

# KWORCC

#OurHearts



## February is American Heart Month

Making time for self-care  
can keep your heart healthy.



## February 2024

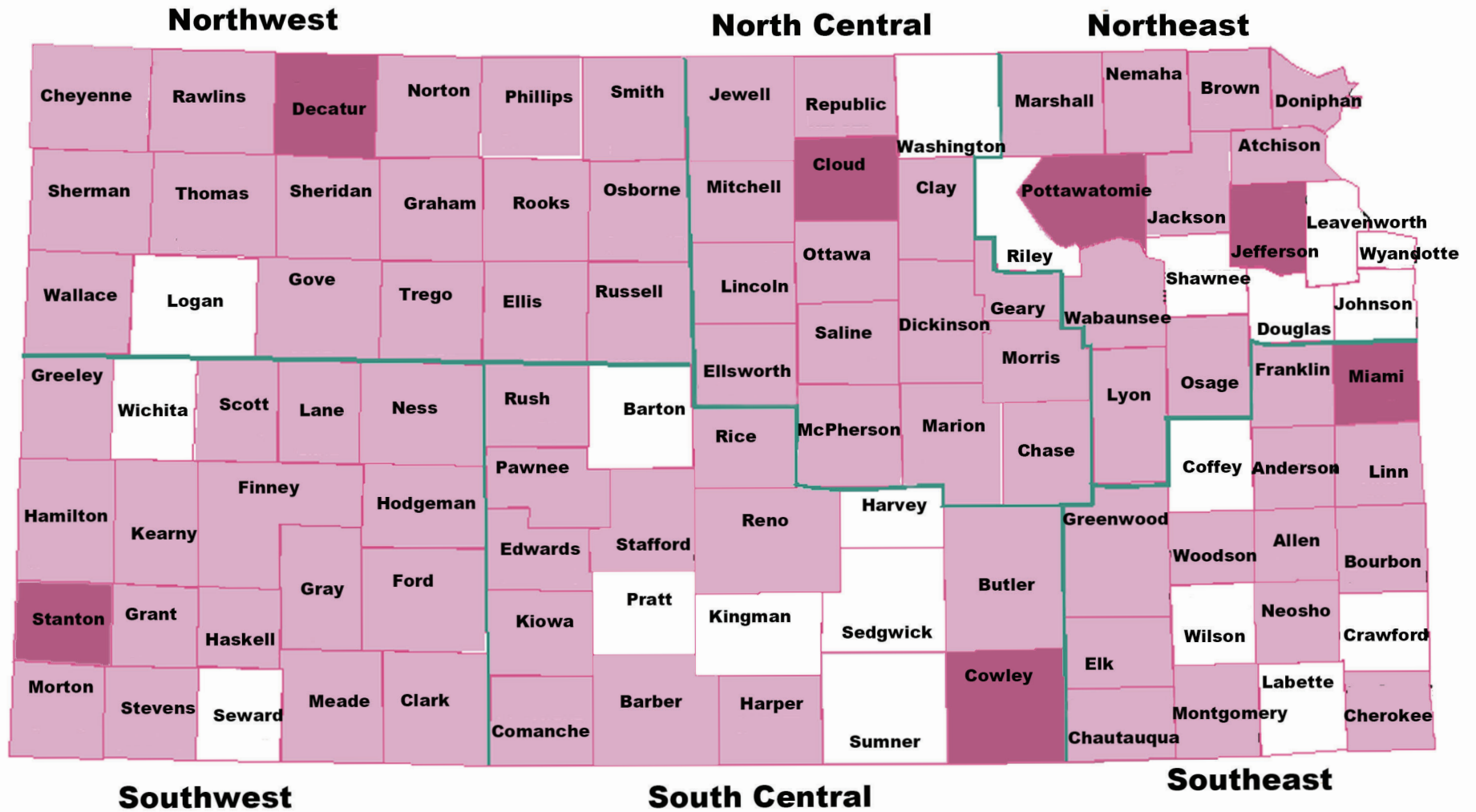
Agenda & Notice of Meeting  
Kansas Workers Risk Cooperative for Counties  
1-785-357-1069  
February 29, 2024 1:00 PM  
1 346 248 7799 Meeting ID 348 451 6681  
Zoom: <https://us02web.zoom.us/j/3484516681>

Clubhouse Inn  
924 SW Henderson Road  
Topeka, Kansas 66615

☐ January 25  
**February 29**  
☐ March 28  
April 25  
☐ May 30  
☐ June 27  
July 25  
☐ August 22  
September 26  
☐ October 24  
☐ November 21  
December 19

# 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 29, 2024 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, Stan McEvoy*
2. Approval of the Agenda (Cover Page)
3. Consideration of Minutes of Meeting of January 25, 2024 (Pg. 1-6)
4. Administrator's Report – *Jim Parrish*
  - a. Introduce Julie Dunkle
  - b. Checks Requiring Board Approval and Ratification of Wire Transfers (Pg. 7)
  - c. Actuarial Year-End Adjustments - *Sam Cargnel, Inform Actuarial Consulting*
    - i. Actuarial Presentation (Pg. 9-12)
    - ii. Actuarial Loss Review as of December 31, 2023 (Pg. 13-49)
  - d. Update KWORCC Directory (Pg 51)
  - e. Conflict of Interest Forms (Pg. 53)
  - f. 2023 Payroll Audit Update – *Nicole Jarboe-Paxson* (Pg. 55-56)
  - g. 2024 Premiums Received (Pg. 57) – *Nicole Jarboe-Paxson*
  - h. May Meeting Date
5. Marketing Report – *Jes Pfannenstiel*
6. Financial Report – *Amy Dukes, WNNJ*
  - a. January 2024 Preliminary Financial Statements (Pg. 59-65)
  - b. Check Register (Pg. 67)
  - c. BOK Equities Investments Update (Pg. 69)
7. Claims Report - TRISTAR Risk Management (Pg. 71-73)
  - a. Select Claims Report – *Amanda Chamberland*
  - b. Medical Bill Review Report – *Amanda Chamberland* (Pg. 75)
  - c. Policy Year Performance – *Jess Cornejo* (Pg. 77-79)
8. Loss Prevention and County Visits - *Brandon Mann* (Pg 81-82)
9. Legal Report
10. Committee Reports
  - a. Personnel Committee
  - b. Audit Committee May 23 or 30 at 12:15
11. Other items
12. Adjournment



**Minutes**  
**Meeting, Board of Trustees**  
**Kansas Workers Risk Cooperative for Counties**  
**January 25, 2024 at 1:00 pm**  
**700 SW Jackson, Ste 200**  
**Topeka, KS 66603**  
**Via Zoom Video Conference:**  
<https://us02web.zoom.us/j/3484516681>

The January 2024 meeting of the Board of Trustees of Kansas Workers Risk Cooperative for Counties (KWORCC) via Zoom Video Conference was called to order at 1:07 pm on January 25, 2024, by Board President Wayne Wilt. Trustees attending included: Wayne Wilt, Cowley County Commissioner, President; Stan McEvoy, Decatur County Commissioner, Vice-President; Greg Riat, Pottawatomie County Commissioner, Secretary; Linda Buttron, Jefferson County Clerk, Controller; Sandy Barton, Stanton County Clerk; Gary Caspers, Cloud County Commissioner; and Bonnie “Rob” Roberts, Miami County Commissioner.

Staff participating included James W. Parrish, Administrator; Nicole Jarboe-Paxson, Deputy Administrator - Underwriting; Jesse 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, Claims Examiner III with TriStar Risk Management (TRISTAR), Jes Cornejo of Cornerstone Risk Solutions (CRS) and Amy Dukes of Wendling, Noe, Nelson & Johnson, LLC (WNNJ).

President Wilt first addressed Agenda Item No. 2, “Approval of the Agenda.” Mr. Parrish recommended the approval of the agenda as published. Ms. Barton moved to approve the agenda as presented. Ms. Buttron seconded the motion which CARRIED unanimously.

President Wilt then addressed Agenda Item No. 3, “Consideration of Minutes of the Meeting of December 14, 2024.” Mr. McEvoy moved to approve the minutes as presented. Mr. Roberts seconded the motion which CARRIED unanimously.

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

Whereupon, Messrs. Wilt and McEvoy agreed that Mr. Wilt should continue to chair the remainder of this meeting.

Next, Chair Wilt asked Mr. Parrish to present the Administrator’s Report. First Mr. Parrish addressed Agenda Item No. 5a, “Checks Requiring Board Approval and Ratification of Electronic Transfers of Funds.” Mr. Parrish itemized the checks for approval and the electronic transfers of funds for ratification. Mr. McEvoy moved to approve the checks and ratify the electronic transfers of funds as presented. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish next addressed Agenda Item No. 5b, “Waiver of GAAP, Resolution No. 2024-05.” He explained the purpose of the resolution, is to confirm compliance with Kansas Insurance Department (KID) statutory accounting requirements as opposed to generally accepted accounting principles. Ms. Buttron moved to adopt the resolution. Mr. Riat seconded the motion which CARRIED unanimously.

Mr. Parrish then addressed Agenda Item No. 5c, “Mileage Rates.” He explained the Board approved the transition to use the federal mileage reimbursement rate last year. As presented in the board packet, the federal mileage rate increased by 1.5 cents, from .655 cents to 67 cents for 2024. Mr. Parrish requested the Board’s approval of the IRS guidance for mileage reimbursement. Mr. Riat moved to accept the mileage reimbursement rate published by the IRS for 2024. Mr. Roberts seconded the motion which CARRIED unanimously.

Next, under Agenda Item No. 5d, “Release Comanche County Hospital.” Mr. Parrish explained the Hospital’s Administrator, Lisa Brooks, had called him

after receiving the 2024 KWORCC Premium invoice. Comanche County Hospital has undergone a new management structure, and it's board expressed concern about not approving the association with KWORCC and payment of the premium. Mr. Parrish explained the KWORCC Bylaws require 60 days prior written as a prerequisite to termination. That notice should have been provided by the hospital by November 1, 2023. Without this notice, the workers compensation policy extends through the following year. Mr. Parrish further explained that Ms. Brooks was able to obtain coverage for the hospital with the Kansas Hospital Association pool. Ms. Brooks provided KWORCC proof of such coverage. Mr. Parrish advised Ms. Brooks he would recommend approval to the KWORCC Trustees of Comanche County Hospital's request for release as of the end of 2023. He then asked for and answered questions. Upon recommendation of KWORCC staff, Mr. Riat moved that KWORCC release Comanche County Hospital from its KWORCC membership effective at midnight, December 31, 2023. Ms. Barton seconded the motion which CARRIED unanimously.

Mr. Parrish next addressed Agenda Item No. 5e, "Storage Lease Cancellation." He explained that KWORCC's storage needs have been reducing, indicating that the Trustees were asked in November to approve only half of the storage room for 2024 that KWORCC has rented for several years. He further explained that in December, the Kansas Highway Patrol offered to rent the entire KWORCC storage room. Upon consultation with its landlord, KWORCC agreed to relocate its equipment and give-away items to KWORCC offices and other areas made available by the landlord. Staff then canceled the KWORCC lease of the storage room and relocated storage items to existing offices and space made available by the Jayhawk Tower. This was accomplished at no cost to KWORCC and as a savings by eliminating the cost of leasing the storage space.

Then Mr. Parrish asked Ms. Jarboe-Paxson to address Agenda Item No. 4f, "PRIMA." She stated the room blocks are now open for reservations at the host hotel The Gaylord Opryland. She asked for Trustees to indicate if they were considering attending the PRIMA Conference in June so that reservations can be made at the host hotel. While she emphasized her willingness to make reservations for Trustees, she reminded them that they could book their rooms individually through the reservation link on PRIMA's website. Ms. Jarboe-Paxson requested if reservations are booked individually, please email her the information so she can include everyone when registering KWORCC with PRIMA. She then stated the larger the group, the larger the discount PRIMA offers. The PRIMA discount expires in March.

Mr. Parrish then asked Ms. Jarboe-Paxson to review the status of 2024 premiums and payroll audits thus far received under Agenda Item No. 5f. Ms. Jarboe-Paxson stated thus far KWORCC has received 72% of 2024 premiums. She further stated that she has received payroll audits for 15 KWORCC Members.

