KWORCC

February American Heart Month

February 2018

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

February 15, 2018 1:00 PM
Clubhouse Inn
924 SW Henderson Road
Topeka, Kansas 66615
785-273-8888

~~☎January 18~~
February 15
☎March 22
April 26
☎May 17
☎June 21
July 26
☎August 23
September 20
October 15
☎November 15
December 13

Agenda

And Notice of Meeting

Kansas Workers Risk Cooperative for Counties (KWORCC)
February 15, 2018 at 1:00 PM
Clubhouse Inn - Conference Room
924 SW Henderson Road
Topeka, KS 66615

1. Call to order - *President, Michelle Garrett*
   a. Presentation to Stan McEvoy
2. Approval of the Agenda (Cover Page)
3. Consideration of Minutes of Meeting of January 18, 2018 (Pg. 1-3)
4. Administrator's Report – *Jim Parrish*
   a. Checks Requiring Board Approval and Ratification of Wire Transfers
   b. Actuarial Year-End Adjustments - *Sam Cargnel, Centric Actuarial Solutions*
      i. Actuarial Presentation (Pg. 5-12)
      ii. Actuarial Loss Review as of December 31, 2017 (Pg. 13-63)
   c. Conflict of Interest Forms (Pg. 65-66)
   d. Report on 2018 Member Premium Receipts (Pg. 67) – *Dortha Bird*
5. Marketing Report - *Carl Eyman*
6. Financial Report - *Beth Pritchett*
   a. Financial Report for January 2018 – Handout
   b. Review Equity Investment Ratio to Fund Balance – Handout
   c. Check Register (Pg. 69)
   d. Investments Update (Pg. 71)
7. Claims Report - TRISTAR Risk Management (Pg. 73-76)
   a. Select Claim Report – *Amanda Chamberland*
   b. Medical Bill Review Report – *Amanda Chamberland* (Pg.77)
   c. Policy Year Performance – *Jess Cornejo, CORnerstone Risk Solutions* (Pg. 79-83)
8. Loss Prevention and County Visits - *Brandon Mann* (Pg. 85-91)
9. Legal Report
10. Committee Reports – Personnel Committee
11. Other items
12. Adjournment

Minutes
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
January 18, 2018 at 2:00 pm via Teleconference
700 SW Jackson, Ste 200
Topeka, KS 66603

The January 2018 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) was called to order via teleconference at 2:06 p.m. on January 18, 2018 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; Mr. Carl Eyman, Deputy Administrator and Loss Prevention Manager; Ms. Nicole Jarboe-Paxson, Executive Assistant and Media Developer; Mr. Brandon Mann, Loss Prevention Specialist; Ms. Beth Pritchett, Accountant; and Mr. Ralph D. Unger, Member Services Representative.

TRISTAR was represented by Ms. Amanda Chamberland. Also present was Mr. Jess Cornejo of Cornerstone Risk Solutions (CRS).

President McEvoy first addressed Agenda Item No. 2, "Approval of the Agenda." Mr. Parrish recommended the addition of Agenda Item No. 2a "Excuse Bonnie "Rob" Roberts for County Business," adding "and Ratification of Electronic Transfer of Funds" to Agenda Item No. 5a and adding Agenda Item No 5d, "Marketing Report." Ms. Garrett moved to approve the agenda as presented with addition of these changes. Ms. Barton seconded the motion which CARRIED unanimously.

Under Agenda Item No. 2a, President McEvoy called for a motion to excuse Mr. Roberts for county business. Dr. Garten so moved. Ms. Buttron seconded the motion which CARRIED unanimously.

President McEvoy then addressed Agenda Item No. 3, "Consideration of Minutes of the Meeting of December 14, 2017." Mr. Caspers moved to approve the minutes as presented. Ms. Garrett seconded the motion which CARRIED unanimously.

Next, President McEvoy asked Mr. Parrish to address Agenda Item No. 4, "Election of Officers and Establish Committees." Mr. Parrish then described the slate of officers recommended by staff after consultation with the board members. The slate of officers includes Michelle Garrett, President; Sandy Barton, Vice-President Rob Roberts, Secretary and Linda Buttron, Controller. Mr. Parrish then described recommendations for committee chairs and membership which includes Steven Garten, Chair of Personnel Committee with Michelle Garrett and Stan McEvoy as committee members; Gary Caspers as Chair of Investment Committee with Sandy Barton and Rob Roberts as committee members; Stan McEvoy as Chair of Audit Committee with Linda Buttron and Sandy Barton as committee members and Michelle Garrett as Chair of the Joint KWORCC/KCAMP Committee on Cooperation with Steven Garten and Linda Buttron as committee members. Ms. Barton moved to close nominations, elect the slate of officers and approve appointment of committee members as proposed. Dr. Garten seconded the motion which CARRIED unanimously.

Ms. Garrett asked that Mr. McEvoy continue to preside over the meeting which he had convened, and Mr. McEvoy agreed.

As chairman of the meeting, Mr. McEvoy proceeded to Agenda Item No. 5a of the Administrator's Report, "Checks Requiring Board Approval and Ratification of Electronic Transfers of Funds." Mr. Parrish itemized the checks for approval and described the electronic transfers of funds to be ratified. Ms. Barton moved to approve the checks and ratify the electronic transfers of funds as presented. Dr. Garten seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No. 5b, "Waiver of GAAP, Resolution No. 2018-05." He explained the purpose of the resolution is to comply with statutory accounting as opposed to generally accepted accounting principles. Ms. Garrett moved that the resolution be adopted. Mr. Caspers seconded the motion which CARRIED unanimously.

Mr. Parrish then asked Ms. Bird to address Agenda Item No. 5c, "PRIMA National June 3-6, 2018, Indianapolis, Indiana." Ms. Bird reviewed the materials in the board packet pertaining to the 2018 PRIMA being held in Indianapolis. She requested everyone let her know soon if they are planning to attend.

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

Chairman McEvoy then proceeded to Agenda Item No. 6, "Financial Report." Ms. Pritchett discussed in detail the preliminary, pre-audited financial statements she prepared for December 2017. She stated the reports are very preliminary and do not include the year-end actuarial review, any adjustments made by the independent auditor and the results of the 2017 payroll audits. Ms. Barton moved to receive and file the financial reports. Ms. Garrett seconded the motion which CARRIED unanimously.

Ms. Pritchett, under Agenda Item No. 5b, then proceeded to a review of the Equity Investments ratio to Fund Balance. She outlined the equity investments as percentage of admitted assets, noting that KWORCC falls below the statutory limit of 10%. She then stated that the equity investments balance as a percentage of the fund balance is 26.3%. 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 26.3%. Mr. Caspers seconded the motion which CARRIED unanimously.

Ms. Pritchett then discussed in detail the interim, pre-audited fourth quarterly financial report for 2017 she prepared for filing with the Kansas Insurance Department. Ms. Buttron moved to approve filing the report as proposed. Ms. Barton seconded the motion which CARRIED unanimously.

Ms. Pritchett presented the check register and answered questions. Whereupon, Ms. Barton moved to approve check Nos. 17970 through 18027 and the direct debits. Dr. Garten seconded the motion which CARRIED unanimously.

Next, Ms. Pritchett reviewed reports showing the value of KWORCC's equity investments as of January 9, 2018.

Chairman McEvoy addressed Agenda Item No. 7, "Claims Report – TRISTAR Risk Solutions." Under Item No. 7a, "Claims Report," Ms. Chamberland reported on a claim and answered questions. She then requested approval of a proposed settlement. Dr. Garten moved to approve the proposed course of action claim for number 2015072191. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Ms. Chamberland proceeded to Agenda Item No 7b, "Medical Bill Review." She stated that KWORCC experienced a savings of 61% for the month of December 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 December 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 December 2017 and should not be considered a guarantee of either good or poor ultimate-loss performance.

Chairman McEvoy called upon Mr. Mann to address Agenda Item No. 8, "Loss Prevention and County Visits." He reviewed December, January and February calendars for the loss-prevention staff and stated the loss prevention staff have made 27 county visits this year. Next, he reported on the enrollment rates and courses completed by the membership for the GovU online courses.

Chairman McEvoy addressed Agenda Item No.9, "Legal Report." Mr. Parrish stated that the legislature is back in session and there are several bills that could impact workers compensation laws introduced last year that may still be under consideration. Furthermore, a new bill, HB 2487 provides that the Kansas Insurance Commissioner have the ability to decrease an experience modification rating if the Commissioner determines the work injury resulted from an auto crash that was not the fault of either the employee or the employer.

Chairman McEvoy proceeded to Agenda Item No. 10, "Committee Reports." He announced that there would be a Personnel Committee Meeting at 12:15 on February 15, 2018.

Chairman McEvoy then addressed Agenda Item No. 11, "Other Business." There was no additional business to come before the board.

There being no additional business, Ms. Garrett moved to adjourn the meeting at 2:55 p.m. Ms. Barton seconded the motion which CARRIED unanimously.

The KWORCC Board of Trustees approved the foregoing minutes on the 15th day of February 2018.

Rob Roberts, Secretary
KWORCC Board of Trustees

KWORCC

Actuarial Presentation

February 15, 2018

Centric
ACTUARIAL SOLUTIONS

Estimate of Liability at 12/31/17

9,226,266	Balance at 8/31/17
(231,190)	Changes in Ultimates
1,300,000	Add 4 months of 2017
(1,226,482)	Less Paid Losses
9,068,593	Balance at 12/31/17

Changes in Ultimate Losses (2001 to 2016)

In total, prior years ultimate loss estimates decreased by 231k from last time.

There were several small decreases and one small decrease, none bigger than 100k.

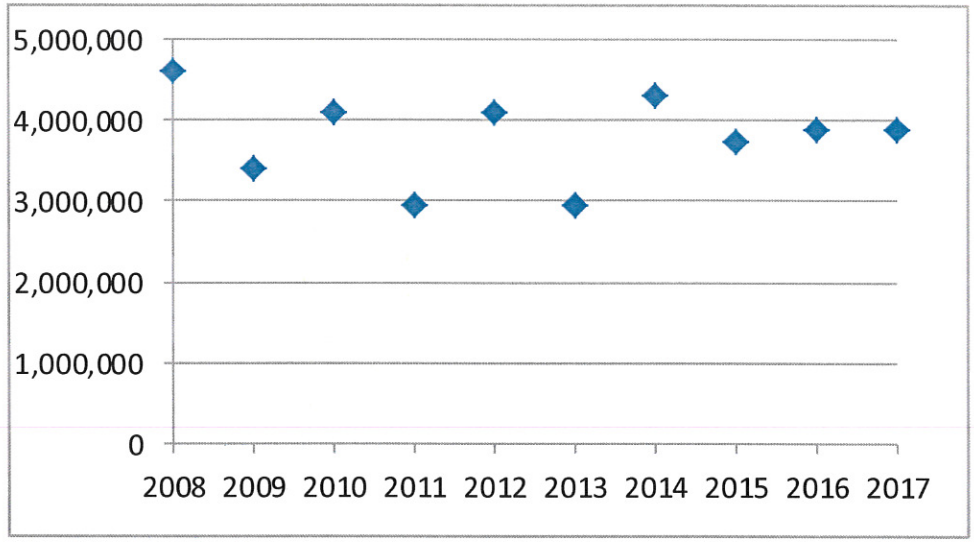
Change in Ultimate Loss Estimate (2017)

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

In August, we backed this down to $3.9MM and are leaving it there for now. This could come down more in the future if results continue this way.

Ultimate Losses by Year

Policy Year	
2008	4,600,000
2009	3,400,000
2010	4,100,000
2011	2,950,000
2012	4,100,000
2013	2,950,000
2014	4,300,000
2015	3,750,000
2016	3,900,000
2017	3,900,000

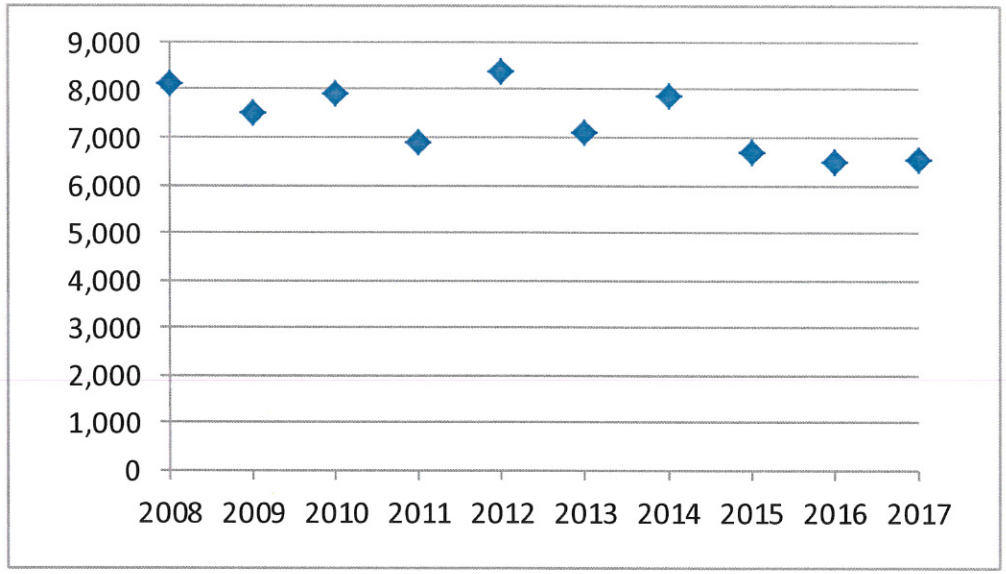


Since 2008, even years have been worse than odd years.

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

Average Cost per Claim

Policy Year	
2008	8,142
2009	7,489
2010	7,946
2011	6,893
2012	8,384
2013	7,126
2014	7,847
2015	6,673
2016	6,478
2017	6,544



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	1.74	Loss rate has bounced around for several years.
1/1/11	1.38	Last three years all look very good.
1/1/12	1.72	
1/1/13	1.19	
1/1/14	1.63	
1/1/15	1.37	
1/1/16	1.27	Selection for 2018 is based on an average of
1/1/17	1.28	the prior 5 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: $261,532,061
- 2018 Forecast: $3,900,000

Kansas Workers
Risk Cooperative for Counties

Actuarial Loss Reserve Review

As of December 31, 2017

January 31, 2018

Centric
ACTUARIAL SOLUTIONS

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

January 31, 2018

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 12/31/17. 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 12/31/2017.

