/26/17, heard from Clerk latter that they were not interested.
SEDGWICK COUNTY		Self-Insured
SEWARD COUNTY	JANUARY	Stopped and talked to HR, gave her info on Pools Commissioners showed interest KAC '16 No response from HR '17
SHAWNEE COUNTY		Self-Insured with City of Topeka
WABAUNSEE COUNTY	Sept. 24	Comm meeting 8/22/16. Will allow bid in 2017. Election year, load on Clerk. Made contact '17 and still not interested.
WASHINGTON COUNTY	JANUARY	Took local agt. Less coverage, higher ded. 60,000 higher Lost Clerk in 2016 primary Contacted new clerk '17, she was going to discuss with Comm/no reply

WICHITA COUNTY	JANUARY	Talked to Commissioner, I think they would consider a bid. Lost two Commissioners in 2016 primary Not going to make change. Need to make contact with new Commissioners Visted with Comm 9/5/17, said yes to bid, had Clerk email and decline.
WILSON COUNTY	APRIL	CDE talked to Administrator 2014 -- "Com'rs not interested."
WOODSON COUNTY	JANUARY	Bid for 2016 $19,301 lower than EMC stayed with local agt.
WYANDOTTE COUNTY		Self-Insured

KWORCC Financial Statements

September 31, 2017

Presented October 26, 2017

KWORCC Trustees' Financial Report Summary

as of 30-Sep-17

	Budget 2017	Rounded YTD 2017	Actual to Budget Ratio
REVENUES			
Premiums*	$ 5,685,000	$ 5,673,100	99.8%
Payroll Audit Reserve	(150,000)	$ -	
Investment Income (net)	375,100	331,000	88.2%
Total Revenues	$ 5,910,100 *	6,004,100 *	
EXPENDITURES			
Administrative Expense	$ 886,000	$ 882,800 ***	99.6%
Claims Expense**	$ 5,110,600	$ 4,744,400 ***	92.8%
Total Expense	$ 5,996,600	$ 5,627,200 ***	93.8%
Memo Item			
YTD Paid Losses Policy Year 2017		$ 2,060,800	
YTD Paid Losses Policy Years 1992-2016		$ 547,100	
Total Paid Losses in 2017 YTD		$ 2,607,900	

*Total Premiums Invoiced

**Includes paid losses, case reserves, IBNR (FULL YEAR), Claims Management, Excess Insurance, Workers Compensation Fund Contribution, and Workers Compensation Administration Expense

***Includes Adjustments from Regulatory Accounting to Accrual Accounting

LIQUID ASSETS

Cash	$ 56,000
Government Securities @Market	$ 20,873,000 *
Equity Fund Investment @Market	$ 4,008,000 *
Total Liquid Assets	**$ 24,937,000**

***See detail on Statement of Condition**

LOSS RESERVES

Allocated to Reserves for Existing Claims	$ 5,398,000
Allocated to Reserves for Claims yet to be Filed	$ 5,078,000
TOTAL LOSS RESERVES	$ 10,476,000

FUND RESERVES

Allocated to Member Protection Fund	$ 2,500,000
Fund Balance Reserve	$ 11,740,000
TOTAL FUND RESERVES	**$ 14,240,000**

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

STATEMENT OF CONDITION

	30-Sep-17	31-Aug-17
ASSETS		
Cash	$ 55,720	$ 441,190
Government Investments (Cost Basis)	20,886,550	20,886,550
Equity Fund Investments (Cost Basis)	1,997,000	1,997,000
Equity Fund Realized Gains (Reinvested)	1,542,581	1,535,494
Premiums Receivable	42,618	42,618
Recoveries Receivable	337,478	346,178
Other Receivables	20,998	20,298
Accrued Interest on Investments	102,911	128,320
TOTAL ASSETS	$ 24,985,855	$ 25,397,646
LIABILITIES AND FUND BALANCE		
LIABILITIES		
Unpaid Claims	$ 10,486,879	$ 11,522,686
Payroll Audit Premium Reserve 2017	-	-
Accounts Payable	5,833	7,441
Returned Premiums Payable	-	-
Accrued Taxes Payable	152,916	152,916
Accrued Expenses	100,572	100,572
TOTAL LIABILITIES	$ 10,746,200	$ 11,783,615
FUND BALANCE		
Members Fund Balance @31 Dec 2016	$ 11,470,592	$ 11,470,592
Member Protection Fund (MPF)	2,500,000	2,500,000
Current Operations 1992-2016 YTD	(39,736)	(506,162)
Current Operations 2017 YTD	316,147	156,949
Prepaid Expenses 2018	(7,348)	(7,348)
TOTAL FUND BALANCE	$ 14,239,655	$ 13,614,031
TOTAL LIABILITIES & FUND BALANCE	$ 24,985,855	$ 25,397,646

Memo Items

Unrealized Loss on Government Investments	$ (107,660)	$ (162,105)
Unrealized Gain on BOK Investments	$ 468,060	$ 391,075
Cumulative Realized Gain on BOK Investments	$ 1,542,581	$ 1,535,494
Realized Gain(Loss) on Government Investments YTD	$ (90)	$ (90)
Realized Gain(Loss) on Government Investments YTD	$ -	$ -
Realized Gain(Loss) on BOK YTD	$ 13,763	$ 13,763
Realized Gain(Loss) on BOK YTD	$ -	$ -
Investment Income (Net of Gains/Losses & Fees)	$ 330,977	$ 287,758
CCB Investment Account Service Fees	$ 15,171	$ 15,171
BOK Investment Account Service Fees	$ 16,961	$ 14,976

Total Assets @31 Dec 2016	23,100,000
Premiums Returned	554,000
Investment Income Distributed	166,000

Equity Fund Investments as Percentage of Fund Balance @ 31 December 2016 **25.3%**

*Includes Investment Income

Unrealized Loss on Government Investments
Unrealized Gain on Government Investments
Unrealized Loss on BOK Investments
Unrealized Gain on BOK Investments

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

2017 STATEMENT OF OPERATIONS	Actual YTD 30-Sep-17	YTD Budget	YTD vs Budget	Variance	Annual Budget
Operating Revenues					
Premium Contributions	5,673,077	5,685,000	100%	(11,923)	5,685,000
Prem Reduction from Fund Reserve	-	625,700			625,700
Payroll Audit Adjustment	-	(150,000)			(150,000)
Investment Income	330,977	375,100	88%		375,100
Total Revenues	6,004,054	6,535,800	92%	(11,923)	6,535,800
Operating Expenses					
Administrative Fund					
Actuarial	9,000	6,750	133%	2,250	9,000
Legal	5,125	9,750	53%	(4,625)	13,000
Financial Audit & Accounting	14,327	7,875	182%	6,452	10,500
Educational Seminars	30,142	23,250	130%	6,892	31,000
Payroll & Premium Audit	13,500	10,125	133%	3,375	13,500
Risk Management Fee	72,500	54,375	133%	18,125	72,500
KAC Exclusive Alliance	20,000	15,000	133%	5,000	20,000
Gov't U - Online Training	7,500	7,500	100%	-	10,000
Administrative Expenses	640,635	681,450	94%	(40,815)	908,600
Board Related Expenses	10,568	11,625	91%	(1,057)	15,500
Advertising & Marketing Expenses	5,196	9,000	58%	(3,804)	12,000
Miscellaneous Expenses	2,148	7,500	29%	(5,352)	10,000
State Premium Taxes 2017 @ **1%**	55,700	41,775	133%	13,925	55,700
Total Administrative Expense	886,341	885,975	100%	366	1,181,300
Claims Fund					
Incurred Losses (Net of Recovery)*	3,900,000	4,380,500	89%	(480,500)	4,380,500
Loss Adjustment Expense	185,400	154,500	120%	30,900	206,000
Excess Insurance	610,888	459,975	133%	150,913	613,300
Workers Compensation Fund	-	30,900	0%	(30,900)	41,200
Workers Compensation Directors Fund	105,278	84,750	124%	20,528	113,000
Total Claims Expenses	4,801,566	5,110,625	94%	(309,059)	5,354,000
Total Expenses	5,687,907	5,996,600	95%	(308,693)	6,535,300
Income less Expenses	316,147	539,200		296,770	500

*Not inclusive of specific excess recovery

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

Administrative Expenses	YTD 30-Sep-17	YTD Budget	YTD vs Budget	Variance	Annual Budget
Office Expenses					
Rent	29,430	29,428	100%	2	39,237
Support Services*	26,325	26,325	100%	-	35,100
Administrator	-				
Secretarial/Clerical Services	22,354	27,810	80%	(5,456)	37,080
Telephone	7,048	7,125	99%	(77)	9,500
Mailing & Shipping	1,489	2,625	57%	(1,136)	3,500
Copying	4,392	8,250	53%	(3,858)	11,000
FF&E Expense	33,506	28,125	119%	5,381	37,500
Office Supplies	2,930	1,875	156%	1,055	2,500
Staffing					
Salaries, Benefits, Payroll Taxes	410,082	409,875	100%	207	546,500
Fidelity Insurance/General Liability	36,772	28,125	131%	8,647	37,500
KS Insurance Department Exams**	-	1,950	0%	(1,950)	2,600
County Visit Expenses	28,633	47,250	61%	(18,617)	63,000
Loss Prevention Support Services	31,620	41,250	77%	(9,630)	55,000
Memberships, Publications, Manuals & Miscellaneous Reference Materials	1,686	8,475	20%	(6,789)	11,300
Video Library	253	1,500	17%	(1,247)	2,000
Annual Meetings/Safety Awards	4,115	11,475	36%	(7,360)	15,300
Total Administrative Expense	640,635	681,463	94%	(40,828)	908,617
Board of Directors Lodging, Meals, & Travel Expenses	10,568	11,625	91%	(1,057)	15,500

*Includes Security Monitoring, FFE "rented by" or shared with KWORCC, personnel services (payroll & clerical, reception, secretarial, courier, computer assistance), Parking and jointly-used office supplies and equipment.

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES 30-Sep-17

Statement of Revenues	Current Year to Date*							
	Closed Years	2000	2001	2003	2004	2005	2006	2007
Premiums								
Prem Reduction from Fund Reserves								
Investment Income		-	-		-			-
Total Revenue	-	-	-	-	-	-	-	-
Paid Losses (W/C & Medical)	765	-	11,322	5,813	454	61,217	20,711	11,044
Paid Expenses (Other Expense)	2	-	118	3,019	786	1,999	360	657
Loss Reserves	-	(4,449)	1,276	11,663	(205)	359,097	6,259	(3,110)
IBNR		14,449	(40,904)	23,377	33,965	30,265	(2,330)	(8,635)
Subrogations/2nd Injury Received			(2,157)	(7,067)	-	-	-	-
Specific Excess Receivable			(8,529)	7,067		(252,577)		43
Claims Administration								
Workers Compensation Fund	-	-	-	-	-	-	-	-
Excess Insurance								
Total Loss Expense	767	10,000	(38,873)	43,872	35,000	200,000	25,000	(1)
Risk Management Fees								
Premium Taxes								
Pool Administration				-				
Professional Fees								
Total Administration Expense		-	-	-	-	-	-	-
Total Expense	767	10,000	(38,873)	43,872	35,000	200,000	25,000	(1)
Dividends/Premiums Returned								
Investment Earnings Distributed								
Member Fund Balance (Accrual)	(767)	(10,000)	38,873	(43,872)	(35,000)	(200,000)	(25,000)	1

*This page details only the financial activity which occurred during 2017 for each of the policy years.

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
	-	-	-	-	-	-	-	-	5,673,077	5,673,077
									-	-
									330,977	330,977
-	-	-	-	-	-	-	-	-	6,004,054	6,004,054
12,733	16,215	19,470	53,007	199,213	204,003	158,292	315,433	714,301	678,957	2,482,950
4,320	2,489	307	2,655	4,321	13,337	15,206	14,392	34,542	26,401	124,912
4,533	(14,684)	(1,662)	(46,096)	(3,713)	(185,073)	(82,316)	(287,842)	(634,191)	1,065,292	184,779
28,414	(3,917)	31,885	(59,566)	(99,727)	50,617	15,527	(91,023)	(602,793)	2,133,293	1,452,897
-	-	-	-	-	(32,884)	(6,709)	(246)	(12,572)	(3,944)	(65,580)
										(253,995)
		-	-	-	-	-	-	-	185,400	185,400
-	-	-	-	-	-	-	-	-	105,278	105,278
		-	-	-	-	-	-	37,244	610,888	648,132
50,001	103	50,000	(50,000)	100,094	50,000	100,000	(49,287)	(463,470)	4,801,566	4,864,773
								-	72,500	72,500
	-	-	-	-	-	-	-	-	55,700	55,700
-	-	-	-	-	-	(27,167)	10,515	(6,820)	729,690	706,218
								-	28,452	28,452
-	-	-	-	-	-	(27,167)	10,515	(6,820)	886,341	862,870
50,001	103	50,000	(50,000)	100,094	50,000	72,833	(38,771)	(470,290)	5,687,907	5,727,643
(50,001)	(103)	(50,000)	50,000	(100,094)	(50,000)	(72,833)	38,771	470,290	316,147	276,412

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES 30-Sep-17

Statement of Revenues	Inception to Date							
	Closed Years	2000	2001	2003	2004	2005	2006	2007
Premiums		2,577,039	2,635,744	4,337,431	4,944,757	5,602,583	6,456,704	6,384,402
Prem Reduction from Fund Reserves		110,000	480,000		795,000			110,000
Investment Income								
Member Protection Fund (MPF)								
Total Revenue	-	2,687,039	3,115,744	4,337,431	5,739,757	5,602,583	6,456,704	6,494,402
ULTIMATE LOSS		***1,950,000***	***2,250,000***	***3,000,000***	***4,575,000***	***4,200,000***	***4,825,000***	***4,850,000***
Paid Losses (W/C & Medical)	765	1,754,641	2,149,179	2,848,240	4,296,843	3,781,181	4,325,177	6,514,277
Paid Expenses (Other Expense)	2	195,640	204,460	178,661	304,418	239,712	259,063	464,557
Loss Reserves	-	250	102,983	29,771	41,067	425,662	270,324	118,809
IBNR	-	30,948	22,005	21,877	29,282	43,613	27,632	60,334
Subrogations/2nd Injury Received	-	(31,480)	(122,728)	(78,550)	(96,610)	(37,590)	(57,197)	(2,307,977)
Specific Excess Receivable	-	-	(105,899)	-		(252,577)	-	-
Claims Administration	-	130,000	130,000	145,000	165,000	165,000	165,000	175,000
Workers Compensation Fund	-	33,735	40,603	77,740	95,920	111,205	152,547	158,432
Excess Insurance	-	66,276	71,996	208,470	210,973	431,112	461,128	455,190
Total Loss Expense	767	2,180,011	2,492,599	3,431,210	5,046,893	4,907,318	5,603,674	5,638,623
Risk Management Fees	-	50,000	50,000	50,000	50,000	50,000	50,000	55,000
Premium Taxes	-	18,558	21,257	41,290	47,338	51,715	59,956	59,292
Pool Administration	-	361,610	419,359	498,949	533,985	545,855	575,599	589,901
Professional Fees	-	23,516	23,425	23,024	25,392	33,884	27,660	24,528
Total Administration Expense	-	453,684	514,041	613,263	656,715	681,453	713,215	728,721
Total Expense	767	2,633,695	3,006,639	4,044,472	5,703,607	5,588,771	6,316,889	6,367,344
Dividends/Premiums Returned								
Investment Earnings Distributed								
Less Accrual & Ultimate Loss Adjustments								
Member Fund Balance (Accrual)	(767)	53,344	109,104	292,959	36,150	13,812	139,815	127,058
Admin Expense Ratio		32.4%	34.7%	24.6%	25.8%	23.2%	21.5%	25.7%
Admin Expense Ratio per Quarterly Report		19.4%	21.6%	16.7%	15.9%	15.3%	14.4%	15.0%

