

KWORCC



Electrical Safety

February 2023

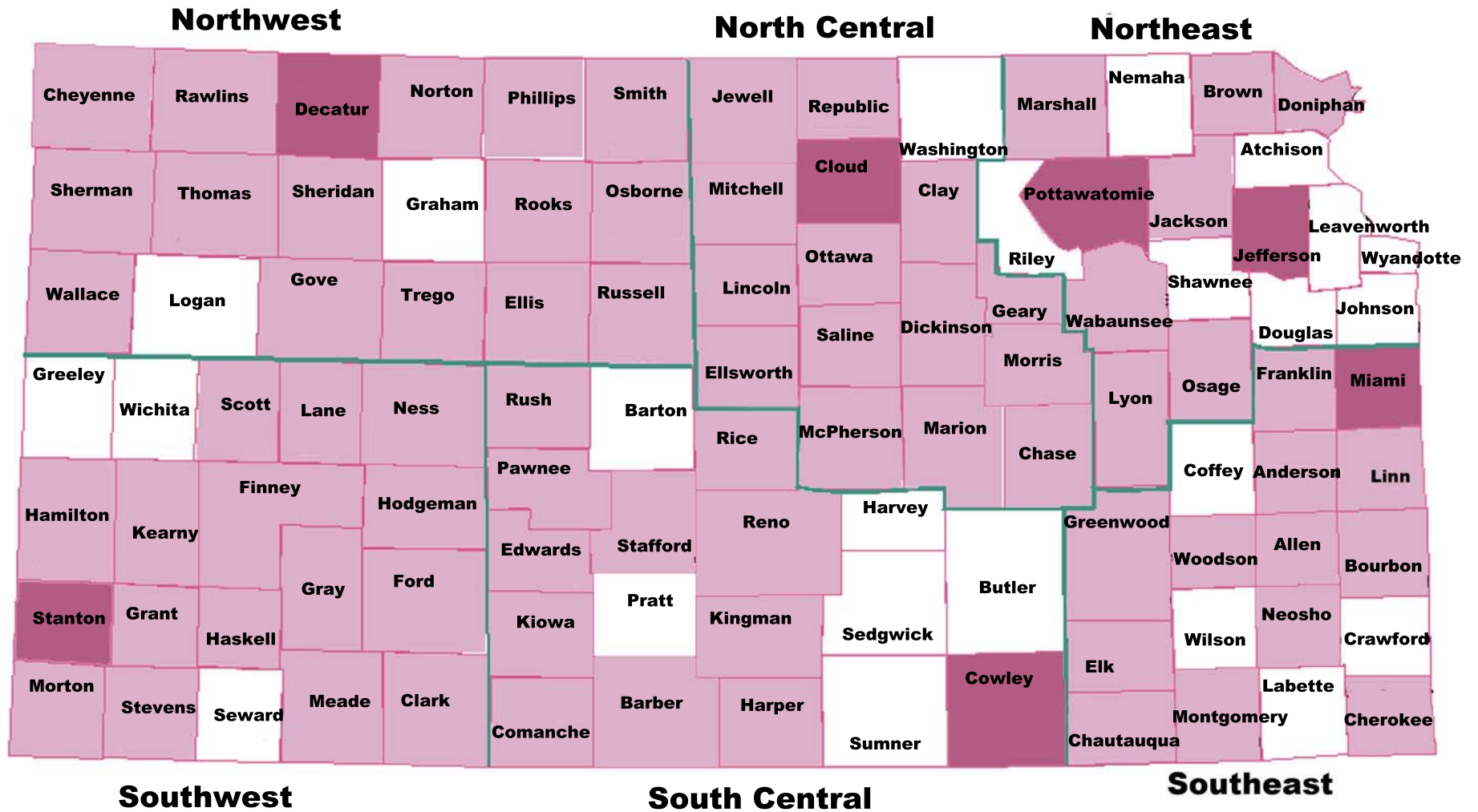
Agenda & Notice of Meeting
Kansas Workers Risk Cooperative for Counties
1-785-357-1069

February 23, 2023 1:00 PM
Zoom: <https://us02web.zoom.us/j/3484516681>
or 346-248-7799 Meeting ID: 348 451 6681
Clubhouse Inn
924 SW Henderson Road
Topeka, Kansas 66615
785-273-8888

☐ January 26
February 23
☐ March 30
April 27
☐ May 18
☐ June 29
July 27
☐ August 24
September 28
☐ October 26
☐ November 16
December 14

KWORCC

KANSAS
WORKERS RISK COOPERATIVE
for COUNTIES



Counties on KWORCC Board of Directors
KWORCC Members

Agenda

And Notice of Meeting

Kansas Workers Risk Cooperative for Counties (KWORCC)

February 23, 2023 at 1:00 PM

Clubhouse Inn – Conference Room

924 SW Henderson Road

Topeka, KS 66615

And Zoom Video Conference: <https://us02web.zoom.us/j/3484516681>

1. Call to order - *President, Wayne Wilt*
2. Approval of the Agenda (Cover Page)
3. Consideration of Minutes of Meeting of January 26, 2023 (Pg. 1-5)
4. Administrator's Report – *Jim Parrish*
 - a. Checks Requiring Board Approval and Ratification of Wire Transfers (Pg. 7)
 - b. Actuarial Year-End Adjustments - *Sam Cargnel, Inform Actuarial Consulting*
 - i. Actuarial Presentation (Pg. 9-13)
 - ii. Actuarial Loss Review as of December 31, 2022 (Pg. 15-51)
 - c. Update KWORCC Directory (Pg 53-54)
 - d. 2023 Budget Update (Pg 55-56)
 - e. Conflict of Interest Forms (Pg. 57)
 - f. 2022 Payroll Audit Update – *Nicole Jarboe-Paxson* (Pg. 59-60)
 - g. 2023 Premiums Received (Pg. 61) – *Nicole Jarboe-Paxson*
 - h. New Tristar Claims Reporting Process – *Nicole Jarboe-Paxson*
5. Marketing Report – *Jes Pfannenstiel*
6. Financial Report – *Amy Dukes, WNNJ*
 - a. January 2023 Preliminary Financial Statements (Pg. 63-69)
 - b. Check Register (Pg. 71)
 - c. BOK Equities Investments Update (Pg. 73)
7. Claims Report - TRISTAR Risk Management (Pg. 75-78)
 - a. Select Claims Report – *Amanda Chamberland*
 - b. Medical Bill Review Report – *Amanda Chamberland* (Pg. 79)
 - c. Policy Year Performance – *Jess Cornejo* (Pg. 81-83)
8. Loss Prevention and County Visits - *Brandon Mann* (Pg 85-86)
9. Legal Report
10. Committee Reports
 - a. Personnel Committee
 - b. Audit Committee May 18 at 12:15
11. Other items
12. Adjournment

Minutes
Meeting, Board of Trustees
Kansas Workers Risk Cooperative for Counties
January 26, 2023 at 1:00 pm
700 SW Jackson, Ste 200
Topeka, KS 66603
Via Zoom Video Conference:
<https://us02web.zoom.us/j/3484516681>

The January 2023 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) via Zoom Video Conference was called to order at 1:04pm on January 26, 2023, by Board President Gary Caspers. Trustees attending included: Gary Caspers, Cloud County Commissioner, President; Wayne Wilt, Cowley County Commissioner, Vice-President; Linda Buttron, Jefferson County Clerk, Controller; Stan McEvoy, Decatur County Commissioner, Secretary; and Bonnie “Rob” Roberts, Miami County Commissioner.

Staff participating included James W. Parrish, Administrator; Nicole Jarboe-Paxson, Deputy Administrator; Jes Pfannenstiel, Marketing Director and Loss Prevention Specialist; Ben Woner, Loss Prevention Specialist; Monica Biggerstaff, Executive Assistant and Ralph D. Unger, Member Services Representative.

Also, present were Amanda Chamberland of TriStar Risk Management (TRISTAR), and Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ).

President Caspers first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish recommended the addition of Agenda Item No. 2a “Excuse Sandy Barton for County Business” and Agenda Item No. 5f “Report on Premium Receipts & Payroll Audits”. Mr. Roberts moved to approve the agenda with those additions. Mr. Wilt seconded the motion which CARRIED unanimously.

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

President Caspers then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of December 15, 2022.” Mr. McEvoy moved to approve

the minutes with a minor correction. Mr. Roberts seconded the motion which CARRIED unanimously.

Next, President Caspers 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 Wayne Wilt, President; Stan McEvoy, Vice-President; Greg Riat, Secretary and Linda Buttron, Controller. He then described recommendations for committee chairs and membership which includes Gary Caspers, Chair of Personnel Committee with Greg Riat and Sandy Barton as committee members; Rob Roberts as Chair of Investment Committee with Stan McEvoy and Sandy Barton as committee members; and Wayne Wilt as Chair of Audit Committee with Linda Buttron and Gary Caspers as committee members. Rob Robertson moved to close nominations and elect the slate of officers and committees as proposed. Linda Burton seconded the motion which CARRIED unanimously.

Next, Past President Caspers asked Mr. Parrish to address Agenda Item No. 5a, Administrator's Report, "Approval of Checks and Electronic Transfers of Funds." Mr. Parrish itemized the checks and wire transfers for approval. Mr. Riat moved to approve the checks and electronic transfers of funds as presented. Mr. Roberts seconded the motion which CARRIED unanimously.

Next, Mr. Parrish addressed Agenda Item No. 5b, "Waiver of GAAP, Resolution No. 2023-05." He explained the purpose of the resolution, which is to comply with Kansas Insurance Department (KID) statutory accounting requirements as opposed to generally accepted accounting principles. Mr. McEvoy moved to adopt the resolution. Ms. Buttron seconded the motion which CARRIED unanimously.

Next, Mr. Parrish addressed Agenda Item No. 5c, "BOK Agreement and Resolution." Mr. Parrish presented the agreement between KWORCC and Bank of Oklahoma (BOK). He then shared the Resolution #2023-07 BOK had requested the board pass. Mr. Parrish then recommended approval of the contract and resolution, Mr. Wilt so moved. Mr. Riat seconded the motion which CARRIED unanimously.

Under Agenda Item No 5d, "Personnel Policy & Mileage Rates," Mr. Parrish explained the KWORCC staff is working on a new personnel policy manual. The current personnel policy includes language stating that KWORCC will use the state mileage rate. The staff is asking the board to approve a switch to

using the federal mileage reimbursement rate. Mr. Riat so moved. Mr. Wilt seconded the motion which CARRIED unanimously.

Next, under Agenda Item No 5e, Mr. Parrish presented an update on the status of the contract between KWORCC and Tristar. He stated the staff received the Tristar contract two days before the December meeting so, upon Mr. Parrish's recommendation the contract received provisional approval. He further stated that KWORCC staff met with Tristar Senior Vice President of Branch Operations, Matt Craig, and Joanie Melchert, one of KWORCC's points of contact, and discussed KWORCC's concerns. Tristar agreed to the requested changes thus causing the contract to be approved.

Finally, Mr. Parrish asked Ms. Jarboe-Paxson to review the status of 2023 premiums and payroll audits thus far received under Agenda Item No. 5f. Ms. Jarboe-Paxson stated thus far KWORCC has received \$4.6 million of 2023 premiums leaving approximately \$2 million outstanding. She further stated that she has received payroll audits for 17 members and has started sending out refund checks and invoices as appropriate to those who have paid their 2023 premiums.

Past President Caspers asked for the marketing report pursuant to Agenda Item No. 6. Mr. Pfannenstiel reported on recent marketing activities. He stated several counties had approached him and Mr. Mann during the recent KAC New Commissioner Meeting and expressed interest in learning more about KWORCC. He then asked for and responded to questions.

Under Agenda Item No. 7a, Ms. Dukes discussed the preliminary financial statements for December 2022 and responded to questions. Ms. Buttron moved to receive and file the preliminary financial statements as of December 31, 2022. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes then discussed in detail the interim, pre-audited December 31, 2022 quarterly financial report she prepared for filing with the KID. Mr. Roberts moved to approve filing the report with KID as proposed. Mr. Wilt seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the check register for December 2022 and asked for questions or any discussion. Whereupon, Mr. Wilt moved to approve the December 2022 check register. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes then addressed the Quarterly Investments Summary and Equities Investment Update as of December 31, 2022.

Finally, Ms. Dukes addressed the BOK equities investments performance report as of December 31, 2022.

Past President Caspers addressed Agenda Item No. 8, “Claims Report – TRISTAR Risk Management.” As to Agenda Item No. 8a, “Select Claims Report,” Ms. Chamberland reported on claims and answered questions.

Ms. Chamberland then addressed Agenda Item No. 8b, “Medical Bill Review,” stating that KWORCC experienced a savings of 50% for the month of December as a result of medical bill review performed by TRISTAR.

Mr. Parrish then presented the “Policy Year Performance Review” under Agenda Item No. 8c. This analytical review generated by CRS shows KWORCC's claim history for policy years 2018 through December 2022. The documents consist of graphs that compare the actual paid and incurred losses to the estimated paid and incurred losses and show the actuarial projections. He stated that the charts show the performance status as of the end of December 2022 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Parrish presented the open and closed claims by policy year. There are 30 open claims for 2010 and all prior years out of 13,057 total claims. The majority of the open claims are in 2021 and 2022. The older open claims are mostly open running awards for medical care.

Mr. Parrish then presented the Loss Ratios by policy year. The average loss ratio for all years is 65% matching the target loss ratio of 65%. He then discussed the average cost per claim. From 2011 to 2022, the average is just over \$5,200. Finally, he discussed the number of claims per million of payroll as well as the average number of claims per member, both of which have trended downward since 2010. This is indicative of a commitment to loss control, safety training and effective claims management.

Under Agenda Item No. 9, “Loss Prevention and County Visits,” Mr. Pfannenstiel reported on the loss prevention activities of the Loss Prevention Staff. Mr. Mann will be conducting five University of Kansas Local Technical Assistance Program (LTAP) classes at different locations throughout the state, starting in March.

Mr. Parrish addressed Agenda Item No. 10, “Legal Report.” Mr. Parrish explained that there have been three bills that have been introduced in the Kansas

Legislature so far that could affect KWORCC. First, SB 28 seems to be a possible cleanup bill and would discontinue payments to certain group-funded insurance pools, refunding existing balances thereof and abolishing such funds and establishing the group-funded pools refund fund. Second, SB 38 would increase the maximum compensation benefits payable by an employer for permanent total disability suffered by an injured employee. Last, HB 2063 would limit current workers compensation benefit reductions that are based on the receipt of retirement benefits to reductions only to permanent disability compensation and only when retirement benefits begin after the accident.

Under Agenda item No. 11, "Committee Reports" Mr. Parrish reminded the Board there will be a Personnel Committee meeting prior to the February Board meeting.

There being no further business, Past President Caspers asked for a motion to adjourn the meeting at 2:26 p.m. Mr. Roberts so moved. Mr. McEvoy seconded the motion which CARRIED unanimously.

The KWORCC Board of Trustees approved the foregoing minutes on the 23rd day of February 2023.

Greg Riat, Secretary
KWORCC Board of Trustees



**Board of Trustees Report
Of Checks and ETFs Over \$7,000**

===== ELECTRONIC TRANSFER OF FUNDS FOR RATIFICATION February 23, 2023 =====

<u>Date</u>	<u>Amt</u>	<u>Wired From</u>	<u>Wired To</u>	<u>For</u>
2/01/2023	\$25,100	Kaw Valley Claims	Tristar	Payment 2 of 10

Inform

Actuarial Consulting

Actuarial Presentation

For KWORCC

February 23, 2023

Sam Cargnel, ACAS, MAAA

Inform Actuarial Consulting

8101 College Blvd, Ste 100 Overland Park, KS 66210 913.317.8644

InformActuaries.com

Estimate of Liability at 12/31/22

8,998,558	Balance at 8/31/22
81,198	Changes in Ultimates
1,633,333	Add 4 months of 2022
(1,101,164)	Less Paid Losses
9,611,925	Balance at 12/31/22

Changes in Ultimate Losses: 2000 to 2021

In total, prior years ultimate loss estimates increased by 81k from last time.

Two years had increases and one had a decrease.

None of the changes were more than 100k, so very much as expected since last report.

Change in Ultimate Loss Estimate for 2022

No change was made to the 2022 estimate of 4.9M.

Based on how losses have developed over the past few years, we expect 2022 losses to stay flat or decline over the next 2-3 years (discussed further on next slide).

Ultimate Loss Tracking

	Estimated Ultimate Loss		
	Initial Forecast	12 months	Now
2016	4,000,000	4,500,000	3,250,000
2017	4,400,000	3,900,000	3,200,000
2018	3,900,000	4,000,000	2,800,000
2019	4,000,000	5,150,000	3,900,000
2020	4,100,000	3,800,000	3,900,000
2021	4,000,000	4,800,000	4,200,000
2022	4,300,000	4,900,000	

Ultimate Loss Tracking

Three of the past six years have had early increases.

Each of these years is now estimated to end up close to the initial forecast.

We expect 2022 to follow this pattern.

2023 Forecast

Loss Rates Adjusted to 2023 Cost Basis (per \$100 Payroll)

Policy Year

2015	1.34
2016	1.21
2017	1.20
2018	1.04
2019	1.38
2020	1.25
2021	1.27
2022	1.51

No real trend up or down over the past eight years.

As we discussed, we expect the 2022 loss rate to come down as the year matures.

Selection for 2023 is based on an average of all years.

Selected for
2023 1.31

2023 Forecast

- Loss Rate (limited to 850k): \$1.31 per \$100
- Expected 2023 Payroll: \$355,786,514
- 2023 Forecast: \$4,700,000



Key Takeaways

KWORCC Presentation

February 23, 2023

- No surprises on any older years, all looking good.
- 2022 looks very much like 2021, expect it to follow same pattern over next few reports.
- Will follow 2022 over the first few months of 2023 to see if any adjustments are needed.

Inform Actuarial Consulting
[InformActuaries.com](https://www.informactuaries.com)



ACTUARIAL SERVICES
PROPERTY | CASUALTY

Inform

Actuarial Consulting

Actuarial Report As of December 31, 2022

Kansas Workers Risk Cooperative for Counties
700 SW Jackson, Suite 200
Topeka, KS 66603

February 9, 2023

Prepared By: Sam Cargnel
sam.cargnel@InformActuaries.com
(913) 317-8644



February 9, 2023

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 12/31/2022. Also contained in the report is a loss forecast for the 2023 policy period. A summary of the estimates can be found in Section 2 of the report.

Sam Cargnel is an Associate of the Casualty Actuarial Society and a member of the American Academy of Actuaries. Sam meets the Qualification Standards of the American Academy of Actuaries to provide the estimates in this report.

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,
Inform Actuarial Consulting, LLC



Sam Cargnel, ACAS, MAAA
Consulting Actuary

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Section 1: Background and Scope

Background

Kansas Workers Risk Cooperative for Counties (“KWORCC”) is a workers’ compensation 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, \$750,000 in 2015, and \$850,000 in 2023. 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 Data Exhibit 1.

Scope of Analysis

KWORCC has engaged Inform Actuarial Consulting, LLC (“Inform”) 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 current policy period, 1/1/23 - 12/31/23.

A summary of our findings can be found in Section 2 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 for financial reporting and budgeting purposes.

Section 2: Summary of Findings

Table 1 summarizes the indicated retained loss and ALAE liabilities as of 12/31/2022. A more detailed breakdown of the liability by policy period is found in Summary Exhibit 1.

TABLE 1: UNPAID CLAIM LIABILITY as of 12/31/2022

Line of Insurance	Case Reserves	IBNR	Net Unpaid Liability
Workers' Compensation	7,691,625	1,936,671	9,628,296

Table 2 displays forecasted ultimate losses and ALAE for 2023. 2023 Payroll is projected to be \$358,826,111. The loss rate is shown per \$100 of payroll. This forecast is shown at the actuarial central level with a \$850,000 per occurrence retention.

TABLE 2: LOSS FORECAST for 2023

Line of Insurance	Loss Rate	Payroll	Loss Forecast
Workers' Compensation	1.31	355,786,514	4,700,000

Section 3: Analysis

Overview

Our study provides independent estimates of KWORCC's liability for unpaid claims associated with its workers' compensation group funded self-insurance pool. To determine unpaid claim liability, we first estimate ultimate losses for each policy period using various actuarial techniques. We then review amounts KWORCC has paid for these claims through the accounting date of our analysis. The difference between ultimate losses and amounts paid-to-date equals the unpaid claim liability.