Chair Wilt asked for the “Marketing Report” in Agenda Item No. 6. Mr. Pfannenstiel reported on recent marketing activities and future marketing strategies. He then asked for and responded to questions.

Under Agenda Item No. 7a, Ms. Dukes discussed the preliminary financial statements for December 2023 and responded to questions. Mr. Roberts moved to receive and file the preliminary financial statements as of December 31, 2023. Mr. McEvoy seconded the motion which CARRIED unanimously.

Ms. Dukes then discussed in detail the interim, pre-audited December 31, 2023 quarterly financial report she prepared for filing with the KID. Chairman Wilt moved to approve filing the report with KID as proposed. Mr. Riat seconded the motion which CARRIED unanimously.

Next, Ms. Dukes presented the check register for December 2023 and asked for questions or discussion. Whereupon, Mr. Caspers moved to approve the December 2023 check register. Chair Wilt seconded the motion which CARRIED unanimously.

Ms. Dukes then addressed the Quarterly Investments Summary and Equities Investment Update as of December 31, 2023.

Next, Ms. Dukes addressed the BOK equities investments performance report as of December 31, 2023.

Chair Wilt 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 64% for the month of December as a result of medical bill review performed by TRISTAR.

Mr. Cornejo 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 2019 through December 2023. 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 2023 and should not be considered a guarantee of either good or poor ultimate-loss performance. Mr. Cornejo presented the open and closed claims by policy year. There are 26 open claims for 2010 and all prior years out of 13,047 total claims. The majority of the open claims are in 2022 and 2023. The older open claims are mostly open-running awards for medical care.

Mr. Cornejo 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 2010 to 2023, 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 (LPS). Mr. Pfannenstiel reported he will be instructing a defensive driving, forklift and flagger course for Woodson County. He additionally reported he will be instructing a defensive driving course for Harper County.

Chair Wilt addressed Agenda Item No. 10, "Legal Report." Mr. Parrish stated Kansas Legislators is in session but there was no legal report at this time.

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

Chair Wilt asked if there was anything for the Board to consider under Agenda Item No. 12, "Other Items." Mr. Parrish requested the Personnel Committee meeting be moved to 12:00 instead of 12:15 pm. Then, Mr. Parrish reported KWORCC staff had presented a webinar called "Understanding Underwriting." The presentation was requested by counties that showed interest in the series of articles published in KWORDS. Ms. Jarboe-Paxson created a PowerPoint and explained how KWORCC evaluates the tiers and determines the advance discount. Mr. Mann presented for loss-prevention and Ms. Chamberland discussed the recommended steps to be taken from the claims standpoint.

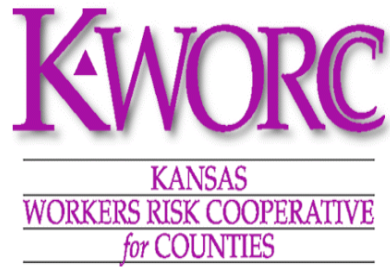
Next, Mr. Parrish reported that he had edited and amended KWORCC's Certificate of Coverage. He said KWORCC plans further review of the language prior to issuing certificates next year.

Mr. Parrish then advised the Board that Trustee Linda Buttron plans to retire from her position as Jefferson County Clerk by April 1, 2024. He said Ms. Buttron will be missed by staff and Trustees, and on behalf of everyone, he thanked her for all of her dedicated service to the county and to KWORCC and in particular, her unwavering support of KWORCC over many years, and especially during challenging times.

There being no further business, Chair Wilt called the meeting adjourned at 2:35 p.m.

The KWORCC Board of Trustees approved the foregoing minutes on the 29th day of February 2024.

Sandy Barton, Secretary  
KWORCC Board of Trustees



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

**==== ELECTRONIC TRANSFER OF FUNDS OVER \$7,000 FOR RATIFICATION February 29, 2024 ====**

<u>Date</u>	<u>Amt</u>	<u>Wired From</u>	<u>Wired To</u>	<u>For</u>
2/1/2024	\$21,753.33	Kaw Valley Claims	Tristar	Payment 2 of 12

**=====CHECKS FOR APPROVAL February 29, 2024 =====**

<u>Check No.</u>	<u>Date</u>	<u>Amt</u>	<u>To Whom</u>	<u>For</u>
21193	2/28/2024	\$12,719.00	Dickinson County	2023 Refund After Audit
21194	2/28/2024	\$7,629.00	Harper County	2023 Refund After Audit



# Inform

Actuarial Consulting

## Actuarial Presentation

For KWORCC

February 29, 2024

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 12/31/23

9,180,789	Balance at 8/31/23
(125,487)	Changes in Ultimates
1,766,667	Add 4 months of 2023
(1,400,791)	Less Paid Losses
9,421,177	Balance at 12/31/23

## Changes in Ultimate Losses: 2000 to 2022

In total, prior years ultimate loss estimates decreased by just over \$200k from last time.

There were no large changes or surprises since August.

2022 total losses are down almost 900k from one year ago.

KWORCC Presentation

**Inform**  
Actuarial Consulting

Slide 3

## Ultimate Loss Tracking

	Estimated Ultimate Loss		
	Initial Forecast	12 months	Now
2016	4,000,000	<b>4,500,000</b>	3,200,000
2017	4,400,000	3,900,000	3,150,000
2018	3,900,000	<b>4,000,000</b>	2,700,000
2019	4,000,000	<b>5,150,000</b>	3,700,000
2020	4,100,000	3,800,000	3,800,000
2021	4,000,000	<b>4,800,000</b>	3,900,000
2022	4,300,000	<b>4,900,000</b>	4,300,000
2023	4,900,000	<b>5,300,000</b>	

KWORCC Presentation

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Slide 4

## Estimate for 2023

Through twelve months, losses are somewhat higher than expected, 5.3M total incurred, including two losses for 850k.

The initial forecast of 4.9M has been increased to 5.3M as a result.

However, we expect 2023 to follow a similar pattern as prior year and start to decline over time. Four out of the last five years have declined once the year was over.

## 2024 Forecast

Loss Rates Adjusted to 2024 Cost Basis (per \$100 Payroll)

Policy Year
-------------

2016	1.20
2017	1.18
2018	1.02
2019	1.30
2020	1.26
2021	1.22
2022	1.17
2023	1.54

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

As we discussed, we expect the 2023 loss rate to come down as the year matures.

Selection for 2024 is based on an average of the last five years.

Selected for 2024	1.30
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## 2024 Forecast

- Loss Rate (limited to 850k): \$1.30 per \$100
- Expected 2024 Payroll: \$391,985,630
- 2024 Forecast: \$5,100,000

## Key Takeaways

### KWORCC Presentation

February 29, 2024

- No surprises on any older years, all looking good.
- 2022 had a large decline, looks similar to prior years.
- Expect 2023 to follow a similar pattern as well, but will monitor over the next year.





ACTUARIAL SERVICES  
PROPERTY | CASUALTY

# Inform

Actuarial Consulting

## Actuarial Report As of December 31, 2023

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

February 19, 2024

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



February 19, 2024

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 12/31/2023. Also contained in the report is a loss forecast for the 2024 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

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### 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, 1/1/24 - 12/31/24.

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

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Table 1 summarizes the indicated retained loss and ALAE liabilities as of 12/31/2023. A more detailed breakdown of the liability by policy period is found in Summary Exhibit 1.

**TABLE 1: UNPAID CLAIM LIABILITY as of 12/31/2023**

Line of Insurance	Case Reserves	IBNR	Net Unpaid Liability
Workers' Compensation	7,509,005	1,927,917	9,436,921

Table 2 displays forecasted ultimate losses and ALAE for 2024. 2024 Payroll is projected to be \$384,054,557. 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 2024**

Line of Insurance	Loss Rate	Payroll	Loss Forecast
Workers' Compensation	1.30	391,985,630	5,100,000

## Section 3: Analysis

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### 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 12/31/23.  
*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: 2023 NCCI Annual Statistical Bulletin*
- Industry loss trend factors.  
*Source: 2023 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

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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

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### 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 12/31/2023. The review date of our analysis is 1/22/2024.

### **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 8/31/2023. 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

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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

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**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**

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### **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
- EXHIBIT 4      Expected Loss Method
- EXHIBIT 5      Paid Bornhuetter-Ferguson Method
- EXHIBIT 6      Incurred Bornhuetter-Ferguson Method

### **Forecast Exhibits**

- EXHIBIT 1      Development of Expected Loss Rate
- EXHIBIT 2      Development of Preliminary Ultimate Losses
- EXHIBIT 3      Development of Claim Frequency

**Data Exhibits**

EXHIBIT 1	Program Summary
EXHIBIT 2	Summary of Historical Loss Data
EXHIBIT 3	Large Losses
EXHIBIT 4	Paid Losses at Historical Retentions
EXHIBIT 5	Incurred Losses at Historical Retentions
EXHIBIT 6	Paid Losses at Various Limits
EXHIBIT 7	Incurred Losses at Various Limits
EXHIBIT 8	Paid Loss Development Triangle
EXHIBIT 9	Incurred Loss Development Triangle
EXHIBIT 10	Claim Count Development Triangle
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 12/31/2023

(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	1,924,415	75,585	68,387	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	2,157,252	2,157,252	2,157,105	148	148	0
01/01/03	350,000	3,100,000	3,087,130	3,027,274	72,726	59,855	12,870
01/01/04	400,000	4,575,000	4,549,683	4,517,222	57,778	32,461	25,317
01/01/05	400,000	4,200,000	4,141,080	4,107,493	92,507	33,587	58,920
01/01/06	600,000	4,698,946	4,698,946	4,697,281	1,665	1,665	0
01/01/07	600,000	4,950,000	4,906,638	4,771,272	178,728	135,366	43,362
01/01/08	600,000	4,750,000	4,691,205	4,592,029	157,971	99,176	58,795
01/01/09	600,000	3,500,000	3,423,862	3,338,430	161,570	85,432	76,138
01/01/10	600,000	4,350,000	4,288,403	4,072,921	277,079	215,482	61,597
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	3,975,277	3,457,564	592,436	517,714	74,723
01/01/13	650,000	2,850,000	2,792,497	2,682,552	167,448	109,945	57,503
01/01/14	700,000	3,850,000	3,746,267	3,716,626	133,374	29,641	103,733
01/01/15	750,000	3,350,000	3,211,169	3,167,150	182,850	44,020	138,831
01/01/16	750,000	3,200,000	3,062,534	2,967,378	232,622	95,156	137,466
01/01/17	750,000	3,150,000	3,003,529	2,938,488	211,512	65,041	146,471
01/01/18	750,000	2,700,000	2,621,488	2,530,222	169,778	91,266	78,512
01/01/19	750,000	3,700,000	3,563,735	3,263,858	436,142	299,877	136,265
01/01/20	750,000	3,800,000	3,662,891	3,308,740	491,260	354,151	137,109
01/01/21	750,000	3,900,000	3,747,083	2,972,884	927,116	774,198	152,917
01/01/22	750,000	4,300,000	3,992,004	2,558,687	1,741,313	1,433,318	307,996
01/01/23	850,000	5,300,000	5,290,287	2,360,618	2,939,382	2,929,669	9,713
<b>Total</b>		<b>87,531,198</b>	<b>85,603,282</b>	<b>78,110,021</b>	<b>9,421,177</b>	<b>7,493,261</b>	<b>1,927,917</b>
						Case Reserves on Open Claims from Prior Years:	<b>15,744</b>
						Total Indicated Loss & ALAE Reserves:	<b>9,436,921</b>

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 Loss Reserve Reconciliation  
8/31/23 to 12/31/23

Net Unpaid Claim Liability as of 8/31/23	9,180,789
Add Change in Ultimate Loss Estimates	(125,487)
Add Ultimate Loss for New Claims	1,766,667
Subtract Paid Losses	(1,400,791)
Net Unpaid Claim Liability as of 12/31/23	9,421,177