Admin Expense Ratio Calculation:

Paid Losses/Work Comp & Medical	**WCMED**	Total Expense less WCMED - Reserves - IBNR - EXI - INVINC
Loss Reserves	**RESERVES**	**PREM - EXI**
Incurred But Not Reported Claims	**IBNR**	
Excess Insurance	**EXI**	
Investment Income	**INVINC**	
Premiums	**PREM**	

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
6,862,582	6,918,713	5,943,924	5,781,747	5,297,436	5,611,717	5,779,733	6,018,107	5,779,416	5,673,077	92,605,112
				350,000	-	790,000	-	540,300		3,175,300
								-	330,977	5,466,471
										2,500,000
6,862,582	6,918,713	5,943,924	5,781,747	5,647,436	5,611,717	6,569,733	6,018,107	6,319,716	6,004,054	103,746,883
4,650,000	***3,400,000***	***4,150,000***	***2,950,000***	***4,000,000***	***2,950,000***	***4,300,000***	***3,850,000***	***4,000,000***	***3,900,000***	
4,209,275	3,042,542	3,620,408	2,634,888	3,089,562	2,534,471	3,292,964	2,715,799	1,964,857	678,957	53,454,027
283,367	215,392	262,832	148,605	181,962	164,520	202,406	133,338	95,922	26,401	3,561,259
118,322	110,137	175,067	26,720	755,926	160,751	397,009	511,224	1,088,902	1,065,292	5,398,216
88,289	82,575	143,301	155,684	60,586	268,444	485,835	542,814	881,465	2,133,293	5,077,977
(49,254)	(50,646)	(51,609)	(15,897)	(88,036)	(178,186)	(78,214)	(53,176)	(31,145)	(3,944)	(3,332,238)
-	-	-	-	-	-	-	-	-	-	(358,476)
175,000	180,000	190,000	190,000	190,000	190,000	195,000	197,500	200,000	185,400	2,967,900
170,445	161,745	166,307	139,952	144,383	146,774	128,919	127,121	147,372	105,278	2,108,477
460,300	453,423	449,005	433,106	451,179	537,210	602,404	606,360	607,366	610,888	7,116,386
5,455,745	4,195,168	4,955,311	3,713,058	4,785,561	3,823,984	5,226,324	4,780,980	4,954,738	4,801,566	75,993,529
55,000	60,000	60,000	60,000	60,000	60,000	65,000	67,500	70,000	72,500	985,000
64,023	64,653	54,949	53,486	48,463	50,745	51,773	54,372	51,840	55,700	849,410
605,920	625,729	648,266	665,325	710,740	788,693	846,317	935,475	960,902	729,690	11,049,663
24,440	22,360	26,054	27,241	25,616	28,580	26,636	37,527	35,292	28,452	463,626
749,383	772,741	789,269	806,052	844,818	928,018	989,727	1,094,874	1,118,035	886,341	13,347,699
6,205,127	4,967,910	5,744,580	4,519,111	5,630,379	4,752,002	6,216,051	5,875,854	6,072,773	5,687,907	89,341,228
										-
										166,000
657,455	1,950,803	199,344	1,262,636	17,057	859,715	353,682	142,253	246,943	316,147	14,239,655
21.5%	20.6%	25.6%	24.0%	28.1%	28.2%	29.3%	28.7%	30.2%	23.8%	25.7%
14.4%	14.5%	17.4%	17.7%	20.4%	21.2%	21.6%	22.6%	24.5%	32.6%	18.8%

Memo Item:
2017 Pool admin includes 2018 prepaid expenses 7,348

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

2017 STATEMENT OF OPERATIONS	Annual Budget	Current Month Sep-17	YTD 30-Sep-17	Unearned/ Unrec'd Income	YTD % Earned to Budget
Operating Revenues					
Premium Contributions	5,685,000	-	5,673,077	11,923	99.8%
Prem Reduction from Fund Reserve	625,700	-	-	625,700	
Payroll Audit Adjustment	(150,000)		-	(150,000)	
Investment Income	375,100	43,220	330,977	44,123	88.2%
Total Revenues	6,535,800	43,220	6,004,054	531,746	
Operating Expenses				Unexpended	YTD Expended/ Budget
Administrative Fund					
Actuarial	9,000	-	9,000	-	100.0%
Legal	13,000	-	5,125	7,875	39.4%
Financial Audit & Accounting	10,500	-	14,327	(3,827)	136.4%
Educational Seminars	31,000	3,828	30,142	858	97.2%
Payroll & Premium Audit	13,500	-	13,500	-	100.0%
Risk Management Fee	72,500	-	72,500	-	100.0%
KAC Exclusive Alliance	20,000	-	20,000	-	100.0%
Gov't U - Online Training	10,000	-	7,500	2,500	
Administrative Expenses	908,600	57,719	640,635	267,965	70.5%
Board Related Expenses	15,500	2,445	10,568	4,932	68.2%
Advertising & Marketing Expenses	12,000	-	5,196	6,804	43.3%
Miscellaneous Expenses	10,000	228	2,148	7,852	21.5%
State Premium Taxe 0.0%	55,700	-	55,700	-	100.0%
Total Administrative Expense	1,181,300	64,220	886,341	294,959	75.0%
Claims Fund					
Incurred Losses (Net of Recovery)*	4,380,500	(500,000)	3,900,000	480,500	89.0%
Loss Adjustment Expense	206,000	20,600	185,400	20,600	90.0%
Excess Insurance	613,300	-	610,888	2,412	99.6%
Workers Compensation Fund	41,200	-	-	41,200	0.0%
Workers Compensation Directors Fund	113,000	-	105,278	7,722	93.2%
Total Claims Expenses	5,354,000	(479,400)	4,801,566	552,434	89.7%
Total Expenses	6,535,300	(415,180)	5,687,907	847,393	87.0%
Income less Expenses	500	458,400	316,147	(315,647)	

*Not inclusive of specific excess recovery

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

Administrative Expenses	Annual Budget	Current Month Sep-17	YTD 30-Sep-17	Unexpended	YTD % Expended to Budget
Office Expenses					
Rent	39,237	3,270	29,430	9,807	75.0%
Support Services*	35,100	2,925	26,325	8,775	75.0%
Administrator	0	-	0		
Secretarial/Clerical Services	37,080	2,390	22,354	14,726	60.3%
Telephone	9,500	730	7,048	2,452	74.2%
Mailing & Shipping	3,500	16	1,489	2,011	42.5%
Copying	11,000	584	4,392	6,608	39.9%
FF&E Expense	37,500	-	33,506	3,994	89.4%
Office Supplies	2,500	68	2,930	(430)	117.2%
Staffing					
Salaries, Benefits, Payroll Taxes	546,500	43,176	410,082	136,418	75.0%
Fidelity Insurance/General Liability	37,500	-	36,772	728	98.1%
KS Insurance Department Exams**	2,600	-	0	2,600	0.0%
County Visit Expenses	63,000	1,363	28,633	34,367	45.4%
Loss Prevention Support Services	55,000	3,229	31,620	23,380	57.5%
Memberships, Publications, Manuals & Miscellaneous Reference Materials	11,300	(31)	1,686	9,614	14.9%
Video Library	2,000	-	253	1,747	12.6%
Annual Meetings/Safety Awards	15,300	-	4,115	11,185	26.9%
Total Administrative Expense	908,617	57,719	640,635	267,982	70.5%
Board of Directors Lodging, Meals, & Travel Expenses	15,500	2,445	10,568	4,932	68.2%

*Includes Security Monitoring, FFE "rented by" or shared with KWORCC, personnel services (payroll & clerical, reception, secretarial, courier, computer assistance), Parking and jointly-used office supplies and equipment.

CUMULATIVE NUMBER AND AMOUNT OF PAID LOSSES BY QUARTER MEDICAL & WORK COMP											AS OF 30-Sep-17
		2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1ST QUARTER		205	200	161	198	140	128	145	180	141	151	161
		121,300	59,400	51,800	72,600	89,200	67,100	48,500	116,900	70,700	43,400	65,900
2ND QUARTER		396	404	365	369	273	317	291	336	305	329	332
		459,100	413,800	224,500	442,100	339,500	354,400	356,300	773,100	355,800	306,200	365,000
3RD QUARTER		620	609	534	567	436	513	447	526	459	491	517
		1,574,100	817,200	594,400	822,600	596,600	863,000	767,100	1,109,800	613,600	720,200	679,000
4TH QUARTER		825	791	672	736	573	647	568	700	617	655	0
		2,264,200	1,307,500	1,000,000	1,436,900	1,018,600	1,188,600	1,039,200	1,572,500	1,086,300	1,250,600	0

Open Running Award	YEAR	OPEN CLAIMS	CASE RESERVES
2	2000	1	250
1	2001	2	102,983
2	2002	0	0
5	2003	2	29,771
7	2004	0	41,067
6	2005	3	425,662
6	2006	4	270,324
9	2007	6	118,809
16	2008	3	118,322
6	2009	3	110,137
7	2010	4	175,067
6	2011	2	26,720
3	2012	7	755,926
0	2013	9	160,751
1	2014	11	397,009
2	2015	25	511,224
0	2016	33	1,088,902
0	2017	299	1,065,292

YEAR	PAYROLL
	(Millions)
2007	$199.2
2008	$212.0
2009	$218.1
2010	$215.2
2011	$198.0
2012	$211.6
2013	$233.6
2014	$246.0
2015	$258.8
2016	$272.8
2017	$272.9

State Statutory Limit on Investments

10% limit on Admitted Assets

Admitted Assets	$ 23,126,035.00
10%	$ 2,312,603.50
KWORCC Equity Fund Investments	$ 1,997,000.00
Total Remaining for Investment	$ 315,603.50

KWORCC Investment Policy Limit

25% of Net Fund Balance

Fund Balance	$ 13,988,805.00
25%	$ 3,497,201.25
BOK Cost as of September 30, 2017	$ 3,539,580.91
Total Remaining for Investment	$ (42,379.66)

KWORCC KID Quarterly Report

As Of September 31, 2017

Presented October 26, 2017

GROUP-FUNDED POOL - QUARTERLY REPORT
K.S.A. 12-2620

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES

AS OF: 30-Sep-17

0

ASSETS	CURRENT FISCAL YEAR TO DATE		PREVIOUS FISCAL YEAR END
ADMINISTRATIVE FUND:			
CASH	17,000		17,000
INVESTMENTS	450,000		
CLAIMS FUND:			
CASH	38,720		854,107
INVESTMENTS	24,444,191		21,818,650
PREMIUM CONTRIBUTIONS RECEIVABLE	42,618		325,281
EXCESS INSURANCE RECOVERABLE	-		-
INTEREST INCOME DUE AND ACCRUED	102,911		92,177
RECEIVABLE FROM AFFILIATES			
OTHER ASSETS:			
FIXED ASSETS	-		-
OTHER RECEIVABLES	20,998		18,819
TOTAL ASSETS	25,116,438	*	23,126,034

To the best of my knowledge, I hereby certify that the balance sheet and summary of operations contained herein represents a true and complete accounting of KANSAS WORKERS COOPERATIVE FOR COUNTIES

By: _____ Chair of Trustees

_____ Administrator

Beth Byrne Staff Accountant

30-Sep-17

KANSAS WORKERS COOPERATIVE FOR COUNTIES
GROUP-FUNDED POOL - QUARTERLY REPORT
K.S.A. 12-2620

LIABILITIES, RESERVES AND FUND BALANCE	CURRENT FISCAL YEAR TO DATE		PREVIOUS FISCAL YEAR END
RESERVE FOR UNPAID CLAIMS	5,071,424		5,127,776
RESERVE FOR CLAIMS INCURRED BUT NOT REPORTED	5,077,977		3,625,080
UNEARNED PREMIUM CONTRIBUTIONS	-		-
OTHER EXPENSES DUE OR ACCRUED	100,572		94,183
TAXES, LICENSES, FEES DUE OR ACCRUED	152,916		177,357
BORROWED MONEY	-		-
PREMIUMS PAYABLE TO MEMBERS	-		101,387
DEPOSITS ON PREMIUM CONTRIBUTIONS	-		-
EXCESS INSURANCE PREMIUM CONTRIBUTIONS PAYABLE	-		-
PAYABLE TO AFFILIATES	-		-
ACCOUNTS PAYABLE	5,833		11,446
MISCELLANEOUS LIABILITIES			
TOTAL LIABILITIES	10,408,722		9,137,229
SPECIAL RESERVE FUNDS:			
FUND BALANCE	11,488,805		12,265,135
MEMBER PROTECTION FUND	2,500,000		2,500,000
UNREALIZED GAIN (LOSS) ON EQUITY INVESTMENTS	449,649		118,038
OPERATIONS YTD	269,063		(894,368)
TOTAL SPECIAL RESERVE FUNDS	14,707,518	*	13,988,805
FUND BALANCE:			
TOTAL RESERVES AND FUND BALANCE	14,707,518		13,988,805
TOTAL LIABILITIES, RESERVES, FUND BAL	25,116,240	*	23,126,035

30-Sep-17

KANSAS WORKERS COOPERATIVE FOR COUNTIES
GROUP-FUNDED POOL - QUARTERLY REPORT
K.S.A. 12-2620

SUMMARY OF OPERATIONS	CURRENT FISCAL YEAR TO DATE		PREVIOUS FISCAL YEAR END
UNDERWRITING INCOME			
DIRECT PREMIUM CONTRIBUTIONS EARNED	5,673,077		5,778,978
DEDUCTIONS:			
CLAIMS INCURRED, NET OF RECOVERIES	3,925,963		5,167,063
CLAIMS ADJUSTMENT EXPENSES	185,400		200,000
WORKERS COMP FUND	105,278		145,576
EXCESS INSURANCE PREMIUM CONTRIBUTIONS EXPENSES	648,132		595,130
OTHER ADMINISTRATIVE EXPENSES	870,218		1,094,358
TOTAL UNDERWRITING DEDUCTIONS	5,734,991	*	7,202,127
NET OPERATIONS GAIN OR (LOSS)	(61,914)	*	(1,423,149)
INVESTMENT INCOME:			
INTEREST INCOME EARNED (NET OF INVESTMENT EXPENSES)	330,977		528,781
OTHER INCOME			
OTHER INCOME	-		-
NET INCOME (LOSS) BEFORE DIVIDENDS TO MEMBERS	269,063	*	(894,368)
DIVIDENDS TO MEMBERS	-		-
NET INCOME (LOSS) AFTER DIVIDENDS TO MEMBERS	269,063		(894,368)
NET INCOME (LOSS)	269,063		(894,368)