We have also provided a forecast of ultimate losses for the upcoming policy period to assist KWORCC in budgeting its future costs. To develop this forecast, we analyze historical ultimate losses and adjust these amounts to account for conditions expected in the future. Loss rates are calculated for each period by dividing ultimate losses by exposure amounts. This step adjusts for differences in exposure levels between the historical and forecast periods. We also apply trend factors to account for differences in frequency and severity of claims and benefit level factors to adjust for law changes.

Data Compilation

The initial phase of our actuarial analysis involves collecting historical loss and exposure data along with detailed information regarding KWORCC's insurance program. We also obtain information from insurance industry sources in cases where client data is unavailable or is incomplete. The loss data provided is on an unlimited basis. We limit individual claims to historical retention levels in the Data section of our analysis. Below is a listing of data used in our analysis along with the source of the information:

- Details of insurance program by policy year.
Source: KWORCC
- Excel-based loss runs from Tristar valued as of 12/31/22.
Source: Cornerstone Risk Solutions and Tristar
- Loss development triangles
Source: Based on historical loss runs provided by CRS
- Audited and projected payroll information by policy period.
Source: KWORCC
- Industry loss development, exposure trend, and benefit level factors.
Source: 2022 NCCI Annual Statistical Bulletin
- Industry loss trend factors.
Source: 2022 NCCI State of the Line Presentation

Actuarial Methods

The most important task of our actuarial analysis is estimating ultimate losses for each policy year. Losses have reached their ultimate value when all claims have closed and there is no longer a possibility of a late reported or re-opened claim. 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.

There are three primary factors which contribute to the development of losses over time. First, it is difficult for claims adjusters to accurately estimate the settlement value of an individual claim when it is first reported. The case reserve is 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.

Secondly, some claims may take several months to be reported. Finally, certain claims re-open after initially being closed and may require additional loss payments.

We use standard procedures common to the actuarial profession to estimate ultimate losses. 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 closure 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 closed 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 of 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: $B-F = (1/LDF) \times (\text{Loss Development Method}) + (1-1/LDF) \times (\text{Expected Loss Method})$. The Bornhuetter-Ferguson methodology can be applied to either paid or incurred losses.

Summary Exhibits

The attached exhibits in this report provide a summary of findings, supporting calculations, and the data which served as the basis for our analysis. A brief description of the Summary Exhibits can be found below. The remaining exhibits are more technical in nature. In lieu of a detailed description, we have provided footnotes on each exhibit which outline the calculations.

Exhibit 1 – Calculation of Unpaid Claim Liability – Net of Insurance Recoveries

Exhibit 1 provides our estimates of ultimate losses by policy year limited to historical retentions. We have also shown paid losses and incurred losses. Unpaid claim liability is calculated by subtracting paid amounts from the ultimate losses. This amount can be viewed as the sum of case reserves and IBNR. Claims adjusters estimate case reserves for each individual claim. IBNR is an actuarial estimate made in bulk and provides for future development on known claims and the cost of late reported and/or re-opened claims.

Exhibit 2 - Reconciliation

Exhibit 2 contains a reconciliation between our current estimate of the unpaid claim liability and the estimate from our previous actuarial study. The change in unpaid claim liability equals the change in ultimate losses for prior periods, plus the ultimate losses for new claims since our last study, less amounts paid since our prior report.

Exhibit 3 – Ultimate Loss Comparison

Exhibit 3 compares our ultimate loss estimates by policy year to results from previous studies. This exhibit also provides a restatement of prior unpaid claim liability amounts based on current ultimate loss estimates. The difference between the original and restated amounts demonstrate the level of uncertainty associated with our estimates.

Exhibit 4 – Claim Statistics

Exhibit 4 contains exposure amounts, ultimate losses, ultimate claim counts, frequency, severity, and loss rates. We have provided this information for historical policy periods as well as a forecast for the upcoming period. We use this information to identify trends in historical loss experience and to evaluate the reasonableness of our ultimate loss estimates.

Section 4: Limitations

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 are likely to vary from our estimates, perhaps significantly. There can be no guarantee that actual losses will not exceed the level indicated by our estimates. We have identified several factors, both general and specific, which increase the risk associated with our estimates. A brief description of the major risk factors follows.

Data

In preparing our analysis, we relied on data and other information supplied to us by KWORCC and others. This information consisted of an insurance program summary, exposure by policy period, and detailed loss data. We have performed a general review of the reasonableness and consistency but have not conducted a detailed audit of the data. Our review consists mainly of comparing the data to information from previous reports to determine if there are any abnormalities.

We have relied on KWORCC's assertions regarding details of past insurance plans. We have not inspected the prior insurance agreements in detail to verify retention amounts or other parameters. We have only provided estimates for the policy periods and lines of insurance identified in our analysis. Liabilities may exist in addition to those outlined in this report for prior policy periods or lines of business which we were not requested to review.

We were provided loss information in detailed format and summarized the data ourselves, including capping individual claims at historical retention levels. In certain cases, this process involves grouping multiple claims together since they are related to a single occurrence. This is a very manual process and involves making various assumptions which could lead to errors.

The results of our analysis are dependent upon the accuracy and completeness of the underlying data. We recommend that KWORCC and its auditors carefully review the Data Exhibits contained in this report. Any discrepancies in the information provided to us should be reported immediately so that we can produce an amended report.

Inherent Uncertainty

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 management practices, litigation rates, and emergence of large losses. 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 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 Data Exhibits 11 through 13. 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.

Specific Risk Factors

In addition to the general risk factors described above, there are specific factors unique to KWORCC which increase the uncertainty associated with 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 that 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 5: Actuarial 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 close 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.

In general, unpaid claim liability is calculated as ultimate losses less paid losses. Under most large deductible insurance plans, insureds reimburse the insurance carrier or TPA monthly for losses paid on their behalf. It is possible there may be differences between paid losses from the loss runs and internal accounting records. We have relied on paid amounts as listed on the loss run and have not adjusted for any payment lags.

Unless otherwise noted, our estimates are for retained claims only and do not contain a provision for insurance premiums, TPA fees, or for items commonly found in retrospective rating insurance programs such as loss-based taxes, loss conversion charges, or contingent premiums.

Dates

The evaluation and accounting dates of our study are both 12/31/2022. The review date of our analysis is 1/24/2023.

Gross vs. Net

We have provided estimates net of insurance, subrogation, and second injury fund recoveries. We have made no effort to evaluate the financial condition of KWORCC's insurers or their ability to pay claims.

Discounting

Our estimates are presented on an undiscounted basis with no consideration of the time value of money.

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.

Updates from Previous Study

This analysis is an update from a previous actuarial study we completed based on data valued as of 8/31/2022. There have been no changes in methods, models or assumptions since the prior study. Summary Exhibit 2 provides a reconciliation of the results between the two analyses.

Section 6: 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, Inform Actuarial Consulting, LLC does not intend to benefit any third party recipient of this report or create any legal duty to a third party.

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 close 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. Data Exhibits 11 through 13 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 closed. 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

Summary Exhibits

- EXHIBIT 1 Calculation of Unpaid Claim Liability – Net of Insurance Recoveries
- EXHIBIT 2 Reconciliation
- EXHIBIT 3 Ultimate Loss Comparison
- EXHIBIT 4 Claim Diagnostics

Supporting Exhibits

- EXHIBIT 1 Selection of Ultimate Losses and ALAE – Net of Insurance Recoveries
- EXHIBIT 2 Paid Loss Development Method
- EXHIBIT 3 Incurred Loss Development Method
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- EXHIBIT 5 Paid Bornhuetter-Ferguson Method
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Forecast Exhibits

- EXHIBIT 1 Development of Expected Loss Rate
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Data Exhibits

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EXHIBIT 2	Summary of Historical Loss Data
EXHIBIT 3	Large Losses
EXHIBIT 4	Paid Losses at Historical Retentions
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EXHIBIT 7	Incurred Losses at Various Limits
EXHIBIT 8	Paid Loss Development Triangle
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EXHIBIT 11	Industry Severity and Frequency Trends (Countrywide)
EXHIBIT 12	Payroll Trend (Kansas and Countrywide)
EXHIBIT 13	Benefit Level Changes (Kansas)

KWORCC
Calculation of Unpaid Claim Liability - Net of Insurance Recoveries
as of 12/31/2022

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Limit	Limited Ultimate Losses	Limited Incurred Losses	Limited Paid Losses	Limited Unpaid Claim Liability	Limited Case Reserves	IBNR
01/01/00	200,000	2,000,000	1,992,802	1,919,860	80,140	72,942	7,198
01/01/01	200,000	2,250,000	2,225,029	2,209,824	40,176	15,205	24,971
01/01/02	350,000	2,157,105	2,157,105	2,157,105	0	0	0
01/01/03	350,000	3,100,000	3,087,130	3,013,928	86,072	73,202	12,870
01/01/04	400,000	4,575,000	4,549,683	4,516,402	58,598	33,281	25,317
01/01/05	400,000	4,200,000	4,154,662	4,107,493	92,507	47,170	45,338
01/01/06	600,000	4,695,946	4,695,946	4,695,946	0	0	0
01/01/07	600,000	4,950,000	4,906,638	4,762,091	187,909	144,547	43,362
01/01/08	600,000	4,800,000	4,744,840	4,569,528	230,472	175,313	55,160
01/01/09	600,000	3,500,000	3,426,446	3,336,430	163,570	90,016	73,554
01/01/10	600,000	4,150,000	4,113,403	4,020,324	129,676	93,079	36,597
01/01/11	600,000	2,850,000	2,772,490	2,769,990	80,010	2,500	77,510
01/01/12	600,000	4,050,000	3,964,777	3,432,902	617,098	531,875	85,223
01/01/13	650,000	2,850,000	2,792,717	2,680,863	169,137	111,854	57,283
01/01/14	700,000	3,900,000	3,746,269	3,716,229	183,771	30,040	153,731
01/01/15	750,000	3,350,000	3,211,171	3,166,528	183,472	44,643	138,829
01/01/16	750,000	3,200,000	3,062,535	2,967,380	232,620	95,156	137,465
01/01/17	750,000	3,200,000	3,003,539	2,938,490	261,511	65,050	196,461
01/01/18	750,000	2,800,000	2,645,748	2,464,592	335,408	181,156	154,252
01/01/19	750,000	3,900,000	3,720,521	3,339,918	560,082	380,603	179,479
01/01/20	750,000	3,900,000	3,753,078	2,919,587	980,413	833,491	146,922
01/01/21	750,000	4,200,000	3,955,845	2,573,208	1,626,792	1,382,637	244,155
01/01/22	750,000	4,900,000	4,859,006	1,587,510	3,312,490	3,271,496	40,994
Total		83,478,051	81,541,380	73,866,126	9,611,925	7,675,254	1,936,671

Case Reserves on Open Claims from Prior Years: **16,371**

Total Indicated Loss & ALAE Reserves: **9,628,296**

Notes:

- (3) From Support Exhibit 1, Column 9
- (4) From Data Exhibit 5, Column 6
- (5) From Data Exhibit 4, Column 6
- (6) = (3) - (5)
- (7) = (4) - (5)
- (8) = (6) - (7)

KWORCC
Net Reserve Reconciliation
8/31/22 to 12/31/22

Net Unpaid Claim Liability as of 8/31/22	8,998,558
Add Change in Ultimate Loss Estimates	81,198
Add Ultimate Loss for New Claims	1,633,333
Subtract Paid Losses	(1,101,164)
Net Unpaid Claim Liability as of 12/31/22	9,611,925

KWORCC
Ultimate Loss Comparison

Evaluation Date----->						
Policy Year	8/31/2020	12/31/2020	8/31/2021	12/31/2021	8/31/2022	12/31/2022
01/01/00	1,918,802	1,918,802	1,918,802	1,918,802	1,918,802	2,000,000
01/01/01	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000	2,250,000
01/01/02	2,157,105	2,157,105	2,157,105	2,157,105	2,157,105	2,157,105
01/01/03	3,025,000	3,025,000	3,025,000	3,100,000	3,100,000	3,100,000
01/01/04	4,575,000	4,575,000	4,575,000	4,575,000	4,575,000	4,575,000
01/01/05	4,200,000	4,200,000	4,200,000	4,200,000	4,200,000	4,200,000
01/01/06	4,850,000	4,800,000	4,800,000	4,800,000	4,695,946	4,695,946
01/01/07	4,850,000	5,000,000	5,000,000	5,000,000	4,950,000	4,950,000
01/01/08	4,650,000	4,700,000	4,700,000	4,700,000	4,700,000	4,800,000
01/01/09	3,450,000	3,450,000	3,450,000	3,550,000	3,500,000	3,500,000
01/01/10	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000	4,150,000
01/01/11	2,850,000	2,850,000	2,850,000	2,850,000	2,850,000	2,850,000
01/01/12	4,150,000	4,150,000	4,150,000	4,150,000	4,050,000	4,050,000
01/01/13	2,900,000	2,900,000	2,900,000	2,900,000	2,850,000	2,850,000
01/01/14	4,000,000	4,000,000	4,000,000	3,900,000	3,900,000	3,900,000
01/01/15	3,600,000	3,400,000	3,450,000	3,350,000	3,350,000	3,350,000
01/01/16	3,500,000	3,400,000	3,400,000	3,250,000	3,200,000	3,200,000
01/01/17	3,500,000	3,500,000	3,400,000	3,200,000	3,200,000	3,200,000
01/01/18	3,400,000	3,300,000	3,200,000	2,900,000	2,800,000	2,800,000
01/01/19	5,150,000	4,300,000	4,200,000	4,300,000	4,000,000	3,900,000
01/01/20		3,800,000	3,800,000	3,900,000	3,900,000	3,900,000
01/01/21				5,500,000	4,200,000	4,200,000
01/01/22					4,900,000	4,900,000
Loss Reserve Development	(2,231,189)	(1,447,856)	(1,231,189)	(2,022,856)	81,198	
Initial Unpaid Claim Liability	8,924,249	8,795,835	9,458,924	8,949,335	8,998,558	9,611,925
Restated Unpaid Claim Liability	6,693,060	7,347,980	8,227,735	6,926,480	9,079,756	9,611,925
Percentage Difference	-25.0%	-16.5%	-13.0%	-22.6%	0.9%	0.0%

KWORCC
Claim Diagnostics
as of 12/31/2022

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Limit	Exposure: Payroll	Limited Ultimate Losses	Ultimate Claim Count	Claim Frequency	Limited Claim Severity	Loss Rate per \$100 of Payroll
01/01/13	\$650,000	233,569,370	2,850,000	414	1.77	6,884	1.22
01/01/14	\$700,000	251,841,145	3,900,000	548	2.18	7,117	1.55
01/01/15	\$750,000	258,765,021	3,350,000	560	2.16	5,982	1.29
01/01/16	\$750,000	272,850,787	3,200,000	598	2.19	5,351	1.17
01/01/17	\$750,000	274,896,108	3,200,000	563	2.05	5,684	1.16
01/01/18	\$750,000	275,739,077	2,800,000	475	1.72	5,895	1.02
01/01/19	\$750,000	289,702,705	3,900,000	485	1.67	8,041	1.35
01/01/20	\$750,000	303,935,623	3,900,000	411	1.35	9,489	1.28
01/01/21	\$750,000	312,087,262	4,200,000	433	1.39	9,700	1.35
01/01/22	\$750,000	319,829,069	4,900,000	505	1.58	9,703	1.53
Loss Forecast							
01/01/23	\$850,000	355,786,514	4,700,000	465	1.31	10,105	1.31

SUPPORTING EXHIBITS

Support
Exhibit 1

KWORCC Selection of Ultimate Losses & ALAE

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Inception	Limited Incurred Losses	Open Claim Count	Paid Loss Development Method	Incurred Loss Development Method	Expected Loss Method	Paid B-F Method	Incurred B-F Method	Selected Ultimate Losses & ALAE
01/01/00	1,992,802	2	1,929,459	1,992,802				2,000,000
01/01/01	2,225,029	2	2,225,293	2,225,029				2,250,000
01/01/02	2,157,105	0	2,174,361	2,157,105				2,157,105
01/01/03	3,087,130	1	3,047,081	3,087,130				3,100,000
01/01/04	4,549,683	1	4,579,632	4,554,233				4,575,000
01/01/05	4,154,662	2	4,177,320	4,162,972				4,200,000
01/01/06	4,695,946	0	4,782,821	4,705,338				4,695,946
01/01/07	4,906,638	4	4,862,095	4,926,265				4,950,000
01/01/08	4,744,840	6	4,683,766	4,763,819				4,800,000
01/01/09	3,426,446	6	3,435,602	3,443,592				3,500,000
01/01/10	4,113,403	5	4,163,631	4,142,255				4,150,000
01/01/11	2,772,490	2	2,883,071	2,797,520				2,850,000
01/01/12	3,964,777	5	3,597,676	4,008,573				4,050,000
01/01/13	2,792,717	3	2,826,124	2,837,684				2,850,000
01/01/14	3,746,269	2	3,952,714	3,825,621				3,900,000
01/01/15	3,211,171	3	3,387,230	3,295,585				3,350,000
01/01/16	3,062,535	3	3,214,591	3,174,473				3,200,000
01/01/17	3,003,539	2	3,230,899	3,154,073				3,200,000
01/01/18	2,645,748	2	2,756,374	2,806,575	3,650,001	2,850,971	2,854,907	2,800,000
01/01/19	3,720,521	6	3,818,908	3,978,254	3,828,608	3,820,125	3,968,559	3,900,000
01/01/20	3,753,078	11	3,609,277	4,013,067	3,954,226	3,675,193	4,009,255	3,900,000
01/01/21	3,955,845	30	3,606,313	4,336,407	4,060,260	3,736,361	4,312,174	4,200,000
01/01/22	4,859,006	334	4,070,213	5,539,513	4,232,963	4,169,485	5,379,009	4,900,000

Notes:

- (2) From Data Exhibit 5, Column 6
- (3) From Data Exhibit 2, Column 3
- (4) From Exhibit 2, Column 7
- (5) From Exhibit 3, Column 7
- (6) From Exhibit 4, Column 9
- (7) From Exhibit 5, Column 8
- (8) From Exhibit 6, Column 8
- (9) Selection based on judgment using results of Methods in Columns (4) through (8)

KWORCC
Paid Loss Development Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Limit	Evaluation Date	Age In Months	Limited Paid Losses	Paid LDF	Limited Ultimate Losses
01/01/00	\$200,000	12/31/22	276	1,919,860	1.005	1,929,459
01/01/01	\$200,000	12/31/22	264	2,209,824	1.007	2,225,293
01/01/02	\$350,000	12/31/22	252	2,157,105	1.008	2,174,361
01/01/03	\$350,000	12/31/22	240	3,013,928	1.011	3,047,081
01/01/04	\$400,000	12/31/22	228	4,516,402	1.014	4,579,632
01/01/05	\$400,000	12/31/22	216	4,107,493	1.017	4,177,320
01/01/06	\$600,000	12/31/22	204	4,695,946	1.019	4,782,821
01/01/07	\$600,000	12/31/22	192	4,762,091	1.021	4,862,095
01/01/08	\$600,000	12/31/22	180	4,569,528	1.025	4,683,766
01/01/09	\$600,000	12/31/22	168	3,336,430	1.030	3,435,602
01/01/10	\$600,000	12/31/22	156	4,020,324	1.036	4,163,631
01/01/11	\$600,000	12/31/22	144	2,769,990	1.041	2,883,071
01/01/12	\$600,000	12/31/22	132	3,432,902	1.048	3,597,676
01/01/13	\$650,000	12/31/22	120	2,680,863	1.054	2,826,124
01/01/14	\$700,000	12/31/22	108	3,716,229	1.064	3,952,714
01/01/15	\$750,000	12/31/22	96	3,166,528	1.070	3,387,230
01/01/16	\$750,000	12/31/22	84	2,967,380	1.083	3,214,591
01/01/17	\$750,000	12/31/22	72	2,938,490	1.100	3,230,899
01/01/18	\$750,000	12/31/22	60	2,464,592	1.118	2,756,374
01/01/19	\$750,000	12/31/22	48	3,339,918	1.143	3,818,908
01/01/20	\$750,000	12/31/22	36	2,919,587	1.236	3,609,277
01/01/21	\$750,000	12/31/22	24	2,573,208	1.401	3,606,313
01/01/22	\$750,000	12/31/22	12	1,587,510	2.564	4,070,213