**KWORCC**  
Ultimate Loss Comparison

Evaluation Date----->						
Policy Year	12/31/2019	12/31/2020	12/31/2021	12/31/2022	8/31/2023	12/31/2023
01/01/00	1,918,802	1,918,802	1,918,802	2,000,000	1,992,802	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	2,157,252
01/01/03	3,025,000	3,025,000	3,100,000	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	4,695,946	4,695,946	4,698,446	4,698,946
01/01/07	4,850,000	5,000,000	5,000,000	4,950,000	4,950,000	4,950,000
01/01/08	4,650,000	4,700,000	4,700,000	4,800,000	4,800,000	4,750,000
01/01/09	3,450,000	3,450,000	3,500,000	3,500,000	3,500,000	3,500,000
01/01/10	4,150,000	4,150,000	4,150,000	4,150,000	4,350,000	4,350,000
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	4,050,000	4,050,000	4,050,000	4,050,000
01/01/13	2,900,000	2,900,000	2,850,000	2,850,000	2,850,000	2,850,000
01/01/14	4,000,000	4,000,000	3,900,000	3,900,000	3,900,000	3,850,000
01/01/15	3,600,000	3,450,000	3,350,000	3,350,000	3,350,000	3,350,000
01/01/16	3,500,000	3,400,000	3,250,000	3,200,000	3,200,000	3,200,000
01/01/17	3,500,000	3,400,000	3,200,000	3,200,000	3,150,000	3,150,000
01/01/18	3,400,000	3,200,000	2,900,000	2,800,000	2,700,000	2,700,000
01/01/19	5,150,000	4,200,000	4,200,000	3,900,000	3,700,000	3,700,000
01/01/20		3,800,000	3,800,000	3,900,000	3,800,000	3,800,000
01/01/21			4,800,000	4,200,000	3,900,000	3,900,000
01/01/22				4,900,000	4,400,000	4,300,000
01/01/23					5,200,000	5,300,000
Loss Reserve Development	(2,894,708)	(1,544,708)	(1,465,654)	(1,246,852)	(125,487)	
Initial Unpaid Claim Liability	9,714,975	8,795,835	8,949,335	9,611,925	9,180,789	9,421,177
Restated Unpaid Claim Liability	6,820,267	7,251,128	7,483,681	8,365,073	9,055,302	9,421,177
Percentage Difference	-29.8%	-17.6%	-16.4%	-13.0%	-1.4%	0.0%

**KWORCC**  
Claim Diagnostics  
as of 12/31/2023

(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
01/01/14	\$700,000	251,841,145	3,850,000	547	2.17	7,038	1.53
01/01/15	\$750,000	258,765,021	3,350,000	559	2.16	5,993	1.29
01/01/16	\$750,000	272,850,787	3,200,000	597	2.19	5,360	1.17
01/01/17	\$750,000	274,896,108	3,150,000	562	2.04	5,605	1.15
01/01/18	\$750,000	275,739,077	2,700,000	475	1.72	5,684	0.98
01/01/19	\$750,000	289,702,705	3,700,000	485	1.67	7,629	1.28
01/01/20	\$750,000	303,935,623	3,800,000	411	1.35	9,246	1.25
01/01/21	\$750,000	312,087,262	3,900,000	434	1.39	8,986	1.25
01/01/22	\$750,000	339,934,353	4,300,000	486	1.43	8,848	1.26
01/01/23	\$850,000	377,720,551	5,300,000	534	1.41	9,925	1.40
<b>Loss Forecast</b>							
01/01/24	\$850,000	391,985,630	5,100,000	498	1.27	10,244	1.30

# 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	1	1,932,113	1,992,802				2,000,000
01/01/01	2,225,029	2	2,220,873	2,225,029				2,250,000
01/01/02	2,157,252	0	2,172,204	2,157,252				2,157,252
01/01/03	3,087,130	1	3,051,492	3,087,130				3,100,000
01/01/04	4,549,683	1	4,566,912	4,554,233				4,575,000
01/01/05	4,141,080	1	4,164,998	4,149,362				4,200,000
01/01/06	4,698,946	1	4,777,135	4,708,344				4,698,946
01/01/07	4,906,638	4	4,859,541	4,926,265				4,950,000
01/01/08	4,691,205	5	4,688,461	4,709,970				4,750,000
01/01/09	3,423,862	5	3,421,891	3,437,558				3,500,000
01/01/10	4,288,403	4	4,193,217	4,309,862				4,350,000
01/01/11	2,772,490	1	2,868,472	2,791,936				2,850,000
01/01/12	3,975,277	4	3,598,394	4,011,166				4,050,000
01/01/13	2,792,497	3	2,812,718	2,823,343				2,850,000
01/01/14	3,746,267	1	3,918,635	3,806,587				3,850,000
01/01/15	3,211,169	2	3,363,672	3,279,188				3,350,000
01/01/16	3,062,534	3	3,167,641	3,143,041				3,200,000
01/01/17	3,003,529	2	3,161,741	3,113,310				3,150,000
01/01/18	2,621,488	1	2,750,477	2,743,876				2,700,000
01/01/19	3,563,735	3	3,628,161	3,761,275	3,814,694	3,646,891	3,764,080	3,700,000
01/01/20	3,662,891	6	3,733,224	3,896,855	3,939,294	3,756,655	3,899,403	3,800,000
01/01/21	3,747,083	12	3,627,610	3,986,424	4,044,946	3,702,932	3,989,937	3,900,000
01/01/22	3,992,004	26	3,542,397	4,317,432	4,482,356	3,803,421	4,329,863	4,300,000
01/01/23	5,290,287	287	5,728,524	5,893,197	4,905,059	5,244,393	5,792,104	5,300,000

**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	12/31/23	288	1,924,415	1.004	1,932,113
01/01/01	\$200,000	12/31/23	276	2,209,824	1.005	2,220,873
01/01/02	\$350,000	12/31/23	264	2,157,105	1.007	2,172,204
01/01/03	\$350,000	12/31/23	252	3,027,274	1.008	3,051,492
01/01/04	\$400,000	12/31/23	240	4,517,222	1.011	4,566,912
01/01/05	\$400,000	12/31/23	228	4,107,493	1.014	4,164,998
01/01/06	\$600,000	12/31/23	216	4,697,281	1.017	4,777,135
01/01/07	\$600,000	12/31/23	204	4,771,272	1.019	4,859,541
01/01/08	\$600,000	12/31/23	192	4,592,029	1.021	4,688,461
01/01/09	\$600,000	12/31/23	180	3,338,430	1.025	3,421,891
01/01/10	\$600,000	12/31/23	168	4,072,921	1.030	4,193,217
01/01/11	\$600,000	12/31/23	156	2,769,990	1.036	2,868,472
01/01/12	\$600,000	12/31/23	144	3,457,564	1.041	3,598,394
01/01/13	\$650,000	12/31/23	132	2,682,552	1.049	2,812,718
01/01/14	\$700,000	12/31/23	120	3,716,626	1.054	3,918,635
01/01/15	\$750,000	12/31/23	108	3,167,150	1.062	3,363,672
01/01/16	\$750,000	12/31/23	96	2,967,378	1.067	3,167,641
01/01/17	\$750,000	12/31/23	84	2,938,488	1.076	3,161,741
01/01/18	\$750,000	12/31/23	72	2,530,222	1.087	2,750,477
01/01/19	\$750,000	12/31/23	60	3,263,858	1.112	3,628,161
01/01/20	\$750,000	12/31/23	48	3,308,740	1.128	3,733,224
01/01/21	\$750,000	12/31/23	36	2,972,884	1.220	3,627,610
01/01/22	\$750,000	12/31/23	24	2,558,687	1.384	3,542,397
01/01/23	\$850,000	12/31/23	12	2,360,618	2.427	5,728,524

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	12/31/23	288	1,992,802	1.000	1,992,802
01/01/01	\$200,000	12/31/23	276	2,225,029	1.000	2,225,029
01/01/02	\$350,000	12/31/23	264	2,157,252	1.000	2,157,252
01/01/03	\$350,000	12/31/23	252	3,087,130	1.000	3,087,130
01/01/04	\$400,000	12/31/23	240	4,549,683	1.001	4,554,233
01/01/05	\$400,000	12/31/23	228	4,141,080	1.002	4,149,362
01/01/06	\$600,000	12/31/23	216	4,698,946	1.002	4,708,344
01/01/07	\$600,000	12/31/23	204	4,906,638	1.004	4,926,265
01/01/08	\$600,000	12/31/23	192	4,691,205	1.004	4,709,970
01/01/09	\$600,000	12/31/23	180	3,423,862	1.004	3,437,558
01/01/10	\$600,000	12/31/23	168	4,288,403	1.005	4,309,862
01/01/11	\$600,000	12/31/23	156	2,772,490	1.007	2,791,936
01/01/12	\$600,000	12/31/23	144	3,975,277	1.009	4,011,166
01/01/13	\$650,000	12/31/23	132	2,792,497	1.011	2,823,343
01/01/14	\$700,000	12/31/23	120	3,746,267	1.016	3,806,587
01/01/15	\$750,000	12/31/23	108	3,211,169	1.021	3,279,188
01/01/16	\$750,000	12/31/23	96	3,062,534	1.026	3,143,041
01/01/17	\$750,000	12/31/23	84	3,003,529	1.037	3,113,310
01/01/18	\$750,000	12/31/23	72	2,621,488	1.047	2,743,876
01/01/19	\$750,000	12/31/23	60	3,563,735	1.055	3,761,275
01/01/20	\$750,000	12/31/23	48	3,662,891	1.064	3,896,855
01/01/21	\$750,000	12/31/23	36	3,747,083	1.064	3,986,424
01/01/22	\$750,000	12/31/23	24	3,992,004	1.082	4,317,432
01/01/23	\$850,000	12/31/23	12	5,290,287	1.114	5,893,197

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>	2024 <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>Pavroll</u>	<u>Limited Ultimate Losses</u>
01/01/19	\$750,000	1.27	0.995	1.27	1.47	1.32	\$289,702,705	3,814,694
01/01/20	\$750,000	1.30	0.995	1.29	1.30	1.30	\$303,935,623	3,939,294
01/01/21	\$750,000	1.30	0.995	1.29	1.30	1.30	\$312,087,262	4,044,946
01/01/22	\$750,000	1.30	0.995	1.29	1.39	1.32	\$339,934,353	4,482,356
01/01/23	\$850,000	1.30	0.995	1.29	1.31	1.30	\$377,720,551	4,905,059

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>
01/01/19	\$750,000	3,814,694	3,628,161	1.112	10.0%	90.0%	3,646,891
01/01/20	\$750,000	3,939,294	3,733,224	1.128	11.4%	88.6%	3,756,655
01/01/21	\$750,000	4,044,946	3,627,610	1.220	18.0%	82.0%	3,702,932
01/01/22	\$750,000	4,482,356	3,542,397	1.384	27.8%	72.2%	3,803,421
01/01/23	\$850,000	4,905,059	5,728,524	2.427	58.8%	41.2%	5,244,393

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>
01/01/19	\$750,000	3,814,694	3,761,275	1.055	5.3%	94.7%	3,764,080
01/01/20	\$750,000	3,939,294	3,896,855	1.064	6.0%	94.0%	3,899,403
01/01/21	\$750,000	4,044,946	3,986,424	1.064	6.0%	94.0%	3,989,937
01/01/22	\$750,000	4,482,356	4,317,432	1.082	7.5%	92.5%	4,329,863
01/01/23	\$850,000	4,905,059	5,893,197	1.114	10.2%	89.8%	5,792,104

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 2024

(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
01/01/14	251,841,145	1.411	355,246,807	3,862,611	1.036	1.411	5,646,606	1.59
01/01/15	258,765,021	1.363	352,670,162	3,321,430	1.038	1.363	4,700,746	1.33
01/01/16	272,850,787	1.317	359,292,382	3,155,341	1.034	1.317	4,297,481	1.20
01/01/17	274,896,108	1.272	349,744,618	3,137,525	1.030	1.272	4,110,207	1.18
01/01/18	275,739,077	1.229	338,953,729	2,747,176	1.026	1.229	3,464,998	1.02
01/01/19	289,702,705	1.188	344,075,935	3,694,718	1.023	1.188	4,489,094	1.30
01/01/20	303,935,623	1.148	348,773,118	3,815,039	1.000	1.148	4,377,845	1.26
01/01/21	312,087,262	1.109	346,016,726	3,807,017	1.000	1.109	4,220,907	1.22
01/01/22	339,934,353	1.071	364,146,177	3,960,522	1.000	1.071	4,242,610	1.17
01/01/23	377,720,551	1.035	390,940,770	5,810,860	1.000	1.035	6,014,240	1.54