30-Sep-17

KANSAS WORKERS COOPERATIVE FOR COUNTIES
GROUP-FUNDED POOL - QUARTERLY REPORT
K.S.A. 12-2620

ANALYSIS OF FUND BALANCE	CURRENT FISCAL YEAR TO DATE		PREVIOUS FISCAL YEAR END
FUND BALANCE, PREVIOUS PERIOD	11,488,805		12,265,135
MEMBER PROTECTION FUND	2,500,000		2,500,000
NET INCOME (LOSS)	269,063		(894,368)
NON-ADMITTED ASSET	-		-
CHANGE IN ASSETS (ENCUMBRANCES)			
CHANGE IN UNREALIZED GAIN/LOSS ON EQUITY INVESTMENTS	449,649		118,038
CHANGE IN FUND BALANCE FOR THE PERIOD	718,713	*	(776,330)
FUND BALANCE, CURRENT PERIOD	14,707,518	*	13,988,805

*May not total due to rounding difference

110

KANSAS PREMIUM AND LOSS EXPERIENCE EXHIBIT

Contract Year January 1, 2017 to December 31, 2017

NAME OF KANSAS GROUP-FUNDED POOL_____ **KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES**

LINE OF BUSINESS_____ **WORKERS COMPENSATION** EXPERIENCE CURRENT AS OF_____ 30-Sep-17

1 Current Injuries	2 Total Injuries	3 Contract Period	4 Excess Insurance Premium Contribution Expense	5 Direct Premiums Earned	6 Direct Losses Incurred	7 Loss Adjustment Expenses Incurred	8 Loss & Loss Adjustment Expenses Incurred	9 Direct Premiums Written	10 Service Agent Fees Incurred	11 General Expenses Incurred	12 Taxes Licenses & Fees Incurred	13 Total Expense Incurred	14 Claims Ratios	15 Admin Ratios	16 Investment Income Earned or Allocated	
		Policy Years 1992-1999 Closed			767		767									
0	574	PCY17	66,276	2,510,763	1,950,000	130,000	2,080,000	2,577,039	50,000	385,126	52,293	487,419	83%	19%	110,000	19%
0	697	PCY16	71,996	2,563,748	2,250,000	130,000	2,380,000	2,635,744	50,000	442,783	61,860	554,643	93%	22%	480,000	22%
		Policy Year 2002 Closed														0%
0	908	PCY14	208,470	4,128,961	3,000,000	145,000	3,145,000	4,337,431	50,000	521,973	119,030	691,003	76%	17%	-	17%
0	858	PCY13	210,973	4,733,784	4,575,000	165,000	4,740,000	4,944,757	50,000	559,377	143,258	752,634	100%	16%	795,000	16%
0	872	PCY12	431,112	5,171,471	4,200,000	165,000	4,365,000	5,602,583	50,000	579,739	162,920	792,659	84%	15%	-	15%
0	876	PCY11	461,128	5,995,576	4,825,000	165,000	4,990,000	6,456,704	50,000	603,259	212,502	865,761	83%	14%	-	14%
0	870	PCY10	455,190	5,929,212	4,850,000	175,000	5,025,000	6,384,402	55,000	614,429	217,724	887,153	85%	15%	110,000	15%
0	820	PCY9	460,300	6,402,282	4,650,000	175,000	4,825,000	6,862,582	55,000	630,360	234,468	919,828	75%	14%	-	14%
0	721	PCY8	453,423	6,465,290	3,400,000	180,000	3,580,000	6,918,713	60,000	648,089	226,398	934,487	55%	14%	-	14%
0	752	PCY7	449,005	5,494,919	4,150,000	190,000	4,340,000	5,943,924	60,000	674,320	221,256	955,575	79%	17%		17%
0	603	PCY6	433,106	5,348,641	2,950,000	190,000	3,140,000	5,781,747	60,000	692,566	193,438	946,004	59%	18%		18%
0	672	PCY5	451,179	4,846,257	4,000,000	190,000	4,190,000	5,297,436	60,000	736,356	192,645	989,201	86%	20%	350,000	20%
0	600	PCY4	537,210	5,074,507	2,950,000	190,000	3,140,000	5,611,717	60,000	817,273	197,519	1,074,792	62%	21%	-	21%
0	718	PCY3	602,404	5,177,329	4,300,000	195,000	4,495,000	5,779,733	65,000	872,954	180,693	1,118,646	87%	22%	790,000	22%
31	648	PCY2	606,360	5,411,747	3,850,000	197,500	4,047,500	6,018,107	67,500	973,002	181,493	1,221,994	75%	23%	-	23%
22	677	PCY 1	607,366	5,172,050	4,000,000	200,000	4,200,000	5,779,416	70,000	996,194 *	199,212	1,265,407	81%	24%	540,300	24%
517	517	CCY	610,888	5,062,189	3,485,319	610,888	4,096,207	5,673,077	729,690	886,341	35,292	1,651,323	81%	33%	-	33%
																19%
											TOTAL INVESTMENT INCOME				8,101,471	

PCY = Prior Contract Year

CCY= Current Contract Year

*Includes 2018 Prepaid Expenses of $ 7,348 *

CHECK #	DATE	PAYEE	AMOUNT
17842	07-Sep-17	AT&T	316.22
17843	07-Sep-17	FIRST BANKCARD	216.85
17844	07-Sep-17	FIRST BANKCARD	391.10
17845	07-Sep-17	FIRST BANKCARD	1,986.44
17846	07-Sep-17	FIRST BANKCARD	90.00
17847	07-Sep-17	JAYHAWK TOWER PARTNERS, LLC	375.00
17848	07-Sep-17	LEGAL DIRECTORIES PUBLISHING COMPANIES	67.69
17849	07-Sep-17	MCI	46.04
17850	07-Sep-17	BRANDON MANN	346.00
17851	07-Sep-17	PARRISH MANAGEMENT CORPORATION	2,867.60
17852	07-Sep-17	PARRISH MANAGEMENT CORPORATION	2,895.00
17853	07-Sep-17	PARRISH MANAGEMENT CORPORATION	2,390.02
17854	07-Sep-17	PARRISH MANAGEMENT CORPORATION	3,228.68
17855	07-Sep-17	UPTOWNER PARKING GARAGE	228.00
17856	07-Sep-17	CARLIN EYMAN	46.00
17857	14-Sep-17	EASTERN KENTUCKY UNIVERSITY	3,791.00
17858	14-Sep-17	CARLIN EYMAN	69.00
17859	14-Sep-17	FIRST BANKCARD	1,902.17
17860	14-Sep-17	HENRY HELGERSON & COMPANY	37.10
17861	14-Sep-17	OLATHE DODGE	500.00
17862	14-Sep-17	PGI	252.27
17863	14-Sep-17	VERIZON WIRELESS	327.57
17864	14-Sep-17	BEN WONER	592.00
DD	15-Sep-17	BCM SALARY	2,430.95
DD	15-Sep-17	JWP SALARY	3,139.42
DD	15-Sep-17	DOB SALARY	2,162.98
DD	15-Sep-17	RDU SALARY	341.48
DD	15-Sep-17	BKW SALARY	1,405.74
DD	15-Sep-17	BMB SALARY	1,569.71
DD	15-Sep-17	CDE SALARY	0.01
17865	19-Sep-17	BOK FINANCIAL	964.94
17866	19-Sep-17	KPERS	1,755.45
17867	19-Sep-17	KPERS	446.29
17868	21-Sep-17	CORNERSTONE RISK SOLUTIONS	20,600.00
17869	21-Sep-17	BCBS OF KANSAS	2,073.80
17870	21-Sep-17	CLUBHOUSE INN & SUITES	389.48
17871	21-Sep-17	TASHA COOLEY	103.79
17872	21-Sep-17	COPY CENTER OF TOPEKA	462.00
17873	21-Sep-17	SANDY BARTON	428.23
17874	21-Sep-17	GARY CASPERS	195.57
17875	21-Sep-17	STEVE GARTEN	72.25
17876	21-Sep-17	BARBER COUNTY	256.80
17877	21-Sep-17	STAN MCEVOY	388.40
17878	21-Sep-17	CARLIN EYMAN	104.00
17879	21-Sep-17	NICOLE JARBOE-PAXSON	69.81
17880	21-Sep-17	RALPH D UNGER	392.62
DD	30-Sep-17	CDE SALARY	0.01
DD	30-Sep-17	BCM SALARY	2,430.97
DD	30-Sep-17	JWP SALARY	3,139.43
DD	30-Sep-17	DOB SALARY	2,162.96
DD	30-Sep-17	RDU SALARY	341.47
DD	30-Sep-17	BKW SALARY	1,405.76
DD	30-Sep-17	BMB SALARY	1,569.70
			73,765.77

DD=DIRECT DEPOSIT/DEBIT

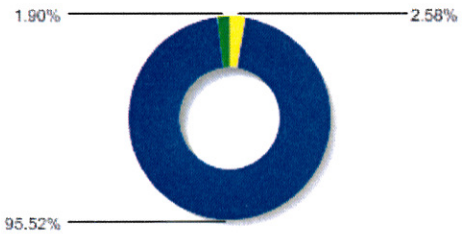
*Pending Board Approval

BOK FINANCIAL

Portfolio Positions Allocation

79-G060-01-9 KWORCC INV AGY

October 17, 2017



Category	Market Value	% Market Value
CASH AND EQUIVALENTS	$107,238.65	2.58%
EQUITY	$3,964,773.19	95.52%
ALTERNATIVE INVESTMENTS	$78,679.93	1.90%
Total	**$4,150,691.77**	**100.00%**

Description	Market Value	Cost
Total Portfolio	$4,150,691.77	$3,539,784.78

Description	Quantity	Price	Market Value	Cost	% of MV
CASH AND EQUIVALENTS			**$107,238.65**	**$107,238.65**	**2.58%**
FUNDS AND POOLED INVESTMENTS			**$107,238.65**	**$107,238.65**	**2.58%**
MONEY MARKET FUNDS			**$107,238.65**	**$107,238.65**	**2.58%**
AGPXX INVESCO GOVT&AGNCY-INST FD#1901 (PRINCIPAL)	107,238.650	$1.00	$107,238.65	$107,238.65	2.58%
EQUITY			**$3,964,773.19**	**$3,371,268.68**	**95.52%**
INTERNATIONAL EQUITY FUNDS			**$1,132,236.76**	**$1,002,173.28**	**27.28%**
INTERNATIONAL EQUITY FUNDS AND ETFS			**$1,132,236.76**	**$1,002,173.28**	**27.28%**
DODFX DODGE & COX INTL STK #1048	6,103.180	$47.05	$287,154.62	$260,776.63	6.92%
HAINX HARBOR INTERNATIONAL-INST #2011	3,993.110	$70.47	$281,394.46	$269,168.20	6.78%
MIDLX MFS INTL NEW DISCOVERY-R6 #4820	8,245.496	$35.05	$289,004.63	$245,409.35	6.96%
ODVIX OPPENHEIMER DEV MKTS-I #0799	6,437.381	$42.67	$274,683.05	$226,819.10	6.62%
EQUITY FUNDS			**$2,832,536.43**	**$2,369,095.40**	**68.24%**
EQUITY FUNDS AND ETFS			**$2,832,536.43**	**$2,369,095.40**	**68.24%**
DFSVX DFA US S/C VAL-INST #5034	1,680.070	$39.01	$65,539.53	$59,695.16	1.58%
JVMIX JOHN HANCOCK DISC VAL M/C-I #3633	8,610.330	$23.95	$206,217.40	$178,960.02	4.97%
MEFZX MASSMUTUAL SEL M/C GR EQ II-I#1788	9,369.200	$22.20	$207,996.24	$180,516.30	5.01%
MEIIX MFS VAL-I #0893	9,478.350	$40.75	$386,242.76	$328,898.80	9.31%
PRUFX T ROWE GRWTH STK-I #0540	5,774.532	$68.80	$397,287.80	$322,510.98	9.57%
PRJIX T ROWE NEW HORIZONS-I #0532	1,215.813	$55.11	$67,003.45	$57,375.54	1.61%
VINIX VANGUARD INSTL INDX-INST #0094	4,143.730	$233.12	$965,986.34	$790,919.00	23.27%
VMCIX VANGUARD M/C INDX-INST #0864	9,957.067	$40.75	$405,750.48	$338,855.41	9.78%
VSCIX VANGUARD S/C INDX-INST #0857	1,907.240	$68.43	$130,512.43	$111,364.19	3.14%
ALTERNATIVE INVESTMENTS			**$78,679.93**	**$61,277.45**	**1.90%**
MUTUAL FUNDS - REITS			**$78,679.93**	**$61,277.45**	**1.90%**
VGSLX VANGUARD REIT INDX-ADM #5123	658.024	$119.57	$78,679.93	$61,277.45	1.90%
CASH			**$0.00**	**$0.00**	**0.00%**
INCOME CASH	0.000	$1.00	$104,275.33	$104,275.33	2.51%
PRINCIPAL CASH	0.000	$1.00	$-104,275.33	$-104,275.33	-2.51%

BOK FINANCIAL
THE PRIVATE BANK

ASSET CLASS REVIEW - REPORT PERIOD: 1/1/11 TO 9/30/17

KWORCC INV AGY

ASSET CLASS/BENCHMARK	PORTFOLIO ALLOCATION	LAST 3 MONTHS	LAST 6 MONTHS	FISCAL YTD	LAST 12 MONTHS	LAST 3 YEARS[1]	LAST 5 YEARS[1]
Cash	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Not Applicable		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Money Mkts & Equivalents	2.62%	0.23%	0.41%	0.53%	0.60%	0.27%	0.18%
90-Day US Treasury Bill		0.26%	0.48%	0.63%	0.74%	0.33%	0.22%
Fixed Income	0.00%	0.00%[2]	0.00%[2]	0.00%[2]	0.00%[2]	0.29%[2]	0.39%[2]
BBG BARC Interm Govt/Credit Index		0.00%[2]	0.00%[2]	0.00%[2]	0.00%[2]	2.32%[2]	1.50%[2]
Equities	95.49%	4.71%	9.47%	17.23%	19.32%	8.83%	11.87%
75% R3000/ 25% ACWI ex US		4.99%	8.94%	15.82%	19.14%	9.38%	12.55%
Alternative Investments	1.90%	0.90%	2.52%	3.51%	0.43%	9.53%	0.52%[2]
HFRI Fund of Funds Composite Index		2.64%	2.40%	4.12%	4.95%	1.72%	3.80%[2]
TOTAL PORTFOLIO (Gross of fees)	**100.00%**	**4.52%**	**8.99%**	**16.15%**	**18.02%**	**8.46%**	**10.75%**
TOTAL PORTFOLIO (Net of fees)[3]		**4.36%**	**8.67%**	**15.64%**	**17.32%**	**7.82%**	**10.09%**
KWORCC BENCHMARK[4]		**4.75%**	**8.50%**	**15.01%**	**18.16%**	**8.94%**	**11.93%**

10/18/2017		Dollar Value		Percent of Total
FDIC Insured Account @ CCB	Acc # 9600365	$	146,365	0.72%
REPO Sweep Account	Acc # 1310424	$	-	0.00%
Market Value of Bond Portfolio	Gov't Securities	$	20,307,720	99.28%
	TOTAL Portfolio Market Month-End	**$**	**20,454,085**	100.00%

[1] Annualized Return
[2] Held less than column period
[3] Starting January 2011, management fees have been incorporated into performance calculations.
[4] Benchmark currently consists of 5.0% 90-Day US Treasury Bill, 23.7% MSCI All Country World ex US Index and 71.3% Russell 3000 Index.