Notes:

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

KWORCC
Incurred Loss Development Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Limit	Evaluation Date	Age In Months	Limited Incurred Losses	Incurred LDF	Limited Ultimate Losses
01/01/00	\$200,000	12/31/22	276	1,992,802	1.000	1,992,802
01/01/01	\$200,000	12/31/22	264	2,225,029	1.000	2,225,029
01/01/02	\$350,000	12/31/22	252	2,157,105	1.000	2,157,105
01/01/03	\$350,000	12/31/22	240	3,087,130	1.000	3,087,130
01/01/04	\$400,000	12/31/22	228	4,549,683	1.001	4,554,233
01/01/05	\$400,000	12/31/22	216	4,154,662	1.002	4,162,972
01/01/06	\$600,000	12/31/22	204	4,695,946	1.002	4,705,338
01/01/07	\$600,000	12/31/22	192	4,906,638	1.004	4,926,265
01/01/08	\$600,000	12/31/22	180	4,744,840	1.004	4,763,819
01/01/09	\$600,000	12/31/22	168	3,426,446	1.005	3,443,592
01/01/10	\$600,000	12/31/22	156	4,113,403	1.007	4,142,255
01/01/11	\$600,000	12/31/22	144	2,772,490	1.009	2,797,520
01/01/12	\$600,000	12/31/22	132	3,964,777	1.011	4,008,573
01/01/13	\$650,000	12/31/22	120	2,792,717	1.016	2,837,684
01/01/14	\$700,000	12/31/22	108	3,746,269	1.021	3,825,621
01/01/15	\$750,000	12/31/22	96	3,211,171	1.026	3,295,585
01/01/16	\$750,000	12/31/22	84	3,062,535	1.037	3,174,473
01/01/17	\$750,000	12/31/22	72	3,003,539	1.050	3,154,073
01/01/18	\$750,000	12/31/22	60	2,645,748	1.061	2,806,575
01/01/19	\$750,000	12/31/22	48	3,720,521	1.069	3,978,254
01/01/20	\$750,000	12/31/22	36	3,753,078	1.069	4,013,067
01/01/21	\$750,000	12/31/22	24	3,955,845	1.096	4,336,407
01/01/22	\$750,000	12/31/22	12	4,859,006	1.140	5,539,513

Notes:

(6) From Data Exhibit 9
(7) = (5) x (6)

KWORCC
Expected Loss Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Policy Inception</u>	<u>Limit</u>	2023 <u>De-Trended Loss Rate</u>	<u>Limit Adjustment Factor</u>	<u>Adjusted Loss Rate</u>	<u>Initial Forecasted Loss Rate</u>	<u>Selected Expected Loss Rate</u>	<u>Payroll</u>	<u>Limited Ultimate Losses</u>
01/01/18	\$750,000	1.27	0.995	1.27	1.49	1.32	\$275,739,077	3,650,001
01/01/19	\$750,000	1.28	0.995	1.27	1.47	1.32	\$289,702,705	3,828,608
01/01/20	\$750,000	1.31	0.995	1.30	1.30	1.30	\$303,935,623	3,954,226
01/01/21	\$750,000	1.31	0.995	1.30	1.30	1.30	\$312,087,262	4,060,280
01/01/22	\$750,000	1.31	0.995	1.30	1.39	1.32	\$319,829,069	4,232,963

Notes:

- (3) From Forecast Exhibit 1
- (4) From Data Exhibit 7
- (5) = (3) x (4)
- (6) From Previous Studies
- (8) Provided by Client
- (9) = (7) x (8) / 100

KWORCC
Paid Bornhuetter-Ferguson Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Policy Inception</u>	<u>Limit</u>	<u>Expected Loss Method</u>	<u>Paid Loss Development Method</u>	<u>Paid LDF</u>	<u>Weight-Expected Loss Method</u>	<u>Weight-Paid Loss Development Method</u>	<u>Limited Ultimate Losses</u>
01/01/18	\$750,000	3,650,001	2,756,374	1.118	10.6%	89.4%	2,850,971
01/01/19	\$750,000	3,828,608	3,818,908	1.143	12.5%	87.5%	3,820,125
01/01/20	\$750,000	3,954,226	3,609,277	1.236	19.1%	80.9%	3,675,193
01/01/21	\$750,000	4,060,280	3,606,313	1.401	28.6%	71.4%	3,736,361
01/01/22	\$750,000	4,232,963	4,070,213	2.564	61.0%	39.0%	4,169,485

Notes:

- (3) From Exhibit 4, Column 9
- (4) From Exhibit 2, 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)
<u>Policy Inception</u>	<u>Limit</u>	<u>Expected Loss Method</u>	<u>Incurred Loss Development Method</u>	<u>Incurred LDF</u>	<u>Weight-Expected Loss Method</u>	<u>Weight-Incurred Loss Development Method</u>	<u>Limited Ultimate Losses</u>
01/01/18	\$750,000	3,650,001	2,806,575	1.061	5.7%	94.3%	2,854,907
01/01/19	\$750,000	3,828,608	3,978,254	1.069	6.5%	93.5%	3,968,559
01/01/20	\$750,000	3,954,226	4,013,067	1.069	6.5%	93.5%	4,009,255
01/01/21	\$750,000	4,060,280	4,336,407	1.096	8.8%	91.2%	4,312,174
01/01/22	\$750,000	4,232,963	5,539,513	1.140	12.3%	87.7%	5,379,009

Notes:

- (3) From Exhibit 4, Column 9
- (4) From Exhibit 3, Column 7
- (6) = 1 - [1 / (5)]
- (7) = 1 / (5)
- (8) = [(3) x (6)] + [(4) x (7)]

FORECAST EXHIBITS

KWORCC
Development of Forecasted Losses for 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Inception	Payroll	Payroll Trend Factor	Trended Payroll	Selected Ultimate Losses \$0 - \$850,000	Benefit Level Factor	Loss Trend Factor	Trended Ultimate Losses \$0 - \$850,000	Loss Rate per \$100 of Payroll
01/01/13	233,569,370	1.344	313,897,702	2,831,904	1.051	1.344	3,999,505	1.27
01/01/14	251,841,145	1.305	328,595,573	3,889,168	1.036	1.305	5,258,897	1.60
01/01/15	258,765,021	1.267	327,795,787	3,341,408	1.038	1.267	4,395,475	1.34
01/01/16	272,850,787	1.230	335,572,052	3,194,532	1.034	1.230	4,063,616	1.21
01/01/17	274,896,108	1.194	328,240,329	3,192,486	1.030	1.194	3,925,061	1.20
01/01/18	275,739,077	1.159	319,657,163	2,781,475	1.026	1.159	3,308,534	1.04
01/01/19	289,702,705	1.126	326,062,947	3,898,581	1.023	1.126	4,488,809	1.38
01/01/20	303,935,623	1.093	332,118,662	3,811,172	1.000	1.093	4,164,571	1.25
01/01/21	312,087,262	1.061	331,093,376	3,971,360	1.000	1.061	4,213,216	1.27
01/01/22	319,829,069	1.030	329,423,941	4,837,126	1.000	1.030	4,982,240	1.51

Notes:

(2) Provided by Client	All Year Weighted Average:	1.31
(3) Payroll Trend of 3% per year (Data Exhibit 12)	7 Year Weighted Average:	1.27
(4) = (2) x (3)	5 Year Weighted Average:	1.29
(5) From Exhibit 2, Column 10	Selected:	1.31
(6) Based on NCCI data for KS (Data Exhibit 13)	(11) Forecasted Payroll 2023:	\$355,786,514
(7) 2% Trend per Year (based on industry and client data)	(12) Forecasted Losses 2023:	4,700,000
(8) = (5) x (6) x (7)		
(9) = (8) / (4) x 100		
(10) Forecasted Loss Rate selected from Historical Averages		
(11) Forecasted Payroll provided by Client		
(12) = (10) x (11) / 100		

KWORCC
Estimated Confidence Levels for 2023 Loss Forecast

Confidence Level for 2023 Ultimate Losses	Projected Ultimate Losses	\$ Increase / Decrease over Selected Losses	% Increase / Decrease over Selected Losses	Loss Rate per \$100 Payroll
50%	4,627,150	(72,850)	-1.6%	1.29
Selected	4,700,000			1.31
60%	4,824,550	124,550	2.7%	1.34
65%	4,935,940	235,940	5.0%	1.37
70%	5,050,150	350,150	7.5%	1.41
75%	5,179,400	479,400	10.2%	1.44
80%	5,332,620	632,620	13.5%	1.48
85%	5,508,870	808,870	17.2%	1.53
90%	5,738,230	1,038,230	22.1%	1.60
95%	6,083,210	1,383,210	29.4%	1.69

Notes:

Selected Ultimate Loss of \$4,600,000 from Forecast Exhibit 1
Confidence levels estimated from results of collective risk simulation modeling
This analysis assumes a \$850,000 per occurrence retention

KWORCC
Development of Ultimate Losses for Forecast

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Policy Inception	Paid Losses \$0 - \$850,000	Incurred Losses \$0 - \$850,000	Evaluation Date	Age in Months	Paid LDF	Incurred LDF	Paid Loss Development Method	Incurred Loss Development Method	Selected Ultimate Losses \$0 - \$850,000
01/01/13	2,680,863	2,792,717	12/31/22	120	1.054	1.016	2,826,124	2,837,684	2,831,904
01/01/14	3,716,229	3,746,269	12/31/22	108	1.064	1.021	3,952,714	3,825,621	3,889,168
01/01/15	3,166,528	3,211,171	12/31/22	96	1.070	1.026	3,387,230	3,295,585	3,341,408
01/01/16	2,967,380	3,062,535	12/31/22	84	1.083	1.037	3,214,591	3,174,473	3,194,532
01/01/17	2,938,490	3,003,539	12/31/22	72	1.100	1.050	3,230,899	3,154,073	3,192,486
01/01/18	2,464,592	2,645,748	12/31/22	60	1.118	1.061	2,756,374	2,806,575	2,781,475
01/01/19	3,339,918	3,720,521	12/31/22	48	1.143	1.069	3,818,908	3,978,254	3,898,581
01/01/20	2,919,587	3,753,078	12/31/22	36	1.236	1.069	3,609,277	4,013,067	3,811,172
01/01/21	2,573,208	3,955,845	12/31/22	24	1.401	1.096	3,606,313	4,336,407	3,971,360
01/01/22	1,587,510	4,915,606	12/31/22	12	2.564	1.140	4,070,213	5,604,040	4,837,126

Notes:

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

KWORCC
Frequency Forecast for 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Policy Inception	Evaluation Date	Age In Months	Total Claim Count	Claim Count LDF	Ultimate Claim Count	Trended Payroll	Trend Factor	Trended Frequency
01/01/13	12/31/22	120	414	1.000	414	313,897,702	0.776	1.02
01/01/14	12/31/22	108	548	1.000	548	328,595,573	0.796	1.33
01/01/15	12/31/22	96	560	1.000	560	327,795,787	0.817	1.40
01/01/16	12/31/22	84	598	1.000	598	335,572,052	0.838	1.49
01/01/17	12/31/22	72	563	1.000	563	328,240,329	0.859	1.47
01/01/18	12/31/22	60	475	1.000	475	319,657,163	0.881	1.31
01/01/19	12/31/22	48	485	1.000	485	326,062,947	0.904	1.34
01/01/20	12/31/22	36	411	1.000	411	332,118,662	0.927	1.15
01/01/21	12/31/22	24	433	1.000	433	331,093,376	0.951	1.24
01/01/22	12/31/22	12	502	1.007	505	329,423,941	0.975	1.49

Notes:

- (4) From Data Exhibit 2, Column 5
- (5) From Data Exhibit 10
- (6) = (4) x (5)
- (7) From Exhibit 1
- (8) Based on industry and client data
- (9) = (6) x (8) / (7) x \$1M
- (10) Forecasted frequency selected from historical averages

5-Year Weighted Average: 1.31
3-Year Weighted Average: 1.29

(10) Selected: 1.31

PROGRAM SUMMARY & LOSS DATA

Data
Exhibit 1

KWORCC Summary of Program Provisions

<u>Policy Inception</u>	<u>Plan Type</u>	<u>Per Occurrence Retention</u>	<u>Aggregate Retention</u>	<u>Claims Adjusting</u>	<u>ALAE</u>	<u>ULAE</u>
01/01/00	Paid Loss Deduct	\$200,000	\$2,433,419	IMA	Included	N/A
01/01/01	Paid Loss Deduct	\$200,000	\$2,875,000	IMA	Included	N/A
01/01/02	Paid Loss Deduct	\$350,000	\$3,230,458	IMA	Included	N/A
01/01/03	Paid Loss Deduct	\$350,000	\$5,260,730	IMA	Included	N/A
01/01/04	Paid Loss Deduct	\$400,000	\$6,341,050	IMA	Included	N/A
01/01/05	Paid Loss Deduct	\$400,000	\$6,315,353	IMA	Included	N/A
01/01/06	Paid Loss Deduct	\$600,000	\$5,901,796	IMA	Included	N/A
01/01/07	Paid Loss Deduct	\$600,000	\$6,759,055	IMA	Included	N/A
01/01/08	Paid Loss Deduct	\$600,000	\$6,868,590	IMA	Included	N/A
01/01/09	Paid Loss Deduct	\$600,000	\$6,604,413	IMA	Included	N/A
01/01/10	Paid Loss Deduct	\$600,000	\$6,604,413	IMA	Included	N/A
01/01/11	Paid Loss Deduct	\$600,000	\$6,404,304	IMA	Included	N/A
01/01/12	Paid Loss Deduct	\$600,000	\$6,567,586	CRS	Included	N/A
01/01/13	Paid Loss Deduct	\$650,000	\$6,961,838	CRS	Included	N/A
01/01/14	Paid Loss Deduct	\$700,000	\$7,673,504	CRS	Included	N/A
01/01/15	Paid Loss Deduct	\$750,000	\$7,571,445	CRS	Included	N/A
01/01/16	Paid Loss Deduct	\$750,000	\$7,562,832	TRM	Included	N/A
01/01/17	Paid Loss Deduct	\$750,000	\$8,370,202	TRM	Included	N/A
01/01/18	Paid Loss Deduct	\$750,000	\$7,976,728	TRM	Included	N/A
01/01/19	Paid Loss Deduct	\$750,000	\$7,976,728	TRM	Included	N/A
01/01/20	Paid Loss Deduct	\$750,000	\$7,976,728	TRM	Included	N/A
01/01/21	Paid Loss Deduct	\$750,000	\$7,976,728	TRM	Included	N/A
01/01/22	Paid Loss Deduct	\$750,000	\$7,976,728	TRM	Included	N/A
01/01/23	Paid Loss Deduct	\$850,000	\$7,976,728	TRM	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) (7) (8) Unlimited		
					Paid Losses & ALAE	Case Reserves	Incurred Losses & ALAE
01/01/00	12/31/22	2	426	428	1,919,860	72,942	1,992,802
01/01/01	12/31/22	2	513	515	2,380,484	152,053	2,532,537
01/01/02	12/31/22	0	597	597	2,157,105	0	2,157,105
01/01/03	12/31/22	1	622	623	3,022,325	73,202	3,095,526
01/01/04	12/31/22	1	594	595	4,516,402	33,281	4,549,683
01/01/05	12/31/22	2	578	580	4,107,493	299,747	4,407,239
01/01/06	12/31/22	0	573	573	4,695,946	0	4,695,946
01/01/07	12/31/22	4	560	564	6,973,134	144,547	7,117,681
01/01/08	12/31/22	6	559	565	4,569,528	175,313	4,744,840
01/01/09	12/31/22	6	449	455	3,336,430	90,016	3,426,446
01/01/10	12/31/22	5	511	516	4,020,324	93,079	4,113,403
01/01/11	12/31/22	2	426	428	2,769,990	2,500	2,772,490
01/01/12	12/31/22	5	484	489	3,432,902	531,875	3,964,777
01/01/13	12/31/22	3	411	414	2,680,863	111,854	2,792,717
01/01/14	12/31/22	2	546	548	3,716,229	30,040	3,746,269
01/01/15	12/31/22	3	557	560	3,166,528	44,643	3,211,171
01/01/16	12/31/22	3	595	598	2,967,380	95,156	3,062,535
01/01/17	12/31/22	2	561	563	2,938,490	65,050	3,003,539
01/01/18	12/31/22	2	473	475	2,464,592	181,156	2,645,748
01/01/19	12/31/22	6	479	485	3,339,918	380,603	3,720,521
01/01/20	12/31/22	11	400	411	2,919,587	833,491	3,753,078
01/01/21	12/31/22	30	403	433	2,573,208	1,382,637	3,955,845
01/01/22	12/31/22	334	168	502	1,587,510	3,328,096	4,915,606

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

KWORCC
Claims > \$200,000 Incurred

(1) <u>Claim Number</u>	(2) <u>Accident Date</u>	(3) <u>Policy Year</u>	(4) <u>Paid Loss & ALAE</u>	(5) <u>Case Reserves</u>	(6) <u>Incurred Loss & ALAE</u>
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	266,600	136,848	403,448
30016010813201	08/28/01	01/01/01	304,060	0	304,060
30046030349301	04/22/03	01/01/03	136,104	73,202	209,306
30288030765901	09/23/03	01/01/03	358,397	0	358,397
30039040126601	02/05/04	01/01/04	267,583	33,281	300,864
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	386,417	266,160	652,577
2005024734	06/30/05	01/01/05	256,721	0	256,721
2005025004	07/26/05	01/01/05	303,891	33,587	337,478
2006027028	01/11/06	01/01/06	289,607	0	289,607
2006027345	03/18/06	01/01/06	213,811	0	213,811
2006030382	09/08/06	01/01/06	256,960	0	256,960
2006030549	10/02/06	01/01/06	201,167	0	201,167
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	301,623	0	301,623
2007032472	04/09/07	01/01/07	2,811,043	0	2,811,043
2007033263	08/04/07	01/01/07	232,592	19,068	251,660

KWORCC

Claims > \$200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
<u>Claim Number</u>	<u>Accident Date</u>	<u>Policy Year</u>	<u>Paid Loss & ALAE</u>	<u>Case Reserves</u>	<u>Incurred Loss & ALAE</u>
2007033587	09/14/07	01/01/07	333,234	0	333,234
2007033708	09/28/07	01/01/07	244,916	25,823	270,739
2007034208	12/06/07	01/01/07	244,321	0	244,321
2008034666	02/27/08	01/01/08	236,448	0	236,448
2008035308	03/03/08	01/01/08	294,555	70,936	365,491
2008034985	04/08/08	01/01/08	225,681	0	225,681
2008036133	09/21/08	01/01/08	245,626	0	245,626
2009036719	02/16/09	01/01/09	281,934	0	281,934
2009036927	04/06/09	01/01/09	243,286	0	243,286
2009037374	06/10/09	01/01/09	133,169	71,210	204,379
2009037935	09/30/09	01/01/09	194,921	10,853	205,774
2010038507	01/08/10	01/01/10	356,912	48,170	405,082
2010039863	08/31/10	01/01/10	251,445	0	251,445
2010039948	09/17/10	01/01/10	386,566	36,820	423,386
2011041208	05/08/11	01/01/11	256,905	2,500	259,405
2012043247	06/20/12	01/01/12	334,098	191,274	525,372
2012043382	07/04/12	01/01/12	289,409	0	289,409
2012044136	11/08/12	01/01/12	151,123	322,368	473,491
2013047837	04/10/13	01/01/13	241,828	87,834	329,661
2014047620	02/05/14	01/01/14	219,095	0	219,095
2014047892	03/17/14	01/01/14	415,381	0	415,381
2014048059	04/22/14	01/01/14	257,812	0	257,812
2014069397	09/19/14	01/01/14	213,263	30,040	243,302
2014069404	09/20/14	01/01/14	219,333	0	219,333
2015072337	10/14/15	01/01/15	295,266	0	295,266
2016WR000127	01/15/16	01/01/16	193,748	68,752	262,500