Loss and ALAE Reserves as of 12/31/2017			
Line of Business	**Case Reserves**	**IBNR***	**Total Liability**
Workers' Compensation	4,893,115	4,175,478	9,068,593

*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 $261,532,061. 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	3,900,000	$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- 8/31/17 vs. 12/31/17			
Policy Year	**8/31/17**	**12/31/17**	**Difference**
2006 and Prior	22,957,096	22,925,906	(31,190)
2007	4,850,000	4,850,000	0
2008	4,650,000	4,600,000	(50,000)
2009	3,400,000	3,400,000	0
2010	4,150,000	4,100,000	(50,000)
2011	2,950,000	2,950,000	0
2012	4,000,000	4,100,000	100,000
2013	2,950,000	2,950,000	0
2014	4,300,000	4,300,000	0
2015	3,850,000	3,750,000	(100,000)
2016	4,000,000	3,900,000	(100,000)
2017	3,900,000	3,900,000	0
Total	**65,957,096**	**65,725,906**	**(231,190)**

In total, our ultimate loss estimates decreased by $231,190 from the prior report. Losses developed largely as expected since the last report; there were no large changes in any policy year.

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 12/31/2017.

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

Exhibit 1

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	$6,239,207	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	$7,548,634	CRS	Included	N/A
01/01/16	$750,000	$7,811,648	CRS	Included	N/A
01/01/17	$750,000	$8,370,202	CRS	Included	N/A

KWORCC

Summary of Historical Loss Data

(1) Policy Inception	(2) Evaluation Date	(3) Open Claim Count	(4) Closed Claim Count	(5) Total Claim Count	(6) Paid Losses & ALAE	(7) Case Reserves	(8) Incurred Losses & ALAE
01/01/92	12/31/17	1	421	422	1,326,218	11,024	1,337,242
01/01/93	12/31/17	0	445	445	1,120,762	0	1,120,762
01/01/94	12/31/17	0	481	481	1,241,829	0	1,241,829
01/01/95	12/31/17	0	484	484	958,547	0	958,547
01/01/96	12/31/17	0	392	392	1,478,042	0	1,478,042
01/01/97	12/31/17	1	441	442	1,253,169	17,542	1,270,711
01/01/98	12/31/17	0	383	383	808,573	0	808,573
01/01/99	12/31/17	0	369	369	958,475	0	958,475
01/01/00	12/31/17	0	428	428	1,918,802	0	1,918,802
01/01/01	12/31/17	3	512	515	2,320,240	97,012	2,417,252
01/01/02	12/31/17	0	597	597	2,157,105	0	2,157,105
01/01/03	12/31/17	6	617	623	2,957,057	42,882	2,999,939
01/01/04	12/31/17	6	589	595	4,507,208	37,476	4,544,683
01/01/05	12/31/17	9	571	580	4,002,080	405,220	4,407,300
01/01/06	12/31/17	9	564	573	4,536,465	260,914	4,797,379
01/01/07	12/31/17	15	549	564	6,887,256	121,138	7,008,394
01/01/08	12/31/17	19	546	565	4,446,658	104,365	4,551,024
01/01/09	12/31/17	9	445	454	3,214,225	87,931	3,302,156
01/01/10	12/31/17	11	505	516	3,836,303	152,996	3,989,299
01/01/11	12/31/17	8	420	428	2,767,955	19,663	2,787,618
01/01/12	12/31/17	10	479	489	3,196,318	743,190	3,939,508
01/01/13	12/31/17	9	405	414	2,548,886	152,876	2,701,762
01/01/14	12/31/17	10	538	548	3,565,921	333,823	3,899,744
01/01/15	12/31/17	27	534	561	2,793,328	453,282	3,246,610
01/01/16	12/31/17	32	566	598	2,175,461	972,910	3,148,371
01/01/17	12/31/17	351	224	575	1,182,906	1,210,730	2,393,637

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	220,775	37,942	258,718
30016010813201	08/28/01	01/01/01	289,268	41,338	330,607
30296030417901	04/30/03	01/01/03	185,958	20,101	206,058
30288030765901	09/23/03	01/01/03	357,209	0	357,209
30039040126601	02/05/04	01/01/04	258,389	37,476	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	313,105	339,472	652,577
2005024734	06/30/05	01/01/05	256,721	0	256,721
2005025004	07/26/05	01/01/05	272,131	65,348	337,478
2006027028	01/11/06	01/01/06	242,595	117,364	359,959
2006027345	03/18/06	01/01/06	213,811	0	213,811
2006030382	09/08/06	01/01/06	224,658	33,547	258,205
2006030549	10/02/06	01/01/06	158,835	44,251	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	270,660	44,059	314,719
2007032472	04/09/07	01/01/07	2,811,043	0	2,811,043
2007033263	08/04/07	01/01/07	223,458	20,203	243,660

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	232,137	21,602	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	247,721	40,020	287,741
2008034985	04/08/08	01/01/08	225,681	0	225,681
2009036927	04/06/09	01/01/09	243,286	0	243,286
2009037935	09/30/09	01/01/09	183,944	21,829	205,774
2010038507	01/08/10	01/01/10	232,164	27,918	260,082
2010039863	08/31/10	01/01/10	251,889	0	251,889
2010039948	09/17/10	01/01/10	354,596	68,790	423,386
2011041208	05/08/11	01/01/11	256,905	18,714	275,619
2012043247	06/20/12	01/01/12	217,262	308,110	525,372
2012043382	07/04/12	01/01/12	213,828	28,791	242,620
2012044136	11/08/12	01/01/12	112,882	360,609	473,491
2013047837	04/10/13	01/01/13	218,845	15,067	233,912
2013047391	12/26/13	01/01/13	184,990	25,874	210,864
2014047620	02/05/14	01/01/14	214,191	1,795	215,985
2014047892	03/17/14	01/01/14	357,019	93,518	450,537
2014048059	04/22/14	01/01/14	252,569	0	252,569
2014069397	09/19/14	01/01/14	203,137	108,863	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	251,275	236,769	488,044
17679789	07/24/17	01/01/17	77,610	219,157	296,767

KWORCC

Summary of Limited Paid Losses by Policy Year

(1)	(2)	(3)	(4)	(5)	(6)
Policy Inception	Per Occurrence Retention	Unlimited Paid	Excess Loss	Number of Excess Losses	Limited Paid
01/01/92	250,000	1,326,218	0	0	1,326,218
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	2,320,240	110,043	2	2,210,197
01/01/02	350,000	2,157,105	0	0	2,157,105
01/01/03	350,000	2,957,057	7,209	1	2,949,848
01/01/04	400,000	4,507,208	0	0	4,507,208
01/01/05	400,000	4,002,080	0	0	4,002,080
01/01/06	600,000	4,536,465	0	0	4,536,465
01/01/07	600,000	6,887,256	2,211,043	1	4,676,213
01/01/08	600,000	4,446,658	0	0	4,446,658
01/01/09	600,000	3,214,225	0	0	3,214,225
01/01/10	600,000	3,836,303	0	0	3,836,303
01/01/11	600,000	2,767,955	0	0	2,767,955
01/01/12	600,000	3,196,318	0	0	3,196,318
01/01/13	650,000	2,548,886	0	0	2,548,886
01/01/14	700,000	3,565,921	0	0	3,565,921
01/01/15	750,000	2,793,328	0	0	2,793,328
01/01/16	750,000	2,175,461	0	0	2,175,461
01/01/17	750,000	1,182,906	0	0	1,182,906

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	1,918,802	0	0	1,918,802
01/01/01	200,000	2,417,252	189,324	2	2,227,928
01/01/02	350,000	2,157,105	0	0	2,157,105
01/01/03	350,000	2,999,939	7,209	1	2,992,730
01/01/04	400,000	4,544,683	0	0	4,544,683
01/01/05	400,000	4,407,300	252,577	1	4,154,723
01/01/06	600,000	4,797,379	0	0	4,797,379
01/01/07	600,000	7,008,394	2,211,043	1	4,797,351
01/01/08	600,000	4,551,024	0	0	4,551,024
01/01/09	600,000	3,302,156	0	0	3,302,156
01/01/10	600,000	3,989,299	0	0	3,989,299
01/01/11	600,000	2,787,618	0	0	2,787,618
01/01/12	600,000	3,939,508	0	0	3,939,508
01/01/13	650,000	2,701,762	0	0	2,701,762
01/01/14	700,000	3,899,744	0	0	3,899,744
01/01/15	750,000	3,246,610	0	0	3,246,610
01/01/16	750,000	3,148,371	0	0	3,148,371
01/01/17	750,000	2,393,637	0	0	2,393,637

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	4,446,658	4,551,024	12/31/17	120	1.031	1.011	4,582,785	4,600,123	4,591,454
01/01/09	3,214,225	3,302,156	12/31/17	108	1.046	1.016	3,363,287	3,354,471	3,358,879
01/01/10	3,836,303	3,989,299	12/31/17	96	1.060	1.026	4,066,084	4,093,025	4,079,555
01/01/11	2,767,955	2,787,618	12/31/17	84	1.079	1.036	2,987,820	2,888,700	2,938,260
01/01/12	3,196,318	3,939,508	12/31/17	72	1.110	1.052	3,546,391	4,143,595	3,844,993
01/01/13	2,548,886	2,701,762	12/31/17	60	1.155	1.082	2,944,069	2,922,313	2,933,191
01/01/14	3,565,921	3,899,744	12/31/17	48	1.220	1.110	4,348,883	4,326,808	4,337,846
01/01/15	2,793,328	3,246,610	12/31/17	36	1.312	1.143	3,665,575	3,710,214	3,687,894
01/01/16	2,175,461	3,148,371	12/31/17	24	1.532	1.209	3,333,807	3,806,657	3,570,232
01/01/17	1,182,906	2,393,637	12/31/17	12	2.932	1.507	3,468,518	3,606,374	3,537,446

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	12/31/17	120	565	1.000	565
01/01/09	12/31/17	108	454	1.000	454
01/01/10	12/31/17	96	516	1.000	516
01/01/11	12/31/17	84	428	1.000	428
01/01/12	12/31/17	72	489	1.000	489
01/01/13	12/31/17	60	414	1.000	414
01/01/14	12/31/17	48	548	1.001	548
01/01/15	12/31/17	36	561	1.002	562
01/01/16	12/31/17	24	598	1.006	602
01/01/17	12/31/17	12	575	1.036	596

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	548	1.97	25.8%
01/01/15	$258,765,021	1.077	$278,661,625	562	2.02	2.3%
01/01/16	$272,850,787	1.051	$286,663,858	602	2.10	4.1%
01/01/17	$272,930,634	1.025	$279,753,900	596	2.13	1.4%

Exponential Curve Fit to Historical Frequency:	-0.8%
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 2017 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	4,591,454	1.034	4,748,641	565	8,405	
01/01/09	3,358,879	1.027	3,449,659	454	7,598	-9.6%
01/01/10	4,079,555	1.032	4,209,362	516	8,158	7.4%
01/01/11	2,938,260	1.026	3,015,257	428	7,045	-13.6%
01/01/12	3,844,993	1.021	3,926,206	489	8,029	14.0%
01/01/13	2,933,191	1.018	2,986,187	414	7,213	-10.2%
01/01/14	4,337,846	1.004	4,355,101	548	7,947	10.2%
01/01/15	3,687,894	1.006	3,710,036	562	6,601	-16.9%
01/01/16	3,570,232	1.002	3,577,358	602	5,942	-10.0%
01/01/17	3,537,446	1.000	3,537,446	596	5,935	-0.1%

Exponential Curve Fit to Historical Frequency:	-3.3%
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 2017 Data (See Exhibit 22).

Exhibit 10

KWORCC

Development of Forecasted Losses for 2018

(1) Policy Inception	(2) Payroll	(3) Payroll Trend Factor	(4) Trended Payroll	(5) Selected Ultimate Losses $0 - $250,000	(6) Benefit Level Factor	(7) Frequency Trend Factor	(8) Severity Trend Factor	(9) Trended Ultimate Losses $0 - $250,000	(10) Loss Rate per $100 of Payroll
01/01/08	199,275,452	1.280	255,089,426	4,591,454	1.034	0.904	1.219	5,235,076	2.05
01/01/09	218,133,152	1.249	272,418,416	3,358,879	1.027	0.914	1.195	3,766,123	1.38
01/01/10	215,181,252	1.218	262,177,461	4,079,555	1.032	0.923	1.172	4,550,920	1.74
01/01/11	196,234,201	1.189	233,260,799	2,938,260	1.026	0.932	1.149	3,228,285	1.38
01/01/12	208,519,758	1.160	241,818,991	3,844,993	1.021	0.941	1.126	4,162,798	1.72
01/01/13	233,569,370	1.131	264,262,303	2,933,191	1.018	0.951	1.104	3,135,406	1.19
01/01/14	251,841,145	1.104	277,985,502	4,337,846	1.004	0.961	1.082	4,528,347	1.63
01/01/15	258,765,021	1.077	278,661,625	3,687,894	1.006	0.970	1.061	3,820,184	1.37
01/01/16	272,850,787	1.051	286,663,858	3,570,232	1.002	0.980	1.040	3,647,818	1.27
01/01/17	272,930,634	1.025	279,753,900	3,537,446	1.000	0.990	1.020	3,572,113	1.28

	All -Year Weighted Average:	1.49
	7-Year Weighted Average:	1.40
	5-Year Weighted Average:	1.37
(11)	Selected:	**1.37**
(12)	Load for 250k to 750k Layer:	8.5%
(13)	Forecast at $750k Retention:	**1.49**
(14)	Forecasted Payroll 2018:	$261,532,061
(15)	Forecasted Losses 2018:	**3,900,000**

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 12/31/2017

(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	1,918,802	1,918,802	1,918,802	0	0	0
01/01/01	$200,000	2,250,000	2,227,928	2,210,197	39,803	17,731	22,072
01/01/02	$350,000	2,157,105	2,157,105	2,157,105	0	0	0
01/01/03	$350,000	3,000,000	2,992,730	2,949,848	50,152	42,882	7,270
01/01/04	$400,000	4,575,000	4,544,683	4,507,208	67,792	37,476	30,317
01/01/05	$400,000	4,200,000	4,154,723	4,002,080	197,920	152,643	45,277
01/01/06	$600,000	4,825,000	4,797,379	4,536,465	288,535	260,914	27,621
01/01/07	$600,000	4,850,000	4,797,351	4,676,213	173,787	121,138	52,649
01/01/08	$600,000	4,600,000	4,551,024	4,446,658	153,342	104,365	48,976
01/01/09	$600,000	3,400,000	3,302,156	3,214,225	185,775	87,931	97,844
01/01/10	$600,000	4,100,000	3,989,299	3,836,303	263,697	152,996	110,701
01/01/11	$600,000	2,950,000	2,787,618	2,767,955	182,045	19,663	162,382
01/01/12	$600,000	4,100,000	3,939,508	3,196,318	903,682	743,190	160,492
01/01/13	$650,000	2,950,000	2,701,762	2,548,886	401,114	152,876	248,238
01/01/14	$700,000	4,300,000	3,899,744	3,565,921	734,079	333,823	400,256
01/01/15	$750,000	3,750,000	3,246,610	2,793,328	956,672	453,282	503,390
01/01/16	$750,000	3,900,000	3,148,371	2,175,461	1,724,539	972,910	751,629
01/01/17	$750,000	3,900,000	2,393,637	1,182,906	2,717,094	1,210,730	1,506,363
Total		**65,725,906**	**61,550,429**	**56,685,879**	**9,040,027**	**4,864,550**	**4,175,478**