All Year Weighted Average: 1.28  
7 Year Weighted Average: 1.25  
5 Year Weighted Average: 1.30

Notes:

- (2) Provided by Client
- (3) Payroll Trend of 3.5% per year (Data Exhibit 12)
- (4) = (2) x (3)
- (5) From Exhibit 2, Column 10
- (6) Based on NCCI data for KS (Data Exhibit 13)
- (7) 3.5% Trend per Year (based on industry and client data)
- (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

(10) Selected: **1.30**  
(11) Forecasted Payroll 2024: \$391,985,630  
(12) Forecasted Losses 2024: **5,100,000**

**KWORCC**  
Estimated Confidence Levels for 2024 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%	5,020,950	(79,050)	-1.6%	1.28
Selected	5,100,000			1.30
60%	5,235,150	135,150	2.7%	1.34
65%	5,356,020	256,020	5.0%	1.37
70%	5,479,950	379,950	7.5%	1.40
75%	5,620,200	520,200	10.2%	1.43
80%	5,786,460	686,460	13.5%	1.48
85%	5,977,710	877,710	17.2%	1.53
90%	6,226,590	1,126,590	22.1%	1.59
95%	6,600,930	1,500,930	29.4%	1.68

Notes:

Selected Ultimate Loss of \$5,100,000 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
01/01/14	3,716,626	3,746,267	12/31/23	120	1.054	1.016	3,918,635	3,806,587	3,862,611
01/01/15	3,167,150	3,211,169	12/31/23	108	1.062	1.021	3,363,672	3,279,188	3,321,430
01/01/16	2,967,378	3,062,534	12/31/23	96	1.067	1.026	3,167,641	3,143,041	3,155,341
01/01/17	2,938,488	3,003,529	12/31/23	84	1.076	1.037	3,161,741	3,113,310	3,137,525
01/01/18	2,530,222	2,621,488	12/31/23	72	1.087	1.047	2,750,477	2,743,876	2,747,176
01/01/19	3,263,858	3,563,735	12/31/23	60	1.112	1.055	3,628,161	3,761,275	3,694,718
01/01/20	3,308,740	3,662,891	12/31/23	48	1.128	1.064	3,733,224	3,896,855	3,815,039
01/01/21	2,972,884	3,747,083	12/31/23	36	1.220	1.064	3,627,610	3,986,424	3,807,017
01/01/22	2,558,687	4,048,604	12/31/23	24	1.384	1.082	3,542,397	4,378,646	3,960,522
01/01/23	2,360,618	5,290,287	12/31/23	12	2.427	1.114	5,728,524	5,893,197	5,810,860

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 2024

(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
01/01/14	12/31/23	120	547	1.000	547	355,246,807	0.817	1.26
01/01/15	12/31/23	108	559	1.000	559	352,670,162	0.834	1.32
01/01/16	12/31/23	96	597	1.000	597	359,292,382	0.851	1.41
01/01/17	12/31/23	84	562	1.000	562	349,744,618	0.868	1.39
01/01/18	12/31/23	72	475	1.000	475	338,953,729	0.886	1.24
01/01/19	12/31/23	60	485	1.000	485	344,075,935	0.904	1.27
01/01/20	12/31/23	48	411	1.000	411	348,773,118	0.922	1.09
01/01/21	12/31/23	36	434	1.000	434	346,016,726	0.941	1.18
01/01/22	12/31/23	24	486	1.000	486	364,146,177	0.960	1.28
01/01/23	12/31/23	12	534	1.000	534	390,940,770	0.980	1.34

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: 1.24  
3-Year Weighted Average: 1.27  
Selected: **1.27**

# 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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Policy Inception	Evaluation Date	Open Claim Count	Closed Claim Count	Total Claim Count	Unlimited		
					Paid Losses & ALAE	Case Reserves	Incurred Losses & ALAE
01/01/00	12/31/23	1	427	428	1,924,415	68,387	1,992,802
01/01/01	12/31/23	2	513	515	2,391,293	141,244	2,532,537
01/01/02	12/31/23	0	597	597	2,157,105	148	2,157,252
01/01/03	12/31/23	1	622	623	3,035,671	59,855	3,095,526
01/01/04	12/31/23	1	594	595	4,517,222	32,461	4,549,683
01/01/05	12/31/23	1	579	580	4,107,493	33,587	4,141,080
01/01/06	12/31/23	1	572	573	4,697,281	1,665	4,698,946
01/01/07	12/31/23	4	560	564	6,982,315	135,366	7,117,681
01/01/08	12/31/23	5	560	565	4,592,029	99,176	4,691,205
01/01/09	12/31/23	5	450	455	3,338,430	85,432	3,423,862
01/01/10	12/31/23	4	512	516	4,072,921	215,482	4,288,403
01/01/11	12/31/23	1	427	428	2,769,990	2,500	2,772,490
01/01/12	12/31/23	4	485	489	3,457,564	517,714	3,975,277
01/01/13	12/31/23	3	410	413	2,682,552	109,945	2,792,497
01/01/14	12/31/23	1	546	547	3,716,626	29,641	3,746,267
01/01/15	12/31/23	2	557	559	3,167,150	44,020	3,211,169
01/01/16	12/31/23	3	594	597	2,967,378	95,156	3,062,534
01/01/17	12/31/23	2	560	562	2,938,488	65,041	3,003,529
01/01/18	12/31/23	1	474	475	2,530,222	91,266	2,621,488
01/01/19	12/31/23	3	482	485	3,263,858	299,877	3,563,735
01/01/20	12/31/23	6	405	411	3,308,740	354,151	3,662,891
01/01/21	12/31/23	12	422	434	2,972,884	774,198	3,747,083
01/01/22	12/31/23	26	460	486	2,558,687	1,489,918	4,048,604
01/01/23	12/31/23	287	247	534	2,360,618	3,609,044	5,969,661

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

**KWORCC**  
Claims > \$200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
Claim Number	Accident Date	Policy Year	Paid Loss & ALAE	Case Reserves	Incurred Loss & ALAE
30053990041801	07/03/93	01/01/93	211,758	0	211,758
30032990226001	08/12/94	01/01/94	219,759	0	219,759
30037990042601	10/21/96	01/01/96	344,637	0	344,637
30023010009401	01/04/01	01/01/01	277,409	126,039	403,448
30016010813201	08/28/01	01/01/01	304,060	0	304,060
30046030349301	04/22/03	01/01/03	149,450	59,855	209,306
30288030765901	09/23/03	01/01/03	358,397	0	358,397
30039040126601	02/05/04	01/01/04	268,403	32,461	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	0	386,417
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	232,585	19,075	251,660

**KWORCC**

Claims &gt; \$200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
<u>Claim Number</u>	<u>Accident Date</u>	<u>Policy Year</u>	<u>Paid Loss &amp; ALAE</u>	<u>Case Reserves</u>	<u>Incurred Loss &amp; ALAE</u>
2007033587	09/14/07	01/01/07	333,234	0	333,234
2007033708	09/28/07	01/01/07	246,887	23,852	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	294,897	70,594	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	133,252	68,541	201,793
2009037935	09/30/09	01/01/09	196,838	8,936	205,774
2010038507	01/08/10	01/01/10	402,249	152,832	555,082
2010039863	08/31/10	01/01/10	251,445	0	251,445
2010039948	09/17/10	01/01/10	393,796	54,590	448,386
2011041208	05/08/11	01/01/11	256,905	2,500	259,405
2012043247	06/20/12	01/01/12	357,248	168,124	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	243,465	86,196	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	213,661	29,641	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 &gt; \$200,000 Incurred

(1)	(2)	(3)	(4)	(5)	(6)
<u>Claim Number</u>	<u>Accident Date</u>	<u>Policy Year</u>	<u>Paid Loss &amp; ALAE</u>	<u>Case Reserves</u>	<u>Incurred Loss &amp; ALAE</u>
2016WR000565	07/28/16	01/01/16	501,013	0	501,013
18735588	08/28/18	01/01/18	419,649	91,266	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	215,397	189,138	404,535
20809834	03/03/20	01/01/20	314,118	0	314,118
20821436	07/14/20	01/01/20	127,063	123,073	250,136
21837441	09/24/20	01/01/20	266,041	0	266,041
20832669	11/09/20	01/01/20	221,194	31,877	253,071
21848647	04/26/21	01/01/21	285,535	118,355	403,891
21852216	06/04/21	01/01/21	261,964	33,505	295,470
21858419	08/15/21	01/01/21	169,579	226,679	396,258
21865363	10/17/21	01/01/21	132,842	105,865	238,707
22888482	06/20/22	01/01/22	135,667	670,933	806,600
22896340	10/24/22	01/01/22	126,195	170,405	296,600
23901067	01/23/23	01/01/23	194,082	130,018	324,100
23901087	01/23/23	01/01/23	132,873	90,727	223,600
231094430	06/07/23	01/01/23	813,700	599,675	1,413,374
231116618	11/28/23	01/01/23	2,567	963,433	966,000



**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	1,924,415	0	0	1,924,415
01/01/01	200,000	2,391,293	181,469	2	2,209,824
01/01/02	350,000	2,157,105	0	0	2,157,105
01/01/03	350,000	3,035,671	8,397	1	3,027,274
01/01/04	400,000	4,517,222	0	0	4,517,222
01/01/05	400,000	4,107,493	0	0	4,107,493
01/01/06	600,000	4,697,281	0	0	4,697,281
01/01/07	600,000	6,982,315	2,211,043	1	4,771,272
01/01/08	600,000	4,592,029	0	0	4,592,029
01/01/09	600,000	3,338,430	0	0	3,338,430
01/01/10	600,000	4,072,921	0	0	4,072,921
01/01/11	600,000	2,769,990	0	0	2,769,990
01/01/12	600,000	3,457,564	0	0	3,457,564
01/01/13	650,000	2,682,552	0	0	2,682,552
01/01/14	700,000	3,716,626	0	0	3,716,626
01/01/15	750,000	3,167,150	0	0	3,167,150
01/01/16	750,000	2,967,378	0	0	2,967,378
01/01/17	750,000	2,938,488	0	0	2,938,488
01/01/18	750,000	2,530,222	0	0	2,530,222
01/01/19	750,000	3,263,858	0	0	3,263,858
01/01/20	750,000	3,308,740	0	0	3,308,740
01/01/21	750,000	2,972,884	0	0	2,972,884
01/01/22	750,000	2,558,687	0	0	2,558,687
01/01/23	850,000	2,360,618	0	0	2,360,618

**KWORCC**

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	2,157,252	0	0	2,157,252
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	4,141,080	0	0	4,141,080
01/01/06	600,000	4,698,946	0	0	4,698,946
01/01/07	600,000	7,117,681	2,211,043	1	4,906,638
01/01/08	600,000	4,691,205	0	0	4,691,205
01/01/09	600,000	3,423,862	0	0	3,423,862
01/01/10	600,000	4,288,403	0	0	4,288,403
01/01/11	600,000	2,772,490	0	0	2,772,490
01/01/12	600,000	3,975,277	0	0	3,975,277
01/01/13	650,000	2,792,497	0	0	2,792,497
01/01/14	700,000	3,746,267	0	0	3,746,267
01/01/15	750,000	3,211,169	0	0	3,211,169
01/01/16	750,000	3,062,534	0	0	3,062,534
01/01/17	750,000	3,003,529	0	0	3,003,529
01/01/18	750,000	2,621,488	0	0	2,621,488
01/01/19	750,000	3,563,735	0	0	3,563,735
01/01/20	750,000	3,662,891	0	0	3,662,891
01/01/21	750,000	3,747,083	0	0	3,747,083
01/01/22	750,000	4,048,604	56,600	1	3,992,004
01/01/23	850,000	5,969,661	679,374	2	5,290,287