KWORCC

Claims > \$200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
<u>Claim Number</u>	<u>Accident Date</u>	<u>Policy Year</u>	<u>Paid Loss & ALAE</u>	<u>Case Reserves</u>	<u>Incurred Loss & ALAE</u>
2016WR000565	07/28/16	01/01/16	501,013	0	501,013
18735588	08/28/18	01/01/18	389,597	121,319	510,915
19768650	04/29/19	01/01/19	271,125	0	271,125
19784912	08/29/19	01/01/19	385,348	0	385,348
19799148	12/04/19	01/01/19	203,452	201,083	404,535
20809834	03/03/20	01/01/20	150,337	201,110	351,447
20821436	07/14/20	01/01/20	86,338	163,798	250,136
21837441	09/24/20	01/01/20	266,041	0	266,041
20832669	11/09/20	01/01/20	137,652	77,420	215,071
21848647	04/26/21	01/01/21	277,439	126,451	403,891
21852216	06/04/21	01/01/21	261,964	33,505	295,470
21858419	08/15/21	01/01/21	126,402	271,856	398,258
22888482	06/20/22	01/01/22	135,667	670,933	806,600
22896340	10/24/22	01/01/22	89,952	206,648	296,600

KWORCC

Summary of Limited Paid Losses by Policy Year

(1)	(2)	(3)	(4)	(5)	(6)
<u>Policy Inception</u>	<u>Limit</u>	<u>Unlimited Paid</u>	<u>Excess Loss</u>	<u>Number of Excess Losses</u>	<u>Limited Paid</u>
01/01/00	200,000	1,919,860	0	0	1,919,860
01/01/01	200,000	2,380,484	170,660	2	2,209,824
01/01/02	350,000	2,157,105	0	0	2,157,105
01/01/03	350,000	3,022,325	8,397	1	3,013,928
01/01/04	400,000	4,516,402	0	0	4,516,402
01/01/05	400,000	4,107,493	0	0	4,107,493
01/01/06	600,000	4,695,946	0	0	4,695,946
01/01/07	600,000	6,973,134	2,211,043	1	4,762,091
01/01/08	600,000	4,569,528	0	0	4,569,528
01/01/09	600,000	3,336,430	0	0	3,336,430
01/01/10	600,000	4,020,324	0	0	4,020,324
01/01/11	600,000	2,769,990	0	0	2,769,990
01/01/12	600,000	3,432,902	0	0	3,432,902
01/01/13	650,000	2,680,863	0	0	2,680,863
01/01/14	700,000	3,716,229	0	0	3,716,229
01/01/15	750,000	3,166,528	0	0	3,166,528
01/01/16	750,000	2,967,380	0	0	2,967,380
01/01/17	750,000	2,938,490	0	0	2,938,490
01/01/18	750,000	2,464,592	0	0	2,464,592
01/01/19	750,000	3,339,918	0	0	3,339,918
01/01/20	750,000	2,919,587	0	0	2,919,587
01/01/21	750,000	2,573,208	0	0	2,573,208
01/01/22	750,000	1,587,510	0	0	1,587,510

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Summary of Limited Incurred Losses by Policy Year

(1)	(2)	(3)	(4)	(5)	(6)
<u>Policy Inception</u>	<u>Limit</u>	<u>Unlimited Incurred</u>	<u>Excess Loss</u>	<u>Number of Excess Losses</u>	<u>Limited Incurred</u>
01/01/00	200,000	1,992,802	0	0	1,992,802
01/01/01	200,000	2,532,537	307,508	2	2,225,029
01/01/02	350,000	2,157,105	0	0	2,157,105
01/01/03	350,000	3,095,526	8,397	1	3,087,130
01/01/04	400,000	4,549,683	0	0	4,549,683
01/01/05	400,000	4,407,239	252,577	1	4,154,662
01/01/06	600,000	4,695,946	0	0	4,695,946
01/01/07	600,000	7,117,681	2,211,043	1	4,906,638
01/01/08	600,000	4,744,840	0	0	4,744,840
01/01/09	600,000	3,426,446	0	0	3,426,446
01/01/10	600,000	4,113,403	0	0	4,113,403
01/01/11	600,000	2,772,490	0	0	2,772,490
01/01/12	600,000	3,964,777	0	0	3,964,777
01/01/13	650,000	2,792,717	0	0	2,792,717
01/01/14	700,000	3,746,269	0	0	3,746,269
01/01/15	750,000	3,211,171	0	0	3,211,171
01/01/16	750,000	3,062,535	0	0	3,062,535
01/01/17	750,000	3,003,539	0	0	3,003,539
01/01/18	750,000	2,645,748	0	0	2,645,748
01/01/19	750,000	3,720,521	0	0	3,720,521
01/01/20	750,000	3,753,078	0	0	3,753,078
01/01/21	750,000	3,955,845	0	0	3,955,845

KWORCC
Paid Losses at Various Limits

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Evaluation Date	Limited to: \$250,000	Limited to: \$750,000	Limited to: \$850,000	Limited to: \$1,000,000	Limited to: Unlimited
01/01/00	12/31/22	1,919,860	1,919,860	1,919,860	1,919,860	1,919,860
01/01/01	12/31/22	2,309,824	2,380,484	2,380,484	2,380,484	2,380,484
01/01/02	12/31/22	2,157,105	2,157,105	2,157,105	2,157,105	2,157,105
01/01/03	12/31/22	2,913,928	3,022,325	3,022,325	3,022,325	3,022,325
01/01/04	12/31/22	4,432,773	4,516,402	4,516,402	4,516,402	4,516,402
01/01/05	12/31/22	3,718,327	4,107,493	4,107,493	4,107,493	4,107,493
01/01/06	12/31/22	4,525,962	4,695,946	4,695,946	4,695,946	4,695,946
01/01/07	12/31/22	4,277,234	4,912,091	5,012,091	5,162,091	6,973,134
01/01/08	12/31/22	4,524,972	4,569,528	4,569,528	4,569,528	4,569,528
01/01/09	12/31/22	3,304,496	3,336,430	3,336,430	3,336,430	3,336,430
01/01/10	12/31/22	3,775,401	4,020,324	4,020,324	4,020,324	4,020,324
01/01/11	12/31/22	2,763,085	2,769,990	2,769,990	2,769,990	2,769,990
01/01/12	12/31/22	3,309,395	3,432,902	3,432,902	3,432,902	3,432,902
01/01/13	12/31/22	2,680,863	2,680,863	2,680,863	2,680,863	2,680,863
01/01/14	12/31/22	3,543,036	3,716,229	3,716,229	3,716,229	3,716,229
01/01/15	12/31/22	3,121,262	3,166,528	3,166,528	3,166,528	3,166,528
01/01/16	12/31/22	2,716,366	2,967,380	2,967,380	2,967,380	2,967,380
01/01/17	12/31/22	2,938,490	2,938,490	2,938,490	2,938,490	2,938,490
01/01/18	12/31/22	2,324,995	2,464,592	2,464,592	2,464,592	2,464,592
01/01/19	12/31/22	3,183,445	3,339,918	3,339,918	3,339,918	3,339,918
01/01/20	12/31/22	2,903,546	2,919,587	2,919,587	2,919,587	2,919,587
01/01/21	12/31/22	2,533,804	2,573,208	2,573,208	2,573,208	2,573,208
01/01/22	12/31/22	1,587,510	1,587,510	1,587,510	1,587,510	1,587,510

KWORCC
Incurred Losses at Various Limits

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Policy Inception	Evaluation Date	Limited to: \$250,000	Limited to: \$750,000	Limited to: \$850,000	Limited to: \$1,000,000	Limited to: Unlimited
01/01/00	12/31/22	1,992,802	1,992,802	1,992,802	1,992,802	1,992,802
01/01/01	12/31/22	2,325,029	2,532,537	2,532,537	2,532,537	2,532,537
01/01/02	12/31/22	2,157,105	2,157,105	2,157,105	2,157,105	2,157,105
01/01/03	12/31/22	2,987,130	3,095,526	3,095,526	3,095,526	3,095,526
01/01/04	12/31/22	4,432,773	4,549,683	4,549,683	4,549,683	4,549,683
01/01/05	12/31/22	3,718,327	4,407,239	4,407,239	4,407,239	4,407,239
01/01/06	12/31/22	4,525,962	4,695,946	4,695,946	4,695,946	4,695,946
01/01/07	12/31/22	4,399,381	5,056,638	5,156,638	5,306,638	7,117,681
01/01/08	12/31/22	4,629,349	4,744,840	4,744,840	4,744,840	4,744,840
01/01/09	12/31/22	3,394,512	3,426,446	3,426,446	3,426,446	3,426,446
01/01/10	12/31/22	3,783,491	4,113,403	4,113,403	4,113,403	4,113,403
01/01/11	12/31/22	2,763,085	2,772,490	2,772,490	2,772,490	2,772,490
01/01/12	12/31/22	3,426,505	3,964,777	3,964,777	3,964,777	3,964,777
01/01/13	12/31/22	2,713,056	2,792,717	2,792,717	2,792,717	2,792,717
01/01/14	12/31/22	3,573,076	3,746,269	3,746,269	3,746,269	3,746,269
01/01/15	12/31/22	3,165,905	3,211,171	3,211,171	3,211,171	3,211,171
01/01/16	12/31/22	2,799,022	3,062,535	3,062,535	3,062,535	3,062,535
01/01/17	12/31/22	3,003,539	3,003,539	3,003,539	3,003,539	3,003,539
01/01/18	12/31/22	2,384,832	2,645,748	2,645,748	2,645,748	2,645,748
01/01/19	12/31/22	3,409,513	3,720,521	3,720,521	3,720,521	3,720,521
01/01/20	12/31/22	3,635,454	3,753,078	3,753,078	3,753,078	3,753,078
01/01/21	12/31/22	3,608,227	3,955,845	3,955,845	3,955,845	3,955,845
01/01/22	12/31/22	4,312,406	4,859,006	4,915,606	4,915,606	4,915,606
Grand Total		77,140,479	82,259,862	82,416,462	82,566,462	84,377,505
2000-2019 Total		65,584,392	69,691,933	69,791,933	69,941,933	71,752,975
Ratio to Current Limit		0.940	0.999	1.000	1.002	1.028
Industry ILF		0.867	0.989	1.000	1.016	1.099
Selected Limit Adjustment Factor		0.925	0.995	1.000	1.010	1.050

KWORCC
Paid Loss Development Triangle
Losses and ALAE Limited to Historical Retentions (\$000). Valued as of 12/31/2022

Table with 18 columns for Policy Inception (01/01/01 to 01/01/22) and 18 rows for age groups (12, 24, 36, 48, 60, 72, 84, 96, 108, 120, 132, 144, 156, 168, 180).

Age-to-Age Loss Development Factors

Table with 18 columns for Policy Inception (12-24 to 180-181) and 18 rows for age groups (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-Life). Includes sub-totals for 4-Year, 8-Year, Industry, Prior Selection, Selected, and Cumulative LDF.

KWORCC
Incurred Loss Development Triangle
Losses and ALAE Limited to Historical Retentions (\$000). Valued as of 12/31/2022

Table with 18 columns for Policy Inception (12, 24, 36, 48, 60, 72, 84, 96, 108, 120, 132, 144, 156, 168, 180) and 18 rows for age groups (01/01/01 to 01/01/22).

Age-to-Age Loss Development Factors

Table with 18 columns for Policy Inception (12-24 to 180-Life) and 18 rows for age groups (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-Life). Includes sub-totals for 4-Year, 8-Year, Industry, Prior Selection, Selected, and Cumulative LDF.

KWORCC
Claim Count Development Triangle
Reported Claims excluding Incident Only Claims

Policy Inception	12	24	36	48	60	72	84
01/01/11	412	425	428	430	430	430	430
01/01/12	486	485	489	489	489	489	489
01/01/13	397	413	415	415	414	413	413
01/01/14	518	550	549	548	548	548	548
01/01/15	531	557	561	561	560	560	560
01/01/16	613	598	598	598	599	599	598
01/01/17	575	568	562	563	563	563	
01/01/18	468	479	476	475	475		
01/01/19	490	485	485	485			
01/01/20	439	411	411				
01/01/21	445	433					
01/01/22	502						

Age-to-Age Loss Development Factors							
Policy Inception	12-24	24-36	36-48	48-60	60-72	72-84	84-Ult
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	1.000	
01/01/13	1.040	1.005	1.000	0.998	0.998	1.000	
01/01/14	1.062	0.998	0.998	1.000	1.000	1.000	
01/01/15	1.049	1.007	1.000	0.998	1.000	1.000	
01/01/16	0.976	1.000	1.000	1.002	1.000	0.998	
01/01/17	0.988	0.989	1.002	1.000	1.000		
01/01/18	1.024	0.994	0.998	1.000			
01/01/19	0.990	1.000	1.000				
01/01/20	0.936	1.000					
01/01/21	0.973						
Averages							
All	1.006	1.000	1.000	1.000	1.000	1.000	
Industry	1.059	1.010	1.002	1.002	1.001	1.000	1.000
Selected							
Age-to-Age LDF	1.006	1.000	1.000	1.000	1.000	1.000	
Cumulative LDF	1.007	1.000	1.000	1.000	1.000	1.000	1.000

KWORCC
Industry Severity and Frequency Trends

Accident Year	Average Indemnity Cost per Lost-Time Claim	Average Medical Cost per Lost-Time Claim	Total Cost per Lost-Time Claim	Percentage Change
2010	22,000	26,300	48,300	
2011	22,000	25,800	47,800	-1.0%
2012	22,000	25,100	47,100	-1.5%
2013	22,500	25,500	48,000	1.9%
2014	22,600	26,000	48,600	1.3%
2015	22,700	25,800	48,500	-0.2%
2016	22,900	26,600	49,500	2.1%
2017	23,900	26,400	50,300	1.6%
2018	24,300	26,600	50,900	1.2%
2019	24,700	27,000	51,700	1.6%
2020	25,600	26,200	51,800	0.2%
2021	25,600	26,200	51,800	0.0%
Exponential Fit to Historical Frequency (10 year):				1.1%
Exponential Fit to Historical Frequency (7 year):				1.1%
Exponential Fit to Historical Frequency (5 year):				0.8%
Exponential Fit to Historical Frequency (4 year):				0.5%
Selected Severity Trend:				1.0%
Accident Year	Annual Change in Lost-Time Claim Frequency			
2010	3.6%	Exponential Fit to Historical Frequency (10 year):	-3.7%	
2011	-0.9%	Exponential Fit to Historical Frequency (7 year):	-3.4%	
2012	-5.4%	Exponential Fit to Historical Frequency (5 year):	-2.5%	
2013	-3.2%	Exponential Fit to Historical Frequency (4 year):	-2.3%	
2014	-1.7%			
2015	-4.6%	Selected Frequency Trend:	-2.5%	
2016	-6.2%			
2017	-4.8%			
2018	-1.4%			
2019	-3.8%			
2020	-7.6%			
2021	7.0%			

Data Source: NCCI "State of the Line": May 11, 2022.

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%
2016	861.00	0.1%	1,029.00	1.2%
2017	882.00	2.4%	1,064.00	3.4%
2018	911.00	3.3%	1,100.00	3.4%
2019	939.00	3.1%	1,138.00	3.5%
2020	1,014.00	8.0%	1,236.00	8.6%
Average Yearly Change for Kansas (14-20):				3.2%
Average Yearly Change Countrywide (14-20):				3.8%
Selected Payroll Trend:				3.0%

Data Source: NCCI Annual Statistical Bulletin, 2022 Edition

KWORCC
Benefit Level Changes (Kansas)

Effective Date of Benefit Level Change	Total Percentage Change in Benefit Level	Cumulative Benefit Level	Policy Year	(1)	(2)
				Average Benefit Level	Benefit Level Factor
7/1/2006	0.5%	1.005	1/1/2010	1.037	1.065
7/1/2007	0.9%	1.014	1/1/2011	1.042	1.059
12/1/2007	1.8%	1.032	1/1/2012	1.048	1.054
7/1/2008	0.4%	1.036	1/1/2013	1.051	1.051
7/1/2009	0.6%	1.043	1/1/2014	1.066	1.036
9/1/2009	0.6%	1.049	1/1/2015	1.063	1.038
1/1/2010	-1.5%	1.033	1/1/2016	1.068	1.034
7/1/2010	0.7%	1.040	1/1/2017	1.072	1.030
1/1/2011	0.6%	1.047	1/1/2018	1.076	1.026
5/15/2011	-0.6%	1.040	1/1/2019	1.079	1.023
1/1/2012	0.7%	1.048	1/1/2020	1.104	1.000
7/1/2013	0.6%	1.054	1/1/2021	1.104	1.000
1/1/2014	1.0%	1.064	1/1/2022	1.104	1.000
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			
1/1/2017	0.2%	1.072			
7/1/2017	0.1%	1.073			
7/1/2018	0.6%	1.079			
3/29/2019	2.3%	1.104			

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, 2022 Edition

KWORCC DIRECTORY

(Revised Dec 2022)

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JJ Keller: Ryan, 800-843-3174 X 2648

KAC: 715 SW 10th Avenue, Topeka, KS 66612, Ofc: (785) 272-2585 Bruce Chladny; Kimberly K. Qualls, Education & Communications Director C:(785) 213-4717 qualls@kansascounties.org

Kaw Valley Bank: 1110 N Kansas, PO Box 8009, Topeka, KS 66608; 785-232-6062/F:6513; Lourdes “Lulu” Cardenas (help w/wires): l.cardenas@kawvalleybank.com

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Woner Reeder & Gerard - Pat Reeder: 5611 SW Barrington Court South, Topeka, KS 66614-2489; PO Box 67689, Topeka, KS 66667-0689; (785) 235-5330/F:1615; reeder@wrglaw.com

WNN&J: 1-888-272-9665 (785)233-4226/F:6830; 623 SW 10th Avenue, Suite 300, Topeka, KS 66612 Eric Otting – eotting@wnnjcpa.com; Amy Dukes C(316) 253-4644, adukes@wnnjcpa.com; Griffin Kepple gkepple@wnnjcpa.com

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
2023 BUDGET - ESTIMATED
FUND YEAR 33

	Budget 2023	% Change	Budget 2022
OPERATING REVENUES:			
CONTRIBUTIONS	6,492,025	16.61%	5,567,380
Payroll Audit Adjustment	(150,000)	0.00%	(150,000)
PREMIUM REDUCTION from FUND RESERVES	569,000	-29.41%	806,070
INVESTMENT INCOME	406,500	-30.58%	585,600
TOTAL REVENUES	7,317,525	7.47%	6,809,050
OPERATING EXPENSES:			
ADMINISTRATIVE FUND			
ACTUARIAL	9,500	0.00%	9,500
LEGAL	16,600	-48.13%	32,000
FINANCIAL AUDIT	12,500	-7.41%	13,500
ACCOUNTING	60,800	19.92%	50,700
EDUCATIONAL SEMINARS	35,000	0.00%	35,000
PAYROLL & PREMIUM AUDIT	22,500	21.62%	18,500
RISK MANAGEMENT FEE	86,500	3.28%	83,750
KAC EXCLUSIVE ALLIANCE	25,000	0.00%	25,000
ONLINE TRAINING	14,400	-42.40%	25,000
OFFICE ADMINISTRATIVE EXPENSES	1,082,600	6.44%	1,017,100
ADVERTISING & MARKETING EXPENSES	10,000	-33.33%	15,000
BOARD OF DIRECTORS EXPENSES	12,000	-33.33%	18,000
MISCELLANEOUS EXPENSES	11,700	0.00%	11,700
KANSAS STATE PREMIUM TAXES (1.0% Prev Yr Premium)	55,800	18.47%	47,100
TOTAL ADMINISTRATIVE EXPENSES	1,454,900	3.78%	1,401,850
CLAIMS FUND			
INCURRED LOSS	4,700,000	9.30%	4,300,000
LOSS ADJUSTMENT EXPENSE	251,000	5.02%	239,000
EXCESS INSURANCE*	757,800	7.03%	708,000
WORKERS COMP FUND (Incurred Losses X .75%)	32,800	-18.00%	40,000
WORKERS COMP DIRECTORS EXPENSE	120,200	0.17%	120,000
TOTAL EXPENSES	7,316,700	7.46%	6,808,850
INCREASE IN FUND BALANCE	825		200
TOTAL INCURRED LOSSES TO TOTAL PREMIUMS LESS EXCESS INSURANCE	76.4%		
ADMINISTRATIVE FUND ACCOUNT EXPENSE RATIO	23.6%		
MEMBER PROTECTION FUND TO TOTAL PREMIUMS LESS EXCESS INSURANCE	0.0%		