Case Reserves on Open Claims from Prior Years: **28,566**

Total Indicated Loss & ALAE Reserves: **9,068,593**

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	1,918,802	1,918,802	1,918,802					**1,918,802**	1,950,000
01/01/01	2,227,928	2,210,197	2,227,928					**2,250,000**	2,250,000
01/01/02	2,157,105	2,157,105	2,157,105					**2,157,105**	2,157,096
01/01/03	2,992,730	2,952,798	2,992,730					**3,000,000**	3,000,000
01/01/04	4,544,683	4,519,734	4,544,683					**4,575,000**	4,575,000
01/01/05	4,154,723	4,030,530	4,154,723					**4,200,000**	4,200,000
01/01/06	4,797,379	4,591,557	4,806,974					**4,825,000**	4,825,000
01/01/07	4,797,351	4,775,636	4,818,647					**4,850,000**	4,850,000
01/01/08	4,551,024	4,582,785	4,600,123					**4,600,000**	4,650,000
01/01/09	3,302,156	3,363,287	3,354,471					**3,400,000**	3,400,000
01/01/10	3,989,299	4,066,084	4,093,025					**4,100,000**	4,150,000
01/01/11	2,787,618	2,987,820	2,888,700					**2,950,000**	2,950,000
01/01/12	3,939,508	3,546,391	4,143,595	3,261,467	3,518,265	4,100,147		**4,100,000**	4,000,000
01/01/13	2,701,762	2,944,069	2,922,313	3,646,727	3,038,387	2,976,985		**2,950,000**	2,950,000
01/01/14	3,899,744	4,348,883	4,326,808	3,947,898	4,276,691	4,289,409		**4,300,000**	4,300,000
01/01/15	3,246,610	3,665,575	3,710,214	4,008,276	3,747,123	3,747,458		**3,750,000**	3,850,000
01/01/16	3,148,371	3,333,807	3,806,657	4,180,445	3,627,975	3,871,296	5,100,940	**3,900,000**	4,000,000
01/01/17	2,393,637	3,468,518	3,606,374	4,127,880	3,903,011	3,781,744	5,161,383	**3,900,000**	3,900,000

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	12/31/17	216	1,918,802	1.000	1,918,802
01/01/01	$200,000	12/31/17	204	2,210,197	1.000	2,210,197
01/01/02	$350,000	12/31/17	192	2,157,105	1.000	2,157,105
01/01/03	$350,000	12/31/17	180	2,949,848	1.001	2,952,798
01/01/04	$400,000	12/31/17	168	4,507,208	1.003	4,519,734
01/01/05	$400,000	12/31/17	156	4,002,080	1.007	4,030,530
01/01/06	$600,000	12/31/17	144	4,536,465	1.012	4,591,557
01/01/07	$600,000	12/31/17	132	4,676,213	1.021	4,775,636
01/01/08	$600,000	12/31/17	120	4,446,658	1.031	4,582,785
01/01/09	$600,000	12/31/17	108	3,214,225	1.046	3,363,287
01/01/10	$600,000	12/31/17	96	3,836,303	1.060	4,066,084
01/01/11	$600,000	12/31/17	84	2,767,955	1.079	2,987,820
01/01/12	$600,000	12/31/17	72	3,196,318	1.110	3,546,391
01/01/13	$650,000	12/31/17	60	2,548,886	1.155	2,944,069
01/01/14	$700,000	12/31/17	48	3,565,921	1.220	4,348,883
01/01/15	$750,000	12/31/17	36	2,793,328	1.312	3,665,575
01/01/16	$750,000	12/31/17	24	2,175,461	1.532	3,333,807
01/01/17	$750,000	12/31/17	12	1,182,906	2.932	3,468,518

Notes:

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

Exhibit 14

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	12/31/17	216	1,918,802	1.000	1,918,802
01/01/01	$200,000	12/31/17	204	2,227,928	1.000	2,227,928
01/01/02	$350,000	12/31/17	192	2,157,105	1.000	2,157,105
01/01/03	$350,000	12/31/17	180	2,992,730	1.000	2,992,730
01/01/04	$400,000	12/31/17	168	4,544,683	1.000	4,544,683
01/01/05	$400,000	12/31/17	156	4,154,723	1.000	4,154,723
01/01/06	$600,000	12/31/17	144	4,797,379	1.002	4,806,974
01/01/07	$600,000	12/31/17	132	4,797,351	1.004	4,818,647
01/01/08	$600,000	12/31/17	120	4,551,024	1.011	4,600,123
01/01/09	$600,000	12/31/17	108	3,302,156	1.016	3,354,471
01/01/10	$600,000	12/31/17	96	3,989,299	1.026	4,093,025
01/01/11	$600,000	12/31/17	84	2,787,618	1.036	2,888,700
01/01/12	$600,000	12/31/17	72	3,939,508	1.052	4,143,595
01/01/13	$650,000	12/31/17	60	2,701,762	1.082	2,922,313
01/01/14	$700,000	12/31/17	48	3,899,744	1.110	4,326,808
01/01/15	$750,000	12/31/17	36	3,246,610	1.143	3,710,214
01/01/16	$750,000	12/31/17	24	3,148,371	1.209	3,806,657
01/01/17	$750,000	12/31/17	12	2,393,637	1.507	3,606,374

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	3,546,391	1.110	9.9%	90.1%	3,518,265
01/01/13	$650,000	3,646,727	2,944,069	1.155	13.4%	86.6%	3,038,387
01/01/14	$700,000	3,947,898	4,348,883	1.220	18.0%	82.0%	4,276,691
01/01/15	$750,000	4,008,276	3,665,575	1.312	23.8%	76.2%	3,747,123
01/01/16	$750,000	4,180,445	3,333,807	1.532	34.7%	65.3%	3,627,975
01/01/17	$750,000	4,127,880	3,468,518	2.932	65.9%	34.1%	3,903,011

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	4,143,595	1.052	4.9%	95.1%	4,100,147
01/01/13	$650,000	3,646,727	2,922,313	1.082	7.5%	92.5%	2,976,985
01/01/14	$700,000	3,947,898	4,326,808	1.110	9.9%	90.1%	4,289,409
01/01/15	$750,000	4,008,276	3,710,214	1.143	12.5%	87.5%	3,747,458
01/01/16	$750,000	4,180,445	3,806,657	1.209	17.3%	82.7%	3,871,296
01/01/17	$750,000	4,127,880	3,606,374	1.507	33.6%	66.4%	3,781,744

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	8,405	1.219	9,847	10,044
01/01/09	$600,000	7,598	1.195	8,728	8,903
01/01/10	$600,000	8,158	1.172	9,187	9,371
01/01/11	$600,000	7,045	1.149	7,778	7,934
01/01/12	$600,000	8,029	1.126	8,691	8,865
01/01/13	$650,000	7,213	1.104	7,655	7,808
01/01/14	$700,000	7,947	1.082	8,268	8,434
01/01/15	$750,000	6,601	1.061	6,734	6,868
01/01/16	$750,000	------	1.040	------	------
01/01/17	$750,000	------	1.020	------	------
			8-year Average:	8,361	8,528
			5-year Average:	7,825	7,982

		01/01/16	01/01/17
(7)	Selected Severity:	7,825	7,982
(8)	Benefit Level Factor:	1.002	1.000
(9)	Limit Adjustment Factor:	1.085	1.085
(10)	Adjusted Severity:	8,473	8,660
(11)	Ultimate Claim Count:	602	596
(12)	Ultimate Losses at Historical Retentions:	5,100,940	5,161,383

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 ($000), Valued as of 12/31/2017

Policy Inception	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
01/01/00	522,163	1,196,701	1,691,625	1,815,574	1,840,291	1,872,180	1,885,501	1,911,263	1,913,069	1,913,430	1,914,375	1,915,315	1,916,089	1,917,289	1,918,354
01/01/01	568,092	1,349,272	1,687,225	1,752,104	1,840,595	1,845,480	1,851,109	1,901,320	1,981,259	2,044,158	2,163,398	2,202,745	2,215,382	2,198,870	2,205,556
01/01/02	863,301	1,632,695	1,897,683	2,109,558	2,135,758	2,140,703	2,144,015	2,145,742	2,154,345	2,156,463	2,157,096	2,157,096	2,157,096	2,157,096	2,157,096
01/01/03	1,241,120	2,191,856	2,586,419	2,674,476	2,680,578	2,712,588	2,750,480	2,777,272	2,804,226	2,831,020	2,840,222	2,851,198	2,860,647	2,939,519	2,949,848
01/01/04	1,355,732	2,874,311	3,319,961	3,828,646	4,109,633	4,218,715	4,321,212	4,414,177	4,438,515	4,469,108	4,483,233	4,494,132	4,503,411	4,507,208	
01/01/05	985,946	2,110,368	2,444,418	2,712,143	3,017,650	3,140,019	3,353,970	3,459,126	3,575,502	3,716,129	3,801,066	3,920,087	4,002,080		
01/01/06	1,305,548	2,858,374	3,363,868	3,665,398	3,899,399	4,020,835	4,217,599	4,325,766	4,389,860	4,448,810	4,505,973	4,536,465			
01/01/07	1,844,754	3,152,354	3,909,727	4,201,003	4,366,166	4,494,118	4,501,935	4,564,469	4,586,526	4,659,114	4,676,213				
01/01/08	1,335,384	2,883,327	3,582,896	3,934,505	4,129,518	4,209,049	4,249,465	4,411,752	4,426,335	4,446,658					
01/01/09	1,031,044	2,230,511	2,659,689	2,847,288	2,954,807	3,071,856	3,186,436	3,188,687	3,214,225						
01/01/10	1,484,712	2,638,562	3,205,626	3,372,662	3,669,925	3,765,358	3,811,855	3,836,303							
01/01/11	1,052,660	2,053,138	2,409,967	2,443,186	2,535,108	2,711,934	2,767,955								
01/01/12	1,218,001	2,380,188	2,568,239	2,866,245	2,980,048	3,196,318									
01/01/13	1,064,845	1,807,424	2,237,805	2,336,349	2,548,886										
01/01/14	1,601,745	2,917,382	3,250,367	3,565,921											
01/01/15	1,091,463	2,467,097	2,793,328												
01/01/16	1,292,649	2,175,461													
01/01/17	1,182,906														

Age-to-Age Loss Development Factors

Policy Inception	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
01/01/00	2.292	1.414	1.073	1.014	1.017	1.007	1.014	1.001	1.000	1.000	1.000	1.000	1.001	1.001	
01/01/01	2.375	1.250	1.038	1.051	1.003	1.003	1.027	1.042	1.032	1.058	1.018	1.006	0.993	1.003	
01/01/02	1.913	1.162	1.112	1.012	1.002	1.002	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	
01/01/03	1.766	1.180	1.034	1.002	1.012	1.014	1.010	1.010	1.010	1.003	1.004	1.003	1.028	1.004	
01/01/04	2.120	1.155	1.153	1.073	1.027	1.024	1.022	1.006	1.007	1.003	1.002	1.002	1.001		
01/01/05	2.140	1.158	1.110	1.113	1.041	1.068	1.031	1.034	1.039	1.023	1.031	1.021			
01/01/06	2.189	1.177	1.090	1.064	1.031	1.049	1.026	1.015	1.013	1.013	1.007				
01/01/07	1.709	1.240	1.075	1.039	1.029	1.002	1.014	1.005	1.016	1.004					
01/01/08	2.159	1.243	1.098	1.050	1.019	1.010	1.038	1.003	1.005						
01/01/09	2.163	1.148	1.112	1.038	1.040	1.037	1.001	1.008							
01/01/10	1.777	1.215	1.052	1.088	1.026	1.012	1.006								
01/01/11	1.950	1.174	1.014	1.038	1.070	1.021									
01/01/12	1.954	1.079	1.116	1.040	1.073										
01/01/13	1.697	1.238	1.044	1.091											
01/01/14	1.821	1.114	1.097												
01/01/15	2.260	1.132													
01/01/16	1.683														
Averages															
5-Year	1.883	1.147	1.085	1.059	1.045	1.016	1.017	1.013	1.016	1.009	1.009	1.006	1.004	1.002	
8-Year	1.913	1.168	1.076	1.056	1.041	1.028	1.018	1.010	1.015	1.013	1.009	1.005			
Industry	2.034	1.199	1.094	1.045	1.031	1.014	1.009	1.011	1.006	1.006	1.006	1.007	1.003	1.005	1.032
Prior Selection	1.910	1.161	1.073	1.049	1.036	1.030	1.018	1.008	1.014	1.013	1.009	1.005	1.005	1.001	1.001
Selected															
Age-to-Age LDF	1.913	1.168	1.076	1.056	1.041	1.028	1.018	1.013	1.015	1.009	1.009	1.005	1.004	1.002	
Cumulative LDF	2.932	1.532	1.312	1.220	1.155	1.110	1.079	1.060	1.046	1.031	1.021	1.012	1.007	1.003	1.001

KWORCC

Incurred Loss Development Triangle

Losses and ALAE Limited to Historical Retentions ($000), Valued as of 12/31/2017

Policy Inception	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
01/01/00	778,354	1,486,064	1,802,560	1,842,594	1,908,416	1,950,758	1,964,443	1,923,517	1,923,517	1,923,501	1,923,501	1,923,501	1,923,501	1,923,501	1,923,501
01/01/01	868,913	1,595,852	1,807,788	1,865,135	1,899,918	1,899,918	1,883,127	2,026,525	2,112,525	2,167,223	2,275,557	2,268,057	2,267,878	2,203,395	2,244,501
01/01/02	1,517,394	2,006,186	2,218,585	2,219,365	2,212,973	2,188,876	2,157,458	2,146,238	2,159,678	2,157,526	2,160,392	2,157,096	2,157,096	2,157,096	2,157,096
01/01/03	2,398,637	3,055,880	3,000,002	2,969,095	2,909,888	2,920,717	2,918,127	2,918,127	2,918,127	2,926,127	2,926,127	2,931,127	2,938,861	2,957,627	2,992,730
01/01/04	3,364,948	4,070,339	4,043,855	4,241,906	4,357,112	4,532,926	4,582,646	4,534,046	4,497,279	4,504,135	4,502,011	4,502,011	4,544,683	4,544,683	
01/01/05	2,842,290	3,168,939	3,226,656	3,218,323	3,403,284	3,448,328	3,733,644	3,754,279	3,754,259	3,924,259	3,961,867	3,986,652	4,154,723		
01/01/06	4,350,257	4,453,977	4,388,477	4,208,878	4,344,226	4,478,582	4,505,603	4,516,317	4,539,853	4,680,715	4,770,037	4,797,379			
01/01/07	3,585,550	4,042,253	4,313,396	4,654,714	4,716,265	4,861,307	4,815,547	4,807,166	4,750,479	4,781,032	4,797,351				
01/01/08	3,299,876	3,817,980	4,213,097	4,285,227	4,308,527	4,309,914	4,334,392	4,525,787	4,540,125	4,551,024					
01/01/09	2,154,581	2,630,692	2,899,661	3,082,658	3,108,310	3,218,902	3,304,163	3,313,508	3,302,156						
01/01/10	2,943,005	3,318,063	3,749,727	3,751,501	3,902,515	3,923,090	3,988,584	3,989,299							
01/01/11	2,143,469	2,639,664	2,638,532	2,617,990	2,644,333	2,784,750	2,787,519								
01/01/12	2,537,518	3,324,174	3,319,418	3,432,677	3,739,687	3,939,508									
01/01/13	1,952,311	2,359,282	2,595,817	2,682,173	2,701,762										
01/01/14	2,874,106	3,600,687	3,729,692	3,899,744											
01/01/15	2,075,484	3,266,163	3,246,610												
01/01/16	3,015,742	3,148,371													
01/01/17	2,393,637														