Copyright 2017, Investment Scorecard 709-8056641-2017-Q3

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

09/01/2017 - 09/30/2017

KWORCC policy year summary - all years

Data valued as of 9/30/17

Policy Year	Claim Type	Open	Closed	Total Claims	Paid This Period	Incurred This Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
Insured : Kansas Workers Risk Cooperative For Counties											
	Indem	1	78	79	254.14	0.00	1,395,013.80	11,126.21	1,406,140.01	(189,762.12)	1,216,377.89
	MO	0	344	344	0.00	0.00	121,723.57	0.00	121,723.57	(859.50)	120,864.07
	Rec Only	0	29	29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1992		1	451	452	254.14	0.00	1,516,737.37	11,126.21	1,527,863.58	(190,621.62)	1,337,241.96
	Indem	0	69	69	0.00	0.00	1,038,732.79	0.00	1,038,732.79	(46,850.19)	991,882.60
	MO	0	378	378	0.00	0.00	136,986.29	0.00	136,986.29	(20,606.88)	116,379.41
	Rec Only	0	20	20	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1993		0	467	467	0.00	0.00	1,175,719.08	0.00	1,175,719.08	(67,457.07)	1,108,262.01
	Indem	0	74	74	0.00	0.00	1,252,929.52	0.00	1,252,929.52	(142,049.86)	1,110,879.66
	MO	0	407	407	0.00	0.00	135,332.34	0.00	135,332.34	(4,382.78)	130,949.56
	Rec Only	0	135	135	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1994		0	616	616	0.00	0.00	1,388,261.86	0.00	1,388,261.86	(146,432.64)	1,241,829.22
	Indem	0	70	70	0.00	0.00	846,542.22	0.00	846,542.22	(23,383.64)	823,158.58
	MO	0	416	416	0.00	0.00	140,233.20	0.00	140,233.20	(4,844.72)	135,388.48
	Rec Only	0	139	139	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1995		0	625	625	0.00	0.00	986,775.42	0.00	986,775.42	(28,228.36)	958,547.06
	Indem	0	62	62	0.00	0.00	1,394,708.85	0.00	1,394,708.85	(86,686.57)	1,308,022.28
	MO	0	332	332	0.00	0.00	130,616.78	0.00	130,616.78	(5,234.02)	125,382.76
	Rec Only	0	81	81	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1996		0	475	475	0.00	0.00	1,525,325.63	0.00	1,525,325.63	(91,920.59)	1,433,405.04
	Indem	1	66	67	0.00	0.00	1,165,786.76	17,541.89	1,183,328.65	(52,043.30)	1,131,285.35
	MO	0	376	376	0.00	0.00	147,812.02	0.00	147,812.02	(8,386.45)	139,425.57
	Rec Only	0	146	146	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1997		1	588	589	0.00	0.00	1,313,598.78	17,541.89	1,331,140.67	(60,429.75)	1,270,710.92
	Indem	0	62	62	0.00	0.00	690,107.75	0.00	690,107.75	0.00	690,107.75
	MO	0	321	321	0.00	0.00	120,999.03	0.00	120,999.03	(2,533.71)	118,465.32
	Rec Only	0	154	154	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1998		0	537	537	0.00	0.00	811,106.78	0.00	811,106.78	(2,533.71)	808,573.07
	Indem	0	58	58	0.00	0.00	838,509.67	0.00	838,509.67	(15,356.58)	823,153.09
	MO	0	314	314	0.00	0.00	140,056.28	0.00	140,056.28	(4,734.43)	135,321.85

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

09/01/2017 - 09/30/2017

KWORCC policy year summary - all years

Data valued as of 9/30/17

Policy Year	Claim Type	Open	Closed	Total Claims	Paid This Period	Incurred This Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
Insured : Kansas Workers Risk Cooperative For Counties											
	Rec Only	0	147	147	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1999		0	519	519	0.00	0.00	978,565.95	0.00	978,565.95	(20,091.01)	958,474.94
	Indem	3	66	69	0.00	0.00	1,829,825.46	250.00	1,830,075.46	(27,926.00)	1,802,149.46
	MO	0	359	359	0.00	0.00	120,456.17	0.00	120,456.17	(3,553.92)	116,902.25
	Rec Only	0	146	146	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2000		3	571	574	0.00	0.00	1,950,281.63	250.00	1,950,531.63	(31,479.92)	1,919,051.71
	Indem	3	73	76	699.33	(8,000.00)	2,140,547.48	102,983.29	2,243,530.77	(121,929.85)	2,121,600.92
	MO	0	439	439	0.00	0.00	213,091.08	0.00	213,091.08	(798.00)	212,293.08
	Rec Only	0	182	182	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001		3	694	697	699.33	(8,000.00)	2,353,638.56	102,983.29	2,456,621.85	(122,727.85)	2,333,894.00
	Indem	2	77	79	0.00	0.00	1,961,755.03	0.00	1,961,755.03	(13,000.00)	1,948,755.03
	MO	0	517	517	0.00	0.00	209,327.03	0.00	209,327.03	(986.06)	208,340.97
	Rec Only	0	233	233	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2002		2	827	829	0.00	0.00	2,171,082.06	0.00	2,171,082.06	(13,986.06)	2,157,096.00
	Indem	7	100	107	1,778.64	0.00	2,721,021.90	29,770.85	2,750,792.75	(68,150.04)	2,682,642.71
	MO	0	535	535	394.44	394.44	305,879.36	0.00	305,879.36	(10,399.68)	295,479.68
	Rec Only	0	266	266	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003		7	901	908	2,173.08	394.44	3,026,901.26	29,770.85	3,056,672.11	(78,549.72)	2,978,122.39
	Indem	7	113	120	0.00	0.00	4,252,866.75	41,067.22	4,293,933.97	(84,497.28)	4,209,436.69
	MO	0	509	509	0.00	0.00	348,290.81	0.00	348,290.81	(12,112.91)	336,177.90
	Rec Only	0	229	229	0.00	0.00	103.57	0.00	103.57	0.00	103.57
2004		7	851	858	0.00	0.00	4,601,261.13	41,067.22	4,642,328.35	(96,610.19)	4,545,718.16
	Indem	9	95	104	5,666.50	0.00	3,796,730.34	425,662.23	4,222,392.57	(30,106.90)	4,192,285.67
	MO	0	568	568	0.00	0.00	224,146.83	0.00	224,146.83	(7,483.07)	216,663.76
	Rec Only	0	200	200	0.00	0.00	15.09	0.00	15.09	0.00	15.09
2005		9	863	872	5,666.50	0.00	4,020,892.26	425,662.23	4,446,554.49	(37,589.97)	4,408,964.52
	Indem	10	115	125	3,611.21	0.00	4,284,922.40	270,324.23	4,555,246.63	(46,810.40)	4,508,436.23
	MO	0	537	537	0.00	0.00	299,318.28	0.00	299,318.28	(10,386.33)	288,931.95
	Rec Only	0	214	214	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2006		10	866	876	3,611.21	0.00	4,584,240.68	270,324.23	4,854,564.91	(57,196.73)	4,797,368.18

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

09/01/2017 - 09/30/2017

KWORCC policy year summary - all years

Data valued as of 9/30/17

Policy Year	Claim Type	Open	Closed	Total Claims	Paid This Period	Incurred This Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
Insured : Kansas Workers Risk Cooperative For Counties											
	Indem	15	88	103	753.91	0.00	6,707,209.17	118,809.35	6,826,018.52	(2,279,043.87)	4,546,974.65
	MO	0	586	586	0.00	0.00	271,625.01	0.00	271,625.01	(28,932.98)	242,692.03
	Rec Only	0	181	181	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007		15	855	870	753.91	0.00	6,978,834.18	118,809.35	7,097,643.53	(2,307,976.85)	4,789,666.68
	Indem	19	97	116	1,527.48	20,000.00	4,220,562.03	118,322.46	4,338,884.49	(37,478.08)	4,301,406.41
	MO	0	547	547	0.00	0.00	272,080.82	0.00	272,080.82	(11,775.85)	260,304.97
	Rec Only	0	157	157	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2008		19	801	820	1,527.48	20,000.00	4,492,642.85	118,322.46	4,610,965.31	(49,253.93)	4,561,711.38
	Indem	9	86	95	2,965.43	4,000.00	3,041,774.62	110,137.13	3,151,911.75	(39,339.21)	3,112,572.54
	MO	0	517	517	0.00	0.00	216,262.23	0.00	216,262.23	(11,306.44)	204,955.79
	Rec Only	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2009		9	712	721	2,965.43	4,000.00	3,258,036.85	110,137.13	3,368,173.98	(50,645.65)	3,317,528.33
	Indem	11	87	98	4,118.23	(31,614.12)	3,613,340.67	175,066.68	3,788,407.35	(33,625.69)	3,754,781.66
	MO	0	490	490	0.00	0.00	269,899.54	0.00	269,899.54	(17,983.01)	251,916.53
	Rec Only	0	164	164	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010		11	741	752	4,118.23	(31,614.12)	3,883,240.21	175,066.68	4,058,306.89	(51,608.70)	4,006,698.19
	Indem	8	77	85	21,779.50	(13,370.50)	2,534,784.51	26,720.04	2,561,504.55	(3,000.00)	2,558,504.55
	MO	0	395	395	0.00	0.00	248,709.04	0.00	248,709.04	(12,897.49)	235,811.55
	Rec Only	0	123	123	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011		8	595	603	21,779.50	(13,370.50)	2,783,493.55	26,720.04	2,810,213.59	(15,897.49)	2,794,316.10
	Indem	10	70	80	16,653.58	3,325.20	2,895,450.03	755,926.38	3,651,376.41	(74,045.21)	3,577,331.20
	MO	0	483	483	0.00	0.00	376,168.45	0.00	376,168.45	(13,991.26)	362,177.19
	Rec Only	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012		10	662	672	16,653.58	3,325.20	3,271,618.48	755,926.38	4,027,544.86	(88,036.47)	3,939,508.39
	Indem	9	55	64	6,746.13	3,366.02	2,367,739.12	160,750.85	2,528,489.97	(151,353.67)	2,377,136.30
	MO	0	422	422	0.00	0.00	331,251.66	0.00	331,251.66	(26,831.86)	304,419.80
	Rec Only	0	114	114	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013		9	591	600	6,746.13	3,366.02	2,698,990.78	160,750.85	2,859,741.63	(178,185.53)	2,681,556.10
	Indem	12	67	79	3,875.38	1,630.69	3,143,013.91	397,009.23	3,540,023.14	(60,207.38)	3,479,815.76
	MO	0	459	459	0.00	0.00	352,168.77	0.00	352,168.77	(17,985.40)	334,183.37

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

09/01/2017 - 09/30/2017

KWORCC policy year summary - all years

Data valued as of 9/30/17

Policy Year	Claim Type	Open	Closed	Total Claims	Paid This Period	Incurred This Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
Insured : Kansas Workers Risk Cooperative For Counties											
	Rec Only	0	180	180	106.33	106.33	187.33	0.00	187.33	(21.00)	166.33
2014		12	706	718	3,981.71	1,737.02	3,495,370.01	397,009.23	3,892,379.24	(78,213.78)	3,814,165.46
	Indem	27	58	85	9,078.17	2,071.02	2,532,060.09	511,223.70	3,043,283.79	(29,649.25)	3,013,634.54
	MO	0	431	431	91.00	91.00	316,884.10	0.00	316,884.10	(23,487.75)	293,396.35
	Rec Only	0	132	132	0.00	0.00	193.40	0.00	193.40	(39.00)	154.40
2015		27	621	648	9,169.17	2,162.02	2,849,137.59	511,223.70	3,360,361.29	(53,176.00)	3,307,185.29
	Indem	29	56	85	53,248.75	29,983.69	1,698,766.78	1,077,887.53	2,776,654.31	(4,586.99)	2,772,067.32
	MO	4	443	447	1,788.00	(31,937.06)	354,449.71	11,013.15	365,462.86	(27,206.29)	338,256.57
	Rec Only	0	145	145	0.00	(2,597.00)	204.00	0.00	204.00	(30.00)	174.00
2016		33	644	677	55,036.75	(4,550.37)	2,053,420.49	1,088,900.68	3,142,321.17	(31,823.28)	3,110,497.89
	Indem	40	14	54	178,641.94	280,031.14	578,864.23	831,256.75	1,410,120.98	(2,037.83)	1,408,083.15
	MO	256	100	356	47,071.99	19,655.66	126,407.24	232,736.91	359,144.15	(1,903.42)	357,240.73
	Rec Only	3	104	107	0.00	(4,595.50)	87.30	1,298.50	1,385.80	(3.00)	1,382.80
2017		299	218	517	225,713.93	295,091.30	705,358.77	1,065,292.16	1,770,650.93	(3,944.25)	1,766,706.68
	INDEM Total :	232	1,933	2,165	311,398.32	291,423.14	62,943,565.88	5,181,836.02	68,125,401.90	(3,662,919.91)	64,462,481.99
	MO Total :	260	11,225	11,485	49,345.43	(11,795.96)	5,930,175.64	243,750.06	6,173,925.70	(291,604.21)	5,882,321.49
	Rec Only Total :	3	3,839	3,842	106.33	(7,086.17)	790.69	1,298.50	2,089.19	(93.00)	1,996.19
	Insured Total :	495	16,997	17,492	360,850.08	272,541.01	68,874,532.21	5,426,884.58	74,301,416.79	(3,954,617.12)	70,346,799.67