Claims Loss Calculation

ACTUARIAL REPORT AT	\$1.31 PER \$100 OF PAYROLL
TOTAL PAYROLL (EST)	\$358.8 MILLION

*Originally 2022 budgeted rate of .2213; actual charge was .2267 (\$707,584);
the 2023 estimated rate is 0.213

2023 ESTIMATED ADMINISTRATIVE EXPENSES FOR KWORCC

	Budget <u>2023</u>	<u>Totals</u>	<u>% Change</u>	Budget 2022
GENERAL OFFICE EXPENSES				
RENT	43,900		0.46%	43,700
SUPPORT SERVICES	36,300		-7.16%	39,100
TELEPHONE	6,000		-20.00%	7,500
POSTAGE & SHIPPING	2,500		-16.67%	3,000
COPYING EXPENSE	2,500		-50.00%	5,000
OFFICE SUPPLIES	2,500		-16.67%	3,000
FF&E ACQUISITION, RENTAL, REPAIR	41,000		720.00%	5,000
DEPRECIATION EXPENSE	27,500		-8.33%	30,000
GENERAL LIABILITY INSURANCE				
COMMERCIAL CRIME	2,745		60.53%	1,710
CYBER LIABILITY	4,100		16.15%	3,530
EMPLOYMENT PRACTICES LIABILITY	2,600		21.50%	2,140
PACKAGE (AUTO, UMBRELLA, W/C, ETC.)	7,800		-2.50%	8,000
ERRORS & OMISSIONS	23,500		8.70%	21,620
TOTAL		202,945	17.11%	173,300
STAFF EXPENSES				
SALARIES, PAYROLL TAXES, & BENEFITS	<u>777,200</u>		3.31%	752,300
TOTAL		777,200		
COUNTY VISIT EXPENSES				
MILEAGE, LODGING, MEALS	48,000		20.00%	40,000
LOSS PREVENTION SUPPORT SERVICES	<u>30,000</u>		0.00%	30,000
TOTAL		78,000	11.43%	70,000
MEMBERSHIP DUES & PUBLICATIONS				
PRIMA, KSIA, LICENSES	2,500		0.00%	2,500
NATIONAL SAFETY COUNCIL	500		0.00%	500
TRAINING AND TRADE PUBLICATIONS	2,500		0.00%	2,500
NCCI	<u>7,000</u>		0.00%	7,000
TOTAL		12,500	0.00%	12,500
MISCELLANEOUS ANNUAL EXPENSES				
ANNUAL MEMBERSHIP MEETING	3,000		0.00%	3,000
KAC CONFERENCE	5,000		100.00%	2,500
PROMOTIONAL GIVEAWAYS, ETC	<u>4,000</u>		14.29%	3,500
TOTAL		12,000	33.33%	9,000
GRAND TOTALS		<u>1,082,645</u>	6.44%	1,017,100

CONFLICT OF INTEREST FORM

Now, on this _____ day of February 2023, 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 Commissioner/Clerk/Sheriff.**

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

	No. of	Year in Which
Name of Company	Shares	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:

	No. of	Year in Which
Name of Business	Shares	Acquired
-----	-----	-----

None.

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

	No. of	Year in Which
Name of Company	Shares	Acquired
-----	-----	-----

None.

KWORCC Trustee

Signature

2022 Payroll Audit Summary

Named Insured	2023 Estimated Premium	2021 Audited Premium	2022 Audited Premium	2022 Estimated Premium	Balance Due or Refund	% Change in 2022 Premium	Invoice Created or Check Written	Invoice Emailed or Check Mailed	Payment Received
Allen County	\$ 69,212	\$ 63,469	\$ 63,891	\$ 43,180	\$20,711	148%			
Anderson County	\$ 65,261	\$ 41,580							
Barber County	\$58,245	\$ 38,183							
Bourbon County	\$ 57,884	\$ 78,674							
Brown County	\$ 26,252	\$ 42,772	\$ 36,287	\$ 28,573	\$ 7,714	127%	2/10/2023	2/10/2023	
Chase County	\$ 44,138	\$ 39,293	\$ 49,098	\$ 38,020	\$11,078	129%	1/26/2023	1/26/2023	2/15/2023
Chautauqua County	\$ 44,979	\$ 30,790							
Cherokee County	\$105,514	\$ 104,674	\$ 109,334	\$ 108,470	\$ 864	101%	1/26/2023	1/26/2023	2/9/2023
Cheyenne County	\$22,671	\$ 36,531	\$ 30,630	\$ 30,678	\$ (48)	100%	2/22/2023	2/22/2023	
Clark County	\$23,731	\$ 16,220							
Clay County	\$97,827	\$ 59,041							
Cloud County	\$65,901	\$ 70,001							
Comanche County	\$18,852	\$ 29,077	\$ 27,228	\$ 20,718	\$ 6,510	131%	2/3/2023	2/6/2023	
Comanche Hospital	\$21,929	\$ 23,279							
Cowley County	\$77,602	\$ 89,579							
Decatur County	\$68,363	\$ 36,743							
Dickinson County	\$127,611	\$ 120,916	\$ 81,874	\$ 85,847	\$ (3,973)	95%	1/26/2023	1/26/2023	NA
Doniphan County	\$50,760	\$ 57,222	\$ 44,253	\$ 48,295	\$ (4,042)	92%	1/26/2023	1/26/2023	NA
Edwards County	\$20,487	\$ 19,791							
Elk County	\$21,933	\$ 24,577							
Ellis County	\$149,574	\$ 134,449	\$ 138,744	\$ 128,432	\$10,312	108%	2/3/2023	2/6/2023	
Ellsworth County	\$56,799	\$ 86,665							
Ellsworth RWD No. 1	\$15,040	\$ 12,767							
Finney County	\$203,937		\$75,348	\$ 69,901	\$ 5,447	108%	2/3/2023	2/6/2023	
Ford County	\$124,144	\$ 196,728							
Franklin County	\$220,840	\$ 226,372							
Geary County	\$120,770	\$ 128,824							
Gove County	\$71,024	\$ 39,048							
Grant County	\$47,439	\$ 55,137							
Gray County	\$138,724	\$ 86,392							
Greenwood County	\$ 46,243	\$ 41,468	\$ 36,592	\$ 35,885	\$ 707	102%	1/26/2023	1/26/2023	2/14/2023
Hamilton County	\$ 68,167	\$ 80,143							
Hamilton Hospital	\$ 7,935	\$ 7,156							
Harper County	\$74,521	\$ 91,030							
Harvey Marion CDDO	\$850	\$ 850							
Haskell County	\$33,867	\$ 44,500	\$ 47,733	\$ 35,735	\$11,998	134%	1/26/2023	1/26/2023	2/2/2023
Hodgeman County	\$ 26,146	\$ 27,353							
Jackson County	\$62,878	\$ 68,542							
Jefferson County	\$82,028	\$ 92,336	\$ 97,181	\$ 92,205	\$ 4,976	105%	1/26/2023	1/26/2023	2/9/2023
JCRWD12	\$2,483	\$ 3,920							
Jewell County	\$65,364	\$ 92,752							
KAC	\$850	\$ 850							
Kearny County	\$49,203	\$ 50,215							
Kingman County	\$ 39,072	\$ 56,861							
Kiowa County	\$ 44,557		\$28,142	\$ 26,626	\$ 1,516	106%	1/26/2023	1/26/2023	2/2/2023
Ks Sheriff's Assoc	\$ 850								
Lane County	\$ 17,739	\$ 28,261	\$ 21,641	\$ 25,697	\$ (4,056)	84%	1/26/2023	1/26/2023	NA
Lincoln County	\$42,436	\$ 36,724							
Linn County	\$ 93,003	\$ 77,694							
LCRWD2	\$850	\$ 1,468	\$ 1,621	\$ 1,300	\$ 321	125%	1/26/2023	1/26/2023	2/6/2023
Lyon County	\$209,644	\$ 136,457							
Marion County	\$138,049	\$ 86,828							
Marshall County	\$63,879	\$ 58,217							
McPherson County	\$209,053	\$ 123,717							
Meade County	\$55,024	\$ 50,591							
Miami County	\$237,476	\$ 153,176							

Named Insured	2023 Estimated Premium	2021 Audited Premium	2022 Audited Premium	2022 Estimated Premium	Balance Due or Refund	% Change in 2022 Premium	Invoice Created or Check Written	Invoice Emailed or Check Mailed	Payment Received
Mitchell County	\$73,767	\$ 40,877	\$ 57,924	\$ 53,557	\$ 4,367	108%	2/3/2023	2/6/2023	
Montgomery County	\$171,171	\$ 14,766							
Morris County	\$29,533	\$ 30,284							
Morton County	\$63,452	\$ 25,403							
MTAA	\$30,152	\$ 52,818							
NCKRJDF	\$19,294	\$ 23,253							
NEKES	\$2,368	\$ 2,601							
Neosho County	\$104,147	\$ 103,212							
Ness County	\$39,016	\$ 29,715							
Norton County	\$39,982	\$ 35,659							
Osage County	\$90,418	\$ 117,775							
Osborne County	\$39,197	\$ 25,613	\$ 30,495	\$ 31,129	\$ (634)	98%	1/26/2023	1/26/2023	NA
Ottawa County	\$53,151	\$ 56,209							
Pawnee County	\$88,827	\$ 44,338							
Phillips County	\$ 76,739	\$ 76,455							
Pottawatomie County	\$210,697	\$ 147,790							
Rawlins County	\$43,474	\$ 41,936							
Republic County	\$294,453	\$ 209,031							
Reno County	\$ 70,115	\$ 69,263							
Rice County	\$156,974	\$ 75,958							
Rush County	\$55,256	\$ 32,387							
Russell County	\$47,626	\$ 50,897	\$ 54,790	\$ 47,613	\$ 7,177	115%	2/10/2023	2/10/2023	
Saline County	\$184,634	\$ 191,793							
Scott County	\$46,220	\$ 50,231							
Sheridan County	\$40,908	\$ 52,229	\$ 38,266	\$ 36,728	\$ 1,538	104%	2/16/2023	2/16/2023	
Sherman County	\$63,983	\$ 50,628	\$ 45,099	\$ 48,975	\$ (3,876)	92%	1/26/2023	1/26/2023	NA
Smith County	\$ 44,845	\$ 60,975							
Stafford County	\$ 39,259	\$ 56,567							
Stanton County	\$ 32,888	\$ 27,021							
Stevens County	\$98,711	\$ 62,098							
Thomas County	\$36,350	\$ 59,668							
Trego County	\$ 35,158	\$ 37,265	\$ 44,834	\$ 51,562	\$ (6,728)	87%	1/26/2023	1/26/2023	NA
Wabaunsee County	\$30,937	\$ 36,606							
Wallace County	\$18,023	\$ 20,002							
Woodson County	\$37,128								
Total Premium			\$1,161,004	\$1,089,127	\$71,878	107%			

2023 Premiums Received as of 02/15/2023

	Admin	Claims	Total
1/6/2023	\$ 76,819.50	\$ 179,245.50	\$ 256,065.00
1/12/2023	\$ 335,913.60	\$ 783,798.40	\$ 1,119,712.00
1/20/2023	\$ 837,648.30	\$ 1,954,512.70	\$ 2,792,161.00
1/26/2023	\$ 119,995.80	\$ 279,990.20	\$ 399,986.00
1/31/2023	\$ 131,865.30	\$ 307,685.70	\$ 439,551.00
2/3/2023	\$ 149,790.60	\$ 349,511.40	\$ 499,302.00
2/10/2023	\$ 124,426.80	\$ 290,329.20	\$ 414,756.00
2/15/2023	\$ 28,097.70	\$ 65,561.30	\$ 93,659.00
Total	\$ 1,804,557.60	\$ 4,210,634.40	\$ 6,015,192.00
Total Premiums		\$ 6,492,025	
Premiums Received		\$ 6,015,192	
Outstanding Premiums		\$ 476,833	

KWORCC Trustees' Financial Report Summary

as of January 31, 2023 - preliminary

	Budget 2023	Actual 2023	Actual 2022	Actual to Budget Ratio	Change in Actual Ratio
REVENUES					
Premiums *	\$ 6,572,130	\$ 6,492,000	\$ 5,542,400	-1.22%	17.13%
Investment income, net of fees	34,000	29,700	13,300	-12.65%	123.31%
Total revenues	\$ 6,606,130	\$ 6,521,700	\$ 5,555,700	-1.28%	17.39%
EXPENDITURES					
Administrative expenses	\$ 221,100	\$ 187,900	\$ 194,500	-15.02%	-3.39%
Claims expense **	5,482,900	5,486,800	5,055,400	0.07%	8.53%
Total expenses	\$ 5,704,000	\$ 5,674,700	\$ 5,249,900	-0.51%	8.09%
TOTAL PAID LOSSES					
YTD paid losses policy year 2023		\$ 100	\$ 3,700		-97.30%
YTD paid losses policy years 1992-2022		250,400	176,400		41.95%
Total YTD paid losses		\$ 250,500	\$ 180,100		39.09%
* Total Premiums invoiced (FULL YEAR). Budgeted premiums excludes \$492,000 premium reduction from fund reserves and \$150,000 reduction for payroll audit adjustments					
** Includes paid losses, case reserves, IBNR reserves (FULL YEAR), claims management, excess insurance premium, workers compensation fund contribution, and workers compensation administrative expense					

	Actual 2023	Actual 2022	
LIQUID ASSETS			
Cash	\$ 4,173,000	\$ 3,759,000	
Government securities @ cost ***	21,381,000	20,358,000	
Certificates of deposit	2,165,000	2,560,000	
Equity fund investment @ market ***	4,001,000	4,303,000	
Total liquid assets	\$ 31,720,000	\$ 30,980,000	2.39%

*** See detail on Statement of Assets, Liabilities and Fund Balance

LOSS RESERVES			
Allocated to reserves for existing claims	\$ 8,238,000	\$ 6,773,000	
Allocated to reserves for claims yet to be filed	6,116,000	6,632,000	
Estimated reinsurance recoverable	(291,000)	(284,000)	
TOTAL LOSS RESERVES	\$ 14,063,000	\$ 13,121,000	7.18%

FUND RESERVES			
Allocated to Member Protection Fund	\$ 2,500,000	\$ 2,500,000	
Fund Balance Reserve	16,192,000	16,530,000	
TOTAL FUND RESERVES	\$ 18,692,000	\$ 19,030,000	-1.78%

No assurance is provided on these financial statements.
All disclosures required by Statutory Accounting Principles are not included.

KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF ADMITTED ASSETS, LIABILITIES,
AND FUND BALANCE - STATUTORY BASIS
AS OF JANUARY 31,

	<u>2023</u>	<u>2022</u>	<u>\$ Change</u>	<u>% Change</u>
Assets				
Bonds	\$ 21,380,968	\$ 20,358,043	\$ 1,022,925	5.02%
Mutual funds	4,000,731	4,302,610	(301,879)	-7.02%
Certificates of deposit	2,165,000	2,560,000	(395,000)	-15.43%
Cash and cash equivalents	4,172,961	3,759,220	413,741	11.01%
Total cash and invested assets	<u>31,719,660</u>	<u>30,979,873</u>	<u>739,787</u>	<u>2.39%</u>
Interest income accrued	74,030	56,738	17,292	30.48%
Premiums receivable	1,578,254	1,904,336	(326,082)	-17.12%
Excess insurance receivable	3,497	1,350	2,147	159.04%
Total admitted assets	<u>\$ 33,375,441</u>	<u>\$ 32,942,297</u>	<u>\$ 433,144</u>	
Liabilities and Fund Balance				
Liabilities				
Reserve for unpaid workers' compensation claims				
Specific case reserves	\$ 7,946,973	\$ 6,489,248	\$ 1,457,725	22.46%
IBNR reserves	6,116,050	6,632,126	(516,076)	-7.78%
Total unpaid claims reserves	<u>14,063,023</u>	<u>13,121,374</u>	<u>941,649</u>	<u>7.18%</u>
Other expenses due or accrued	148,712	169,249	(20,537)	-12.13%
Taxes, licenses, and fees due or accrued	471,884	459,362	12,522	2.73%
Return premiums payable	-	162,765	(162,765)	-100.00%
Total liabilities	<u>14,683,619</u>	<u>13,912,750</u>	<u>770,869</u>	<u>5.54%</u>
Fund balance				
Member protection fund	2,500,000	2,500,000	-	0.00%
Fund balance	16,191,822	16,529,547	(337,725)	-2.04%
Total fund balance	<u>18,691,822</u>	<u>19,029,547</u>	<u>(337,725)</u>	<u>-1.77%</u>
Total liabilities and fund balance	<u>\$ 33,375,441</u>	<u>\$ 32,942,297</u>	<u>\$ 433,144</u>	<u>1.31%</u>
Memo items:				
Unrealized gain (loss) on bond investments *	\$ (1,983,107)	\$ (354,823)	\$ (1,628,284)	458.90%
Realized gain (loss) on bond investments **	\$ -	\$ -	\$ -	100.00%
Investment income, net of gains (losses) and fees	\$ 29,728	\$ 13,309	\$ 16,419	123.37%
CCB investment account service fees	\$ 4,660	\$ 5,513	\$ (853)	-15.47%
BOK investment account service fees	\$ 1,909	\$ 2,231	\$ (322)	-14.43%
Equity investments as a percentage of admitted assets	10.94%	12.30%	-1.36%	-11.06%
Equity investments as a percentage of fund balance	19.53%	21.30%	-1.77%	-8.31%

* Unrealized gains (losses) on bond investments will not be recognized as actual gains (losses) as long as those investments are held to maturity

** Realized gains (losses) on bond investments represent actual gains (losses) recognized on those investments

No assurance is provided on these financial statements.

All disclosures required by Statutory Accounting Principles are not included.