Age-to-Age Loss Development Factors

Policy Inception	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
01/01/00	1.909	1.213	1.022	1.036	1.022	1.007	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
01/01/01	1.837	1.133	1.032	1.019	1.000	0.991	1.076	1.042	1.026	1.050	0.997	1.000	0.972	1.019	
01/01/02	1.322	1.106	1.000	0.997	0.989	0.986	0.995	1.006	0.999	1.001	0.998	1.000	1.000	1.000	
01/01/03	1.274	0.982	0.990	0.980	1.004	0.999	1.000	1.000	1.003	1.000	1.002	1.003	1.006	1.012	
01/01/04	1.210	0.993	1.049	1.027	1.040	1.011	0.989	0.992	1.002	1.000	1.000	1.009	1.000		
01/01/05	1.115	1.018	0.997	1.057	1.013	1.083	1.006	1.000	1.045	1.010	1.006	1.042			
01/01/06	1.024	0.985	0.959	1.032	1.031	1.006	1.002	1.005	1.031	1.019	1.006				
01/01/07	1.127	1.067	1.079	1.013	1.035	0.987	0.998	0.988	1.006	1.003					
01/01/08	1.157	1.103	1.017	1.005	1.000	1.006	1.044	1.003	1.002						
01/01/09	1.221	1.102	1.063	1.008	1.036	1.026	1.003	0.997							
01/01/10	1.127	1.130	1.000	1.040	1.005	1.017	1.000								
01/01/11	1.231	1.000	0.992	1.010	1.053	1.001									
01/01/12	1.310	0.999	1.034	1.089	1.053										
01/01/13	1.208	1.100	1.033	1.007											
01/01/14	1.253	1.036	1.046												
01/01/15	1.574	0.994													
01/01/16	1.044														
Averages															
5-Year	1.278	1.026	1.021	1.031	1.030	1.007	1.010	0.999	1.017	1.006	1.002	1.011	0.996	1.008	
8-Year	1.246	1.058	1.033	1.026	1.028	1.017	1.005	0.999	1.014	1.010	1.001	1.009			
Industry	1.149	1.003	1.020	1.011	1.003	1.010	1.004	1.006	1.001	1.000	1.006	1.000	1.000	1.000	1.005
Prior Selection	1.284	1.061	1.030	1.028	1.020	1.015	1.010	1.010	1.005	1.009	1.003	1.004	1.000	1.000	1.000
Selected															
Age-to-Age LDF	1.246	1.058	1.030	1.026	1.028	1.015	1.010	1.010	1.005	1.006	1.002	1.002	1.000	1.000	
Cumulative LDF	1.507	1.209	1.143	1.110	1.082	1.052	1.036	1.026	1.016	1.011	1.004	1.002	1.000	1.000	1.000

KWORCC

Claim Count Development Triangle

Reported Claims excluding Incident Only Claims

Policy Inception	12	24	36	48	60	72	84
01/01/09	452	453	453	454	454	455	455
01/01/10	529	513	515	516	519	519	519
01/01/11	412	425	428	430	430	430	430
01/01/12	486	485	489	489	489	489	
01/01/13	397	413	415	415	414		
01/01/14	518	550	549	548			
01/01/15	531	557	561				
01/01/16	613	598					
01/01/17	575						

Age-to-Age Loss Development Factors

Policy Inception	12-24	24-36	36-48	48-60	60-72	72-84	84-Ult
01/01/09	1.002	1.000	1.002	1.000	1.002	1.000	
01/01/10	0.970	1.004	1.002	1.006	1.000	1.000	
01/01/11	1.032	1.007	1.005	1.000	1.000	1.000	
01/01/12	0.998	1.008	1.000	1.000	1.000		
01/01/13	1.040	1.005	1.000	0.998			
01/01/14	1.062	0.998	0.998				
01/01/15	1.049	1.007					
01/01/16	0.976						
Averages							
All	1.016	1.004	1.001	1.001	1.001	1.000	
Industry	1.059	1.010	1.002	1.002	1.001	1.000	1.000
Selected							
Age-to-Age LDF	1.030	1.004	1.001	1.001	1.000	1.000	
Cumulative LDF	1.036	1.006	1.002	1.001	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%	3,839,550	(60,450)	-1.6%	1.47
Selected	3,900,000			1.49
60%	4,003,350	103,350	2.7%	1.53
65%	4,095,780	195,780	5.0%	1.57
70%	4,190,550	290,550	7.5%	1.60
75%	4,297,800	397,800	10.2%	1.64
80%	4,424,940	524,940	13.5%	1.69
85%	4,571,190	671,190	17.2%	1.75
90%	4,761,510	861,510	22.1%	1.82
95%	5,047,770	1,147,770	29.4%	1.93

Notes:

Selected Ultimate Loss of $3,900,000 from Exhibit 10
Confidence levels estimated from results of collective risk simulation modeling
This analysis assumes a $750,000 per occurrence retention

KWORCC

Loss Reserve Reconciliation
8/31/2017 vs. 12/31/2017

Loss Reserve Estimate as of 8/31/2017:	9,226,266
Change in Ultimate Loss Estimates:	(231,190)
Add 4 months of Ultimate Losses:	1,300,000
Subtract losses paid from 9/1/17 to 12/31/17:	(1,226,482)
Loss Reserve Estimate as of 12/31/2017:	**9,068,593**

KWORCC

Summary of Unpaid Claim Liability

as of 12/31/2017

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Per Occurrence Retention	Paid Losses at Historical Retentions	Limited Case Reserves	Incurred Losses at Historical Retentions	Bulk / IBNR Reserves	Ultimate Losses at Historical Retentions	Total Loss Reserves
01/01/00	$200,000	1,918,802	0	1,918,802	0	1,918,802	0
01/01/01	$200,000	2,210,197	17,731	2,227,928	22,072	2,250,000	39,803
01/01/02	$350,000	2,157,105	0	2,157,105	0	2,157,105	0
01/01/03	$350,000	2,949,848	42,882	2,992,730	7,270	3,000,000	50,152
01/01/04	$400,000	4,507,208	37,476	4,544,683	30,317	4,575,000	67,792
01/01/05	$400,000	4,002,080	152,643	4,154,723	45,277	4,200,000	197,920
01/01/06	$600,000	4,536,465	260,914	4,797,379	27,621	4,825,000	288,535
01/01/07	$600,000	4,676,213	121,138	4,797,351	52,649	4,850,000	173,787
01/01/08	$600,000	4,446,658	104,365	4,551,024	48,976	4,600,000	153,342
01/01/09	$600,000	3,214,225	87,931	3,302,156	97,844	3,400,000	185,775
01/01/10	$600,000	3,836,303	152,996	3,989,299	110,701	4,100,000	263,697
01/01/11	$600,000	2,767,955	19,663	2,787,618	162,382	2,950,000	182,045
01/01/12	$600,000	3,196,318	743,190	3,939,508	160,492	4,100,000	903,682
01/01/13	$650,000	2,548,886	152,876	2,701,762	248,238	2,950,000	401,114
01/01/14	$700,000	3,565,921	333,823	3,899,744	400,256	4,300,000	734,079
01/01/15	$750,000	2,793,328	453,282	3,246,610	503,390	3,750,000	956,672
01/01/16	$750,000	2,175,461	972,910	3,148,371	751,629	3,900,000	1,724,539
01/01/17	$750,000	1,182,906	1,210,730	2,393,637	1,506,363	3,900,000	2,717,094
Total		**56,685,879**	**4,864,550**	**61,550,429**	**4,175,478**	**65,725,906**	**9,040,027**

Case Reserves on Open Claims from Prior Years: **28,566**

Total Indicated Loss & ALAE Reserves: **9,068,593**

KWORCC

Comparison of Ultimate Loss Estimates

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Policy Inception	Estimated Ultimate at 12/31/09	Estimated Ultimate at 12/31/10	Estimated Ultimate at 12/31/11	Estimated Ultimate at 12/31/12	Estimated Ultimate at 12/31/13	Estimated Ultimate at 12/31/14	Estimated Ultimate at 12/31/15	Estimated Ultimate at 12/31/16	Estimated Ultimate at 12/31/17	Change since First Selection
01/01/00	1,950,000	1,950,000	1,950,000	1,950,000	1,950,000	1,950,000	1,950,000	1,950,000	1,918,802	(31,198)
01/01/01	2,150,000	2,200,000	2,300,000	2,300,000	2,300,000	2,250,000	2,250,000	2,250,000	2,250,000	100,000
01/01/02	2,200,000	2,200,000	2,200,000	2,200,000	2,157,096	2,157,096	2,157,096	2,157,096	2,157,105	(42,896)
01/01/03	2,950,000	2,950,000	2,950,000	2,950,000	2,950,000	2,950,000	2,950,000	2,975,000	3,000,000	50,000
01/01/04	4,600,000	4,600,000	4,600,000	4,550,000	4,550,000	4,550,000	4,550,000	4,550,000	4,575,000	(25,000)
01/01/05	3,450,000	3,450,000	3,800,000	3,800,000	3,800,000	3,950,000	4,000,000	4,000,000	4,200,000	750,000
01/01/06	4,350,000	4,400,000	4,550,000	4,550,000	4,550,000	4,600,000	4,700,000	4,800,000	4,825,000	475,000
01/01/07	4,550,000	4,800,000	4,850,000	4,950,000	4,850,000	4,900,000	4,800,000	4,850,000	4,850,000	300,000
01/01/08	4,300,000	4,400,000	4,500,000	4,500,000	4,500,000	4,500,000	4,600,000	4,600,000	4,600,000	300,000
01/01/09	3,800,000	3,400,000	3,300,000	3,400,000	3,350,000	3,350,000	3,400,000	3,400,000	3,400,000	(400,000)
01/01/10	***4,600,000***	4,200,000	4,000,000	4,200,000	4,000,000	4,100,000	4,100,000	4,100,000	4,100,000	(100,000)
01/01/11		***3,600,000***	3,300,000	3,300,000	3,100,000	2,900,000	2,900,000	3,000,000	2,950,000	(350,000)
01/01/12			***3,600,000***	3,700,000	3,900,000	3,600,000	3,650,000	3,900,000	4,100,000	400,000
01/01/13				***4,300,000***	3,700,000	3,200,000	3,000,000	2,900,000	2,950,000	(750,000)
01/01/14					***4,300,000***	4,500,000	4,300,000	4,200,000	4,300,000	(200,000)
01/01/15						***4,440,000***	3,600,000	3,900,000	3,750,000	150,000
01/01/16							***4,000,000***	4,500,000	3,900,000	(600,000)

KWORCC

Summary of Historical Experience

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Payroll	Ultimate Claim Count	Frequency per 1M of Payroll	Ultimate Losses	Ultimate Severity	Ultimate Loss Rate per 100 of Payroll
01/01/08	199,275,452	565	2.84	4,600,000	8,142	2.31
01/01/09	218,133,152	454	2.08	3,400,000	7,489	1.56
01/01/10	215,181,252	516	2.40	4,100,000	7,946	1.91
01/01/11	196,234,201	428	2.18	2,950,000	6,893	1.50
01/01/12	208,519,758	489	2.35	4,100,000	8,384	1.97
01/01/13	233,569,370	414	1.77	2,950,000	7,126	1.26
01/01/14	251,841,145	548	2.18	4,300,000	7,847	1.71
01/01/15	258,765,021	562	2.17	3,750,000	6,673	1.45
01/01/16	272,850,787	602	2.21	3,900,000	6,478	1.43
01/01/17	272,930,634	596	2.18	3,900,000	6,544	1.43
Grand Total	2,327,300,772	5,174	2.22	37,950,000	7,335	1.63

CONFLICT OF INTEREST FORM

Now, on this _____ day of February 2018, the undersigned completes this form, under oath, to disclose to the Board of Trustees and the Kansas Insurance Department any possible conflict of interest between the undersigned and Kansas Workers Risk Cooperative for Counties (KWORCC), or any interest of the undersigned which would affect or could affect the present or future business or plans of KWORCC, to the detriment of the Pool and its Membership.

My principal business or employment is: *** **County Clerk.**

I own, directly or indirectly, or control or have an interest in the following stocks of insurance companies, insurance holding companies and insurance agencies:

Name of Company	No. of Shares	Year in Which Acquired
None.		

In addition to the stocks listed immediately above, I own directly or indirectly or control or have an interest in the following shares of stock or other interest which constitute ten per cent (10%) or more of the outstanding stock or other interest of any business entity:

Name of Business	No. of Shares	Year in Which Acquired
None.		

I am an officer, director or manager of the following business entities which are doing business with KWORCC.

Name of Company	No. of Shares	Year in Which Acquired
None.		

***

KWORCC Trustee

_____

Signature

CONFLICT OF INTEREST FORM

Now, on this _____ day of February 2018, the undersigned completes this form, under oath, to disclose to the Board of Trustees and the Kansas Insurance Department any possible conflict of interest between the undersigned and Kansas Workers Risk Cooperative for Counties (KWORCC), or any interest of the undersigned which would affect or could affect the present or future business or plans of KWORCC, to the detriment of the Pool and its Membership.

My principal business or employment is: KWORCC.

I own, directly or indirectly, or control or have an interest in the following stocks of insurance companies, insurance holding companies and insurance agencies:

Name of Company	No. of Shares	Year in Which Acquired
None.		

In addition to the stocks listed immediately above, I own directly or indirectly or control or have an interest in the following shares of stock or other interest which constitute ten per cent (10%) or more of the outstanding stock or other interest of any business entity:

Name of Business	No. of Shares	Year in Which Acquired
None.		

I am an officer, director or manager of the following business entities which are doing business with KWORCC.

Name of Company	No. of Shares	Year in Which Acquired
None.		