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 1992										
	Policy Year Total: 452				**Indemnity**	0.00	817,359.16	0.00	817,359.16	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	254.14	600,769.79	10,889.65	611,659.44	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	98,608.42	236.56	98,844.98	(190,621.62)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	254.14	1,516,737.37	11,126.21	1,527,863.58	(190,621.62)
Policy Year : 1993										
	Policy Year Total: 467				**Indemnity**	0.00	664,637.14	0.00	664,637.14	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	443,574.29	0.00	443,574.29	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	67,507.65	0.00	67,507.65	(67,457.07)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	1,175,719.08	0.00	1,175,719.08	(67,457.07)
Policy Year : 1994										
	Policy Year Total: 616				**Indemnity**	0.00	870,302.91	0.00	870,302.91	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	446,098.99	0.00	446,098.99	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	71,859.96	0.00	71,859.96	(146,432.64)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	1,388,261.86	0.00	1,388,261.86	(146,432.64)
Policy Year : 1995										
	Policy Year Total: 625				**Indemnity**	0.00	438,602.72	0.00	438,602.72	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	494,559.74	0.00	494,559.74	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	53,612.96	0.00	53,612.96	(28,228.36)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	986,775.42	0.00	986,775.42	(28,228.36)
Policy Year : 1996										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 1996										
	Policy Year Total: 475				**Indemnity**	0.00	673,538.55	0.00	673,538.55	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	779,993.87	0.00	779,993.87	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	71,793.21	0.00	71,793.21	(91,920.59)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	1,525,325.63	0.00	1,525,325.63	(91,920.59)
Policy Year : 1997										
	Policy Year Total: 589				**Indemnity**	0.00	590,941.58	484.20	591,425.78	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	651,765.58	17,008.28	668,773.86	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	70,891.62	49.41	70,941.03	(60,429.75)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	1,313,598.78	17,541.89	1,331,140.67	(60,429.75)
Policy Year : 1998										
	Policy Year Total: 537				**Indemnity**	0.00	297,926.00	0.00	297,926.00	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	468,127.21	0.00	468,127.21	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	45,053.57	0.00	45,053.57	(2,533.71)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	811,106.78	0.00	811,106.78	(2,533.71)
Policy Year : 1999										
	Policy Year Total: 519				**Indemnity**	0.00	359,600.80	0.00	359,600.80	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	558,486.51	0.00	558,486.51	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	60,478.64	0.00	60,478.64	(20,091.01)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	978,565.95	0.00	978,565.95	(20,091.01)
Policy Year : 2000										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 2000										
	Policy Year Total: 574				**Indemnity**	0.00	837,217.81	0.00	837,217.81	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	917,423.67	0.00	917,423.67	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	195,640.15	250.00	195,890.15	(31,479.92)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	1,950,281.63	250.00	1,950,531.63	(31,479.92)
Policy Year : 2001										
	Policy Year Total: 697				**Indemnity**	0.00	859,545.54	0.00	859,545.54	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	694.93	1,289,202.45	91,592.24	1,380,794.69	0.00
					Legal	0.00	431.00	5,569.00	6,000.00	0.00
					Other	4.40	204,459.57	5,822.05	210,281.62	(122,727.85)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	699.33	2,353,638.56	102,983.29	2,456,621.85	(122,727.85)
Policy Year : 2002										
	Policy Year Total: 829				**Indemnity**	0.00	759,495.12	0.00	759,495.12	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	1,243,142.11	0.00	1,243,142.11	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	168,444.83	0.00	168,444.83	(13,986.06)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	2,171,082.06	0.00	2,171,082.06	(13,986.06)
Policy Year : 2003										
	Policy Year Total: 908				**Indemnity**	0.00	1,161,832.67	0.00	1,161,832.67	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	2,009.42	1,686,407.12	27,544.74	1,713,951.86	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	163.66	178,661.47	2,226.11	180,887.58	(78,549.72)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	2,173.08	3,026,901.26	29,770.85	3,056,672.11	(78,549.72)
Policy Year : 2004										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 2004										
	Policy Year Total: 858				**Indemnity**	0.00	1,977,455.58	0.00	1,977,455.58	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	2,319,387.51	38,122.63	2,357,510.14	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	304,418.04	2,944.59	307,362.63	(96,610.19)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	0.00	4,601,261.13	41,067.22	4,642,328.35	(96,610.19)
Policy Year : 2005										
	Policy Year Total: 872				**Indemnity**	1,297.28	1,817,761.75	5,678.40	1,823,440.15	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	4,339.56	1,969,998.87	414,009.10	2,384,007.97	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	29.66	233,131.64	5,974.73	239,106.37	(37,589.97)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	5,666.50	4,020,892.26	425,662.23	4,446,554.49	(37,589.97)
Policy Year : 2006										
	Policy Year Total: 876				**Indemnity**	2,489.60	1,926,044.50	56,835.80	1,982,880.30	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	1,080.86	2,399,132.91	209,248.33	2,608,381.24	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	40.75	259,063.27	4,240.10	263,303.37	(57,196.73)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	3,611.21	4,584,240.68	270,324.23	4,854,564.91	(57,196.73)
Policy Year : 2007										
	Policy Year Total: 870				**Indemnity**	0.00	1,763,854.62	10,000.00	1,773,854.62	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	742.60	4,750,422.68	98,131.42	4,848,554.10	(3,160.76)
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	11.31	464,556.88	10,677.93	475,234.81	(2,304,816.09)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	753.91	6,978,834.18	118,809.35	7,097,643.53	(2,307,976.85)
Policy Year : 2008										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 2008										
	Policy Year Total: 820				**Indemnity**	0.00	1,813,668.67	0.00	1,813,668.67	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	1,507.38	2,395,606.73	109,604.20	2,505,210.93	(258.82)
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	20.10	283,367.45	8,718.26	292,085.71	(48,995.11)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	1,527.48	4,492,642.85	118,322.46	4,610,965.31	(49,253.93)
Policy Year : 2009										
	Policy Year Total: 721				**Indemnity**	0.00	1,263,054.97	12,668.31	1,275,723.28	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	2,514.99	1,779,055.23	81,170.13	1,860,225.36	0.00
					Legal	431.50	431.50	3,568.50	4,000.00	0.00
					Other	18.94	215,495.15	12,730.19	228,225.34	(50,645.65)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	2,965.43	3,258,036.85	110,137.13	3,368,173.98	(50,645.65)
Policy Year : 2010										
	Policy Year Total: 752				**Indemnity**	0.00	1,331,348.96	45,705.66	1,377,054.62	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	4,096.05	2,289,059.33	115,156.41	2,404,215.74	(290.30)
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	22.18	262,831.92	14,204.61	277,036.53	(51,318.40)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	4,118.23	3,883,240.21	175,066.68	4,058,306.89	(51,608.70)
Policy Year : 2011										
	Policy Year Total: 603				**Indemnity**	20,000.00	933,276.37	1,500.00	934,776.37	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	1,698,916.99	21,563.85	1,720,480.84	(15.00)
					Legal	1,779.50	2,694.84	350.00	3,044.84	0.00
					Other	0.00	148,605.35	3,306.19	151,911.54	(15,882.49)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	21,779.50	2,783,493.55	26,720.04	2,810,213.59	(15,897.49)
Policy Year : 2012										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 2012										
	Policy Year Total: 672				**Indemnity**	6,298.97	1,190,492.27	388,699.51	1,579,191.78	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	6,812.72	1,892,477.84	346,354.42	2,238,832.26	0.00
					Legal	3,325.20	6,685.89	4,794.31	11,480.20	0.00
					Other	216.69	181,962.48	16,078.14	198,040.62	(88,036.47)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	16,653.58	3,271,618.48	755,926.38	4,027,544.86	(88,036.47)
Policy Year : 2013										
	Policy Year Total: 600				**Indemnity**	473.61	861,417.00	32,503.44	893,920.44	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	2,965.73	1,668,794.93	110,929.63	1,779,724.56	30.55
					Legal	3,266.02	4,259.08	4,314.50	8,573.58	0.00
					Other	40.77	164,519.77	13,003.28	177,523.05	(178,216.08)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	6,746.13	2,698,990.78	160,750.85	2,859,741.63	(178,185.53)
Policy Year : 2014										
	Policy Year Total: 718				**Indemnity**	961.52	885,657.94	163,108.81	1,048,766.75	0.00
					Rehab	0.00	573.00	0.00	573.00	0.00
					Medical	2,957.44	2,404,027.21	206,442.38	2,610,469.59	(6,710.68)
					Legal	50.00	2,705.84	5,128.00	7,833.84	0.00
					Other	12.75	202,406.02	22,330.04	224,736.06	(71,503.10)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	3,981.71	3,495,370.01	397,009.23	3,892,379.24	(78,213.78)
Policy Year : 2015										
	Policy Year Total: 648				**Indemnity**	11,412.84	760,173.12	217,376.69	977,549.81	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	(3,735.86)	1,951,649.77	234,766.85	2,186,416.62	0.00
					Legal	848.60	3,976.60	10,773.40	14,750.00	0.00
					Other	643.59	133,338.10	48,306.76	181,644.86	(53,176.00)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	9,169.17	2,849,137.59	511,223.70	3,360,361.29	(53,176.00)
Policy Year : 2016										

Custom Claim Summary

09/01/2017 - 09/30/2017

KWORCC summary by policy year
Data valued as of 9/30/17

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.		Paid this Period	Paid	Outstanding	Incurred	Recovery
Insured : Kansas Workers Risk Cooperative For Counties										
Policy Year : 2016										
	Policy Year Total: 677				**Indemnity**	9,265.40	432,547.70	646,835.91	1,079,383.61	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	43,278.43	1,531,424.80	367,983.73	1,899,408.53	0.00
					Legal	350.00	884.00	12,600.00	13,484.00	0.00
					Other	2,142.92	88,563.99	61,481.04	150,045.03	(31,823.28)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	55,036.75	2,053,420.49	1,088,900.68	3,142,321.17	(31,823.28)
Policy Year : 2017										
	Policy Year Total: 517				**Indemnity**	28,743.25	173,634.85	290,554.31	464,189.16	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	192,792.80	504,647.07	688,417.93	1,193,065.00	0.00
					Legal	0.00	675.40	22,824.60	23,500.00	0.00
					Other	4,177.88	26,401.45	63,495.32	89,896.77	(3,944.25)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	225,713.93	705,358.77	1,065,292.16	1,770,650.93	(3,944.25)
	Insured Total: 17492				**Indemnity**	80,942.47	25,461,388.30	1,871,951.04	27,333,339.34	0.00
					Rehab	0.00	573.00	0.00	573.00	0.00
					Medical	262,311.19	39,134,153.20	3,188,935.92	42,323,089.12	(10,405.01)
					Legal	10,050.82	22,744.15	69,922.31	92,666.46	0.00
					Other	7,545.60	4,255,673.56	296,075.31	4,551,748.87	(3,944,212.11)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Insured Total	360,850.08	68,874,532.21	5,426,884.58	74,301,416.79	(3,954,617.12)

KWORCC
700 JACKSON,SUITE 200
TOPEKA, KS 66603-3757

TRISTAR

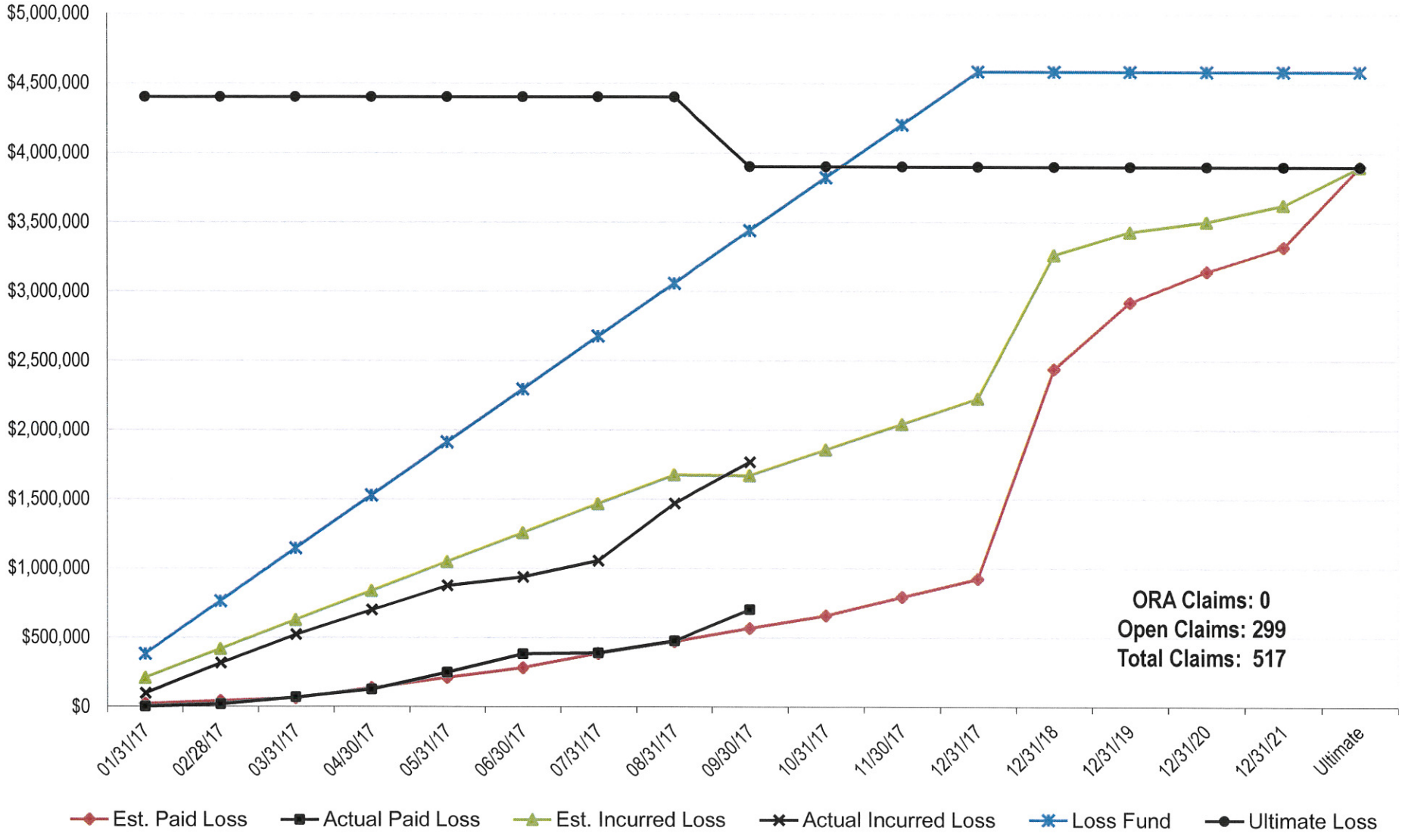
Savings Summary Report

Report range : 20170901 to 20170930
Client selection : KWORCC
Executed at : Oct 2, 2017 7:56:40 AM