**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND
CHANGES IN FUND BALANCE - STATUTORY BASIS
FOR ALL FUND YEARS AS OF JANUARY 31,**

	<u>2023</u>	<u>2022</u>	<u>\$ Change</u>	<u>% Change</u>
Underwriting income				
Direct premiums earned	\$ 6,492,031	\$ 5,542,375	\$ 949,656	17.13%
Less: excess insurance premiums	<u>(761,670)</u>	<u>(681,439)</u>	<u>(80,231)</u>	11.77%
Net underwriting income	<u>5,730,361</u>	<u>4,860,936</u>	<u>869,425</u>	17.89%
Underwriting deductions				
Claim losses incurred, net of recoveries	4,700,011	4,299,954	400,057	9.30%
Claims loss adjustment expenses	25,100	47,800	(22,700)	-47.49%
Workers' compensation taxes	-	-	-	0.00%
Other underwriting expenses incurred	<u>187,898</u>	<u>194,452</u>	<u>(6,554)</u>	-3.37%
Total underwriting deductions	<u>4,913,009</u>	<u>4,542,206</u>	<u>370,803</u>	8.16%
Net underwriting gain (loss)	<u>817,352</u>	<u>318,730</u>	<u>498,622</u>	156.44%
Investment income				
Investment income, net of related fees	29,728	17,731	11,997	67.66%
Realized gain (loss) on investments	<u>-</u>	<u>(4,422)</u>	<u>4,422</u>	-100.00%
Net investment gain (loss)	<u>29,728</u>	<u>13,309</u>	<u>16,419</u>	123.37%
Net income (loss)	<u>\$ 847,080</u>	<u>\$ 332,039</u>	<u>\$ 515,041</u>	155.11%
Fund balance, beginning of year	\$ 17,622,777	\$ 18,929,953	\$ (1,307,176)	-6.91%
Net income (loss)	847,080	332,039	515,041	155.11%
Change in net unrealized gains (losses)	265,344	(203,243)	468,587	-230.56%
Change in non-admitted assets	<u>(43,379)</u>	<u>(29,202)</u>	<u>(14,177)</u>	48.55%
Fund balance, end of year	<u>\$ 18,691,822</u>	<u>\$ 19,029,547</u>	<u>\$ (337,725)</u>	-1.77%

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KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES AND EXPENSES
ACTUAL VS BUDGET
FOR 2023 FUND YEAR AS OF JANUARY 31,

	Actual YTD <u>2023</u>	Budget YTD <u>2023</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2022</u>	Change in <u>Actual</u>
Underwriting income						
Premium contributions	\$ 6,492,031	\$ 6,572,133	\$ (80,102)	98.8%	\$ 5,542,375	\$ 949,656
Less: excess insurance premium	(761,670)	(762,000)	330	100.0%	(707,584)	(54,086)
Net underwriting income	<u>5,730,361</u>	<u>5,810,133</u>	<u>(79,772)</u>	<u>98.6%</u>	<u>4,834,791</u>	<u>895,570</u>
Underwriting deductions						
Claim loss expenses						
Ultimate losses	4,700,000	4,700,000	-	100.0%	4,300,000	400,000
Loss adjustment expenses	25,100	20,916.67	4,183	120.0%	47,800	(22,700)
Workers' compensation fund	-	-	-	100.0%	-	-
Workers' compensation directors fund	-	-	-	100.0%	-	-
Total claim loss expenses	<u>4,725,100</u>	<u>4,720,917</u>	<u>4,183</u>	<u>100.1%</u>	<u>4,347,800</u>	<u>377,300</u>
Other underwriting expenses						
Actuarial expenses	792	792	0	100.0%	792	-
Legal expenses	-	1,383	(1,383)	0.0%	-	-
Financial audit & accounting	6,216	6,108	108	101.8%	10,289	(4,073)
Educational seminars	1,117	2,917	(1,800)	38.3%	71	1,046
Payroll & premium audits	1,875	1,875	-	100.0%	1,542	333
Risk management fee	86,500	86,500	-	100.0%	83,750	2,750
KAC exclusive alliance	2,083	2,083	(0)	100.0%	2,083	-
Online training courses	1,406	1,200	206	117.2%	1,200	206
Office and other administrative expenses	86,698	115,425	(28,727)	75.1%	93,731	(7,033)
Board-related expenses	368	1,000	(632)	36.8%	16	352
Advertising & marketing expenses	67	833	(766)	8.0%	-	67
Miscellaneous expenses	776	975	(199)	79.6%	978	(202)
State premium taxes	-	-	-	100.0%	-	-
Total other underwriting expenses	<u>187,898</u>	<u>221,092</u>	<u>(33,194)</u>	<u>85.0%</u>	<u>194,452</u>	<u>(6,554)</u>
Total underwriting deductions	<u>4,912,998</u>	<u>4,942,008</u>	<u>(29,010)</u>	<u>99.4%</u>	<u>4,542,252</u>	<u>370,746</u>
Net underwriting gain (loss)	<u>817,363</u>	<u>868,125</u>	<u>(50,762)</u>	<u>94.2%</u>	<u>292,539</u>	<u>524,824</u>
Investment income						
Investment income, net of related fees	29,728				17,731	11,997
Realized gain (loss) on investments	-				(4,422)	4,422
Net investment gain (loss)	<u>29,728</u>	<u>33,975</u>	<u>(4,247)</u>	<u>87.5%</u>	<u>13,309</u>	<u>16,419</u>
Net income (loss) - current policy year	\$ 847,091	\$ 902,100	\$ (55,009)		\$ 305,848	\$ 541,243
Change in prior policy years' activity *	(11)				26,191	(26,202)
Premium reduction from fund reserve **	-	41,000	(41,000)		-	-
Payroll audit adjustments ***	-	(12,500)	12,500		-	-
Net income (loss)	<u>\$ 847,080</u>	<u>\$ 930,600</u>	<u>\$ (83,509)</u>		<u>\$ 332,039</u>	<u>\$ 515,041</u>

* Includes adjustments to prior policy years' 1) audited member premiums, 2) excess insurance policy premiums, 3) premium taxes, 4) incurred losses, and 5) administrative expenses during 2023

** Budgeted line item to reduce 2023 premium revenues billed to members based on investment income reserves included in the Cooperative's total fund balance

*** Budgeted line item reserved for estimated 2023 audited premiums due (to) from members

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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
OFFICE AND OTHER ADMINISTRATIVE EXPENSES
ACTUAL VS BUDGET
FOR 2023 FUND YEAR AS OF JANUARY 31,**

	Actual YTD <u>2023</u>	Budget YTD <u>2023</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2022</u>	Change in <u>Actual</u>
Rent	\$ 4,038	\$ 3,658	\$ 380	110.4%	\$ 3,608	\$ 430
Support services	3,025	3,025	-	100.0%	3,228	(203)
Telephone	305	500	(195)	61.0%	485	(180)
Mailing & shipping	-	208	(208)	0.0%	12	(12)
Copying	-	208	(208)	0.0%	(328)	328
FF&E expense	899	3,417	(2,518)	26.3%	4,075	(3,176)
Depreciation expense	14,594	27,500	(12,906)	53.1%	16,603	(2,009)
Office supplies	-	208	(208)	0.0%	-	-
Staff salaries, benefits, payroll taxes	59,809	64,767	(4,958)	92.4%	60,050	(241)
General liability & other insurance	2,977	3,392	(415)	87.8%	3,547	(570)
County visit expenses	404	4,000	(3,596)	10.1%	764	(360)
Loss prevention support services	156	2,500	(2,344)	6.2%	147	9
Memberships, subscriptions, manuals, and reference materials	491	1,042	(551)	47.1%	1,540	(1,049)
Annual meetings & safety awards	-	1,000	(1,000)	0.0%	-	-
Total office expenses	\$ 86,698	\$ 115,425	\$ (28,727)	75.1%	\$ 93,731	\$ (7,033)

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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND BALANCE**

31-Jan-23

	Inception to Date					
	2013 and prior years	2014	2015	2016	2017	2018
Premium contributions	62,898,075	5,779,733	6,018,107	5,779,416	5,752,775	5,835,296
Miscellaneous income	-					
Investment income, net of fees	-					
Total revenues	62,898,075	5,779,733	6,018,107	5,779,416	5,752,775	5,835,296
ULTIMATE LOSS	43,275,000	3,900,000	3,350,000	3,200,000	3,200,000	2,800,000
Paid losses (W/C & Medical)	41,711,449	3,538,964	3,220,687	2,859,340	2,814,063	2,422,381
Paid other claims expenses	2,984,721	264,389	225,106	168,370	212,694	155,167
Loss reserves	1,618,972	30,040	44,643	95,156	65,049	126,684
IBNR reserves	544,301	154,025	138,868	136,581	196,686	160,127
Subrogations/2nd injury received	(3,348,209)	(87,418)	(279,303)	(59,447)	(88,493)	(64,360)
Specific excess receivable	(236,234)	-	-	-	-	-
Claims administration	2,025,000	195,000	197,500	200,000	206,000	212,000
Workers compensation fund	1,494,149	167,313	206,579	270,843	161,454	70,537
Excess insurance expense	4,228,240	602,404	606,360	607,366	611,919	613,795
Total claim expenses	51,022,390	4,864,717	4,360,440	4,278,209	4,179,373	3,696,332
Risk management fees	660,000	65,000	67,500	70,000	72,500	74,675
Premium taxes	575,769	51,773	54,372	51,840	51,845	52,405
Pool administration expenses	6,990,501	845,760	914,615	944,032	947,262	973,832
Professional fees	308,059	26,636	37,527	35,292	36,662	67,205
Total administrative expenses	8,534,329	989,170	1,074,014	1,101,165	1,108,269	1,168,117
Total administrative and claim expenses	59,556,720	5,853,887	5,434,454	5,379,374	5,287,641	4,864,449
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	3,341,355	(74,154)	583,654	400,042	465,134	970,847
Premium reductions and approved transfers from fund reserves	2,345,000	200,000	-	-	-	-
Total revenues over(under) expenses after premium reductions and investment income allocations from fund reserves	5,686,355	125,846	583,654	400,042	465,134	970,847
Investment income (unallocated)						
Member Protection Fund (MPF)						
Non-admitted prepaid expenses						
Non-admitted property and equipment						
Unrealized gains/losses on equity investments						
Total fund balance						
Administrative expenses ratio	17.1%	22.3%	23.7%	26.5%	24.7%	23.7%

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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND BALANCE**

	2019	2020	2021	2022	2023	Total
Premium contributions	5,833,054	5,782,361	5,509,555	5,709,858	6,492,031	121,390,261
Miscellaneous income					-	-
Investment income, net of fees					29,728	29,728
Total revenues	5,833,054	5,782,361	5,509,555	5,709,858	6,521,759	121,419,989
ULTIMATE LOSS	3,900,000	3,900,000	4,200,000	4,900,000	4,700,000	
Paid losses (W/C & Medical)	3,045,290	2,771,872	2,435,558	1,600,627	56	66,420,360
Paid other claims expenses	356,827	240,737	226,079	141,813	10	4,975,925
Loss reserves	382,741	802,442	1,283,718	3,140,314	652,125	8,241,884
IBNR reserves	180,737	161,720	303,642	91,555	4,047,809	6,116,051
Subrogations/2nd injury received	(60,170)	(76,771)	(48,997)	(17,709)	-	(4,130,876)
Specific excess receivable	(5,425)	-	-	(56,600)	-	(298,259)
Claims administration	218,000	224,500	232,000	239,000	25,100	3,974,100
Workers compensation fund	94,835	75,035	80,276	69,507	-	2,690,527
Excess insurance expense	625,468	656,197	707,502	723,053	761,670	10,743,974
Total claim expenses	4,838,303	4,855,731	5,219,778	5,931,559	5,486,770	98,733,687
Risk management fees	76,900	79,000	81,000	83,750	86,500	1,416,825
Premium taxes	52,764	52,172	48,956	49,719	-	1,041,615
Pool administration expenses	1,071,563	1,017,103	1,092,621	1,184,899	94,390	16,076,579
Professional fees	83,101	81,142	86,790	113,354	7,008	882,777
Total administrative expenses	1,284,328	1,229,417	1,309,367	1,431,723	187,898	19,417,797
Total administrative and claim expenses	6,122,631	6,085,149	6,529,145	7,363,282	5,674,668	118,151,484
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	(289,577)	(302,788)	(1,019,590)	(1,653,424)	847,091	3,268,505
Premium reductions and approved transfers from fund reserves	800,000	200,000	1,000,000	-	-	4,545,000
Total revenues over(under) expenses after premium reductions and investment income allocations from fund reserves	510,423	(102,788)	(19,590)	(1,653,424)	847,091	7,813,505
Investment income (unallocated)						8,438,139
Member Protection Fund (MPF)						2,500,000
Non-admitted prepaid expenses						(80,277)
Non-admitted property and equipment						-
Unrealized gains/losses on equity investments						20,455
Total fund balance						18,691,822
Administrative expenses ratio	26.5%	25.4%	28.9%	30.1%	3.3%	20.0%

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KWORCC
Check Register
January 2023

Date	Num	Name	Memo	Account	Amount
01/04/2023	ACH	First Bankcard - Brandon Mann	01/04/2023 credit card payment	1108 - Kaw Valley - Admin	(147.00)
01/04/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	01/04/2023 credit card payment - Invoice #160055	1108 - Kaw Valley - Admin	(2,163.37)
01/04/2023	ACH	First Bankcard - Ben Woner	01/04/2023 credit card payment	1108 - Kaw Valley - Admin	(34.93)
01/03/2023	ACH	KPERS	PPE 12/31/2022 KPERS OGLI - January premiums	1108 - Kaw Valley - Admin	(11.40)
01/03/2023	ACH	KPERS 457 - Wells Fargo	PPE 12/31/2022 457 plan	1108 - Kaw Valley - Admin	(530.93)
01/20/2023	ACH	ADP, Inc.	payroll processing fees for PPE 01/15/2023	1108 - Kaw Valley - Admin	(80.00)
01/06/2023	ACH	ADP, Inc.	PPE 12/31/2022 payroll processing fees	1108 - Kaw Valley - Admin	(82.48)
01/03/2023	ACH	ADP, Inc.	GSB October payroll adjustments	1108 - Kaw Valley - Admin	(100.00)
01/12/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	01/12/2023 credit card payment	1108 - Kaw Valley - Admin	(2,239.88)
01/12/2023	ACH	First Bankcard - James Parrish	01/12/2023 credit card payment	1108 - Kaw Valley - Admin	(108.25)
01/12/2023	ACH	First Bankcard - Jesse Pfannenstiel	01/12/2023 credit card payment	1108 - Kaw Valley - Admin	(153.68)
01/12/2023	ACH	First Bankcard - Ben Woner	01/12/2023 credit card payment	1108 - Kaw Valley - Admin	(185.96)
01/12/2023	ACH	First Bankcard - Brandon Mann	01/12/2023 credit card payment	1108 - Kaw Valley - Admin	(26.18)
01/20/2023	ACH	Verizon Wireless	Invoice #9924525387 - 01/05 - 02/04 monthly charges	1108 - Kaw Valley - Admin	(41.17)
01/12/2023	ACH	Cornerstone Risk Solutions	2023 EPL insurance premium - invoice #189387	1108 - Kaw Valley - Admin	(2,624.00)
01/12/2023	ACH	Cornerstone Risk Solutions	2023 Crime insurance premium - invoice #104161	1108 - Kaw Valley - Admin	(2,045.00)
01/12/2023	ACH	ADP, Inc.	PPE 01/15/2023 net pay	1108 - Kaw Valley - Admin	(16,141.42)
01/12/2023	ACH	ADP, Inc.	PPE 01/15/2023 payroll taxes	1108 - Kaw Valley - Admin	(7,455.02)
01/17/2023	ACH	KPERS 457 - Wells Fargo	PPE 01/15/2023 457 plan	1108 - Kaw Valley - Admin	(757.84)
01/13/2023	ACH	KPERS	PPE 01/15/2023 KPERS	1108 - Kaw Valley - Admin	(2,769.30)
01/13/2023	ACH	KPERS	PPE 01/15/2023 KPERS after retirement	1108 - Kaw Valley - Admin	(535.58)
01/26/2023	ACH	First Bankcard - Brandon Mann	01/26/2023 credit card payment	1108 - Kaw Valley - Admin	(80.46)
01/26/2023	ACH	First Bankcard - Ben Woner	01/26/2023 credit card payment	1108 - Kaw Valley - Admin	(100.00)
01/26/2023	ACH	First Bankcard - Jesse Pfannenstiel	01/26/2023 credit card payment	1108 - Kaw Valley - Admin	(300.74)
01/26/2023	ACH	First Bankcard - Nicole Jarboe-Paxson	01/26/2023 credit card payment	1108 - Kaw Valley - Admin	(10.15)
01/26/2023	ACH	Cornerstone Risk Solutions	IMA invoice #189404 and ACH receipt #11137293	1108 - Kaw Valley - Admin	(86,500.00)
01/30/2023	ACH	TRISTAR Risk Management	Invoice #1111192 for 01/01/2023-01/01/2024 insurance	1103 - Kaw Valley Bank - Claims	(25,100.00)
01/26/2023	ACH	Cornerstone Risk Solutions	ACH Receipt #11137238	1108 - Kaw Valley - Admin	(24,118.78)
01/26/2023	ACH	Cornerstone Risk Solutions	Invoice #189237 and ACH Receipt #11137447	1103 - Kaw Valley Bank - Claims	(200,000.00)
01/26/2023	ACH	Cornerstone Risk Solutions	Invoice #189237 and ACH Receipt #11137411	1103 - Kaw Valley Bank - Claims	(261,670.00)
01/26/2023	ACH	Cornerstone Risk Solutions	Invoice #189237 and ACH receipt #11137351	1103 - Kaw Valley Bank - Claims	(300,000.00)
01/30/2023	ACH	Cornerstone Risk Solutions	Invoice #193304 and ACH Receipt #11170126	1108 - Kaw Valley - Admin	(63.00)
01/30/2023	ACH	BCBS of Kansas	Invoice #017145220	1108 - Kaw Valley - Admin	(3,244.71)
01/30/2023	ACH	ADP, Inc.	PPE 01/31/2023 payroll taxes	1108 - Kaw Valley - Admin	(7,896.66)
01/30/2023	ACH	ADP, Inc.	PPE 01/31/2023 net pay	1108 - Kaw Valley - Admin	(15,926.24)
01/31/2023	ACH	KPERS	PPE 01/31/2023 KPERS after retirement	1108 - Kaw Valley - Admin	(535.58)
01/31/2023	ACH	KPERS	PPE 01/31/2023 KPERS	1108 - Kaw Valley - Admin	(2,769.30)
01/04/2023	20845	James Parrish		1108 - Kaw Valley - Admin	(750.00)
01/04/2023	20846	Jayhawk Tower Partners, LLC		1108 - Kaw Valley - Admin	(380.00)
01/04/2023	20847	Parrish Management Corporation		1108 - Kaw Valley - Admin	(6,700.53)
01/12/2023	20848	Brandon Mann	11/22/2022 - 12/31/2022 expense report	1108 - Kaw Valley - Admin	(94.40)
01/12/2023	20849	Jes Pfannenstiel	12/15/2022 - 12/31/2022 expense report	1108 - Kaw Valley - Admin	(100.06)
01/12/2023	20850	KSIA	2023 membership dues	1108 - Kaw Valley - Admin	(700.00)
01/12/2023	20851	MCI	08656099445	1108 - Kaw Valley - Admin	(42.31)
01/12/2023	20852	Wendling Noe Nelson & Johnson	4597	1108 - Kaw Valley - Admin	(558.50)
01/19/2023	20853	James Parrish	01/10/2023 expense report	1108 - Kaw Valley - Admin	(243.36)
01/26/2023	20854	J.J.Keller & Associates, Inc.		1108 - Kaw Valley - Admin	(14,400.00)
01/26/2023	20855	KAC		1108 - Kaw Valley - Admin	(25,000.00)
01/26/2023	20858	Dickinson County-V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(3,973.00)
01/26/2023	20859	Doniphan County - V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(4,042.00)
01/26/2023	20860	Kansas Association of Counties		1108 - Kaw Valley - Admin	(1,588.75)
01/26/2023	20861	Lane County - V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(4,056.00)
01/26/2023	20862	Legacy National Audit Bureau		1108 - Kaw Valley - Admin	(2,984.00)
01/26/2023	20863	Osborne County - V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(634.00)
01/26/2023	20864	Sherman County - V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(3,876.00)
01/26/2023	20865	Trego County-V	2022 Audited Premium Refund	1108 - Kaw Valley - Admin	(6,728.00)
01/26/2023	20866	Wendling Noe Nelson & Johnson	4597	1108 - Kaw Valley - Admin	(4,685.00)

(1,048,084.92)

Performance by Asset Class

Asset Class / Benchmark	Alloc %	Market Value	3 Months	YTD	FYTD	1 Year	3 Years	5 Years
Cash Equivalent	8.8%	352,179	0.97%	0.36%	0.36%	1.89%	0.72%	1.20%
<i>3-Month Treasury Bill</i>	5.0%	-	1.00%	0.37%	0.37%	1.87%	0.79%	1.30%
Equities	91.2%	3,648,552	11.86%	7.84%	7.84%	-6.85%	7.59%	6.70%
<i>73% RUS 3000, 27% MSCI ACWI EX US NET</i>	91.0%	-	9.59%	7.22%	7.22%	-7.44%	7.98%	7.05%
Total Portfolio (Gross of fees)	100.0%	4,000,731	10.86%	7.13%	7.13%	-6.44%	7.42%	6.52%
Total Portfolio (Net of fees)	-	-	10.70%	7.08%	7.08%	-7.02%	6.77%	5.87%
Class Blended	100.0%	-	8.93%	6.66%	6.66%	-6.54%	7.63%	6.71%

Returns for time periods greater than 1 year are annualized.