_____

***, KWORCC Staff

KWORCC 2018 Premium Receipts as of February 6, 2018

Allen	66,971	Linn	168,587		
Anderson	139,846	Lyon	187,652		
Barber	39,320	Marion	99,397		
Bourbon	99,912	Marshall	43,541		
Brown	39,230	McPhersor	80,531		
Chautauqua	48,921	Meade	69,142		
Cherokee	162,992	Miami	269,142		
Cheyenne	43,843	Mitchell	43,441		
Clark	38,153	Morris	39,230		
Clay	55,830	Morton	41,168		
Cloud	62,949	MTAA	22,131		
Comanche	22,020	NCKRJDF	8,740		
ComHosp	16,026	NEKES	4,738		
Dickinson	85,410	Ness	53,052		
Doniphan	36,706	Norton	60,762		
ECRWD	6,810	NWRRC	2,295		
Edwards	36,336	Osage	101,585		
Elk	39,253	Osborne	35,097		
Ellis	98,526	Ottawa	37,704		
Ford	132,555	Pawnee	39,890		
Franklin	148,647	Pottawaton	128,872		
Gove	33,931	Rawlins	28,412		
Grant	82,636	Republic	88,592		
Gray	47,210	Rice	53,884		
Greenwood	29,827	Rush	61,925		
HamHosp	1,613	Russell	55,205		
Hamilton	28,092	Saline	232,386		
Harvey	148,461	Scott	25,320		
Haskell	51,382	Sheridan	29,836		
HMCDDO	850	Sherman	73,167		
Hodgeman	25,803	Smith	45,891		
Jackson	119,877	Stafford	39,978		
JCRWD12	3,538	Stanton	37,832		
Jefferson	113,544	Stevens	72,445		
Jewell	58,689	Thomas	51,671		
Kearny	52,155	Trego	74,780		
Lane	27,340	Wallace	17,643		
LCRWD2	2,340	WCRWD2	1,422		
Lincoln	56,403		**$**	**4,831,033**	**Received**
			$	(5,526,776)	
			$	(695,743)	Outstanding

CHECK #	DATE	PAYEE	AMOUNT
18028	04-Jan-18	AT&T	306.30
18029	04-Jan-18	JAYHAWK TOWER PARTNERS, LLC	375.00
18030	04-Jan-18	MCI	53.31
18031	04-Jan-18	UPTOWER PARKING GARAGE	228.00
18032	04-Jan-18	WONER, REEDER & GIRARD, PA	2,050.00
18033	11-Jan-18	FEDEX	18.52
18034	11-Jan-18	FIRST BANKCARD	603.71
18035	11-Jan-18	FIRST BANKCARD	440.69
18036	11-Jan-18	FIRST BANKCARD	484.34
18037	11-Jan-18	KANSAS SECRETARY OF STATE	121.50
18038	11-Jan-18	LEGACY P&C PARTNERS, INC	1,050.20
18039	11-Jan-18	COPY CENTER OF TOPEKA	143.50
18040	09-Jan-18	BOK FINANCIAL	964.94
18041	09-Jan-18	KPERS	1,969.45
18042	09-Jan-18	KPERS	523.48
DD	15-Jan-18	DOB SALARY	2,223.38
DD	15-Jan-18	CDE SALARY	29.19
DD	15-Jan-18	BCM SALARY	2,497.68
DD	15-Jan-18	JWP SALARY	3,232.24
DD	15-Jan-18	BMP SALARY	1,521.36
DD	15-Jan-18	RDU SALARY	389.82
DD	15-Jan-18	BKW SALARY	1,439.66
18043	18-Jan-18	CORNERSTONE RISK SOLUTIONS	74,675.00
18044	18-Jan-18	TRISTAR RISK MANAGEMENT	21,200.00
18045	18-Jan-18	BCBS OF KANSAS	2,073.80
18046	18-Jan-18	COPY CENTER OF TOPEKA	134.00
18047	18-Jan-18	CORNERSTONE RISK SOLUTIONS	3,432.00
18048	18-Jan-18	CUSTOM TROPHY & ENGRAVING	43.80
18049	18-Jan-18	CARLIN D. EYMAN	108.00
18050	18-Jan-18	FIRST BANKCARD	1,543.00
18051	18-Jan-18	KANSAS PRIMA	95.00
18052	18-Jan-18	KANSAS COUNTY HUMAN RESOURSE ASSOC.	150.00
18053	18-Jan-18	LEGACY P&C PARTNERS, INC	1,362.90
18054	18-Jan-18	PARRISH MANAGEMENT CORPORATION	3,063.22
18055	18-Jan-18	PARRISH MANAGEMENT CORPORATION	2,953.00
18056	18-Jan-18	PARRISH MANAGEMENT CORPORATION	2,485.82
18057	18-Jan-18	PARRISH MANAGEMENT CORPORATION	3,465.30
18058	19-Jan-18	PRIMA	4,290.00
18059	25-Jan-18	BOK FINANCIAL	964.94
18060	25-Jan-18	KPERS	523.48
18061	25-Jan-18	KPERS	1,969.45
18062	25-Jan-18	CORNERSTONE RISK SOLUTIONS	4,190.18
18063	25-Jan-18	KCC&EOA	1,000.00
18064	25-Jan-18	LEGACY P&C PARTNERS, INC	1,115.10
18065	25-Jan-18	BRANDON MANN	100.00
DD	31-Jan-18	CDE SALARY	29.18
DD	31-Jan-18	BCM SALARY	2,561.84
DD	31-Jan-18	JWP SALARY	3,405.26
DD	31-Jan-18	DOB SALARY	2,311.50
DD	31-Jan-18	RDU SALARY	389.81
DD	31-Jan-18	BKW SALARY	1,492.12
DD	31-Jan-18	BMP SALARY	1,666.99

DD=DIRECT DEPOSIT/DEBIT

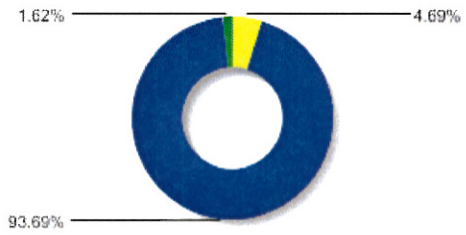
163,460.96

BOK FINANCIAL

Portfolio Positions Allocation

79-G060-01-9 KWORCC INV AGY

February 7, 2018



Category	Market Value	% Market Value
CASH AND EQUIVALENTS	$202,156.83	4.69%
EQUITY	$4,039,479.11	93.69%
ALTERNATIVE INVESTMENTS	$69,783.45	1.62%
Total	**$4,311,419.39**	**100.00%**

Description	Market Value	Cost
Total Portfolio	$4,311,419.39	$3,671,177.78

Description	Quantity	Price	Market Value	Cost	% of MV
CASH AND EQUIVALENTS			**$202,156.83**	**$202,156.83**	**4.69%**
FUNDS AND POOLED INVESTMENTS			**$202,156.83**	**$202,156.83**	**4.69%**
MONEY MARKET FUNDS			**$202,156.83**	**$202,156.83**	**4.69%**
AGPXX INVESCO GOVT&AGNCY-INST FD#1901 (PRINCIPAL)	202,156.830	$1.00	$202,156.83	$202,156.83	4.69%
EQUITY			**$4,039,479.11**	**$3,407,743.50**	**93.69%**
INTERNATIONAL EQUITY FUNDS			**$1,158,230.56**	**$1,023,023.21**	**26.86%**
INTERNATIONAL EQUITY FUNDS AND ETFS			**$1,158,230.56**	**$1,023,023.21**	**26.86%**
DODFX DODGE & COX INTL STK #1048	6,261.480	$47.04	$294,540.02	$268,173.99	6.83%
MIDLX MFS INTL NEW DISCOVERY-R6 #4820	8,245.496	$35.71	$294,446.66	$245,409.35	6.83%
ODVIX OPPENHEIMER DEV MKTS-I #0799	6,198.931	$44.18	$273,868.77	$217,542.17	6.35%
VTMGX VANGUARD DEV MKTS INDX-ADM #0127	20,455.340	$14.44	$295,375.11	$291,897.70	6.85%
EQUITY FUNDS			**$2,881,248.55**	**$2,384,720.29**	**66.83%**
EQUITY FUNDS AND ETFS			**$2,881,248.55**	**$2,384,720.29**	**66.83%**
DFSVX DFA US S/C VAL-INST #5034	1,703.000	$36.83	$62,721.49	$60,588.97	1.45%
JVMIX JOHN HANCOCK DISC VAL M/C-I #3633	8,699.730	$23.12	$201,137.76	$181,117.24	4.67%
MEFZX MASSMUTUAL SEL M/C GR EQ II-I#1788	9,328.350	$21.87	$204,011.01	$179,728.71	4.73%
MEIIX MFS VAL-I #0893	9,674.480	$40.68	$393,557.85	$336,867.56	9.13%
PRUFX T ROWE GRWTH STK-I #0540	5,582.592	$65.68	$366,664.64	$311,638.08	8.50%
PRJIX T ROWE NEW HORIZONS-I #0532	1,178.763	$53.79	$63,405.66	$55,620.82	1.47%
VINIX VANGUARD INSTL INDX-INST #0094	4,166.460	$245.75	$1,023,907.55	$796,290.55	23.75%
VMCIX VANGUARD M/C INDX-INST #0864	10,238.147	$42.18	$431,845.04	$350,357.20	10.02%
VSCIX VANGUARD S/C INDX-INST #0857	1,923.870	$69.65	$133,997.55	$112,511.16	3.11%
ALTERNATIVE INVESTMENTS			**$69,783.45**	**$61,277.45**	**1.62%**
MUTUAL FUNDS - REITS			**$69,783.45**	**$61,277.45**	**1.62%**
VGSLX VANGUARD REIT INDX-ADM #5123	658.024	$106.05	$69,783.45	$61,277.45	1.62%

2/8/2018		Dollar Value	Percent of Total
FDIC Insured Account @ CCB	Acc # 9600365	$ 151,536	0.69%
REPO Sweep Account	Acc # 1310424	$ 450,000	2.05%
Market Value of Bond Portfolio	Gov't Securities	$ 21,348,736	97.26%
TOTAL Portfolio Market Month-End		**$ 21,950,272**	100.00%

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

01/01/2018 - 01/31/2018

KWORCC policy year summary - all years

Data valued as of 1/31/18

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	0.00	0.00	1,395,116.32	11,023.69	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	0.00	0.00	1,516,839.89	11,023.69	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

01/01/2018 - 01/31/2018

KWORCC policy year summary - all years
Data valued as of 1/31/18

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	0.00	1,829,825.46	(27,926.00)	1,801,899.46
	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	0.00	1,950,281.63	(31,479.92)	1,918,801.71
	Indem	3	73	76	797.48	0.00	2,147,316.28	96,214.49	2,243,530.77	(122,788.12)	2,120,742.65
	MO	0	439	439	3,031.95	3,031.95	216,123.03	0.00	216,123.03	(798.00)	215,325.03
	Rec Only	0	182	182	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2001		3	694	697	3,829.43	3,031.95	2,363,439.31	96,214.49	2,459,653.80	(123,586.12)	2,336,067.68
	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	8.50	0.00	8.50	0.00	8.50
2002		2	827	829	0.00	0.00	2,171,090.56	0.00	2,171,090.56	(13,986.06)	2,157,104.50
	Indem	6	101	107	3,354.68	6,187.50	2,726,407.37	45,714.88	2,772,122.25	(68,150.04)	2,703,972.21
	MO	0	535	535	0.00	0.00	305,487.12	0.00	305,487.12	(10,399.68)	295,087.44
	Rec Only	0	266	266	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2003		6	902	908	3,354.68	6,187.50	3,031,894.49	45,714.88	3,077,609.37	(78,549.72)	2,999,059.65
	Indem	6	114	120	674.00	5,000.00	4,256,097.37	41,801.60	4,297,898.97	(84,497.28)	4,213,401.69
	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		6	852	858	674.00	5,000.00	4,604,491.75	41,801.60	4,646,293.35	(96,610.19)	4,549,683.16
	Indem	9	95	104	40.15	0.00	3,815,525.91	405,179.53	4,220,705.44	(30,106.90)	4,190,598.54
	MO	0	568	568	0.00	0.00	224,149.03	0.00	224,149.03	(7,483.07)	216,665.96
	Rec Only	0	200	200	0.00	0.00	15.09	0.00	15.09	0.00	15.09
2005		9	863	872	40.15	0.00	4,039,690.03	405,179.53	4,444,869.56	(37,589.97)	4,407,279.59
	Indem	9	116	125	1,961.11	0.00	4,296,219.28	258,952.85	4,555,172.13	(46,810.40)	4,508,361.73
	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		9	867	876	1,961.11	0.00	4,595,537.56	258,952.85	4,854,490.41	(57,196.73)	4,797,293.68

Policy Year Summary WC - MO / Ind Group

Workers Comp - Medical Only / Indemnity Group

01/01/2018 - 01/31/2018

KWORCC policy year summary - **all years**

Data valued as of 1/31/18

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	1,524.98	0.00	6,713,091.41	119,612.74	6,832,704.15	(2,279,043.87)	4,553,660.28
	MO	0	586	586	0.00	0.00	272,391.50	0.00	272,391.50	(28,932.98)	243,458.52
	Rec Only	0	181	181	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2007		15	855	870	1,524.98	0.00	6,985,482.91	119,612.74	7,105,095.65	(2,307,976.85)	4,797,118.80
	Indem	19	97	116	746.51	0.00	4,224,577.81	103,618.82	4,328,196.63	(37,478.08)	4,290,718.55
	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	746.51	0.00	4,496,658.63	103,618.82	4,600,277.45	(49,253.93)	4,551,023.52
	Indem	9	86	95	1,935.59	0.00	3,050,418.06	85,995.62	3,136,413.68	(39,339.21)	3,097,074.47
	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	1,935.59	0.00	3,266,680.29	85,995.62	3,352,675.91	(50,645.65)	3,302,030.26
	Indem	11	87	98	1,827.93	0.00	3,619,267.22	151,167.86	3,770,435.08	(33,625.69)	3,736,809.39
	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	1,827.93	0.00	3,889,166.76	151,167.86	4,040,334.62	(51,608.70)	3,988,725.92
	Indem	8	77	85	0.00	0.00	2,534,877.61	19,662.61	2,554,540.22	(3,000.00)	2,551,540.22
	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	0.00	0.00	2,783,586.65	19,662.61	2,803,249.26	(15,897.49)	2,787,351.77
	Indem	10	70	80	4,953.78	0.00	2,913,140.22	738,236.19	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	4,953.78	0.00	3,289,308.67	738,236.19	4,027,544.86	(88,036.47)	3,939,508.39
	Indem	9	55	64	10,086.39	27,738.34	2,405,897.94	170,528.15	2,576,426.09	(151,353.67)	2,425,072.42
	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	10,086.39	27,738.34	2,737,149.60	170,528.15	2,907,677.75	(178,185.53)	2,729,492.22
	Indem	9	70	79	26.23	0.00	3,291,511.52	333,796.48	3,625,308.00	(60,207.38)	3,565,100.62
	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