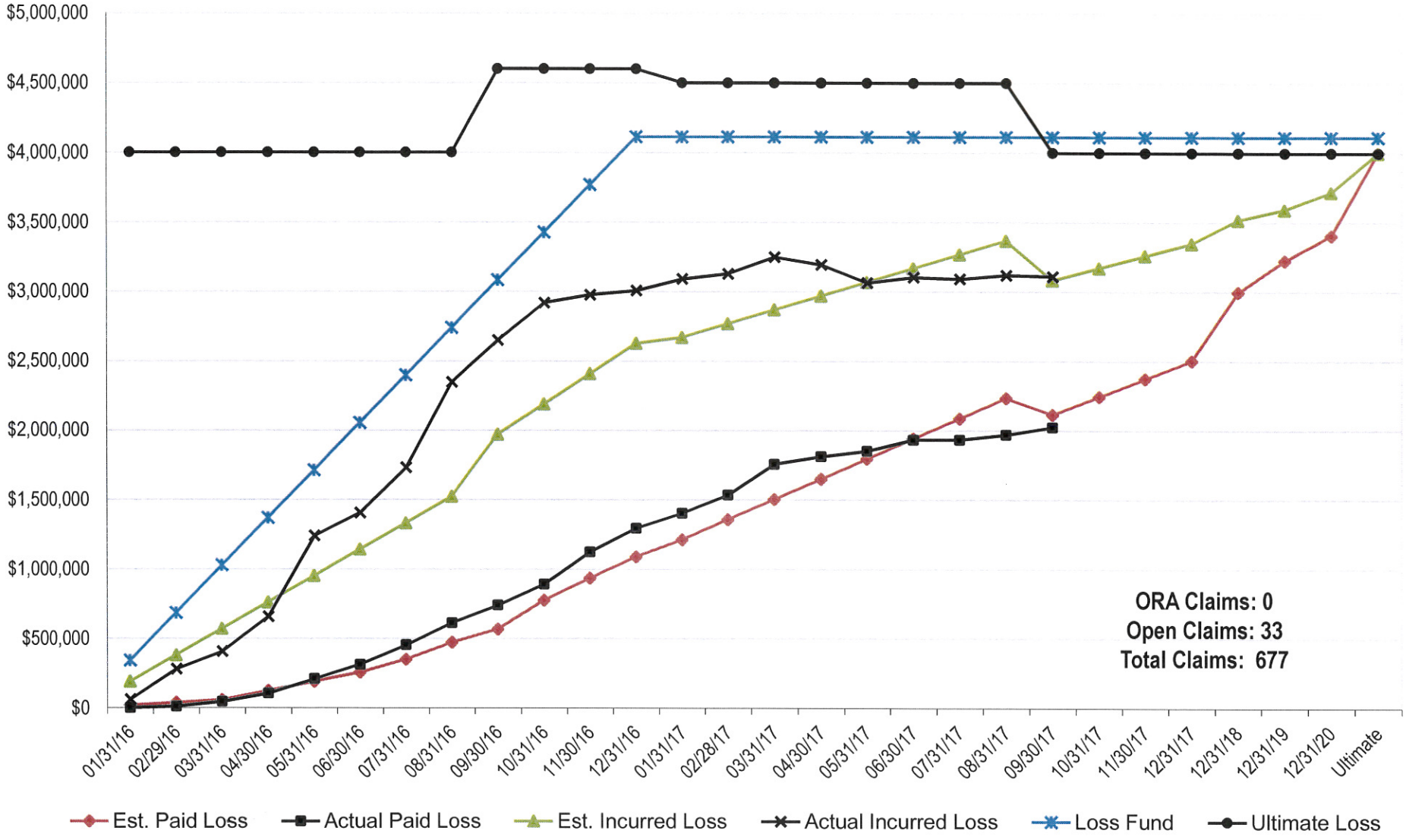
KANSAS WORKERS RISK COOP (KWORCC)

Bill Type	Bills Invoiced	Lines Invoiced	Billed Charges	BR Savings	PPO Savings	SR Savings	Total Allowed	BR Fees	PPO Fees	Total Fees	Gross Savings	Gross Savings Pct	PPO Hits	PPO Penetration Pct
Ambulatory Surgery Center	2	8	$ 76,128.00	$ 45,511.45	$ 3,061.66	$ 0.00	$ 27,554.89	$ 8.80	$ 673.57	$ 682.37	$ 48,573.11	64 %	2	100 %
Chiropractic	2	4	$ 182.00	$ 3.58	$ 9.28	$ 0.00	$ 169.14	$ 4.40	$ 2.04	$ 6.44	$ 12.86	7 %	1	50 %
Hospital IP	3	31	$ 118,459.44	$ 58,556.64	$ 2,589.21	$ 0.00	$ 57,313.59	$ 34.10	$ 569.63	$ 603.73	$ 61,145.85	52 %	1	33 %
Hospital OP	78	480	$ 170,003.61	$ 67,774.93	$ 2,648.51	$ 0.00	$ 99,580.17	$ 526.90	$ 582.69	$ 1,109.59	$ 70,423.44	41 %	19	24 %
Pharmacy	44	88	$ 14,876.53	$ 3,673.04	$ 1,147.73	$ 0.00	$ 10,055.76	$ 92.40	$ 252.51	$ 344.91	$ 4,820.77	32 %	28	64 %
Podiatrist	2	2	$ 238.00	$ 140.28	$ 9.78	$ 0.00	$ 87.94	$ 2.20	$ 2.16	$ 4.36	$ 150.06	63 %	2	100 %
Provider/Physician	262	422	$ 116,742.30	$ 51,564.32	$ 7,146.36	$ 0.00	$ 58,031.62	$ 458.70	$ 1,572.24	$ 2,030.94	$ 58,710.68	50 %	156	60 %
PT/OT	25	109	$ 7,886.81	$ 3,430.49	$ 819.44	$ 0.00	$ 3,636.88	$ 103.40	$ 180.28	$ 283.68	$ 4,249.93	54 %	24	96 %
	418	**1144**	**$ 504,516.69**	**$ 230,654.73**	**$ 17,431.97**	**$ 0.00**	**$ 256,429.99**	**$ 1,230.90**	**$ 3,835.12**	**$ 5,066.02**	**$ 248,086.70**	**49 %**	**233**	**56 %**
Full Duplicate	85	313	$ 130,294.51	$ 130,294.51	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 130,294.51	100 %	0	0 %
Reconsideration	67	0	$ 0.00	($ 515.00)	$ 1,708.17	$ 0.00	($ 1,193.17)	$ 0.00	$ 375.82	$ 375.82	$ 1,193.17	null	65	97 %
	152	**313**	**$ 130,294.51**	**$ 129,779.51**	**$ 1,708.17**	**$ 0.00**	**($ 1,193.17)**	**$ 0.00**	**$ 375.82**	**$ 375.82**	**$ 131,487.68**	**101 %**	**65**	**43 %**
Total	**570**	**1457**	**$ 634,811.20**	**$ 360,434.24**	**$ 19,140.14**	**$ 0.00**	**$ 255,236.82**	**$ 1,230.90**	**$ 4,210.94**	**$ 5,441.84**	**$ 379,574.38**	**60 %**	**298**	**52 %**

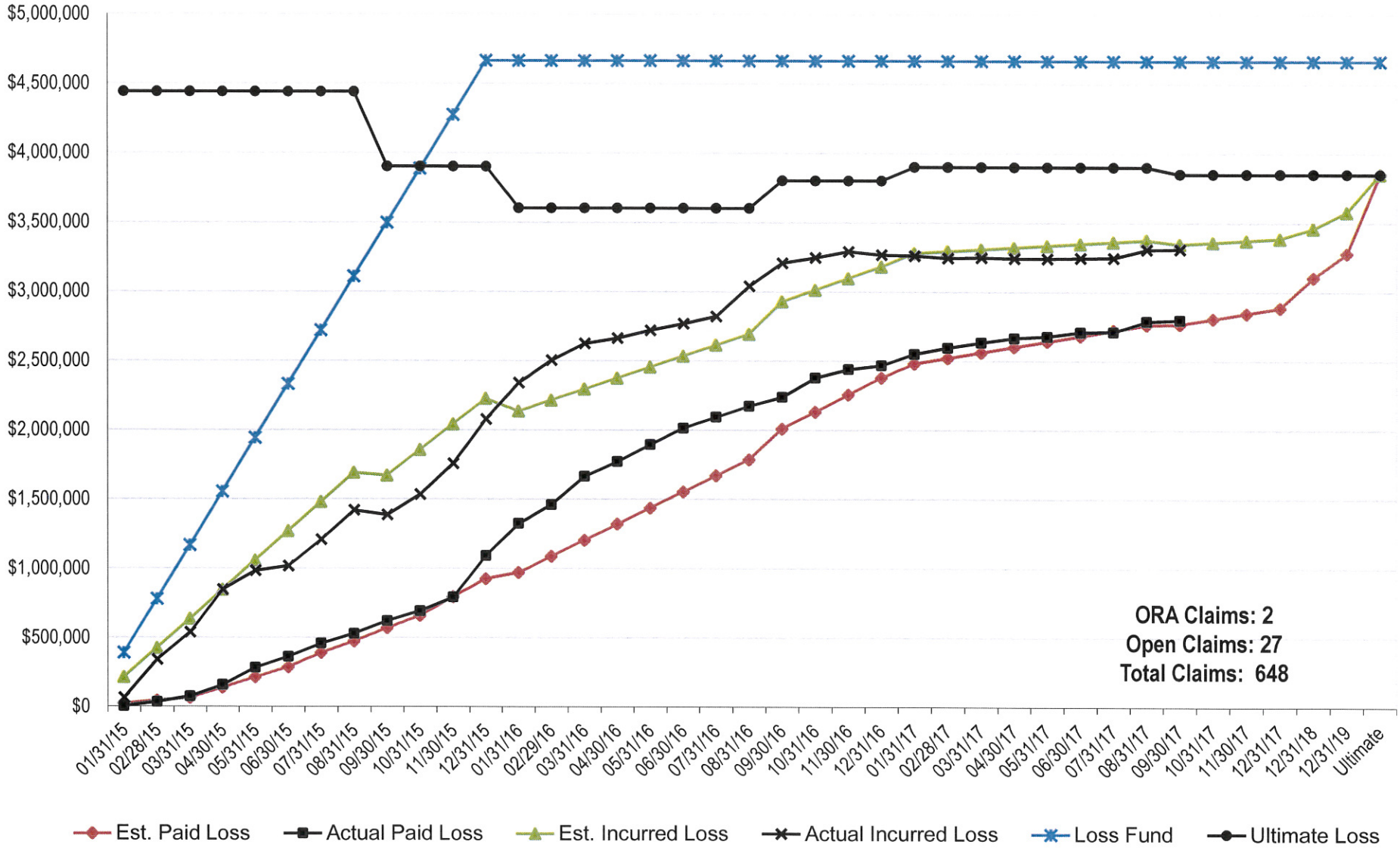
Kansas Workers Risk Cooperative For Counties
2017 Policy Year Performance
Valued as of 09/30/2017



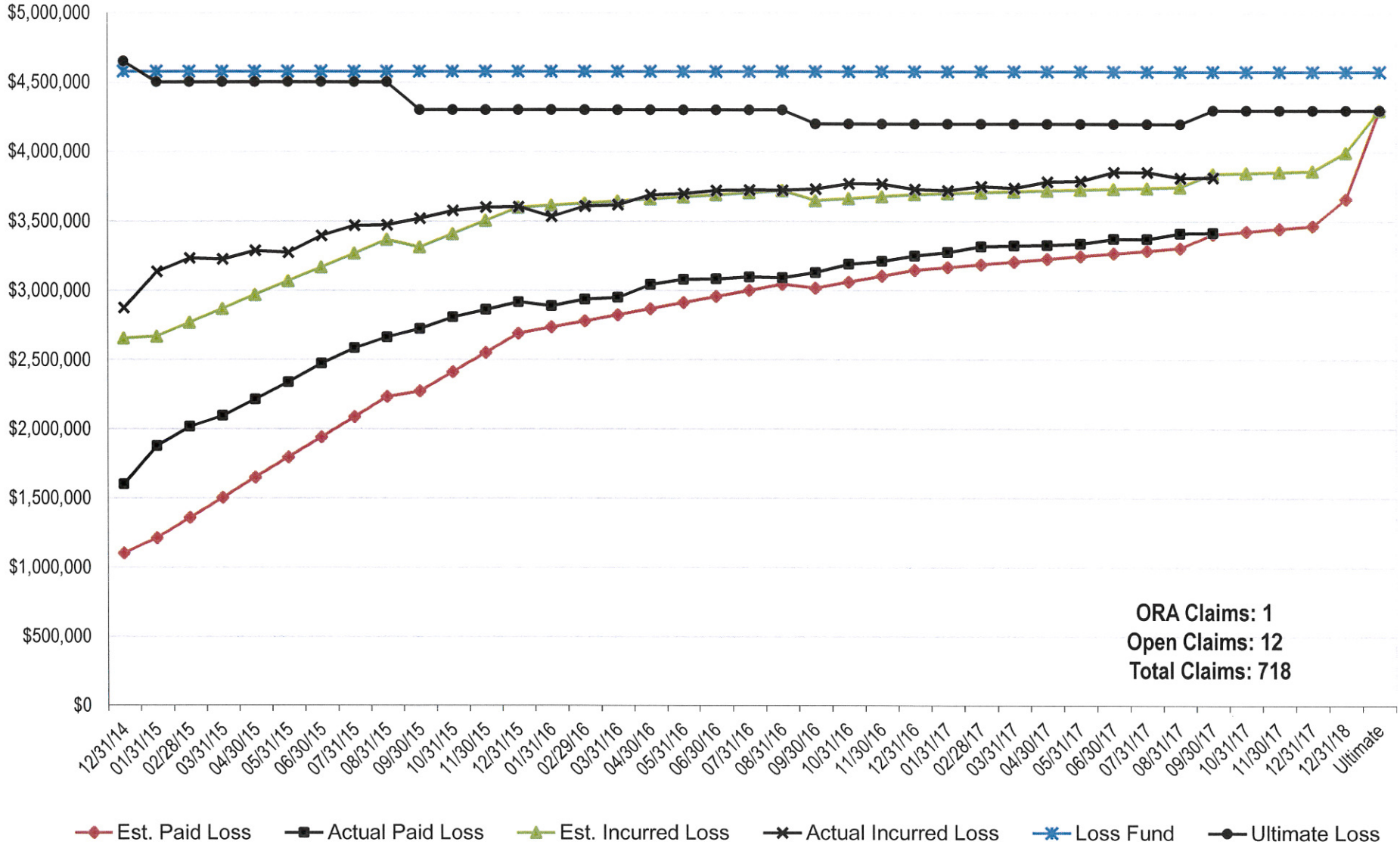
Kansas Workers Risk Cooperative For Counties
2016 Policy Year Performance
Valued as of 09/30/2017