**KWORCC**  
Paid Losses at Various Limits

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Policy Inception</u>	<u>Evaluation Date</u>	Limited to: <u>\$250,000</u>	Limited to: <u>\$750,000</u>	Limited to: <u>\$850,000</u>	Limited to: <u>\$1,000,000</u>	Limited to: <u>Unlimited</u>
01/01/00	12/31/23	1,924,415	1,924,415	1,924,415	1,924,415	1,924,415
01/01/01	12/31/23	2,309,824	2,391,293	2,391,293	2,391,293	2,391,293
01/01/02	12/31/23	2,157,105	2,157,105	2,157,105	2,157,105	2,157,105
01/01/03	12/31/23	2,927,274	3,035,671	3,035,671	3,035,671	3,035,671
01/01/04	12/31/23	4,432,773	4,517,222	4,517,222	4,517,222	4,517,222
01/01/05	12/31/23	3,718,327	4,107,493	4,107,493	4,107,493	4,107,493
01/01/06	12/31/23	4,527,297	4,697,281	4,697,281	4,697,281	4,697,281
01/01/07	12/31/23	4,286,414	4,921,272	5,021,272	5,171,272	6,982,315
01/01/08	12/31/23	4,547,132	4,592,029	4,592,029	4,592,029	4,592,029
01/01/09	12/31/23	3,306,496	3,338,430	3,338,430	3,338,430	3,338,430
01/01/10	12/31/23	3,775,431	4,072,921	4,072,921	4,072,921	4,072,921
01/01/11	12/31/23	2,763,085	2,769,990	2,769,990	2,769,990	2,769,990
01/01/12	12/31/23	3,310,906	3,457,564	3,457,564	3,457,564	3,457,564
01/01/13	12/31/23	2,682,552	2,682,552	2,682,552	2,682,552	2,682,552
01/01/14	12/31/23	3,543,433	3,716,626	3,716,626	3,716,626	3,716,626
01/01/15	12/31/23	3,121,883	3,167,150	3,167,150	3,167,150	3,167,150
01/01/16	12/31/23	2,716,365	2,967,378	2,967,378	2,967,378	2,967,378
01/01/17	12/31/23	2,938,488	2,938,488	2,938,488	2,938,488	2,938,488
01/01/18	12/31/23	2,360,573	2,530,222	2,530,222	2,530,222	2,530,222
01/01/19	12/31/23	3,107,386	3,263,858	3,263,858	3,263,858	3,263,858
01/01/20	12/31/23	3,228,581	3,308,740	3,308,740	3,308,740	3,308,740
01/01/21	12/31/23	2,925,384	2,972,884	2,972,884	2,972,884	2,972,884
01/01/22	12/31/23	2,558,687	2,558,687	2,558,687	2,558,687	2,558,687
01/01/23	12/31/23	1,796,918	2,296,918	2,360,618	2,360,618	2,360,618

**KWORCC**  
Incurred Losses at Various Limits

(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Policy Inception</u>	<u>Evaluation Date</u>	Limited to: <u>\$250,000</u>	Limited to: <u>\$750,000</u>	Limited to: <u>\$850,000</u>	Limited to: <u>\$1,000,000</u>	Limited to: <u>Unlimited</u>
01/01/00	12/31/23	1,992,802	1,992,802	1,992,802	1,992,802	1,992,802
01/01/01	12/31/23	2,325,029	2,532,537	2,532,537	2,532,537	2,532,537
01/01/02	12/31/23	2,157,252	2,157,252	2,157,252	2,157,252	2,157,252
01/01/03	12/31/23	2,987,130	3,095,526	3,095,526	3,095,526	3,095,526
01/01/04	12/31/23	4,432,773	4,549,683	4,549,683	4,549,683	4,549,683
01/01/05	12/31/23	3,718,327	4,141,080	4,141,080	4,141,080	4,141,080
01/01/06	12/31/23	4,528,962	4,698,946	4,698,946	4,698,946	4,698,946
01/01/07	12/31/23	4,399,381	5,056,638	5,156,638	5,306,638	7,117,681
01/01/08	12/31/23	4,575,714	4,691,205	4,691,205	4,691,205	4,691,205
01/01/09	12/31/23	3,391,928	3,423,862	3,423,862	3,423,862	3,423,862
01/01/10	12/31/23	3,783,491	4,288,403	4,288,403	4,288,403	4,288,403
01/01/11	12/31/23	2,763,085	2,772,490	2,772,490	2,772,490	2,772,490
01/01/12	12/31/23	3,437,005	3,975,277	3,975,277	3,975,277	3,975,277
01/01/13	12/31/23	2,712,835	2,792,497	2,792,497	2,792,497	2,792,497
01/01/14	12/31/23	3,573,074	3,746,267	3,746,267	3,746,267	3,746,267
01/01/15	12/31/23	3,165,903	3,211,169	3,211,169	3,211,169	3,211,169
01/01/16	12/31/23	2,799,021	3,062,534	3,062,534	3,062,534	3,062,534
01/01/17	12/31/23	3,003,529	3,003,529	3,003,529	3,003,529	3,003,529
01/01/18	12/31/23	2,360,573	2,621,488	2,621,488	2,621,488	2,621,488
01/01/19	12/31/23	3,252,728	3,563,735	3,563,735	3,563,735	3,563,735
01/01/20	12/31/23	3,579,525	3,662,891	3,662,891	3,662,891	3,662,891
01/01/21	12/31/23	3,401,464	3,747,083	3,747,083	3,747,083	3,747,083
01/01/22	12/31/23	3,445,404	3,992,004	4,048,604	4,048,604	4,048,604
01/01/23	12/31/23	4,016,187	5,090,287	5,290,287	5,556,287	5,969,661
Grand Total		79,803,121	85,869,187	86,225,787	86,641,787	88,866,204
2000-2020 Total		68,940,066	73,039,813	73,139,813	73,289,813	75,100,856
Ratio to Current Limit		0.943	0.999	1.000	1.002	1.027
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 12/31/2023

Policy Inception	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
01/01/01	568,092	1,349,272	1,687,225	1,752,104	1,840,595	1,845,480	1,851,109	1,901,320	1,981,259	2,044,158	2,163,398	2,202,745	2,215,382	2,198,870	2,205,556
01/01/02	853,301	1,632,695	1,897,683	2,109,558	2,135,758	2,140,703	2,144,015	2,145,742	2,154,345	2,156,463	2,157,096	2,157,096	2,157,096	2,157,096	2,157,096
01/01/03	1,241,120	2,191,856	2,586,419	2,674,476	2,680,578	2,712,588	2,750,480	2,777,272	2,854,226	2,831,020	2,840,222	2,840,222	2,851,198	2,860,647	2,839,519
01/01/04	1,355,732	2,874,311	3,319,961	3,629,646	4,109,933	4,218,715	4,321,912	4,414,177	4,438,515	4,469,108	4,483,233	4,494,132	4,503,411	4,507,208	4,510,183
01/01/05	985,946	2,110,368	2,444,418	2,712,143	3,017,650	3,140,419	3,353,970	3,450,126	3,575,502	3,716,129	3,801,066	3,920,807	4,002,800	4,046,518	4,081,180
01/01/06	1,305,548	2,858,374	3,363,868	3,665,398	3,899,399	4,020,835	4,217,599	4,325,766	4,389,860	4,448,810	4,505,973	4,536,465	4,572,930	4,631,025	4,678,744
01/01/07	1,844,754	3,152,354	3,909,727	4,201,003	4,366,168	4,494,118	4,501,935	4,564,469	4,586,526	4,659,114	4,676,213	4,693,965	4,716,433	4,742,891	4,753,138
01/01/08	1,335,384	2,883,307	3,582,896	3,934,505	4,129,518	4,209,049	4,249,465	4,411,752	4,426,335	4,446,658	4,467,329	4,487,840	4,504,433	4,527,271	4,569,528
01/01/09	1,031,044	2,230,511	2,559,689	2,847,288	2,954,807	3,071,856	3,186,436	3,188,687	3,214,225	3,235,110	3,241,585	3,242,998	3,232,916	3,336,430	3,338,430
01/01/10	1,484,712	2,638,562	3,205,626	3,372,662	3,699,925	3,765,388	3,811,855	3,836,303	3,878,544	3,926,031	3,976,396	3,993,534	4,020,324	4,072,921	
01/01/11	1,052,680	2,053,138	2,409,967	2,443,186	2,535,108	2,711,934	2,767,555	2,770,215	2,769,990	2,769,990	2,769,990	2,769,990	2,769,990	2,769,990	
01/01/12	1,218,001	2,380,188	2,568,230	2,866,245	2,980,948	3,198,318	3,250,159	3,305,963	3,344,305	3,403,026	3,432,002	3,452,002	3,457,564		
01/01/13	1,064,845	1,807,424	2,237,805	2,336,349	2,548,886	2,524,627	2,560,239	2,658,108	2,676,631	2,680,863	2,682,552				
01/01/14	1,601,745	2,917,382	3,250,367	3,565,921	3,674,227	3,692,270	3,716,132	3,716,392	3,716,229	3,716,626					
01/01/15	1,091,463	2,467,097	2,793,328	2,989,678	3,113,970	3,128,490	3,165,888	3,166,528	3,167,150						
01/01/16	1,292,649	2,175,461	2,521,953	2,854,945	2,930,844	2,967,482	2,987,380	2,967,378							
01/01/17	1,182,906	2,273,240	2,618,061	2,807,485	2,807,816	2,938,490	2,938,490	2,938,488							
01/01/18	1,094,502	2,099,414	2,366,230	2,413,205	2,484,592	2,530,222									
01/01/19	1,540,328	2,772,657	3,035,043	3,339,918	3,263,858										
01/01/20	1,184,163	2,514,067	2,919,587	3,306,740											
01/01/21	1,742,902	2,573,208	2,972,884												
01/01/22	1,587,510	2,568,687													
01/01/23	2,360,618														

Policy Inception	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-190
01/01/01	2.375	1.250	1.038	1.051	1.003	1.003	1.027	1.042	1.032	1.058	1.018	1.006	0.993	1.003	
01/01/02	1.913	1.162	1.112	1.012	1.002	1.002	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	
01/01/03	1.766	1.180	1.034	1.002	1.012	1.014	1.010	1.010	1.010	1.003	1.004	1.003	1.028	1.004	
01/01/04	2.120	1.155	1.153	1.073	1.027	1.024	1.022	1.006	1.007	1.003	1.002	1.002	1.001	1.001	
01/01/05	1.150	1.110	1.110	1.041	1.038	1.040	1.037	1.001	1.008	1.006	1.002	1.001	1.021	1.009	
01/01/06	2.189	1.177	1.090	1.064	1.031	1.049	1.026	1.015	1.013	1.013	1.007	1.008	1.013	1.010	
01/01/07	1.709	1.240	1.075	1.039	1.029	1.022	1.014	1.005	1.016	1.004	1.005	1.005	1.006	1.002	
01/01/08	2.159	1.243	1.098	1.050	1.019	1.010	1.038	1.003	1.005	1.005	1.005	1.017	1.001	1.000	
01/01/09	2.163	1.148	1.112	1.038	1.040	1.037	1.001	1.008	1.006	1.002	1.002	1.023	1.004	1.001	
01/01/10	1.777	1.215	1.052	1.088	1.026	1.012	1.006	1.011	1.012	1.013	1.004	1.007	1.013		
01/01/11	1.950	1.174	1.014	1.038	1.070	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
01/01/12	1.954	1.079	1.116	1.040	1.073	1.017	1.017	1.012	1.018	1.009	1.007	1.007	1.004		
01/01/13	1.697	1.238	1.044	1.091	0.990	1.014	1.036	1.002	1.001						
01/01/14	1.821	1.114	1.097	1.030	1.005	1.006	1.000	1.000	1.000						
01/01/15	2.260	1.132	1.070	1.042	1.005	1.012	1.000	1.000							
01/01/16	1.683	1.159	1.132	1.027	1.013	1.000	1.000								
01/01/17	1.922	1.152	1.072	1.000	1.047	1.000									
01/01/18	1.918	1.127	1.020	1.021	1.027										
01/01/19	1.800	1.095	1.100	0.977											
01/01/20	2.123	1.161	1.133												
01/01/21	1.476	1.155													
01/01/22	1.612														
Averages															
4-Year	1.753	1.135	1.081	1.006	1.023	1.005	1.010	1.005	1.005	1.006	1.003	1.012	1.006	1.004	
8-Year	1.849	1.137	1.084	1.028	1.029	1.010	1.008	1.005	1.007	1.006	1.007	1.010	1.009	1.003	
Industry	1.999	1.187	1.083	1.042	1.025	1.018	1.013	1.005	1.005	1.004	1.007	1.005	1.006	1.073	
Prior Selection	1.829	1.134	1.081	1.022	1.017	1.015	1.013	1.006	1.009	1.006	1.007	1.005	1.006	1.005	1.025
Selected															
Age-to-Age LDF	1.753	1.135	1.081	1.015	1.023	1.010	1.008	1.005	1.007	1.006	1.007	1.005	1.006	1.004	
Cumulative LDF	2.427	1.384	1.220	1.128	1.112	1.087	1.076	1.067	1.054	1.049	1.041	1.036	1.030	1.025	