01/01/2018 - 01/31/2018

KWORCC policy year summary - all years
Data valued as of 1/31/18

Insured : Kansas Workers Risk Cooperative For Counties

Policy Year	Claim Type	Open	Closed	Total Claims	Paid This Period	Incurred This Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
	Rec Only	0	180	180	0.00	0.00	187.33	0.00	187.33	(21.00)	166.33
2014		9	709	718	26.23	0.00	3,643,867.62	333,796.48	3,977,664.10	(78,213.78)	3,899,450.32
	Indem	27	58	85	247.83	78,067.71	2,546,970.97	531,101.83	3,078,072.80	(46,524.25)	3,031,548.55
	MO	0	431	431	3.30	3.30	316,465.74	0.00	316,465.74	(23,487.75)	292,977.99
	Rec Only	0	132	132	0.00	0.00	193.40	0.00	193.40	(39.00)	154.40
2015		27	621	648	251.13	78,071.01	2,863,630.11	531,101.83	3,394,731.94	(70,051.00)	3,324,680.94
	Indem	29	57	86	30,128.43	(2,358.64)	1,873,896.88	930,355.34	2,804,252.22	(4,586.99)	2,799,665.23
	MO	3	443	446	363.70	3,013.70	356,522.85	12,717.86	369,240.71	(27,206.29)	342,034.42
	Rec Only	0	145	145	0.00	0.00	204.00	0.00	204.00	(30.00)	174.00
2016		32	645	677	30,492.13	655.06	2,230,623.73	943,073.20	3,173,696.93	(31,823.28)	3,141,873.65
	Indem	65	20	85	155,219.12	258,471.03	1,100,027.94	1,081,801.95	2,181,829.89	(2,037.83)	2,179,792.06
	MO	248	210	458	50,189.68	7,426.91	292,325.69	189,417.52	481,743.21	(2,200.63)	479,542.58
	Rec Only	0	158	158	0.00	0.00	118.87	0.00	118.87	(3.00)	115.87
2017		313	388	701	205,408.80	265,897.94	1,392,472.50	1,271,219.47	2,663,691.97	(4,241.46)	2,659,450.51
	Indem	4	0	4	2,241.09	91,647.18	2,241.09	89,406.09	91,647.18	0.00	91,647.18
	MO	36	0	36	206.33	32,395.00	206.33	32,188.67	32,395.00	0.00	32,395.00
	Rec Only	0	11	11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018		40	11	51	2,447.42	124,042.18	2,447.42	121,594.76	124,042.18	0.00	124,042.18
	INDEM Total :	255	1,946	2,201	215,765.30	464,753.12	63,931,499.25	5,231,712.61	69,163,211.86	(3,680,653.18)	65,482,558.68
	MO Total :	287	11,335	11,622	53,794.96	45,870.86	6,101,363.60	234,324.05	6,335,687.65	(291,901.42)	6,043,786.23
	Rec Only Total :	0	3,904	3,904	0.00	0.00	830.76	0.00	830.76	(93.00)	737.76
	Insured Total :	542	17,185	17,727	269,560.26	510,623.98	70,033,693.61	5,466,036.66	75,499,730.27	(3,972,647.60)	71,527,082.67

TRISTAR - Confidential

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

TRISTAR

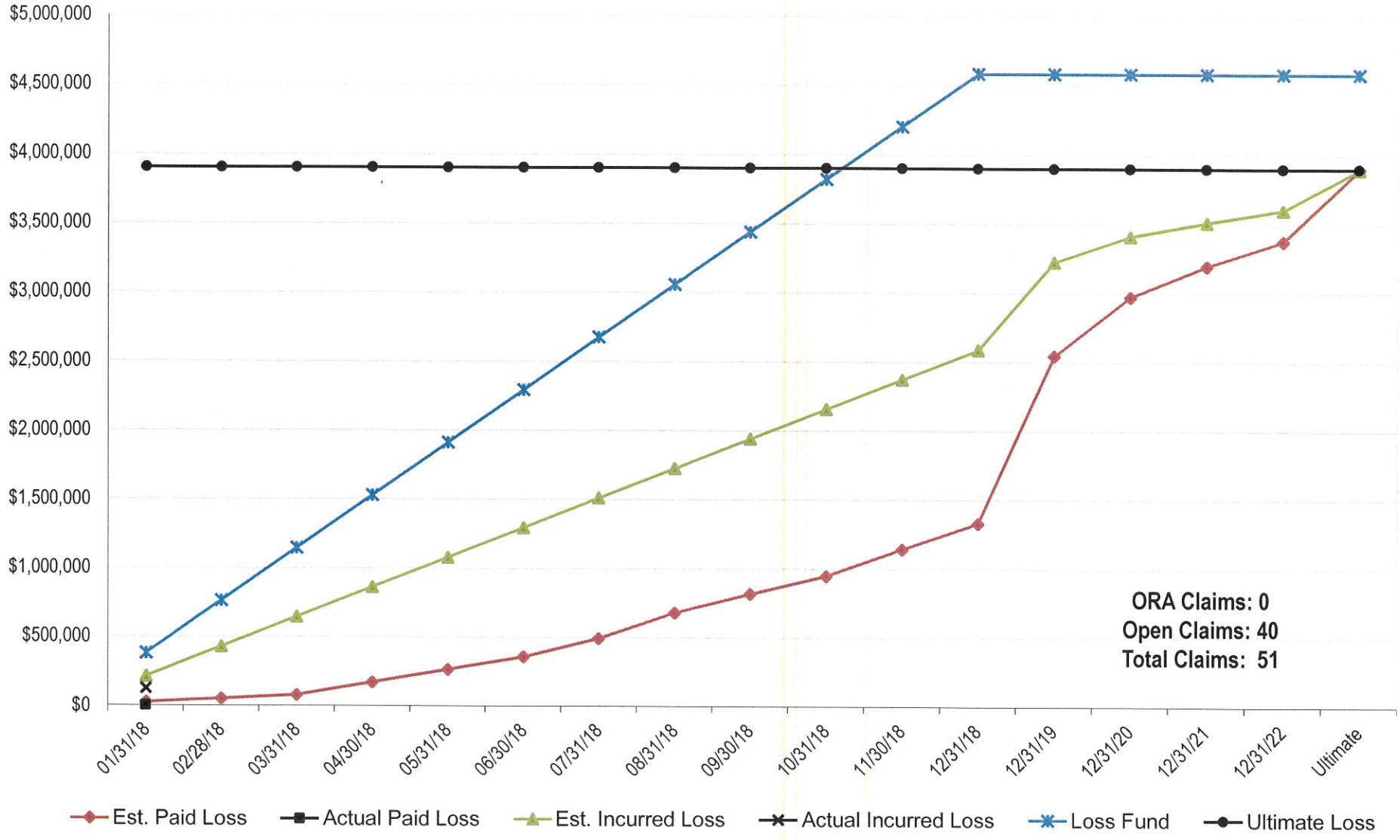
Savings Summary Report

Report range : 20180101 to 20180131
Client selection : KWORCC
Executed at : Feb 1, 2018, 3:06:55 AM

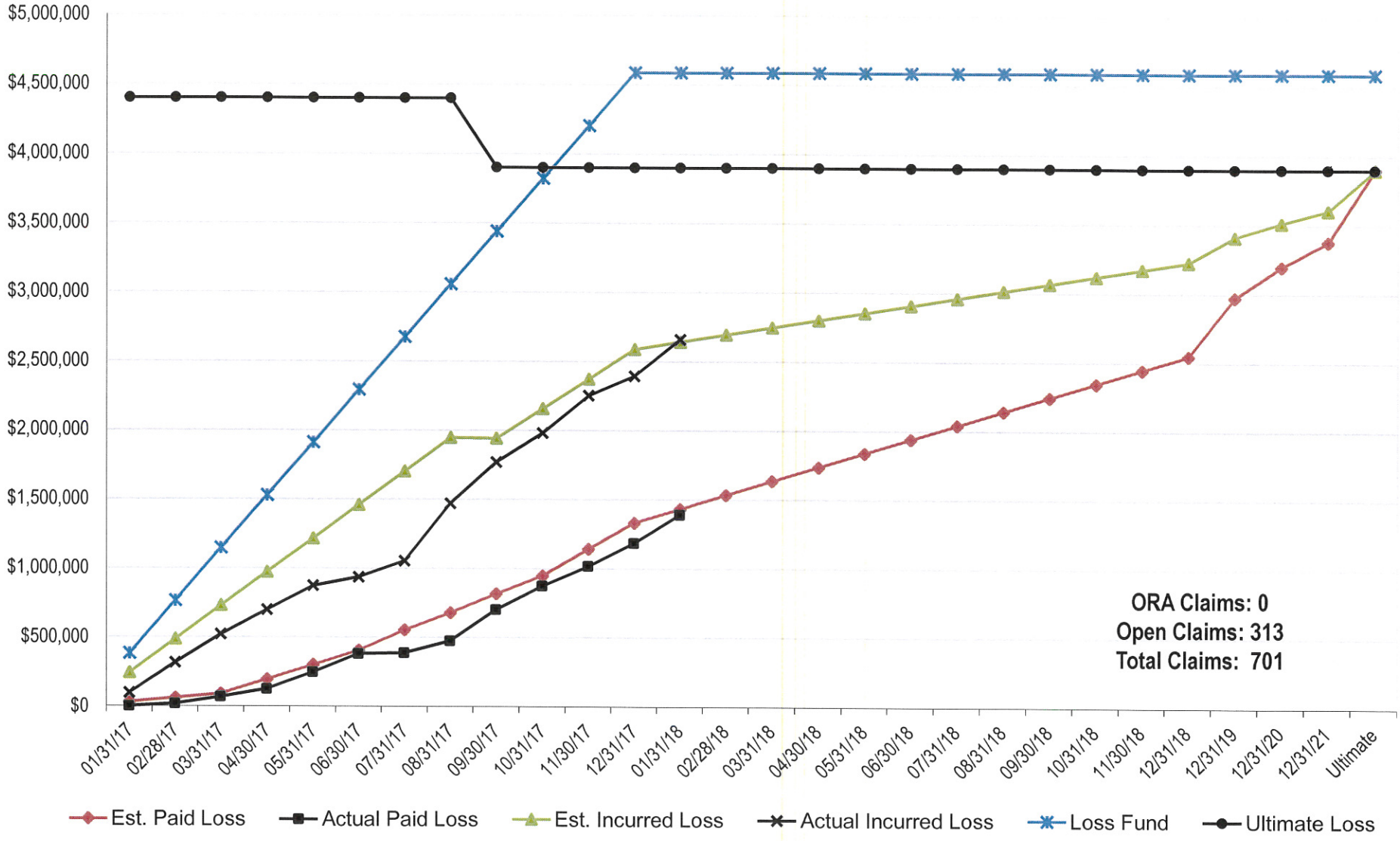
KANSAS WORKERS RISK COOP (KWORCC)

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	5	$ 48,925.85	$ 34,552.31	$ 718.68	$ 0.00	$ 13,654.86	$ 5.50	$ 158.11	$ 163.61	$ 35,270.99	72 %	1	50 %
Chiropractic	7	12	$ 619.24	$ 282.82	$ 67.28	$ 0.00	$ 269.14	$ 12.10	$ 14.80	$ 26.90	$ 350.10	57 %	6	86 %
Hospital IP	2	15	$ 71,162.68	$ 51,154.19	$ 500.05	$ 0.00	$ 19,508.44	$ 16.50	$ 110.01	$ 126.51	$ 51,654.24	73 %	1	50 %
Hospital OP	73	400	$ 156,019.25	$ 72,929.70	$ 6,905.48	$ 1,230.66	$ 74,953.41	$ 440.00	$ 1,789.96	$ 2,229.96	$ 81,065.84	52 %	35	48 %
Pharmacy	54	89	$ 22,093.33	$ 6,795.92	$ 411.94	$ 0.00	$ 14,885.47	$ 88.00	$ 90.64	$ 178.64	$ 7,207.86	33 %	8	15 %
Podiatrist	1	3	$ 314.00	$ 95.90	$ 0.00	$ 0.00	$ 218.10	$ 3.30	$ 0.00	$ 3.30	$ 95.90	31 %	0	0 %
Provider/Physician	243	365	$ 82,589.66	$ 39,772.75	$ 2,709.96	$ 0.00	$ 40,106.95	$ 397.10	$ 596.13	$ 993.23	$ 42,482.71	51 %	123	51 %
Psychologist	3	3	$ 460.00	$ 0.00	$ 125.20	$ 0.00	$ 334.80	$ 3.30	$ 27.54	$ 30.84	$ 125.20	27 %	3	100 %
PT/OT	33	121	$ 7,219.00	$ 3,239.47	$ 702.12	$ 0.00	$ 3,277.41	$ 133.10	$ 154.51	$ 287.61	$ 3,941.59	55 %	22	67 %
	418	**1013**	**$ 389,403.01**	**$ 208,823.06**	**$ 12,140.71**	**$ 1,230.66**	**$ 167,208.58**	**$ 1,098.90**	**$ 2,941.70**	**$ 4,040.60**	**$ 222,194.43**	**57 %**	**199**	**48 %**
Full Duplicate	54	154	$ 33,802.59	$ 33,802.59	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 33,802.59	100 %	0	0 %
Reconsideration	12	-7	($ 525.00)	($ 4,277.49)	$ 138.69	$ 0.00	$ 3,613.80	($ 6.60)	$ 30.51	$ 23.91	($ 4,138.80)	788 %	5	42 %
	66	**147**	**$ 33,277.59**	**$ 29,525.10**	**$ 138.69**	**$ 0.00**	**$ 3,613.80**	**($ 6.60)**	**$ 30.51**	**$ 23.91**	**$ 29,663.79**	**89 %**	**5**	**8 %**
Total	**484**	**1160**	**$ 422,680.60**	**$ 238,348.16**	**$ 12,279.40**	**$ 1,230.66**	**$ 170,822.38**	**$ 1,092.30**	**$ 2,972.21**	**$ 4,064.51**	**$ 251,858.22**	**60 %**	**204**	**42 %**