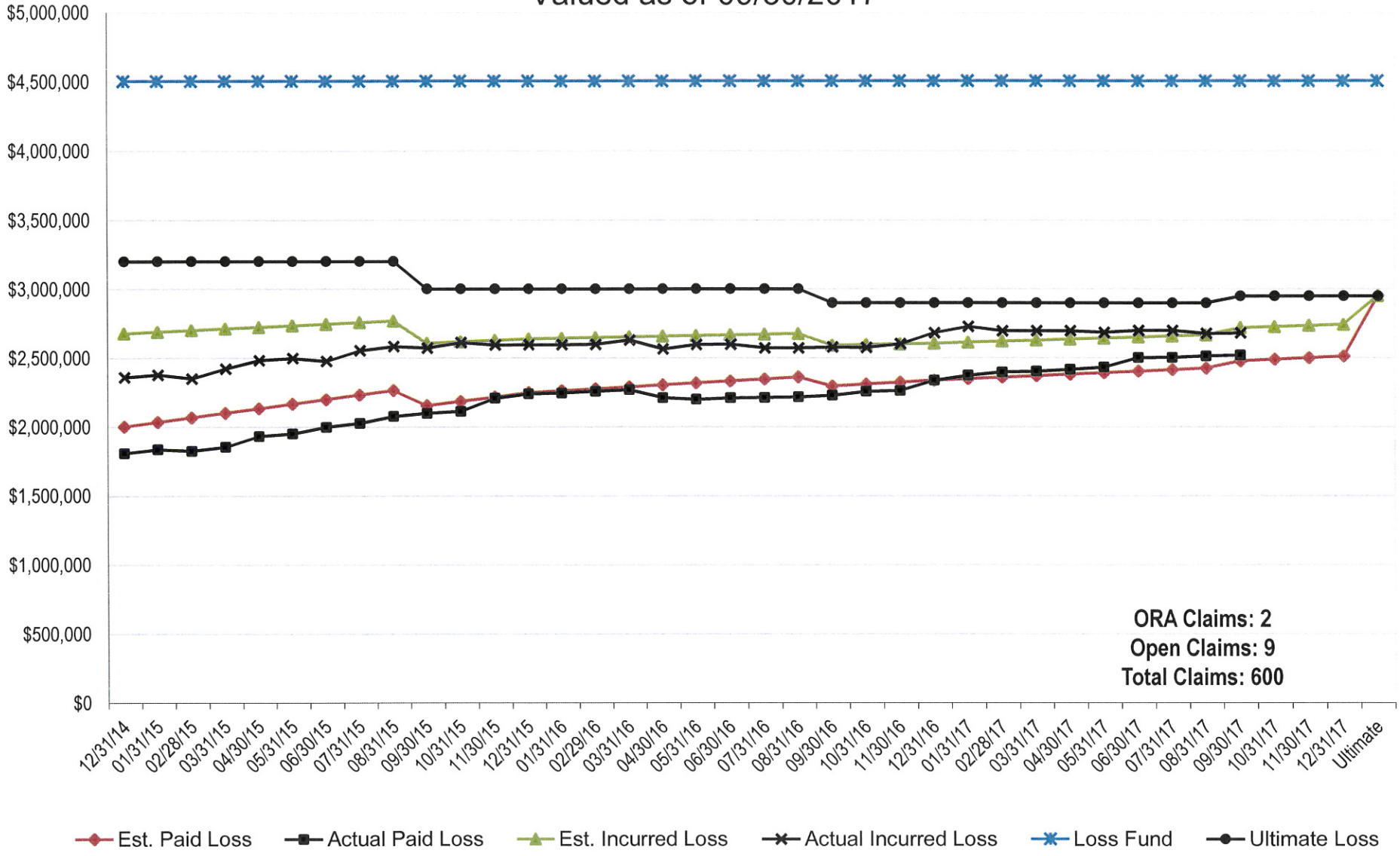
Kansas Workers Risk Cooperative For Counties
2015 Policy Year Performance
Valued as of 09/30/2017



Kansas Workers Risk Cooperative For Counties
2014 Policy Year Performance
Valued as of 09/30/2017



Kansas Workers Risk Cooperative For Counties
2013 Policy Year Performance
Valued as of 09/30/2017



KWORCC 2017 COUNTY VISITS

ALLEN 1/11 Insp, 5/4 Insp, 7/14 Insp, 8/29 Insp, 10/5 Insp

ANDERSON 1/13 Insp, 2/17 Insp, 4/24 Insp, 5/8 Insp,5/23 Insp, 7/7/ Insp, 8/11 Insp, 10/3 Insp

BARBER 2/8 Insp, 6/13 Safety, 7/19 Insp, 8/24 Insp, 10/10 Insp,

BOURBON 1/9 Insp, 2/13 Insp, 4/18 Insp, 5/2 Insp, 5/10 Safety, 5/19 Insp, 6/14 Insp
6/30 Insp, 7/12 Insp, 8/31 Insp, 10/19 Insp

BROWN 1/11 Insp, 7/5 Insp, 7/13 Insp,

CHAUTAUQUA 2/13 Comm, 3/15 Insp, 9/13 Insp, 10/25 Insp

CHEROKEE 4/18 Safety, 5/9 Insp, 7/11 Safety, 9/15 Insp, 10/17 Safety, 10/24 Insp

COMANCHE 2/9 Insp, 6/14 Insp, 7/20 Insp 10/11 Insp

CLAY 1/25 Insp, 5/10 Safety, 7/20 PR, 7/25 Insp,

CLARK 4/13 Insp, 6/14 Insp, 7/20 Insp, 10/11 Insp

CLOUD 1/27 Insp, 7/20 PR, 8/9 Insp,

COWLEY 1/30 Insp, 9/5 Insp, 9/12 Insp,10/23 Insp

DECATUR 4/11 Insp, 6/27 Insp, 8/22 PR, 8/30 Insp, 10/11-12 Safety,

DICKINSON 1/24 Insp, 5/1-2 Safety, 7/26 Insp,

DONIPHAN 1/10 Insp, 7/5 Insp, 7/12 Insp,

EDWARDS 1/19 Insp, 5/17 Insp, 8/22 Insp,

ELK 2/13 PR, 3/15 Insp, 4/5 Safety, 9/13 Insp, 10/25 Insp

ELLIS 2/1 Insp/Safety; 2/28 Insp, 3/20 Comm, 4/17 Insp, 8/24 Insp,

ELLSWORTH 2/8 Insp, 8/14 Insp,

FORD 1/17 Insp, 5/17 Insp, 8/4 Insp,

FRANKLIN 2/21 Safety, 3/29 Safety, 5/31 Safety, 6/20 Safety, 7/19 Insp, 9/12 Safety,
9/20 Safety,9/28 Safety,

GEARY 1/6 PR, 1/23 Insp, 1/30 Comm, 2/22 Safety, 3/13 PR, 6/29 Safety,
7/19 Safety, 7/24 Insp, 10/25 Safety

GOVE 2/6 Comm, 4/18 Safety|Insp, 8/28 Insp, 9/5 Comm,

GRANT 3/21 Insp, 6/23 Insp

GRAY 3/21 Insp, 4/11 PR, 5/16 Safety, 8/3 Insp,

GREENWOOD 1/6 Insp, 4/21 Insp, 5/11 Insp, 5/24 Insp, 6/28 Insp, 7/10 Insp, 8/7 Insp,
9/5 Insp, 9/22 Insp,

HAMILTON 1/26 Insp, 4/11 Insp, 6/22 Insp, 8/16 Insp, 9/28 Insp,

HARPER 2/7 Insp, 6/13 Insp, 7/21 Insp, 8/25 Insp, 10/13 Insp

HARVEY 1/5/ Insp, 2/22 Insp, 3/27 Insp, 4/25 Insp, 5/9 Insp, 5/30 Insp, 7/25 Insp, 8/8 Insp, 10/6 Insp

HASEKLL 3/21 Insp, 6/21 Insp, 8/2 Insp,

HODGEMAN 1/18 Insp, 5/17 Insp, 8/18 Insp,

JACKSON 1/17 Insp, 6/6 PR, 7/21 Insp, 11/8-9 Safety

JEFFERSON 1/12 Insp, 5/24 Safety, 7/20 Insp,

JEWELL 4/6 Insp, 7/20PR, 8/17 Insp, 9/5 Safety,

KEARNY 1/27 Insp, 4/11 Insp, 6/22 Insp, 9/29 Insp,

LANE 1/17 Comm, 2/7 Safety, 4/10 Safety, 8/16 PR, 9/5 Comm, 9/19 Insp,

LINCOLN 2/9 Insp, 3/30-31 Safety, 5/3-4 Safety, 8/15 Insp,

LINN 1/23 Comm, 2/15 Safety, 4/18 Insp, 4/26 Safety, 5/3 Insp, 5/16 Insp, 6/15 Insp, 7/11 Insp,
8/30 Insp, 10/4 Insp, 10/20 Safety

LYON 2/28 Insp, 3/14 Insp, 4/28 Insp, 5/15 Insp, 5/26 Insp, 6/29 Insp, 7/28 Insp, 9/7 Insp, 10/18 Insp

MARION 1/4/ Insp, 3/1 Insp, 4/14 Insp, 6/16 Insp, 6/27 Insp, 7/10 Insp, 8/14 Comm, 9/6 Insp, 10/16 Insp

MARSHALL 1/20 Insp, 3/14 Safety, 7/6 Insp, 8/7 Insp,

McPHERSON 3/2 Insp, 3/29 Insp, 4/26 Insp, 5/10 Insp, 5/25 Insp, 8/9 Insp, 10/17 Insp, 10/27 Safety

MEADE 3/22 Insp, 4/13 Safety, 8/1 Insp,

MIAMI 1/18 Insp, 3/7,3/9,3/13,3/23-24 Safety, 7/14 Insp,

MITCHELL 1/9 Comm, 2/10 Insp, 4/7 PR, 8/16 Insp,

MORRIS 1/24 Comm, 3/3 Insp, 3/14 Insp, 4/7 Safety, 4/28 Insp, 5/12 Insp, 5/26 Insp, 6/26 Insp, 7/28 Insp,
9/7 Insp, 10/18 Insp

MORTON 1/24 Insp, 6/20 Insp, 8/17 Insp, 9/26 Insp,

NEOSHO 1/10 Insp, 2/14 Insp, 5/1 Insp, 5/18 Insp, 5/22 Insp, 7/13 Insp, 8/28 Insp, 9/14 Insp, 10/1 Insp, 11/9 Insp

NESS 8/16 PR; 9/20 Insp,

NORTON 4/12 Insp, 6/27 Insp, 8/22 PR,8/31 Insp,

OSAGE 2/1 Insp, 4/20 Insp, 5/23 Insp, 7/7 Insp, 10/3 Insp

OSBORNE 2/8 Safety, 4/4 Insp, 8/21 Comm, 8/22 Insp, 10/6 Safety

OTTAWA 1/9 Comm, 2/7 Insp, 2/24 Safety, 4/24 Safety, 5/16-17 Safety, 8/10 Insp, 10/24 Safety

PAWNEE 1/20 Insp, 2/27 Comm, 5/17 Insp, 9/20 Insp,

PHILLIPS 4/7 Insp, 6/26 Insp, 8/23 Insp

POTTAWATOMIE 1/19 Insp, 2/3 Safety, 3/13 Comm, 7/6 Insp, 9/1 Safety

RAWLINS 3/1 PR, 4/10 Insp, 6/28 Insp, 8/15 Safety, 9/11 Safety, 9/13 Safety, 9/26 Insp,

RENO 2/21 Insp, 3/28 Insp, 5/17 Insp, 7/24 Insp

REPUBLIC 1/26 Insp, 7/20 PR, 8/8 Insp,

RICE 3/29 Insp, 8/10 Insp,

RUSH 1/18 Safety, 8/16 PR, 9/20 Insp,

RUSSELL 1/31 Insp, 4/3 Insp|Safety, 4/25-26 Safety, 8/21 Insp,

SALINE 3/6 Insp|Safety, 8/11 Insp,

SCOTT 1/17 Comm, 8/16 PR, 9/5 Comm, 9/19 Insp,

SHERIDAN 1/31 PR, 2/16-17 Safety, 4/11 Insp, 8/29 Insp,

SHERMAN 4/20 Insp, 9/25 Insp,

SMITH 4/5 Insp, 6/26 Insp, 8/18 Insp, 8/21 Comm,

STAFFORD 1/26 Safety, 2/10 Insp, 3/28 Insp, 7/18 Insp, 7/26 Investigate, 8/23 Insp,10/12 Insp

STANTON 1/25 Insp, 4/11 Insp, 6/20 Insp, 9/27 Insp,

STEVENS 4/12 Safety, 6/21 Insp

THOMAS 3/1 PR, 4/19 Insp, 6/28 Insp, 9/25 Insp,

TREGO 2/7 Insp, 4/18 Insp, 8/25 Insp,

WALLACE 2/28 Comm, 4/20 Insp, 9/26 Insp,

September 2017

September 2017

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

October 2017

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Aug 27	28	29	30	31	Sep 1 BCM Pottawatomie Safety	2
3	4	5 BKW Greenwood Inspect CDE Lane|Scott|Gove Commissioners CDE Wichita Marketing	6 BKW Marion Inspect	7 BKW Lyon|Morris Inspect	8	9
10	11 CDE Rawlins Safety	12 BCM Franklin Safety BKW Cowley Inspect CDE Graham Commissioners	13 BKW Elk|Chautauqua Inspect CDE Rawlins Safety	14 BKW Neosho Inspect	15 BKW Cherokee Inspect	16
17	18	19 BKW Lane|Scott Inspect	20 BCM Franklin Safety BKW Nes|Rush|Pawnee Inspect	21	22 BKW Greenwood Inspect	23
24	25 BCM Thomas|Sherman Inspect	26 BCM Rawlins|Wallace Inspect BKW Morton Inspect	27 BKW Stanton Inspect	28 BCM Franklin Safety BKW Hamilton Inspect	29 BKW Kearny Inspect	30

October 2017

October 2017

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

November 2017

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Oct 1	2 BKW Neosho Inspect	3 BKW Anderson|Osage Inspect	4 BKW Linn Inspect	5 BCM Jewell Safety BKW Allen Inspect	6 BCM Osborne Safety BKW Harvey Inspect	7
8	9	10 BKW Barber Inspect	11 BCM Decatur Safety BKW Comanche|Clark Inspect	12 BKW Stafford Inspect	13 BKW Harper Inspect	14
15	16 BKW Marion Inspect	17 BKW McPherson Inspect CDE Cherokee Safety	18 BKW Lyon|Morris Inspect	19 BKW Bourbon Inspect	20 BKW Linn Safety	21
22	23 BKW Cowley Inspect	24 BCM Ottawa Safety BKW Cherokee Inspect	25 BKW Elk|Chautauqua Inspect CDE Geary Safety	26	27 BKW McPherson Safety	28
29	30	31 CDE Cheyenne Bid	Nov 1	2	3	4