**KWORCC**  
Incurred Loss Development Triangle  
Losses and ALAE Limited to Historical Retentions (\$'000), Valued as of 12/31/2023

Policy Inception	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
01/01/01	868,913	1,505,852	1,807,788	1,865,135	1,899,918	1,899,918	1,883,127	2,026,525	2,112,625	2,167,223	2,275,557	2,268,057	2,267,878	2,203,995	2,244,501
01/01/02	1,517,394	2,006,186	2,215,585	2,219,365	2,198,876	2,188,876	2,157,458	2,146,238	2,159,678	2,157,526	2,160,392	2,159,678	2,157,096	2,157,096	2,157,096
01/01/03	2,398,637	3,055,880	3,000,002	2,969,095	2,909,888	2,920,717	2,918,127	2,918,127	2,918,127	2,926,127	2,926,127	2,931,127	2,938,881	2,957,627	2,992,730
01/01/04	3,364,948	4,070,339	4,043,855	4,241,906	4,357,112	4,532,926	4,534,046	4,497,279	4,504,135	4,502,011	4,502,011	4,544,683	4,544,683	4,549,683	4,549,683
01/01/05	2,842,290	3,168,399	3,226,656	3,218,323	3,403,284	3,448,328	3,733,644	3,754,279	3,754,259	3,924,259	3,961,867	3,986,652	4,154,723	4,154,723	4,154,723
01/01/06	4,320,257	4,453,977	4,388,477	4,208,878	4,344,226	4,478,582	4,505,603	4,516,317	4,539,853	4,680,715	4,770,337	4,797,379	4,809,361	4,838,748	4,727,396
01/01/07	3,585,550	4,042,253	4,313,396	4,654,714	4,716,265	4,881,307	4,815,547	4,807,166	4,750,479	4,781,032	4,797,351	4,829,259	4,838,613	4,954,234	4,906,638
01/01/08	3,299,876	3,817,980	4,213,097	4,285,227	4,308,527	4,399,914	4,334,392	4,525,787	4,540,125	4,551,024	4,549,994	4,595,994	4,646,030	4,693,825	4,744,940
01/01/09	2,154,581	2,630,692	2,899,661	3,082,658	3,108,310	3,218,902	3,304,163	3,313,608	3,302,156	3,307,026	3,369,706	3,394,121	3,447,639	3,426,446	3,423,862
01/01/10	2,943,005	3,318,063	3,749,727	3,751,501	3,902,515	3,923,090	3,988,584	3,989,299	3,976,196	4,113,403	4,113,403	4,113,403	4,113,403	4,288,403	
01/01/11	2,143,469	2,639,864	2,638,532	2,617,990	2,644,333	2,784,750	2,787,519	2,772,715	2,772,490	2,772,490	2,772,490	2,772,490	2,772,490	2,772,490	
01/01/12	2,440,995	2,842,290	3,168,399	3,226,656	3,218,323	3,403,284	3,448,328	3,733,644	3,754,279	3,754,259	3,924,259	3,961,867	3,986,652	4,154,723	4,154,723
01/01/13	1,952,311	2,359,282	2,595,817	2,682,173	2,701,762	2,683,183	2,833,748	2,837,498	2,797,800	2,792,717	2,792,497				
01/01/14	2,874,106	3,600,687	3,729,692	3,899,744	3,795,101	3,754,743	3,746,172	3,746,432	3,746,267						
01/01/15	2,075,484	3,266,163	3,246,810	3,249,821	3,260,89										

**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	562
01/01/18	468	479	476	475	475	475	
01/01/19	490	485	485	485	485		
01/01/20	439	411	411	411			
01/01/21	445	433	434				
01/01/22	502	486					
01/01/23	534						

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	0.998	
01/01/18	1.024	0.994	0.998	1.000	1.000		
01/01/19	0.990	1.000	1.000	1.000			
01/01/20	0.936	1.000	1.000				
01/01/21	0.973	1.002					
01/01/22	0.968						
<b>Averages</b>							
All	1.003	1.001	1.000	1.000	1.000	1.000	
Industry	1.059	1.010	1.002	1.002	1.001	1.000	1.000
<b>Selected</b>							
Age-to-Age LDF	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative LDF	1.000	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
2011	22,000	25,800	47,800	
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	24,900	25,500	50,400	-2.7%
2022	26,400	26,800	53,200	5.6%
Exponential Fit to Historical Frequency (10 year):				1.0%
Exponential Fit to Historical Frequency (7 year):				0.9%
Exponential Fit to Historical Frequency (5 year):				0.6%
Exponential Fit to Historical Frequency (4 year):				0.6%
<b>Selected Severity Trend:</b>				<b>1.0%</b>
Accident Year	Annual Change in Lost-Time Claim Frequency			
2011	-0.9%	Exponential Fit to Historical Frequency (10 year):		-3.4%
2012	-5.4%	Exponential Fit to Historical Frequency (7 year):		-2.4%
2013	-3.2%	Exponential Fit to Historical Frequency (5 year):		-1.8%
2014	-1.7%	Exponential Fit to Historical Frequency (4 year):		-0.6%
2015	-4.6%			
2016	-6.2%	<b>Selected Frequency Trend:</b>		<b>-3.0%</b>
2017	-4.8%			
2018	-1.4%			
2019	-3.6%			
2020	-8.3%			
2021	8.3%			
2022	-4.0%			

Data Source: NCCI "State of the Line": May 9, 2023.

**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%
2021	1,054.00	3.9%	1,308.00	5.8%
Average Yearly Change for Kansas (15-21):				3.4%
Average Yearly Change Countrywide (15-21):				4.1%
<b>Selected Payroll Trend:</b>				<b>3.5%</b>

Data Source: NCCI Annual Statistical Bulletin, 2023 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	1/1/2023	1.104	1.000
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, 2023 Edition



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(Revised March 2023)

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# CONFLICT OF INTEREST FORM

Now, on this \_\_\_\_\_ day of February 2024, 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:

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

None.

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

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

None.

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

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

None.

KWORCC Trustee

\_\_\_\_\_  
Signature



### 2023 Payroll Audit Summary

Named Insured	2021 Audited Premium	2022 Audited Premium	2024 Estimated Premium	2023 Estimated Premium	2023 Audited Premium	Balance Due or Refund	% Change in 2022 Premium	Invoice Created or Check Written	Invoice Emailed or Check Mailed	Payment Received
Allen County	\$ 63,469	\$ 63,891	\$ 95,732	\$ 69,212	\$ 109,440	\$ 40,228	158%	2/8/2024	2/8/2024	
Anderson County	\$ 41,580	\$ 54,673	\$ 90,542	\$ 65,261			0%			
Barber County	\$ 38,183	\$ 46,364	\$ 52,759	\$ 58,245			0%			
Bourbon County	\$ 78,674	\$ 55,117	\$ 83,887	\$ 57,884			0%			
Brown County	\$ 42,772	\$ 36,287	\$ 27,912	\$ 26,252	\$ 37,059	\$ 10,806	141%	2/8/2024	2/8/2024	2/15/2024
Butler County			\$ 287,074	\$ 167,334			0%			
Chase County	\$ 39,293	\$ 49,098	\$ 45,039	\$ 44,138	\$ 67,408	\$ 23,270	153%	2/8/2024	2/8/2024	2/15/2024
Chautauqua County	\$ 30,790	\$ 36,688	\$ 37,570	\$ 44,979	\$ 40,324	\$ (4,655)	90%	2/7/2024	2/7/2024	NA
Cherokee County	\$ 104,674	\$ 109,334	\$ 99,510	\$ 105,514	\$ 101,245	\$ (4,269)	96%	2/1/2024	2/1/2024	NA
Cheyenne County	\$ 36,531	\$ 30,630	\$ 43,390	\$ 22,671			0%			
Clark County	\$ 16,220	\$ 26,334	\$ 26,421	\$ 23,731	\$ 28,940	\$ 5,208	122%	2/1/2024	2/1/2024	2/13/2024
Clay County	\$ 59,041	\$ 87,796	\$ 99,888	\$ 97,827			0%			
Cloud County	\$ 70,001	\$ 62,927	\$ 52,554	\$ 65,901	\$ 64,499	\$ (1,401)	98%	2/21/2024	2/21/2024	NA
Comanche County	\$ 29,077	\$ 27,228	\$ 33,411	\$ 24,177	\$ 25,138	\$ 961	104%	2/1/2024	2/1/2024	2/13/2024
Comanche Hospital	\$ 23,279	\$ 19,212	\$ 15,724	\$ 21,929			0%			
Cowley County	\$ 89,579	\$ 121,536	\$ 148,419	\$ 77,602			0%			
Decatur County	\$ 36,743	\$ 36,734	\$ 46,831	\$ 68,363			0%			
Dickinson County	\$ 120,916	\$ 81,874	\$ 98,133	\$ 127,611	\$ 114,892	\$ (12,719)	90%	2/28/2024		NA
Doniphan County	\$ 57,222	\$ 44,253	\$ 37,435	\$ 50,760	\$ 44,296	\$ (6,464)	87%	2/1/2024	2/1/2024	NA
Edwards County	\$ 19,791	\$ 19,240	\$ 24,987	\$ 20,487			0%			
Elk County	\$ 24,577	\$ 23,819	\$ 21,829	\$ 21,933	\$ 23,348	\$ 1,415	106%	2/8/2024	2/8/2024	2/17/2024
Ellis County	\$ 134,449	\$ 138,744	\$ 167,545	\$ 149,574	\$ 166,600	\$ 17,027	111%	2/21/2024		
Ellsworth County	\$ 86,665	\$ 53,250	\$ 67,740	\$ 56,799	\$ 59,316	\$ 2,518	104%	2/15/2024	2/15/2024	2/20/2024
Ellsworth RWD No. 1	\$ 12,767	\$ 13,615	\$ 8,288	\$ 15,040			0%			
Finney County		\$ 75,348	\$ 216,522	\$ 203,937			0%			
Ford County	\$ 196,728	\$ 176,491	\$ 121,985	\$ 124,144			0%			
Franklin County	\$ 226,372	\$ 227,870	\$ 140,526	\$ 220,840			0%			
Geary County	\$ 128,824	\$ 126,922	\$ 135,483	\$ 120,770			0%			
Gove County	\$ 39,048	\$ 44,745	\$ 52,346	\$ 71,024	\$ 72,568	\$ 1,544	102%	2/1/2024	2/1/2024	
Grant County	\$ 55,137	\$ 50,594	\$ 51,383	\$ 47,439			0%			
Gray County	\$ 86,392	\$ 100,519	\$ 125,282	\$ 138,724			0%			
Greenwood County	\$ 41,468	\$ 36,592	\$ 49,065	\$ 46,243			0%			
Hamilton County	\$ 80,143	\$ 73,513	\$ 32,959	\$ 68,167			0%			
Hamilton Hospital	\$ 7,156	\$ 7,951	\$ 6,931	\$ 7,935			0%			
Harper County	\$ 91,030	\$ 66,121	\$ 51,869	\$ 74,521	\$ 66,891	\$ (7,629)	90%	2/28/2024		NA
Harvey Marion CDDO	\$ 850	\$ 850	\$ 950	\$ 850	\$ 850	\$ -	100%	NA	NA	NA
Haskell County	\$ 44,500	\$ 47,733	\$ 52,709	\$ 33,867			0%			
Hodgeman County	\$ 27,353	\$ 24,662	\$ 33,670	\$ 26,146			0%			
Jackson County	\$ 68,542	\$ 60,171	\$ 63,925	\$ 62,878			0%			
Jefferson County	\$ 92,336	\$ 97,181	\$ 91,747	\$ 82,028			0%			
JCRWD12	\$ 3,920	\$ 3,807	\$ 3,606	\$ 2,483	\$ 3,439	\$ 957	139%	2/1/2024	2/1/2024	
Jewell County	\$ 92,752	\$ 90,865	\$ 53,574	\$ 65,364			0%			
KAC	\$ 850	\$ 850	\$ 950	\$ 850			0%			
Kearny County	\$ 50,215	\$ 53,014	\$ 49,293	\$ 49,203			0%			
Kingman County	\$ 56,861	\$ 50,839		\$ 39,072			0%			
Kiowa County		\$ 28,142	\$ 38,900	\$ 44,557			0%			
Ks Sheriff's Assoc		567	\$ 950	\$ 850			0%			
Lane County	\$ 28,261	\$ 21,641	\$ 28,666	\$ 17,739	\$ 22,603	\$ 4,865	127%	2/1/2024	2/1/2024	2/8/2024
Lincoln County	\$ 36,724	\$ 46,505	\$ 48,788	\$ 42,436			0%			
Linn County	\$ 77,694	\$ 86,271	\$ 131,909	\$ 93,003	\$ 102,099	\$ 9,096	110%	2/8/2024	2/8/2024	
LCRWD2	\$ 1,468	\$ 1,621	\$ 950	\$ 850	\$ 850	\$ -	100%	NA	NA	
Lyon County	\$ 136,457	\$ 165,058	\$ 244,652	\$ 209,644			0%			
Marion County	\$ 86,828	\$ 107,902	\$ 144,754	\$ 138,049			0%			
Marshall County	\$ 58,217	\$ 57,116	\$ 43,274	\$ 63,879			0%			
McPherson County	\$ 123,717	\$ 199,045	\$ 198,125	\$ 209,053	\$ 228,952	\$ 19,899	110%	2/21/2024		
Meade County	\$ 50,591	\$ 58,905	\$ 68,018	\$ 55,024			0%			
Miami County	\$ 153,176	\$ 177,912	\$ 255,264	\$ 237,476			0%			
Mitchell County	\$ 40,877	\$ 57,924	\$ 92,614	\$ 73,767	\$ 76,575	\$ 2,808	104%	2/1/2024	2/1/2024	
Montgomery County	\$ 14,766	\$ 164,502	\$ 211,783	\$ 171,171			0%			
Morris County	\$ 30,284	\$ 30,945	\$ 29,268	\$ 29,533	\$ 30,363	\$ 831	103%	2/21/2024	2/21/2024	
Morton County	\$ 25,403	\$ 38,533	\$ 68,468	\$ 63,452			0%			
MTAA	\$ 52,818	\$ 51,085	\$ 23,727	\$ 30,152			0%			
NCKRJDF	\$ 23,253	\$ 22,026	\$ 29,819	\$ 19,294	\$ 25,309	\$ 6,015	131%	2/1/2024	2/1/2024	2/10/2024
NEKES	\$ 2,601	\$ 2,909	\$ 1,703	\$ 2,368			0%			
Nemaha County			\$ 46,620	\$ 20,939			0%			
Neosho County	\$ 103,212	\$ 105,639	\$ 76,850	\$ 104,147			0%			
Ness County	\$ 29,715	\$ 34,667	\$ 42,171	\$ 39,016			0%			
Norton County	\$ 35,659	\$ 35,508	\$ 35,795	\$ 39,982			0%			
Osage County	\$ 117,775	\$ 95,104	\$ 38,466	\$ 90,418			0%			