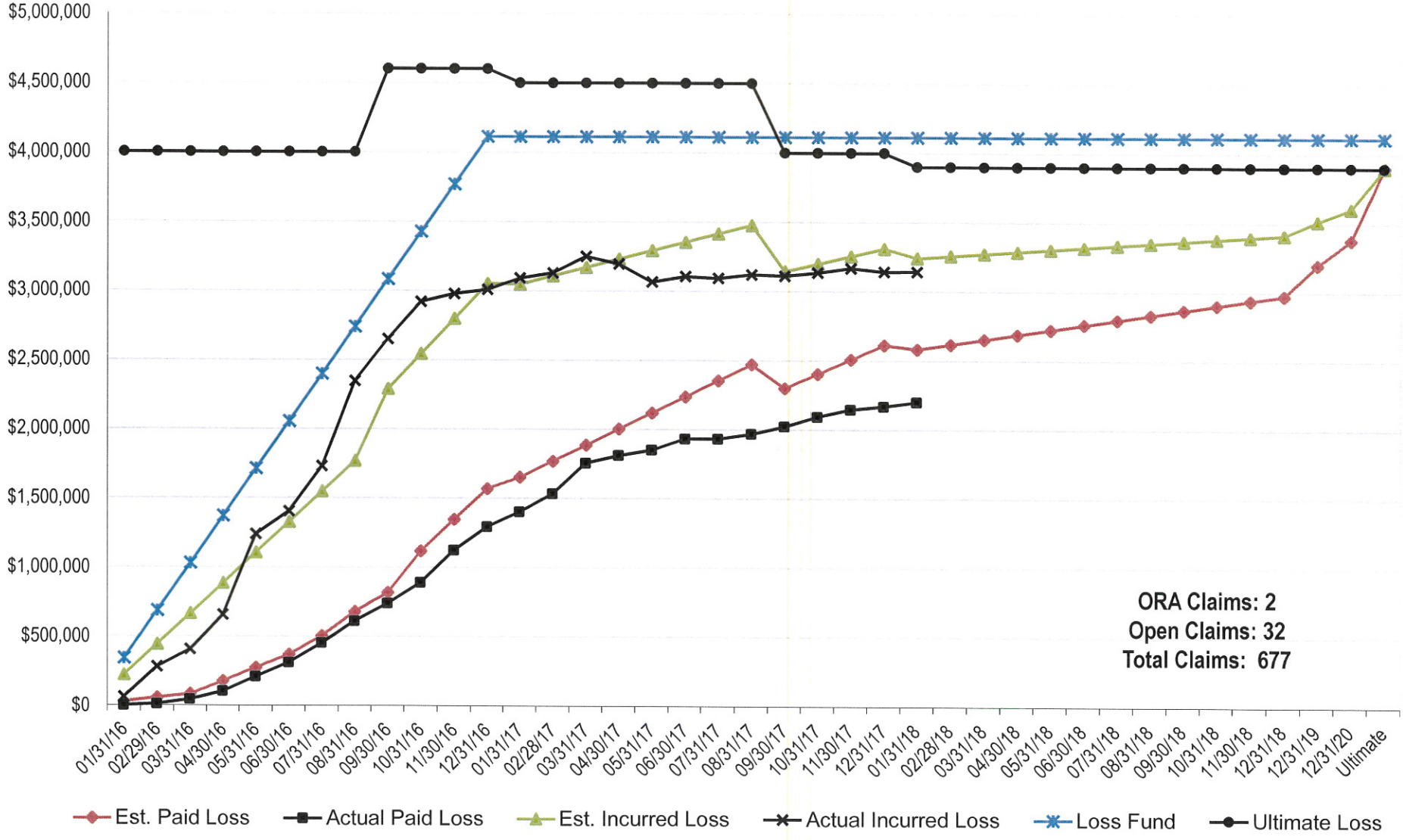
Kansas Workers Risk Cooperative For Counties
2018 Policy Year Performance
Valued as of 01/31/2018



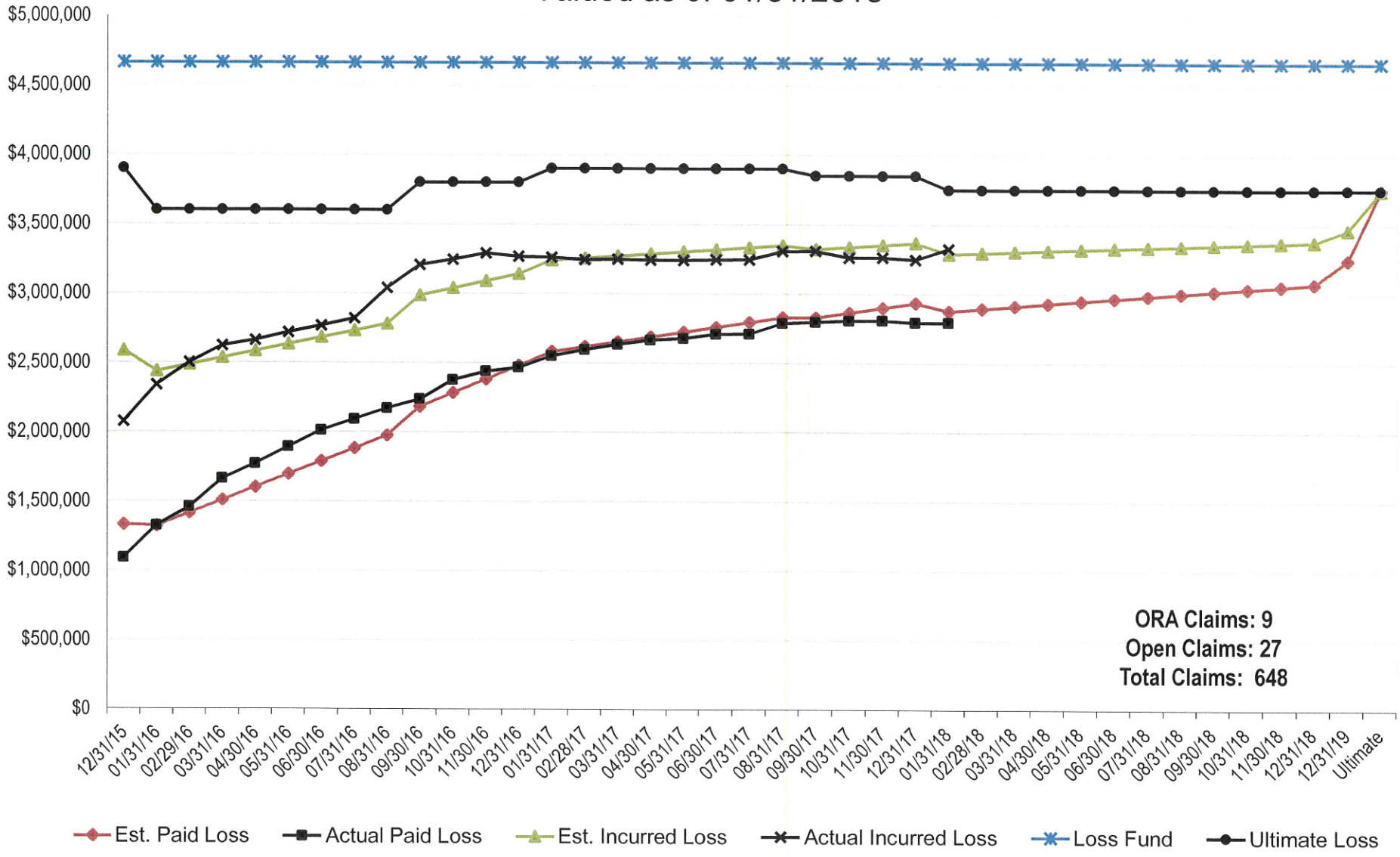
Kansas Workers Risk Cooperative For Counties
2017 Policy Year Performance
Valued as of 01/31/2018



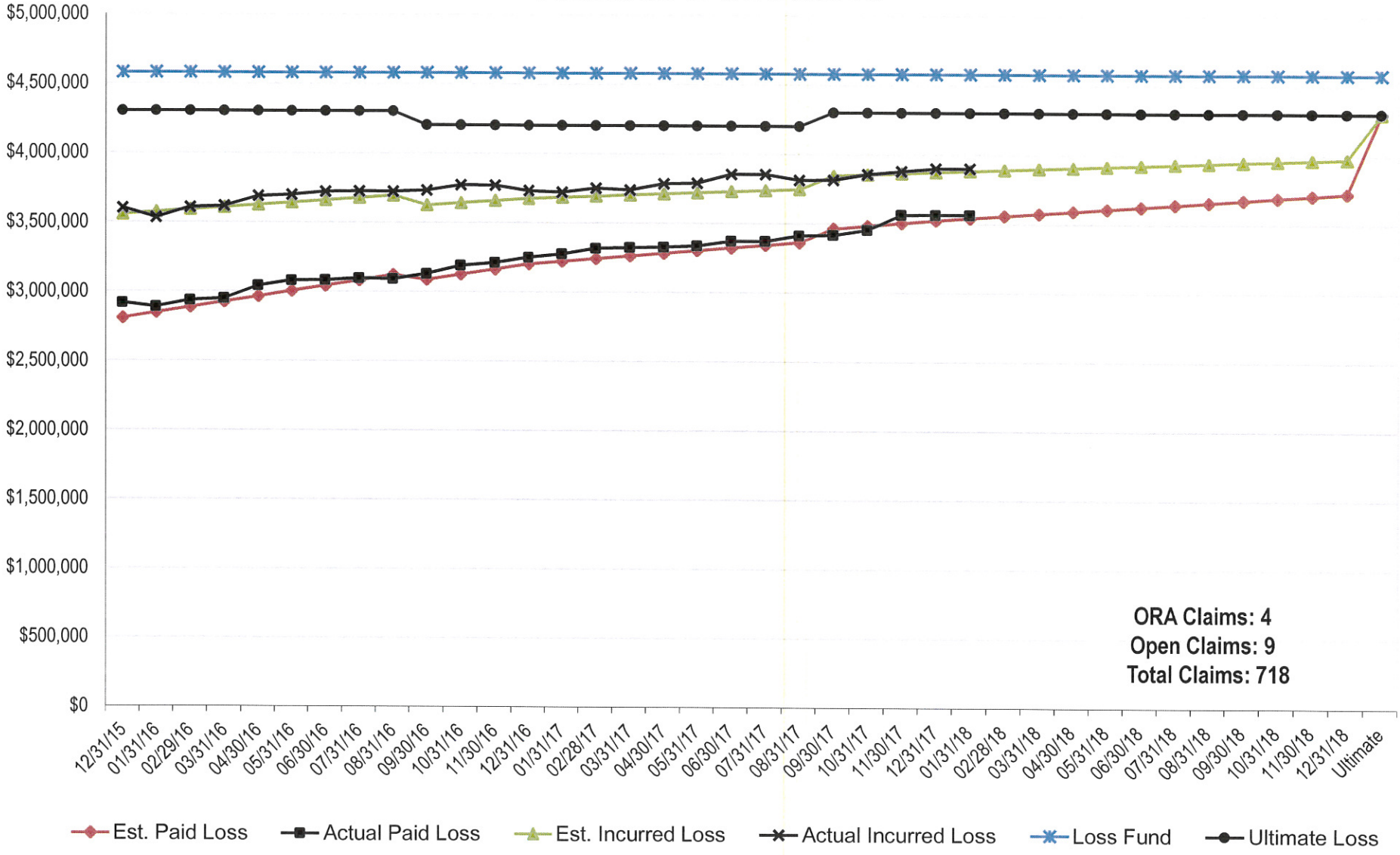
Kansas Workers Risk Cooperative For Counties
2016 Policy Year Performance
Valued as of 01/31/2018



Kansas Workers Risk Cooperative For Counties
2015 Policy Year Performance
Valued as of 01/31/2018



Kansas Workers Risk Cooperative For Counties
2014 Policy Year Performance
Valued as of 01/31/2018



KWORCC 2018 COUNTY VISITS

ALLEN 1/19 Insp, 2/1 Insp, 2/14 Insp, 3/2 Insp,

ANDERSON 1/8 Insp, 1/26 Insp, 2/9 Insp, 2/23 Insp,

BARBER

BOURBON 1/2 Insp, 1/30 Insp, 2/12 Insp, 2/21 Safety, 2/26 Insp,

BROWN 1/9 Insp

CHAUTAUQUA

CHEROKEE 1/29 Comm,

COMANCHE

CLAY 2/8 Insp,

CLARK

CLOUD 2/6 Insp,

COWLEY

DECATUR 4

DICKINSON 2/5 Insp,

DONIPHAN 1/8 Insp, 3/22 Safety,

EDWARDS 1/8 Comm

ELK

ELLIS 3/6 Insp,

ELLSWORTH 3/5 Insp,

FORD 1/8 PR, 2/9 Safety,

FRANKLIN 1/26 Insp

GEARY 1/23 Insp

GOVE

GRANT

GRAY 1/10 PR, 2/8 Safety,

GREENWOOD 1/9 Insp, 1/25 Insp, 2/8 Insp, 2/22 Insp,

HAMILTON

HARPER

HARVEY 1/11 Insp, 1/23 Insp, 2/6 Insp, 2/21 Insp,

HASEKLL

HODGEMAN

JACKSON 1/10 Insp

JEFFERSON 1/11 Insp

JEWELL 2/9 Insp,

KEARNY

LANE

LINCOLN 2/7 Insp

LINN 1/17 Insp, 1/31 Insp, 2/13 Insp, 2/28 Insp,

LYON 1/10 Insp, 1/24 Insp, 2/7 Insp,

MARION 1/4 Insp, 1/18 Insp, 2/2 Insp, 3/1 Insp,

MARSHALL 1/18 Insp

McPHERSON 1/5 Insp, 1/10 PR, 1/29 Insp, 2/16 Safety, 2/27 Insp,

MEADE

MIAMI 1/17 Insp

MITCHELL 2/7 Insp,

MORRIS 1/5 Safety, 1/10 Insp, 1/24 Insp, 2/7 Insp,

MORTON

NEOSHO

NESS

NORTON 3/7 Insp,

OSAGE 1/8 Insp, 1/16 Insp, 1/26 Insp, 2/9 Insp, 2/23 Insp,

OSBORNE 3/8 Insp,

OTTAWA 2/6 Insp,

PAWNEE

PHILLIPS 3/7 Insp,

POTTAWATOMIE 1/18 Insp, 3/2 Insp,

RAWLINS

RENO 1/12 Insp, 1/22 Insp, 2/5 Insp, 2/20 Insp,

REPUBLIC 1/22 Comm, 2/9 Insp,

RICE

RUSH

RUSSELL 2/5 Comm, 3/5 Insp,

SALINE 2/5 Insp,

SCOTT 1/10 PR,

SHERIDAN

SHERMAN

SMITH 3/8 Insp,

STAFFORD 1/10 Comm,

STANTON

STEVENS

THOMAS

TREGO 3/6 Insp,

WALLACE 1/9 Comm

January 2018

January 2018

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			

February 2018

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			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Dec 31	Jan 1, 18	2 BKW Bourbon Inspect	3	4 BKW Marion Inspect	5 BKW McPherson Inspect CDE Morris Safety	6
7	8 BCM Doniphan Inspect BKW Anderson/Osage Inspect CDE Edwards Comm CDE Ford PR	9 BCM Brown Inspect BKW Greenwood Inspect CDE Wallace Commissioners	10 BKW Lyn|Mors Inspect BCM Jackson Inspect CDE Finn|Wchta Market CDE Gray|McPhe|Sct PR CDE Stafford Commis	11 BCM Jefferson Inspect BKW Harvey Inspect	12 BKW Reno Inspect	13
14	15	16 BKW Osage Inspect	17 BCM Miami Inspect BKW Linn Inspect	18 BCM Marshall Inspect BCM Pottawatomie Inspect BKW Marion Inspect	19 BKW Allen Inspect	20
21	22 BKW Reno Inspect CDE Republic Commissioners	23 BCM Geary Inspect BKW Harvey Inspect	24 BKW Lyon|Morris Inspect	25 BKW Greenwood Inspect	26 BCM Franklin Inspect BKW Anderson/Osage Inspect	27
28	29 BKW McPherson Inspect CDE Cherokee Commissioners	30 BKW Bourbon Inspect	31 BKW Linn Inspect	Feb 1	2	3