137

November 2017

November 2017

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December 2017

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Oct 29	30	31	Nov 1	2	3	4
5	6 CDE Norton Bid CDE Smith Bid	7	8 BCM Jackson Safety	9 BKW Neosho Inspect	10	11
12	13 CDE Marion Bid	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	Dec 1	2

First Name	Last Name	Account Name	Group	Course Name	Course Category	Date Taken
Betty	Brennan	Brown County	Clerk	Emergency Preparation and Egress	Safety & Environmental	9/27/2017 18:40
CHRISTI	HILLIKER	Franklin County	Ambulance	Bloodborne Pathogens	Safety & Environmental	9/1/2017 17:37
Laura	Franz	Harvey County	Administration >> Treasurer	Workplace Harassment	Human Resources	9/11/2017 20:57
Lisa	Schmidt	Harvey County	Administration >> Register of Deeds	Back Injury Prevention	Safety & Environmental	9/14/2017 16:05
Christen	Childs	Harvey County	Administration >> Appraiser	Dealing With Stress	Corrections Training	9/19/2017 13:31
Michele	Lowery	Harvey County	Administration >> Appraiser	Violence in the Workplace	Human Resources	9/25/2017 15:21
Michele	Lowery	Harvey County	Administration >> Appraiser	Dealing with Heat Stress	Safety & Environmental	9/25/2017 15:46
Craig	Clough	Harvey County	Administration >> Appraiser	Violence in the Workplace	Human Resources	9/25/2017 16:56
Veri	Stroud	Harvey County	Administration >> Administration	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/27/2017 16:43
Pamela	Thomas	Harvey County	Administration >> Appraiser	Violence in the Workplace	Human Resources	9/27/2017 19:38
Pamela	Thomas	Harvey County	Administration >> Appraiser	Workplace Harassment	Human Resources	9/27/2017 19:56
Tina	McComb	Reno County	PW Office Staff	Dump Truck Safety	Equipment Training	9/27/2017 12:19
Cindy	Saryerwinnie	Russell County Highway Dept.	Ungrouped	Emergency Preparation and Egress	Safety & Environmental	9/20/2017 16:48
Cindy	Saryerwinnie	Russell County Highway Dept.	Ungrouped	Lockout/Tagout 101	Safety & Environmental	9/20/2017 17:14
Cindy	Saryerwinnie	Russell County Highway Dept.	Ungrouped	Lockout/Tagout 102	Safety & Environmental	9/20/2017 17:47
Cindy	Saryerwinnie	Russell County Highway Dept.	Ungrouped	Personal Protective Equipment 101	Safety & Environmental	9/20/2017 19:34
Cindy	Saryerwinnie	Russell County Highway Dept.	Ungrouped	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/20/2017 19:46
Larry	Height	Russell County Highway Dept.	PW	Lockout/Tagout 101	Safety & Environmental	9/21/2017 20:12
Larry	Height	Russell County Highway Dept.	PW	Personal Protective Equipment 101	Safety & Environmental	9/21/2017 20:19
Joel	Moyer	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 13:19
Colby	Naegele	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 13:39
Joel	Moyer	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/22/2017 13:43
Joel	Moyer	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/22/2017 14:05
Colby	Naegele	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/22/2017 14:10
Joel	Moyer	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 14:14
Joel	Moyer	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/22/2017 14:44
Richard	Miller	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 15:26
Colby	Naegele	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/22/2017 15:44
Colby	Naegele	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/22/2017 15:55
Richard	Miller	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/22/2017 16:01
Colby	Naegele	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 16:05
Larry	Height	Russell County Highway Dept.	PW	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 16:32
Larry	Height	Russell County Highway Dept.	PW	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 16:38
Michael	Marney	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 16:50
Michael	Marney	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 16:55
Leslie	Betts	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/22/2017 18:13
Michael	Marney	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/22/2017 18:14
Michael	Marney	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/22/2017 18:43
Leslie	Betts	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/22/2017 18:47
Michael	Marney	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/22/2017 18:53
Richard	Miller	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/22/2017 19:05
Richard	Miller	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 20:00
Richard	Miller	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/22/2017 20:06
Leslie	Betts	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/22/2017 20:18
Leslie	Betts	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/22/2017 20:32
Larry	Height	Russell County Highway Dept.	PW	Lockout/Tagout 102	Safety & Environmental	9/22/2017 20:53
Michelle	Banks	Russell County Highway Dept.	SW	Emergency Preparation and Egress	Safety & Environmental	9/24/2017 15:34
Michelle	Banks	Russell County Highway Dept.	SW	Lockout/Tagout 101	Safety & Environmental	9/24/2017 16:15
Michelle	Banks	Russell County Highway Dept.	SW	Lockout/Tagout 102	Safety & Environmental	9/24/2017 16:32
Michelle	Banks	Russell County Highway Dept.	SW	Personal Protective Equipment 101	Safety & Environmental	9/24/2017 16:44
Michelle	Banks	Russell County Highway Dept.	SW	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/24/2017 16:52
Daniel	Kraft	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/24/2017 21:21

Daniel	Kraft	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/24/2017 21:34
Daniel	Kraft	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/24/2017 22:20
Daniel	Kraft	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/24/2017 22:28
Daniel	Kraft	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/24/2017 22:32
Donald	Coleman II	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 12:57
Donald	Coleman II	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 13:07
Anthony	Turner	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 13:12
Donald	Coleman II	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 13:22
Anthony	Turner	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 13:39
Donald	Coleman II	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 13:39
Donald	Coleman II	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 14:04
Steven	Claussen	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 14:08
Leslie	Betts	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 14:13
Anthony	Turner	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 14:19
Anthony	Turner	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 14:26
Steven	Claussen	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 14:26
Steven	Claussen	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 14:36
Steven	Claussen	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 14:57
Randall	Miller	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 15:01
Anthony	Turner	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 15:04
Randall	Miller	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 15:11
Anthony	Turner	Russell County Highway Dept.	RB	Dump Truck Safety	Equipment Training	9/25/2017 15:13
Steven	Claussen	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 15:23
Anthony	Turner	Russell County Highway Dept.	RB	Work Zone Traffic Control 101	Roadway & Highway	9/25/2017 15:30
Randall	Miller	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 15:33
Brandon	Dinkel	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 15:41
Anthony	Turner	Russell County Highway Dept.	RB	Dealing With Stress	Corrections Training	9/25/2017 15:50
Brandon	Dinkel	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 15:54
Randall	Miller	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 15:56
Anthony	Turner	Russell County Highway Dept.	RB	Bloodborne Pathogens	Safety & Environmental	9/25/2017 15:59
Randall	Miller	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 16:18
Brandon	Dinkel	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 16:21
Brandon	Dinkel	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 16:27
Brandon	Dinkel	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 16:32
Michael	Parsons	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 16:44
Anthony	Turner	Russell County Highway Dept.	RB	Fall Protection (Update)	Safety & Environmental	9/25/2017 17:28
Michael	Parsons	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 17:57
Michael	Parsons	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 18:20
Michael	Parsons	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 18:58
Michael	Parsons	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 19:04
Jeffrey	Blundon	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 19:24
Jeffrey	Blundon	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 19:46
Leon	Feil	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 19:52
Anthony	Turner	Russell County Highway Dept.	RB	Power Tool Safety	Safety & Environmental	9/25/2017 19:56
Jeffrey	Blundon	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 20:09
Jeffrey	Blundon	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 20:17
Jeffrey	Blundon	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 20:22
Leon	Feil	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 20:26
Carl	Dumler Jr	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/25/2017 22:34
Carl	Dumler Jr	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/25/2017 22:39
Carl	Dumler Jr	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/25/2017 22:46
Carl	Dumler Jr	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/25/2017 22:56
Carl	Dumler Jr	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/25/2017 23:10

Thomas	Buzzell	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/26/2017 13:02
Leon	Feil	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/26/2017 13:25
Thomas	Buzzell	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/26/2017 13:36
Leon	Feil	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/26/2017 13:58
Leon	Feil	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/26/2017 14:18
Thomas	Buzzell	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/26/2017 14:30
Thomas	Buzzell	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/26/2017 14:42
Thomas	Buzzell	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/26/2017 14:50
Brent	Steinle	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/26/2017 15:28
Ronald	Keys	Russell County Highway Dept.	SW	Emergency Preparation and Egress	Safety & Environmental	9/26/2017 15:51
Brent	Steinle	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/26/2017 16:04
Anita	Patton	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/26/2017 16:05
Ronald	Keys	Russell County Highway Dept.	SW	Lockout/Tagout 101	Safety & Environmental	9/26/2017 16:28
Anita	Patton	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/26/2017 16:36
Brent	Steinle	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/26/2017 16:55
Anita	Patton	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/26/2017 17:09
Ronald	Keys	Russell County Highway Dept.	SW	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/26/2017 17:21
Brent	Steinle	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/26/2017 17:47
Brent	Steinle	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/26/2017 18:07
Ronald	Keys	Russell County Highway Dept.	SW	Personal Protective Equipment 101	Safety & Environmental	9/26/2017 18:07
Jeffrey	Billinger	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/27/2017 1:13
Jeffrey	Billinger	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/27/2017 1:21
Jeffrey	Billinger	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/27/2017 1:41
Jeffrey	Billinger	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/27/2017 1:49
Jeffrey	Billinger	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/27/2017 19:37
Anita	Patton	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/27/2017 20:03
Anita	Patton	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/27/2017 20:19
Michael	Height	Russell County Highway Dept.	RB	Emergency Preparation and Egress	Safety & Environmental	9/28/2017 13:52
Michael	Height	Russell County Highway Dept.	RB	Lockout/Tagout 101	Safety & Environmental	9/28/2017 14:31
Michael	Height	Russell County Highway Dept.	RB	Lockout/Tagout 102	Safety & Environmental	9/28/2017 15:38
Michael	Height	Russell County Highway Dept.	RB	Personal Protective Equipment 101	Safety & Environmental	9/28/2017 16:02
Michael	Height	Russell County Highway Dept.	RB	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	9/28/2017 16:22
Larry	Height	Russell County Highway Dept.	PW	Commercial Lawn Mower Safety	Equipment Training	9/28/2017 18:13
Larry	Height	Russell County Highway Dept.	PW	Dealing With Stress	Corrections Training	9/28/2017 18:20
Ronald	Keys	Russell County Highway Dept.	SW	Lockout/Tagout 102	Safety & Environmental	9/30/2017 23:51
Angela	Finch	Saline County, KS	SO	Bloodborne Pathogens	Safety & Environmental	9/19/2017 1:12

KWORCC

January 1, 2017 to January 1, 2018

	Named Insured	Certificate Number
1	Allen County	1201 AL 17
2	Anderson County	1201 AD 17
3	Barber County	1201 BA 17
4	Bourbon County	1201 BO 17
5	Brown County	1201 BR 17
6	Chautauqua County	1201 CQ 17
7	Cherokee County	1201 CE 17
8	Clark County	1201 CA 17
9	Clay County	1201 CY 17
10	Cloud County	1201 CO 17
11	Comanche County	1201 CM 17
12	Comanche Hospital	1201 CH 17
13	Cowley County	1201 CL 17
14	Decatur County	1201 DE 17
15	Dickinson County	1201 DK 17
16	Doniphan County	1201 DP 17
17	Edwards County	1201 EW 17
18	Elk County	1201 EK 17
19	Ellis County	1201 ES 17
20	Ellsworth County	1201 EL 17
21	Ellsworth RWD #1	1201 ECRWD1 17
22	Ford County	1201 FO 17
23	Franklin County	1201 FA 17
24	Geary County	1201 GA 17
25	Gove County	1201 GV 17
26	Grant County	1201 GT 17
27	Gray County	1201 GY 17
28	Greenwood County	1201 GW 17
29	Hamilton County	1201 HM 17
30	Hamilton County Hospital	1201 HH 17
31	Harper County	1201 HP 17
32	Harvey County	1201 HV 17
33	H-M CDDO	1201 HMCDDO 17
34	Haskell County	1201 HS 17
35	Hodgeman County	1201 HG 17
36	Jackson County	1201 JA 17
37	Jefferson County	1201 JF 17
38	Jefferson County RWD #12	1201 JCRWD12 17
39	Jewell County	1201 JW 17
40	Kearny County	1201 KE 17
41	Lane County	1201 LE 17
42	Lincoln County	1201 LN 17
43	Linn County	1201 LI 17
44	Linn County RWD #2	1201 LCRWD2 17
45	Lyon County	1201 LY 17
46	Marion County	1201 MN 17
47	Marshall County	1201 MA 17
48	McPherson County	1201 MP 17
49	Meade County	1201 ME 17
50	Miami County	1201 MI 17
51	Mitchell County	1201 MT 17
52	Morris County	1201 MR 17
53	Morton County	1201 MO 17
54	MTAA	1201 MTAA 17
55	NCKRJDF	1201 NCKRJDF 17
56	NEKES	1201 NEKES 17
57	NWRRC	1201 NWRRC 17
58	Neosho County	1201 NO 17
59	Ness County	1201 NS 17
60	Norton County	1201NR 17
61	Osage County	1201 OS 17
62	Osborne County	1201 OB 17
63	Ottawa County	1201 OT 17
64	Pawnee County	1201 PW 17
65	Phillips County	1201 PL 17
66	Pottawatomie County	1201 PT 17
67	Rawlins County	1201 RW 17
68	Reno County	1201 RN 17
69	Republic County	1201 RP 17
70	Rice County	1201 RC 17
71	Rush County	1201 RU 17
72	Russell County	1201 RS 17
73	Saline County	1201 SL 17
74	Scott County	1201 SC 17
75	Sheridan County	1201 SD 17
76	Sherman County	1201 SH 17
77	Smith County	1201 SM 17
78	Stafford County	1201 SF 17
79	Stanton County	1201 ST 17
80	Stevens County	1201 SE 17
81	Thomas County	1201 TO 17
82	Trego County	1201 TR 17
83	Wallace County	1201 WL 17
84	Wabaunsee County RWD #2	1201 WCRWD2 17

73 Counties; 2 Hospitals; 4 RWDs; 4 Cooperatives & Airport Authority

KWORCC Expense Report

Date	Activity & Location	Name/Title Person(s) Entertained	Mileage	Meals (B/L/D)	Lodging	Other - Explain	TOTAL
		Actual Totals					
					Less Travel Advance		
					Reimbursement		

I hereby certify that the expenditures detailed above were for KWORCC business and are in accordance with KWORCC's expense and reimbursement policies and procedures.

Claimant:

_____ (Date)

Approval:

_____ (Date)