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Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.	Paid this Period	Paid	Outstanding	Incurred	Recovery	
Policy Year : 1992										
Policy Year Total: 452					Indemnity	0.00	817,359.16	0.00	817,359.16	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	74.16	603,488.24	13,171.20	616,659.44	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	11.22	98,730.32	3,114.66	101,844.98	(190,621.62)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						85.38	1,519,577.72	16,285.86	1,535,863.58	(190,621.62)
Policy Year : 1993										
Policy Year Total: 467					Indemnity	0.00	664,637.14	0.00	664,637.14	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	443,574.29	0.00	443,574.29	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	67,507.65	0.00	67,507.65	(67,457.07)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	1,175,719.08	0.00	1,175,719.08	(67,457.07)
Policy Year : 1994										
Policy Year Total: 616					Indemnity	0.00	870,302.91	0.00	870,302.91	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	446,098.99	0.00	446,098.99	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	71,859.96	0.00	71,859.96	(146,432.64)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	1,388,261.86	0.00	1,388,261.86	(146,432.64)
Policy Year : 1995										
Policy Year Total: 625					Indemnity	0.00	438,602.72	0.00	438,602.72	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	494,559.74	0.00	494,559.74	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	53,612.96	0.00	53,612.96	(28,228.36)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	986,775.42	0.00	986,775.42	(28,228.36)
Policy Year : 1996										
Policy Year Total: 475					Indemnity	0.00	673,538.55	0.00	673,538.55	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	779,993.87	0.00	779,993.87	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	71,793.21	0.00	71,793.21	(91,920.59)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	1,525,325.63	0.00	1,525,325.63	(91,920.59)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.	Paid this Period	Paid	Outstanding	Incurred	Recovery	
Policy Year : 1997										
Policy Year Total: 589					Indemnity	0.00	590,941.58	0.00	590,941.58	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	652,113.41	0.00	652,113.41	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	70,892.72	0.00	70,892.72	(60,429.75)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	1,313,947.71	0.00	1,313,947.71	(60,429.75)
Policy Year : 1998										
Policy Year Total: 537					Indemnity	0.00	297,926.00	0.00	297,926.00	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	468,127.21	0.00	468,127.21	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	45,066.56	0.00	45,066.56	(2,533.71)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	811,119.77	0.00	811,119.77	(2,533.71)
Policy Year : 1999										
Policy Year Total: 519					Indemnity	0.00	359,600.80	0.00	359,600.80	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	558,486.51	0.00	558,486.51	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	60,478.64	0.00	60,478.64	(20,091.01)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	978,565.95	0.00	978,565.95	(20,091.01)
Policy Year : 2000										
Policy Year Total: 574					Indemnity	0.00	837,217.81	25,000.00	862,217.81	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	3,072.63	921,482.06	29,441.61	950,923.67	0.00
					Legal	0.00	0.00	9,500.00	9,500.00	0.00
					Other	9.00	195,721.66	5,918.49	201,640.15	(31,479.92)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						3,081.63	1,954,421.53	69,860.10	2,024,281.63	(31,479.92)
Policy Year : 2001										
Policy Year Total: 697					Indemnity	0.00	859,545.54	15,000.00	874,545.54	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	28.05	1,354,371.40	112,544.92	1,466,916.32	(85,685.63)
					Legal	0.00	4,636.80	9,786.00	14,422.80	(6,020.17)
					Other	9.00	207,725.66	14,685.38	222,411.04	(122,727.85)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						37.05	2,426,279.40	152,016.30	2,578,295.70	(214,433.65)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.	Paid this Period	Paid	Outstanding	Incurred	Recovery	
Policy Year : 2002										
Policy Year Total: 829					Indemnity	0.00	759,495.12	0.00	759,495.12	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	1,243,148.43	0.00	1,243,148.43	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	168,447.01	0.00	168,447.01	(13,986.06)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	2,171,090.56	0.00	2,171,090.56	(13,986.06)
Policy Year : 2003										
Policy Year Total: 908					Indemnity	0.00	1,161,902.67	43,930.00	1,205,832.67	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	1,747,695.12	19,276.46	1,766,971.58	0.00
					Legal	0.00	3,669.10	5,660.40	9,329.50	0.00
					Other	0.00	180,540.29	4,334.71	184,875.00	(78,549.72)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	3,093,807.18	73,201.57	3,167,008.75	(78,549.72)
Policy Year : 2004										
Policy Year Total: 858					Indemnity	0.00	1,977,455.58	0.00	1,977,455.58	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	2,328,515.05	27,960.09	2,356,475.14	0.00
					Legal	0.00	2,029.34	2,970.66	5,000.00	0.00
					Other	0.00	305,012.15	2,350.48	307,362.63	(96,610.19)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	4,613,012.12	33,281.23	4,646,293.35	(96,610.19)
Policy Year : 2005										
Policy Year Total: 872					Indemnity	0.00	1,823,440.15	0.00	1,823,440.15	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	2,086,579.03	137,278.65	2,223,857.68	0.00
					Legal	0.00	0.00	0.00	0.00	0.00
					Other	0.00	235,043.32	7,468.12	242,511.44	(37,589.97)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	4,145,062.50	144,746.77	4,289,809.27	(37,589.97)
Policy Year : 2006										
Policy Year Total: 876					Indemnity	0.00	1,988,325.78	0.00	1,988,325.78	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	2,484,530.80	0.00	2,484,530.80	0.00
					Legal	0.00	18,524.20	0.00	18,524.20	0.00
					Other	0.00	261,676.55	0.00	261,676.55	(57,196.73)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	4,753,057.33	0.00	4,753,057.33	(57,196.73)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

Claim Number/ Claim Type	Claimant Name/ Claimant Status	Injury Date/ Closed Date	Litigated/ Examiner	Denied/ Adj. Loc. Recd.	Paid this Period	Paid	Outstanding	Incurred	Recovery	
Policy Year : 2007										
Policy Year Total: 870					Indemnity	0.00	1,763,854.62	17,635.27	1,781,489.89	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	607.87	4,836,980.79	107,449.78	4,944,430.57	(3,160.76)
					Legal	0.00	0.00	4,500.00	4,500.00	0.00
					Other	18.00	469,626.20	14,335.98	483,962.18	(2,304,816.09)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						625.87	7,070,461.61	143,921.03	7,214,382.64	(2,307,976.85)
Policy Year : 2008										
Policy Year Total: 820					Indemnity	0.00	1,833,668.67	54,000.00	1,887,668.67	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	171.90	2,475,690.75	83,557.01	2,559,247.76	(258.82)
					Legal	0.00	19,609.00	29,095.35	48,704.35	0.00
					Other	23.16	290,008.10	8,465.15	298,473.25	(48,995.11)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						195.06	4,618,976.52	175,117.51	4,794,094.03	(49,253.93)
Policy Year : 2009										
Policy Year Total: 721					Indemnity	0.00	1,293,054.97	16,668.31	1,309,723.28	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	102.55	1,888,623.86	65,580.12	1,954,203.98	(23,722.18)
					Legal	0.00	9,617.80	1,608.00	11,225.80	0.00
					Other	9.00	219,486.95	6,048.39	225,535.34	(50,645.65)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						111.55	3,410,783.58	89,904.82	3,500,688.40	(74,367.83)
Policy Year : 2010										
Policy Year Total: 752					Indemnity	0.00	1,351,348.96	25,000.00	1,376,348.96	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	2,442,689.81	48,384.58	2,491,074.39	(290.30)
					Legal	0.00	4,291.36	4,500.00	8,791.36	0.00
					Other	0.00	273,029.91	15,194.36	288,224.27	(51,318.40)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	4,071,360.04	93,078.94	4,164,438.98	(51,608.70)
Policy Year : 2011										
Policy Year Total: 603					Indemnity	0.00	933,276.37	0.00	933,276.37	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	0.00	1,698,691.54	2,300.00	1,700,991.54	(15.00)
					Legal	0.00	5,046.72	0.00	5,046.72	0.00
					Other	0.00	148,606.45	200.00	148,806.45	(15,882.49)
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
Policy Year Total						0.00	2,785,621.08	2,500.00	2,788,121.08	(15,897.49)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

<u>Claim Number/ Claim Type</u>	<u>Claimant Name/ Claimant Status</u>	<u>Injury Date/ Closed Date</u>	<u>Litigated/ Examiner</u>	<u>Denied/ Adj. Loc. Recd.</u>	<u>Paid this Period</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>	<u>Recovery</u>
Policy Year : 2012					Policy Year Total: 672				
				Indemnity	1,780.80	1,343,889.65	267,802.13	1,611,691.78	0.00
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	0.00	1,970,966.44	239,445.05	2,210,411.49	0.00
				Legal	0.00	22,058.21	17,059.00	39,117.21	0.00
				Other	0.00	185,804.82	5,788.48	191,593.30	(88,036.47)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	1,780.80	3,522,719.12	530,094.66	4,052,813.78	(88,036.47)
Policy Year : 2013					Policy Year Total: 600				
				Indemnity	0.00	1,003,589.82	2,000.00	1,005,589.82	0.00
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	602.58	1,766,802.94	84,968.83	1,851,771.77	(124,187.70)
				Legal	0.00	45,893.25	14,258.38	60,151.63	0.00
				Other	0.00	167,575.81	10,023.87	177,599.68	(178,216.08)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	602.58	2,983,861.82	111,251.08	3,095,112.90	(302,403.78)
Policy Year : 2014					Policy Year Total: 718				
				Indemnity	0.00	1,099,896.94	5,000.00	1,104,896.94	0.00
				Rehab	0.00	573.00	0.00	573.00	0.00
				Medical	0.00	2,434,202.50	20,000.00	2,454,202.50	(15,914.66)
				Legal	0.00	65,779.14	1,789.86	67,569.00	0.00
				Other	0.00	202,901.22	3,250.00	206,151.22	(71,503.10)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	0.00	3,803,352.80	30,039.86	3,833,392.66	(87,417.76)
Policy Year : 2015					Policy Year Total: 648				
				Indemnity	0.00	1,101,421.34	2,000.00	1,103,421.34	(8,872.34)
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	0.00	2,107,394.06	33,017.34	2,140,411.40	(217,058.06)
				Legal	0.00	100,192.99	4,926.16	105,119.15	(197.00)
				Other	0.00	136,784.79	4,699.14	141,483.93	(53,176.00)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	0.00	3,445,793.18	44,642.64	3,490,435.82	(279,303.40)
Policy Year : 2016					Policy Year Total: 677				
				Indemnity	0.00	1,041,558.88	5,000.00	1,046,558.88	0.00
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	0.00	1,802,084.28	75,558.97	1,877,643.25	(10,718.17)
				Legal	0.00	82,263.44	6,928.00	89,191.44	(5,083.61)
				Other	0.00	94,445.66	7,668.80	102,114.46	(44,323.28)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	0.00	3,020,352.26	95,155.77	3,115,508.03	(60,125.06)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
Data valued as of prior month end

<u>Claim Number/ Claim Type</u>	<u>Claimant Name/ Claimant Status</u>	<u>Injury Date/ Closed Date</u>	<u>Litigated/ Examiner</u>	<u>Denied/ Adj. Loc. Recd.</u>	<u>Paid this Period</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>	<u>Recovery</u>
Policy Year : 2017					Policy Year Total: 707				
				Indemnity	0.00	1,018,366.69	23,755.70	1,042,122.39	(25,615.53)
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	0.00	1,793,163.91	31,038.74	1,824,202.65	(59,630.75)
				Legal	0.00	147,366.72	3,683.10	151,049.82	(297.21)
				Other	0.00	67,859.68	6,572.24	74,431.92	(2,949.07)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	0.00	3,026,757.00	65,049.78	3,091,806.78	(88,492.56)
Policy Year : 2018					Policy Year Total: 665				
				Indemnity	25,000.00	771,913.69	20,000.00	791,913.69	(14,263.18)
				Rehab	0.00	0.00	2,500.00	2,500.00	0.00
				Medical	23,286.14	1,650,280.49	77,661.52	1,727,942.01	(49,976.98)
				Legal	150.00	76,843.01	21,220.16	98,063.17	0.00
				Other	36.22	78,324.19	5,301.96	83,626.15	(119.70)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	48,472.36	2,577,361.38	126,683.64	2,704,045.02	(64,359.86)
Policy Year : 2019					Policy Year Total: 708				
				Indemnity	0.00	906,421.12	195,771.50	1,102,192.62	(1,802.34)
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	3,260.03	2,138,869.06	104,050.62	2,242,919.68	(58,261.91)
				Legal	0.00	104,564.52	44,911.90	149,476.42	0.00
				Other	27.00	252,262.64	32,581.85	284,844.49	(105.77)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	3,287.03	3,402,117.34	377,315.87	3,779,433.21	(60,170.02)
Policy Year : 2020					Policy Year Total: 648				
				Indemnity	4,743.25	964,117.26	426,694.13	1,390,811.39	0.00
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	1,025.86	1,807,311.42	259,632.24	2,066,943.66	(76,678.01)
				Legal	9,969.25	61,095.84	63,403.68	124,499.52	0.00
				Other	9.00	179,590.89	52,711.73	232,302.62	(103.00)
				LC4850 Insured	0.00	0.00	0.00	0.00	0.00
				Policy Year Total	15,747.36	3,012,115.41	802,441.78	3,814,557.19	(76,781.01)
Policy Year : 2021					Policy Year Total: 621				
				Indemnity	6,160.92	658,648.55	625,745.72	1,284,394.27	(568.53)
				Rehab	0.00	0.00	0.00	0.00	0.00
				Medical	9,101.22	1,775,882.46	424,390.67	2,200,273.13	(48,428.55)
				Legal	22,878.48	52,043.93	121,496.54	173,540.47	0.00
				Other	229.10	173,999.95	111,485.60	285,485.55	0.00
				LC4850 Insured	0.00	0.00	600.00	600.00	0.00
				Policy Year Total	38,369.72	2,660,574.89	1,283,718.53	3,944,293.42	(48,997.08)

d_claim_summary_modified

TRISTAR - Confidential

Run By: Joanie Melchert on cstar

Custom Claim Summary

01/01/2023 - 01/31/2023

KWORCC Custom Claim Summary x Policy Year
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<u>Claim Number/ Claim Type</u>	<u>Claimant Name/ Claimant Status</u>	<u>Injury Date/ Closed Date</u>	<u>Litigated/ Examiner</u>	<u>Denied/ Adj. Loc. Recd.</u>	<u>Paid this Period</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>	<u>Recovery</u>	
Policy Year : 2022										
Policy Year Total: 703					Indemnity	25,499.48	271,934.54	1,006,798.77	1,278,733.31	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	104,130.64	1,329,382.87	1,671,741.16	3,001,124.03	(17,708.57)
					Legal	1,911.00	9,511.70	101,227.30	110,739.00	0.00
					Other	6,446.64	132,377.65	360,547.26	492,924.91	0.00
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	137,987.76	1,743,206.76	3,140,314.49	4,883,521.25	(17,708.57)
Policy Year : 2023										
Policy Year Total: 51					Indemnity	0.00	0.00	115,000.00	115,000.00	0.00
					Rehab	0.00	0.00	0.00	0.00	0.00
					Medical	55.89	55.89	468,144.11	468,200.00	0.00
					Legal	0.00	0.00	1,200.00	1,200.00	0.00
					Other	9.56	9.56	67,780.44	67,790.00	0.00
					LC4850 Insured	0.00	0.00	0.00	0.00	0.00
					Policy Year Total	65.45	65.45	652,124.55	652,190.00	0.00
Grand Total: 21078					Indemnity	63,184.45	31,477,253.58	2,892,801.53	34,370,055.11	(51,121.92)
					Rehab	0.00	573.00	2,500.00	3,073.00	0.00
					Medical	145,519.52	50,531,837.22	4,136,593.67	54,668,430.89	(791,696.05)
					Legal	34,908.73	835,037.07	469,724.49	1,304,761.56	(11,597.99)
					Other	6,836.90	5,166,803.13	750,527.09	5,917,330.22	(3,956,045.40)
					LC4850 Insured	0.00	0.00	600.00	600.00	0.00
					Grand Total	250,449.60	88,011,504.00	8,252,746.78	96,264,250.78	(4,810,461.36)

TRISTAR

Savings Summary Report

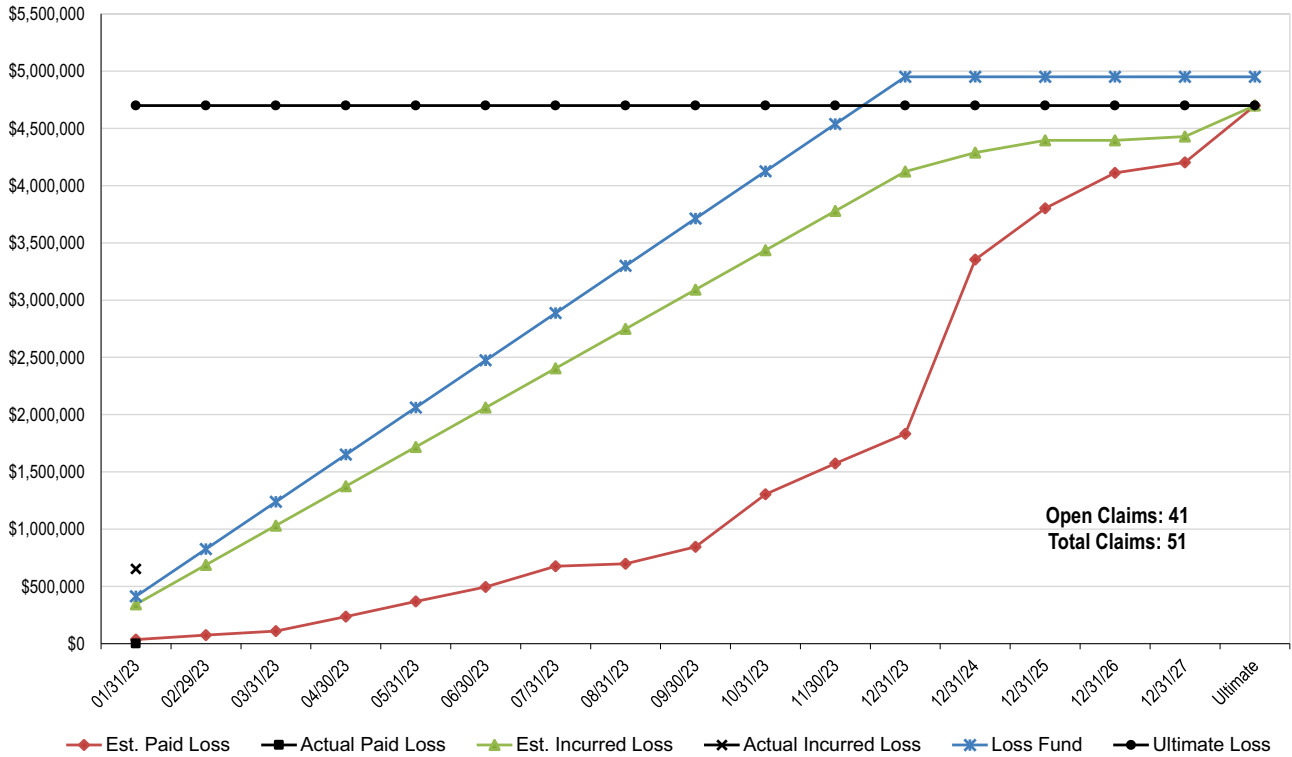
Report range : 20230101 to 20230131
 Client selection : KWORCC
 Executed at : Feb 1, 2023, 4:49:47 AM

KANSAS WORKERS RISK COOP (KWORCC)