February 2018

February 2018

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			

March 2018

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
Jan 28	29	30	31	Feb 1 BKW Allen Inspect	2 BKW Marion Inspect	3
4	5 BCM Saline|Dickinson Inspect BKW Reno Inspect CDE Russell Commissioners	6 BCM Ottawa|Cloud Inspect BKW Harvey Inspect	7 BCM Lincoln|Mitchell Inspect BKW Lyon|Morris Inspect CDE HR Conference	8 BCM Clay Inspect BKW Greenwood Inspect CDE Gray Safety	9 BCM Jewell|Republic Inspect BKW Anderson|Osage Inspect CDE Ford Safety	10
11	12 BKW Bourbon Inspect	13 BKW Linn Inspect	14 BKW Allen Inspect	15	16 BKW McPherson Safety	17
18	19	20 BCM LTAP Training -- Salina, Olathe & Independence BKW Reno Inspect	21 BKW Harvey Inspect CDE Bourbon Safety	22 BKW Greenwood Inspect	23 BKW Anderson|Osage Inspect	24
25	26 BKW Bourbon Inspect	27 BKW McPherson Inspect	28 BKW Linn Inspect	Mar 1	2	3

March 2018

March 2018

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

April 2018

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
Feb 25	26	27	28	Mar 1 BKW Marion Inspect	2 BCM Pottawatomie Safety BKW Allen Inspect	3
4	5 BCM Ellsworth|Russell Inspect	6 BCM Trego|Ellis Inspect	7 BCM Phillips|Norton Inspect	8 BCM Smith|Osborne Inspect	9	10
11	12	13	14	15	16	17
18	19	20	21	22 BCM Doniphan Safety	23	24
25	26	27	28	29	30	31

First Name	Last Name	Account Name	City	Group	Course Name	Course Category	Date Taken
LINDA	MANNING	Decatur County	Oberlin	EMS	Defensive Driving Basics	Safety & Environmental	1/9/2018 21:52
KARI	KETTERL	Decatur County	Oberlin	Deeds	Managing Risk in an Aging Workforce	Human Resources	1/15/2018 20:34
SETH	LOHOEFENER	Decatur County	Oberlin	Roads - Bridges	Handling Difficult Customers for Local Government	Customer Service	1/19/2018 15:57
Vern	Ruder	Ellis County	Hays	Landfill	Discipline and Termination	Human Resources	1/11/2018 20:00
Kay	Rohr	Ellis County	Hays	Landfill	Active Shooter: 1	Law Enforcement	1/11/2018 22:10
Amber	Lang	Ellis County	Hays	Landfill	Active Shooter: 1	Law Enforcement	1/12/2018 15:11
Randel	McCauley	Grant County	Ulysses	Road	Dump Truck Safety	Equipment Training	1/3/2018 14:33
Vivian	Button	Grant County	Ulysses	Emergency Management	Workplace Harassment	Human Resources	1/5/2018 16:36
Randel	McCauley	Grant County	Ulysses	Road	Workplace Harassment	Human Resources	1/22/2018 13:36
Liz	Sauerwein	Harvey County	Newton	Administration >> Communications	Preventing Slips, Trips & Falls	Safety & Environmental	1/5/2018 15:51
Shirley	Wellington	Harvey County	Newton	Administration >> Communications	Handling Difficult Customers for Local Government	Customer Service	1/5/2018 15:51
Monica	Leonard	Harvey County	Newton	Administration >> Communications	Handling Difficult Customers for Local Government	Customer Service	1/5/2018 16:43
Verl	Stroud	Harvey County	Newton	Administration >> Administration	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 16:59
Kyle	McCaskey	Harvey County	Newton	Administration >> Administration	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 17:19
Wenda	Black	Harvey County	Newton	Administration >> Aging Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 17:55
Robert	Carlton	Harvey County	Newton	Administration >> Aging Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 18:17
Lisa	Bartel	Harvey County	Newton	Administration >> Health Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 20:16
Lori	Burns	Harvey County	Newton	Administration >> Attorney	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 21:01
Jason	Hill	Harvey County	Newton	Administration >> IT	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 21:54
Lisa	Beachy	Harvey County	Newton	Administration >> Attorney	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 22:39
Gina	Bell	Harvey County	Newton	Administration >> Planning and Zoning	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/8/2018 22:43
Rex	Yohn	Harvey County	Newton	Administration >> Noxious Weed	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	1/9/2018 13:32
Carmen	Reimer	Harvey County	Newton	Administration >> Clerk	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/9/2018 15:41
Karen	Jacobs	Harvey County	Newton	Administration >> Planning and Zoning	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/9/2018 22:09
Bryan	Ellis	Harvey County	Newton	Administration >> Emergency Management	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/9/2018 22:15
Gary	Denny	Harvey County	Newton	Administration >> Emergency Management	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/10/2018 20:43
Anthony	Swartzendruber	Harvey County	Newton	Administration >> Administration	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/11/2018 14:51
Marcie	Liechty	Harvey County	Newton	Administration >> Health Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/11/2018 16:28
Carl	Williams	Harvey County	Newton	Administration >> Noxious Weed	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	1/11/2018 20:07
Lynnette	Redington	Harvey County	Newton	Administration >> Health Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/11/2018 22:07
Christen	Childs	Harvey County	Newton	Administration >> Appraiser	Bloodborne Pathogens	Safety & Environmental	1/12/2018 16:48
Christen	Childs	Harvey County	Newton	Administration >> Appraiser	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/12/2018 17:10
Cathy	Rankin	Harvey County	Newton	Administration >> Communications	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/14/2018 14:59
Tessa	Butcher	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/16/2018 14:55
Meredith	Anderson	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/16/2018 21:06
Dan	Bronson	Harvey County	Newton	Administration >> Administration	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/16/2018 21:34
Laura	Franz	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/16/2018 22:26
Courtney	Becker	Harvey County	Newton	Administration >> Communications	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/17/2018 6:25
Mary	Adams	Harvey County	Newton	Administration >> Aging Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/17/2018 21:50
Melissa	Farlow	Harvey County	Newton	Administration >> Communications	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/19/2018 0:18
Barbara	Reynolds	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/22/2018 15:24
LeeAnn	Helm	Harvey County	Newton	Administration >> IT	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/22/2018 22:21
Diane	Degrado	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/23/2018 14:24
Karen	Kaufman	Harvey County	Newton	Administration >> Aging Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/23/2018 17:36
Brody	Flavin	Harvey County	Newton	Administration >> Communications	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/24/2018 6:35
Ken	Jobe	Harvey County	Newton	Administration >> Communications	Dispatcher: Stress Management	Dispatch Communications	1/24/2018 6:58
Jennifer	Frazier	Harvey County	Newton	Administration >> Treasurer	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/24/2018 19:46
Simone	Juarez-Llamas	Harvey County	Newton	Administration >> Register of Deeds	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/24/2018 20:26
Tobias	Harkins	Harvey County	Newton	Administration >> Health Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/24/2018 21:41
Verl	Stroud	Harvey County	Newton	Administration >> Administration	Dealing with Cold Stress	Safety & Environmental	1/26/2018 20:32
Darren	Ryan	Harvey County	Newton	Administration >> Communications	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/29/2018 16:11
Mark	Bowman	Harvey County	Newton	Administration >> Health Dept	Understanding Carpal Tunnel Syndrome	Health & Wellness	1/30/2018 16:51
Rachel	Corn	Harvey County	Newton	Administration >> Communications	Dealing With Angry Employees	Human Resources	1/31/2018 21:47
Brent	Melander	Saline County, KS	Salina	SO	Mental Health in Jails	Corrections Training	1/9/2018 17:42

David	Hamilton	Saline County, KS	Salina	SO	Basic Firearm Safety	Law Enforcement	1/12/2018 20:48
Brent	Melander	Saline County, KS	Salina	SO	Escorting Inmates	Corrections Training	1/29/2018 20:27
Amy	Thorson	Sherman County	Goodland	Appraiser	Emergency Preparation and Egress	Safety & Environmental	1/24/2018 16:55
Karla	Meissinger	Sherman County	Goodland	Appraiser	Emergency Preparation and Egress	Safety & Environmental	1/24/2018 17:29
Billie	Hoyt	Sherman County	Goodland	Register of Deeds	Emergency Preparation and Egress	Safety & Environmental	1/24/2018 23:19
Rachelle	Standley	Sherman County	Goodland	Appraiser	Emergency Preparation and Egress	Safety & Environmental	1/24/2018 23:29
MaryAnn	Snethen	Sherman County	Goodland	Clerk	Emergency Preparation and Egress	Safety & Environmental	1/25/2018 16:23
Pat	Carney	Sherman County	Goodland	Appraiser	Emergency Preparation and Egress	Safety & Environmental	1/25/2018 21:47
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Emergency Preparation and Egress	Safety & Environmental	1/26/2018 15:49
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	1/26/2018 16:21
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Personal Protective Equipment 101	Safety & Environmental	1/26/2018 17:15
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Personal Protective Equipment 102	Safety & Environmental	1/26/2018 18:06
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Lockout/Tagout 101	Safety & Environmental	1/26/2018 18:37
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Ice Control for Managers and Decision Makers	Safety & Environmental	1/26/2018 20:47
Eric	Albright	Sherman County	Goodland	IT	Emergency Preparation and Egress	Safety & Environmental	1/26/2018 20:48
Eric	Albright	Sherman County	Goodland	IT	Global SDS and the Hazard Communication Standard - Local Government	Safety & Environmental	1/26/2018 20:51
Eric	Albright	Sherman County	Goodland	IT	Personal Protective Equipment 101	Safety & Environmental	1/26/2018 20:56
Eric	Albright	Sherman County	Goodland	IT	Personal Protective Equipment 102	Safety & Environmental	1/26/2018 20:59
Eric	Albright	Sherman County	Goodland	IT	Bloodborne Pathogens	Safety & Environmental	1/26/2018 21:04
Eric	Albright	Sherman County	Goodland	IT	Lockout/Tagout 101	Safety & Environmental	1/26/2018 21:08
Rod	Roeder	Sherman County	Goodland	Road and Bridge	Snow and Ice Management	Safety & Environmental	1/26/2018 21:30

Account Name	Active Users	First Name	Last Name	Phone	Email	Date Created	Address	City	Zip
Ellis County Public Works	1	Vernon	Ruder	785-621-1840		1/2/2018 15:17	1195 280th Ave.	Hays	67601
Sherman County	88	Ashley	Mannis	785-890-4806	amannis@shermancounty.org	1/9/2018 23:06	813 Broadway Rm 102	Goodland	67735

KWORCC

January 1, 2018 to January 1, 2019

	Named Insured	Certificate Number
1	Allen County	1201 AL 18
2	Anderson County	1201 AD 18
3	Barber County	1201 BA 18
4	Bourbon County	1201 BO 18
5	Brown County	1201 BR 18
6	Chautauqua County	1201 CQ 18
7	Cherokee County	1201 CE 18
8	Cheyenne County	1201 CN 18
9	Clark County	1201 CA 18
10	Clay County	1201 CY 18
11	Cloud County	1201 CO 18
12	Comanche County	1201 CM 18
13	Comanche Hospital	1201 CH 18
14	Cowley County	1201 CL 18
15	Decatur County	1201 DE 18
16	Dickinson County	1201 DK 18
17	Doniphan County	1201 DP 18
18	Edwards County	1201 EW 18
19	Elk County	1201 EK 18
20	Ellis County	1201 ES 18
21	Ellsworth County	1201 EL 18
22	Ellsworth RWD #1	1201 ECRWD1 18
23	Ford County	1201 FO 18
24	Franklin County	1201 FA 18
25	Geary County	1201 GA 18
26	Gove County	1201 GV 18
27	Grant County	1201 GT 18
28	Gray County	1201 GY 18
29	Greenwood County	1201 GW 18
30	Hamilton County	1201 HM 18
31	Hamilton County Hospital	1201 HH 18
32	Harper County	1201 HP 18
33	Harvey County	1201 HV 18
34	H-M CDDO	1201 HMCDDO 18
35	Haskell County	1201 HS 18
36	Hodgeman County	1201 HG 18
37	Jackson County	1201 JA 18
38	Jefferson County	1201 JF 18
39	Jefferson County RWD #12	1201 JCRWD12 18
40	Jewell County	1201 JW 18
41	Kearny County	1201 KE 18
42	Lane County	1201 LE 18
43	Lincoln County	1201 LN 18
44	Linn County	1201 LI 18
45	Linn County RWD #2	1201 LCRWD2 18
46	Lyon County	1201 LY 18
47	Marion County	1201 MN 18
48	Marshall County	1201 MA 18
49	McPherson County	1201 MP 18
50	Meade County	1201 ME 18
51	Miami County	1201 MI 18
52	Mitchell County	1201 MT 18
53	Morris County	1201 MR 18
54	Morton County	1201 MO 18
55	MTAA	1201 MTAA 18
56	NCKRJDF	1201 NCKRJDF 18
57	NEKES	1201 NEKES 18
58	NWRRC	1201 NWRRC 18
59	Ness County	1201 NS 18
60	Norton County	1201NR 18
61	Osage County	1201 OS 18
62	Osborne County	1201 OB 18
63	Ottawa County	1201 OT 18
64	Pawnee County	1201 PW 18
65	Phillips County	1201 PL 18
66	Pottawatomie County	1201 PT 18
67	Rawlins County	1201 RW 18
68	Reno County	1201 RN 18
69	Republic County	1201 RP 18
70	Rice County	1201 RC 18
71	Rush County	1201 RU 18
72	Russell County	1201 RS 18
73	Saline County	1201 SL 18
74	Scott County	1201 SC 18
75	Sheridan County	1201 SD 18
76	Sherman County	1201 SH 18
77	Smith County	1201 SM 18
78	Stafford County	1201 SF 18
79	Stanton County	1201 ST 18
80	Stevens County	1201 SE 18
81	Thomas County	1201 TO 18
82	Trego County	1201 TR 18
83	Wallace County	1201 WL 18
84	Wabaunsee County RWD #2	1201 WCRWD2 18

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)