Osborne County	\$ 25,613	\$ 30,495	\$ 54,565	\$39,197				0%			
Ottawa County	\$ 56,209	\$ 61,770	\$ 57,099	\$53,151	\$49,797	\$ (3,354)	94%	2/7/2024	2/7/2024	NA	
Pawnee County	\$ 44,338	\$ 74,466	\$ 78,559	\$88,827			0%				
Phillips County	\$ 76,455	\$ 90,184	\$ 73,790	\$ 76,739			0%				
Pottawatomie County	\$ 147,790	\$ 163,179	\$ 193,522	\$ 210,697			0%				
Rawlins County	\$ 41,936	\$ 43,695	\$ 47,857	\$43,474			0%				
Reno County	\$ 209,031	\$ 223,118	\$ 317,688	\$ 294,453			0%				
Republic County	\$ 69,263	\$ 68,608	\$ 61,538	\$ 70,115			0%				
Rice County	\$ 75,958	\$ 102,909	\$ 127,651	\$ 156,974			0%				
Rooks County			\$ 43,035	\$ 73,568			0%				
Rush County	\$ 32,387	\$ 49,125	\$ 83,126	\$55,256	\$50,088	\$ (5,167)	91%	2/7/2024	2/7/2024	NA	
Russell County	\$ 50,897	\$ 54,790	\$ 42,740	\$47,626	\$50,296	\$ 2,670	106%	2/1/2024	2/1/2024		
Saline County	\$ 191,793	\$ 178,918	\$ 141,584	\$184,634			0%				
Scott County	\$ 50,231	\$ 44,632	\$ 24,791	\$46,220			0%				
Sheridan County	\$ 52,229	\$ 38,266	\$ 32,148	\$40,908			0%				
Sherman County	\$ 50,628	\$ 45,099	\$ 78,975	\$63,983	\$65,911	\$ 1,928	103%	2/1/2024	2/1/2024	2/20/2024	
Smith County	\$ 60,975	\$ 54,032	\$ 58,288	\$ 44,845			0%				
Stafford County	\$ 56,567	\$ 47,537	\$ 35,719	\$ 39,259	\$ 42,041	\$ 2,783	107%	2/1/2024	2/1/2024		
Stanton County	\$ 27,021	\$ 33,687	\$ 35,445	\$ 32,888			0%				
Stevens County	\$ 62,098	\$ 68,724	\$ 84,466	\$98,711			0%				
Thomas County	\$ 59,668	\$ 55,710	\$ 45,162	\$36,350			0%				
Trego County	\$ 37,265	\$ 44,834	\$ 35,937	\$ 35,158	\$ 32,479	\$ (2,679)	92%	2/7/2024	2/7/2024	NA	
Wabaunsee County	\$ 36,606	\$ 27,120	\$ 30,655	\$30,937			0%				
Wallace County	\$ 20,002	\$18,605	\$ 17,638	\$18,023			0%				
Woodson County		\$ 31,155	\$ 44,667	\$37,128			0%				
<b>Total Premium</b>				\$6,685,622	\$ 1,803,617	\$ 106,489	27%				

**2024 Premiums Received as of 02/21/2024**

	<b>Admin</b>	<b>Claims</b>	<b>Total</b>	<b>Total to Date</b>	<b>%Collected</b>
1/10/2024	\$ 53,546.10	\$ 124,940.90	\$ 178,487.00	\$ 178,487.00	3%
1/12/2024	\$ 111,299.40	\$ 259,698.60	\$ 370,998.00	\$ 549,485.00	8%
1/17/2024	\$ 464,657.40	\$ 1,084,200.60	\$ 1,548,858.00	\$ 2,098,343.00	30%
1/22/2024	\$ 651,804.60	\$ 1,520,877.40	\$ 2,172,682.00	\$ 4,271,025.00	61%
1/24/2024	\$ 173,287.80	\$ 404,338.20	\$ 577,626.00	\$ 4,848,651.00	69%
1/26/2024	\$ 53,590.20	\$ 125,043.80	\$ 178,634.00	\$ 5,027,285.00	72%
1/31/2024	\$ 74,996.10	\$ 174,990.90	\$ 249,987.00	\$ 5,277,272.00	75%
2/2/2024	\$ 76,234.50	\$ 177,880.50	\$ 254,115.00	\$ 5,531,387.00	79%
2/5/2024	\$ 89,185.80	\$ 208,100.20	\$ 297,286.00	\$ 5,828,673.00	83%
2/7/2024	\$ 108,382.80	\$ 252,893.20	\$ 361,276.00	\$ 6,189,949.00	88%
2/15/2024	\$ 56,917.50	\$ 132,807.50	\$ 189,725.00	\$ 6,379,674.00	91%
2/21/2024	\$ 13,820.10	\$ 32,246.90	\$ 46,067.00	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
			\$ -	\$ 6,425,741.00	92%
<b>Total</b>	<b>\$ 1,927,722.30</b>	<b>\$ 4,498,018.70</b>	<b>\$ 6,425,741.00</b>		
Total Premiums Received		\$ 6,425,741			
Total Premiums Due		\$ 6,998,585			
Outstanding Premiums		\$ 572,844			
Cowley		\$ 148,419			
Decatur		\$ 46,831			
Jewell		\$ 53,574			
MTAA		\$ 23,727			
Neosho		\$ 76,850			
Osage		\$ 38,466			
Rice		\$ 127,651			
Smith		\$ 58,288			



## KWORCC Trustees' Financial Report Summary

as of January 31, 2024 - preliminary

	Budget <u>2024</u>	Actual <u>2024</u>	Actual <u>2023</u>	Actual to Budget Ratio	Change in Actual Ratio
<b>REVENUES</b>					
Premiums *	\$ 6,827,530	\$ 6,976,100	\$ 6,492,000	2.18%	7.46%
Investment income, net of fees	<u>32,800</u>	<u>(4,400)</u>	<u>29,700</u>	-113.41%	-114.81%
<b>Total revenues</b>	<b><u>\$ 6,860,330</u></b>	<b><u>\$ 6,971,700</u></b>	<b><u>\$ 6,521,700</u></b>	1.62%	6.90%
<b>EXPENDITURES</b>					
Administrative expenses	\$ 288,500	\$ 225,000	\$ 198,200	-22.01%	13.52%
Claims expense **	<u>6,078,500</u>	<u>5,939,100</u>	<u>5,486,800</u>	-2.29%	8.24%
<b>Total expenses</b>	<b><u>\$ 6,367,000</u></b>	<b><u>\$ 6,164,100</u></b>	<b><u>\$ 5,685,000</u></b>	-3.19%	8.43%
<b>TOTAL PAID LOSSES</b>					
YTD paid losses for current policy year		\$ 4,900	\$ 3,700		32.43%
YTD paid losses for prior policy years		<u>414,100</u>	<u>172,600</u>		139.92%
<b>Total YTD paid losses</b>		<b><u>\$ 419,000</u></b>	<b><u>\$ 176,300</u></b>		137.66%
* Total Premiums invoiced (FULL YEAR). Budgeted premiums excludes \$672,500 premium reduction from fund reserves and \$100,000 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 <u>2024</u>	Actual <u>2023</u>	
<b>LIQUID ASSETS</b>			
Cash	\$ 5,268,000	\$ 4,173,000	
Government securities @ cost ***	21,589,000	21,381,000	
Certificates of deposit	1,680,000	2,165,000	
Equity fund investment @ market ***	4,389,000	4,001,000	
<b>Total liquid assets</b>	<b><u>\$ 32,926,000</u></b>	<b><u>\$ 31,720,000</u></b>	3.80%
*** See detail on Statement of Assets, Liabilities and Fund Balance			
<b>LOSS RESERVES</b>			
Allocated to reserves for existing claims	\$ 8,260,000	\$ 8,238,000	
Allocated to reserves for claims yet to be filed	6,672,000	6,116,000	
Estimated reinsurance recoverable	(827,000)	(291,000)	
<b>TOTAL LOSS RESERVES</b>	<b><u>\$ 14,105,000</u></b>	<b><u>\$ 14,063,000</u></b>	0.30%
<b>FUND RESERVES</b>			
Allocated to Member Protection Fund	\$ 2,500,000	\$ 2,500,000	
Fund Balance Reserve	17,499,000	16,386,000	
<b>TOTAL FUND RESERVES</b>	<b><u>\$ 19,999,000</u></b>	<b><u>\$ 18,886,000</u></b>	5.89%