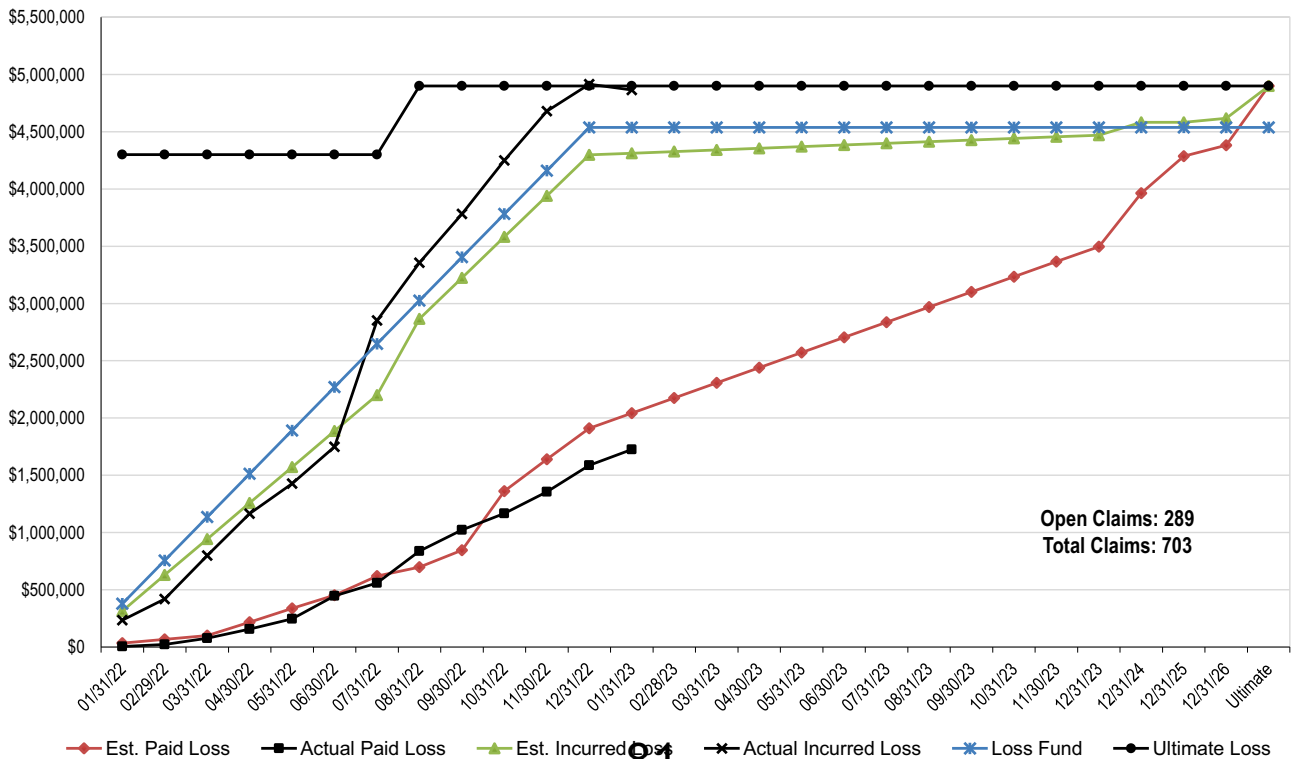
Bill Type	Bills Invoiced	Lines Invoiced	Billed Charges	BR Savings	PPO Savings	SR Savings	Total Allowed	BR Fees	PPO Fees	Total Fees	Gross Savings	Gross Savings Pct	PPO Hits	PPO Penetration Pct
Ambulatory Surgery Center	3	12	\$ 107,468.15	\$ 69,242.28	\$ 965.63	\$ 0.00	\$ 37,260.24	\$ 27.00	\$ 260.72	\$ 287.72	\$ 70,207.91	65 %	2	67 %
Chiropractic	2	6	\$ 312.00	\$ 62.65	\$ 59.36	\$ 0.00	\$ 189.99	\$ 18.00	\$ 16.03	\$ 34.03	\$ 122.01	39 %	2	100 %
Hospital IP	1	1	\$ 12,508.00	\$ 4,868.72	\$ 0.00	\$ 0.00	\$ 7,639.28	\$ 2,044.87	\$ 0.00	\$ 2,044.87	\$ 4,868.72	39 %	0	0 %
Hospital OP	31	233	\$ 59,394.49	\$ 18,036.71	\$ 8,827.51	\$ 0.00	\$ 32,530.27	\$ 2,029.50	\$ 2,383.45	\$ 4,412.95	\$ 26,864.22	45 %	25	81 %
Medical Supply/DME	4	4	\$ 1,796.00	\$ 1,231.80	\$ 56.40	\$ 0.00	\$ 507.80	\$ 36.00	\$ 15.24	\$ 51.24	\$ 1,288.20	72 %	4	100 %
Pharmacy	14	32	\$ 2,590.24	\$ 151.79	\$ 2.06	\$ 0.00	\$ 2,436.39	\$ 126.00	\$ 0.56	\$ 126.56	\$ 153.85	6 %	1	7 %
Provider/Physician	144	208	\$ 62,395.13	\$ 30,334.12	\$ 2,629.41	\$ 0.00	\$ 29,431.60	\$ 1,296.00	\$ 709.96	\$ 2,005.96	\$ 32,963.53	53 %	101	70 %
PT/OT	27	68	\$ 7,220.42	\$ 2,269.69	\$ 802.12	\$ 0.00	\$ 4,148.61	\$ 243.00	\$ 216.58	\$ 459.58	\$ 3,071.81	43 %	22	81 %
	226	564	\$ 253,684.43	\$ 126,197.76	\$ 13,342.49	\$ 0.00	\$ 114,144.18	\$ 5,820.37	\$ 3,602.54	\$ 9,422.91	\$ 139,540.25	55 %	157	69 %
Full Duplicate	25	87	\$ 23,028.53	\$ 23,028.53	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 23,028.53	100 %	0	0 %
Reconsideration	3	1	\$ 700.00	(\$ 1,491.17)	\$ 21.41	\$ 0.00	\$ 2,169.76	(\$ 189.15)	\$ 5.78	(\$ 183.37)	(\$ 1,469.76)	-210 %	2	67 %
	28	88	\$ 23,728.53	\$ 21,537.36	\$ 21.41	\$ 0.00	\$ 2,169.76	(\$ 189.15)	\$ 5.78	(\$ 183.37)	\$ 21,558.77	91 %	2	7 %
Total	254	652	\$ 277,412.96	\$ 147,735.12	\$ 13,363.90	\$ 0.00	\$ 116,313.94	\$ 5,631.22	\$ 3,608.32	\$ 9,239.54	\$ 161,099.02	58 %	159	63 %



2023 Policy Year Performance Valued as of 1/31/2023

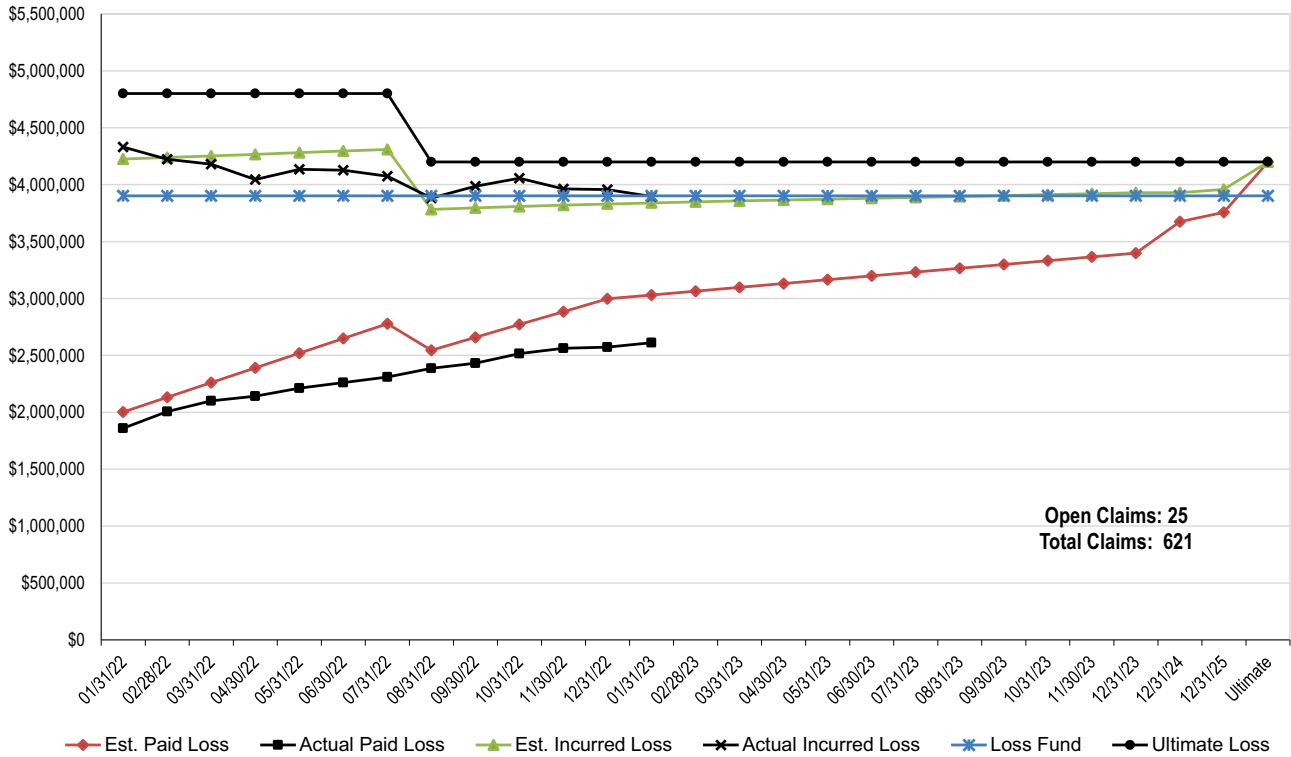


2022 Policy Year Performance Valued as of 1/31/2023

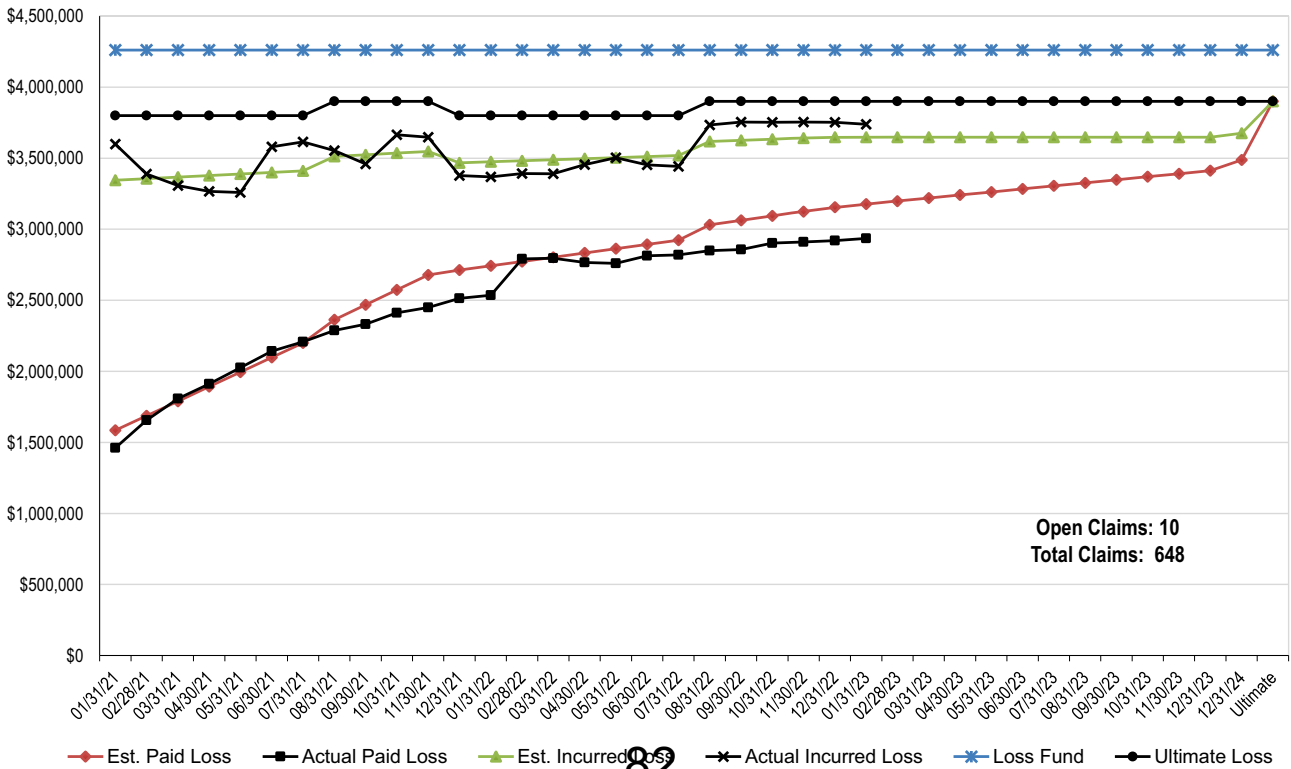




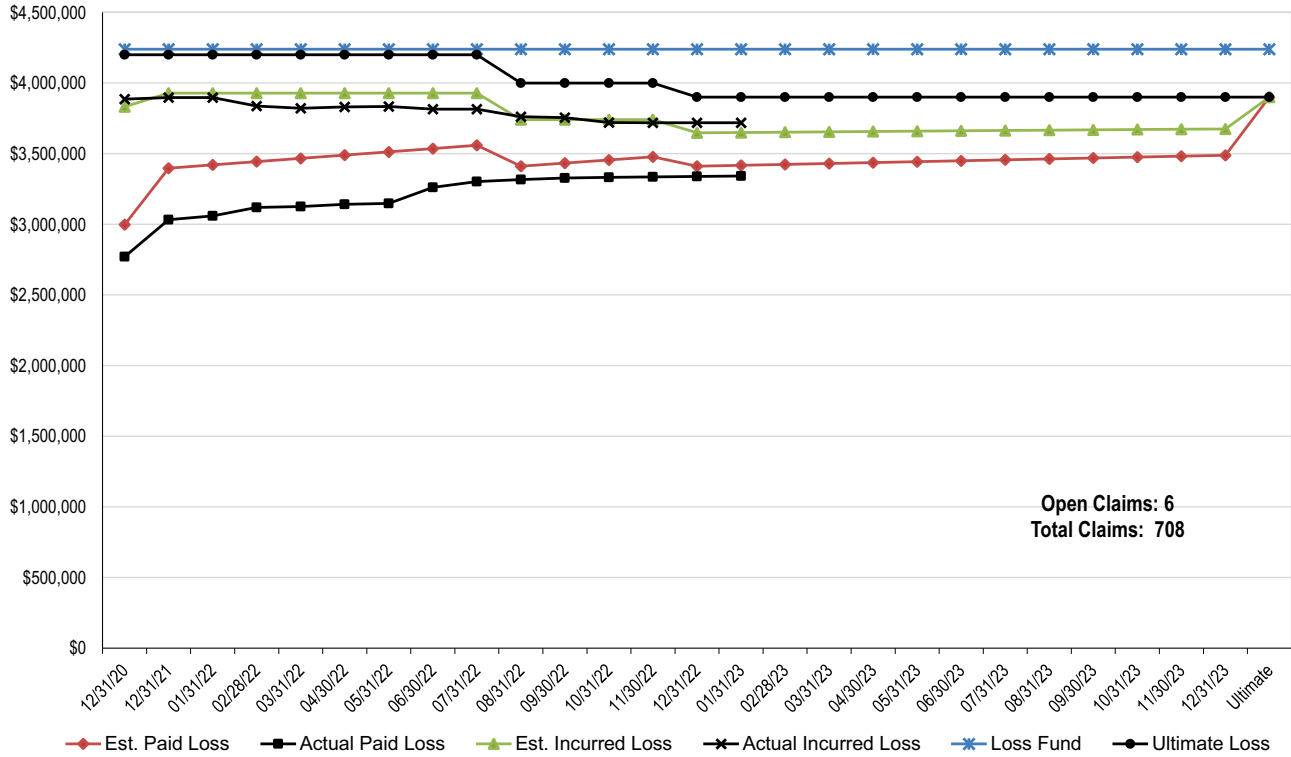
2021 Policy Year Performance Valued as of 1/31/2023



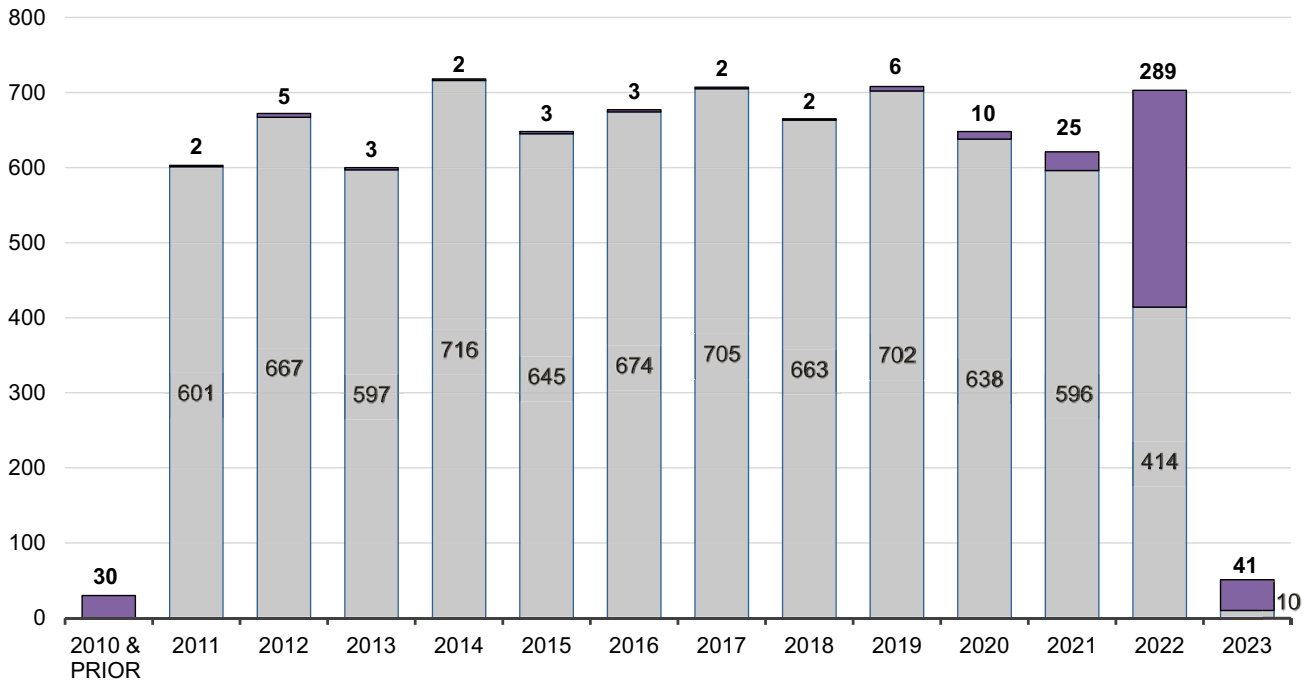
2020 Policy Year Performance Valued as of 1/31/2023



2019 Policy Year Performance Valued as of 1/31/2023



Open/Closed Claims by Policy Year Valued as of 1/31/2023



2010 and Prior Years
Closed Claims - 13,027
Open Claims - 30

■ Closed ■ Open

County Visits as of February 15th, 2023

County	Ben	Brandon	Jes	Totals
Allen				
Anderson				
Atchison				
Barber				
Bourbon				
Brown		2/9 Insp	2/1 PR	2
Chase			2/13 PR	1
Chautauqua				
Cherokee				
Clark	2/15 Insp			1
Clay			2/15 PR	1
Cloud				
Comanche				
Cowley				
Cheyenne				
Decatur				
Dickinson				
Doniphan		2/6 Insp	2/1 PR	2
Douglas				
Edwards	2/16 Insp			1
Elk				
Ellis				
Ellsworth				
Finney	2/9 Insp			1
Ford	2/15 Insp			1
Franklin		2/13 Insp	2/7 PR	2
Geary				
Gove				
Grant	2/8 Insp			1
Gray	2/14 Insp			1
Greenwood				
Hamilton	2/7 Insp			1
Harper				
Haskell	2/14 Insp			1
Hodgeman	2/15 Insp			1
Jackson		2/2 Insp	2/1 PR	2
Jefferson		1/18 Insp		1
Jewell				
Kearny	2/7 Insp			1
Kingman				
Kiowa				
Lane	1/31 Insp			1
Leavenworth			2/7 PR	1
Lincoln				

County Visits as of February 15th, 2023

Linn			
Lyon		1/19 Insp, 1/26 PR	2
Marion			
Marshall			
McPherson			
Meade	2/14 Insp		1
Miami		2/7 PR	1
Mitchell			
Montgomery			
Morris		1/10 PR, 2/13 PR	2
Morton	2/8 Insp		1
Neosho			
Ness	2/1 Insp		1
Norton			
Osage			
Osborne			
Ottawa			
Pawnee	2/2 Insp		1
Phillips			
Pottawatomie		2/16 Safety	1/11 PR, 1/30 PR
Rawlins			3
Reno			
Republic			
Rice			
Rush	2/1 Insp		1
Russell			
Saline		1/17 PR, 1/24 Insp	2
Scott	1/31 Insp		1
Sheridan			
Sherman			
Smith			
Stafford			
Stanton	2/7 Insp		1
Stevens	2/8 Insp		1
Thomas			
Trego			
Wabaunsee		1/30 PR	1
Wallace			
Wilson			
Woodson			
		Total Visits	42
		Working Days To- Date	31
		Visits/Working Day	1.35

KWORCC
January 1, 2023 to January 1, 2024

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

81 Counties; 2 Hospitals; 3 RWDs; 5 Cooperatives & Airport Aut

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: _____

Approval: _____

(Date)

(Date)