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>2024</u>	<u>2023</u>	<u>\$ Change</u>	<u>% Change</u>
<b>Assets</b>				
Bonds	\$ 21,588,521	\$ 21,380,968	\$ 207,553	0.97%
Mutual funds	4,388,953	4,000,731	388,222	9.70%
Certificates of deposit	1,680,000	2,165,000	(485,000)	-22.40%
Cash and cash equivalents	<u>5,268,036</u>	<u>4,172,961</u>	<u>1,095,075</u>	26.24%
<b>Total cash and invested assets</b>	<u>32,925,510</u>	<u>31,719,660</u>	<u>1,205,850</u>	3.80%
Interest income accrued	45,493	74,030	(28,537)	-38.55%
Premiums receivable	1,815,935	1,893,724	(77,789)	-4.11%
Excess insurance receivable	<u>1,112</u>	<u>3,497</u>	<u>(2,385)</u>	-68.20%
<b>Total admitted assets</b>	<u>\$ 34,788,050</u>	<u>\$ 33,690,911</u>	<u>\$ 1,097,139</u>	
<b>Liabilities and Fund Balance</b>				
<b>Liabilities</b>				
Reserve for unpaid workers' compensation claims				
Specific case reserves	\$ 7,432,694	\$ 7,946,973	\$ (514,279)	-6.47%
IBNR reserves	<u>6,671,783</u>	<u>6,116,050</u>	<u>555,733</u>	9.09%
<b>Total unpaid claims reserves</b>	<u>14,104,477</u>	<u>14,063,023</u>	<u>41,454</u>	0.29%
Other expenses due or accrued	143,611	133,244	10,367	7.78%
Taxes, licenses, and fees due or accrued	514,185	479,259	34,926	7.29%
Return premiums payable	<u>26,588</u>	<u>129,863</u>	<u>(103,275)</u>	-79.53%
<b>Total liabilities</b>	<u>14,788,861</u>	<u>14,805,389</u>	<u>(16,528)</u>	-0.11%
<b>Fund balance</b>				
Member protection fund	2,500,000	2,500,000	-	0.00%
Fund balance	<u>17,499,189</u>	<u>16,385,522</u>	<u>1,113,667</u>	6.80%
<b>Total fund balance</b>	<u>19,999,189</u>	<u>18,885,522</u>	<u>1,113,667</u>	5.90%
<b>Total liabilities and fund balance</b>	<u>\$ 34,788,050</u>	<u>\$ 33,690,911</u>	<u>\$ 1,097,139</u>	3.26%
<b>Memo items:</b>				
Unrealized gain (loss) on bond investments *	\$ (1,663,079)	\$ (1,983,107)	\$ 320,028	-16.14%
Realized gain (loss) on bond investments **	\$ -	\$ -	\$ -	100.00%
Investment income, net of gains (losses) and fees	\$ (4,377)	\$ 29,728	\$ (34,105)	-114.72%
CCB investment account service fees	\$ 5,060	\$ 4,660	\$ 400	8.58%
BOK investment account service fees	\$ 2,165	\$ 1,909	\$ 256	13.41%
Equity investments as a percentage of admitted assets	11.99%	10.83%	1.16%	10.71%
Equity investments as a percentage of fund balance	20.85%	19.33%	1.52%	7.86%

\* 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>2024</u>	<u>2023</u>	<u>\$ Change</u>	<u>% Change</u>
<b>Underwriting income</b>				
Direct premiums earned	\$ 6,976,135	\$ 6,492,031	\$ 484,104	7.46%
Less: excess insurance premiums	<u>(817,302)</u>	<u>(698,623)</u>	<u>(118,679)</u>	16.99%
<b>Net underwriting income</b>	<u>6,158,833</u>	<u>5,793,408</u>	<u>365,425</u>	6.31%
<b>Underwriting deductions</b>				
Claim losses incurred, net of recoveries	5,102,016	4,700,011	402,005	8.55%
Claims loss adjustment expenses	21,753	25,100	(3,347)	-13.33%
Workers' compensation taxes	-	-	-	0.00%
Other underwriting expenses incurred	<u>224,991</u>	<u>198,179</u>	<u>26,812</u>	13.53%
<b>Total underwriting deductions</b>	<u>5,348,760</u>	<u>4,923,290</u>	<u>425,470</u>	8.64%
<b>Net underwriting gain (loss)</b>	<u>810,073</u>	<u>870,118</u>	<u>(60,045)</u>	-6.90%
<b>Investment income</b>				
Investment income, net of related fees	38,348	29,728	8,620	29.00%
Realized gain (loss) on investments	<u>(42,725)</u>	<u>-</u>	<u>(42,725)</u>	100.00%
<b>Net investment gain (loss)</b>	<u>(4,377)</u>	<u>29,728</u>	<u>(34,105)</u>	-114.72%
<b>Net income (loss)</b>	<u>\$ 805,696</u>	<u>\$ 899,846</u>	<u>\$ (94,150)</u>	-10.46%
<b>Fund balance, beginning of year</b>	\$ 19,209,345	\$ 17,763,711	\$ 1,445,634	8.14%
Net income (loss)	805,696	899,846	(94,150)	-10.46%
Change in net unrealized gains (losses)	43,903	265,344	(221,441)	-83.45%
Change in non-admitted assets	<u>(59,755)</u>	<u>(43,379)</u>	<u>(16,376)</u>	37.75%
<b>Fund balance, end of year</b>	<u>\$ 19,999,189</u>	<u>\$ 18,885,522</u>	<u>\$ 1,113,667</u>	5.90%

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**KANSAS WORKERS RISK COOPERATIVE FOR COUNTIES**  
**STATEMENT OF REVENUES AND EXPENSES**  
**ACTUAL VS BUDGET**  
**FOR 2024 FUND YEAR AS OF JANUARY 31,**

	Actual YTD <u>2024</u>	Budget YTD <u>2024</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2023</u>	Change in <u>Actual</u>
<b>Underwriting income</b>						
Premium contributions	\$ 6,976,135	\$ 6,827,530	\$ 148,605	102.2%	\$ 6,492,031	\$ 484,104
Less: excess insurance premium	(817,302)	(817,500)	198	100.0%	(761,670)	(55,632)
<b>Net underwriting income</b>	<u>6,158,833</u>	<u>6,010,030</u>	<u>148,803</u>	<u>102.5%</u>	<u>5,730,361</u>	<u>428,472</u>
<b>Underwriting deductions</b>						
<b>Claim loss expenses</b>						
Ultimate losses	5,100,000	5,000,000	100,000	102.0%	4,700,000	400,000
Loss adjustment expenses	21,753	261,040	(239,287)	8.3%	25,100	(3,347)
Workers' compensation fund	-	-	-	100.0%	-	-
Workers' compensation directors fund	-	-	-	100.0%	-	-
<b>Total claim loss expenses</b>	<u>5,121,753</u>	<u>5,261,040</u>	<u>(139,287)</u>	<u>97.4%</u>	<u>4,725,100</u>	<u>396,653</u>
<b>Other underwriting expenses</b>						
Actuarial expenses	792	791.67	0	100.0%	792	-
Legal expenses	-	417	(417)	0.0%	-	-
Financial audit & accounting	6,004	6,596	(592)	91.0%	6,216	(212)
Educational seminars	559	2,917	(2,358)	19.2%	1,117	(558)
Payroll & premium audits	2,083	2,083	(0)	100.0%	1,875	208
Risk management fee	89,500	89,500	-	100.0%	86,500	3,000
KAC exclusive alliance	2,083	2,083	(0)	100.0%	2,083	-
Online training courses	527	1,250	(723)	42.2%	1,406	(879)
Office and other administrative expenses	120,211	121,292	(1,081)	99.1%	86,698	33,513
Board-related expenses	1,305	875	430	149.1%	368	937
Advertising & marketing expenses	-	833	(833)	0.0%	67	(67)
Miscellaneous expenses	927	750	177	123.6%	776	151
State premium taxes	1,000	59,100	(58,100)	1.7%	10,281	(9,281)
<b>Total other underwriting expenses</b>	<u>224,991</u>	<u>288,488</u>	<u>(63,497)</u>	<u>78.0%</u>	<u>198,179</u>	<u>26,812</u>
<b>Total underwriting deductions</b>	<u>5,346,744</u>	<u>5,549,528</u>	<u>(202,784)</u>	<u>96.4%</u>	<u>4,923,279</u>	<u>423,465</u>
<b>Net underwriting gain (loss)</b>	<u>812,089</u>	<u>460,502</u>	<u>351,587</u>	<u>176.4%</u>	<u>807,082</u>	<u>5,007</u>
<b>Investment income</b>						
Investment income, net of related fees	38,348				29,728	8,620
Realized gain (loss) on investments	(42,725)				-	(42,725)
<b>Net investment gain (loss)</b>	<u>(4,377)</u>	<u>32,842</u>	<u>(37,219)</u>	<u>-13.3%</u>	<u>29,728</u>	<u>(34,105)</u>
Net income (loss) - current policy year	\$ 807,712	\$ 493,344	\$ 314,368		\$ 836,810	\$ (29,098)
Change in prior policy years' activity *	(2,016)				63,036	(65,052)
Premium reduction from fund reserve **	-	56,042	(56,042)		-	-
Payroll audit adjustments ***	-	(8,333)	8,333		-	-
<b>Net income (loss)</b>	<u>\$ 805,696</u>	<u>\$ 541,052</u>	<u>\$ 266,660</u>		<u>\$ 899,846</u>	<u>\$ (94,150)</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 2024

\*\* Budgeted line item to reduce 2024 premium revenues billed to members based on investment income reserves included in the Cooperative's total fund balance

\*\*\* Budgeted line item reserved for estimated 2024 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 2024 FUND YEAR AS OF JANUARY 31,**

	Actual YTD <u>2024</u>	Budget YTD <u>2024</u>	Actual Over (Under) <u>Budget</u>	Actual as % of <u>Budget</u>	Actual YTD <u>2023</u>	Change in <u>Actual</u>
Rent	\$ 3,414	\$ 3,692	\$ (278)	92.5%	\$ 4,038	\$ (624)
Support services	3,025	3,025	-	100.0%	3,025	-
Telephone	390	375	15	104.0%	305	85
Mailing & shipping	4	125	(121)	3.2%	-	4
Copying	-	208	(208)	0.0%	-	-
FF&E expense	313	3,750	(3,437)	8.4%	899	(586)
Depreciation expense	34,352	25,000	9,352	137.4%	14,594	19,758
Office supplies	-	104	(104)	0.0%	-	-
Staff salaries, benefits, payroll taxes	70,986	74,525	(3,539)	95.3%	59,731	11,255
General liability & other insurance	3,381	3,671	(290)	92.1%	3,055	326
County visit expenses	421	3,167	(2,746)	13.3%	404	17
Loss prevention support services	147	1,733	(1,586)	8.5%	156	(9)
Memberships, subscriptions, manuals, and reference materials	182	1,000	(818)	18.2%	491	(309)
Annual meetings & safety awards	3,596	917	2,679	392.3%	-	3,596
<b>Total office expenses</b>	<u>\$ 120,211</u>	<u>\$ 121,292</u>	<u>\$ (1,081)</u>	99.1%	<u>\$ 86,698</u>	<u>\$ 33,513</u>

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

31-Jan-24

	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
<b>ULTIMATE LOSS</b>	<b>43,428,000</b>	<b>3,850,000</b>	<b>3,350,000</b>	<b>3,200,000</b>	<b>3,150,000</b>	<b>2,700,000</b>
Paid losses (W/C & Medical)	41,856,448	3,538,964	3,221,069	2,859,340	2,814,063	2,429,081
Paid other claims expenses	3,007,150	264,787	225,356	168,368	212,695	165,625
Loss reserves	1,466,045	29,641	44,010	95,156	65,040	91,267
IBNR reserves	587,809	104,026	138,869	136,583	146,695	78,387
Subrogations/2nd injury received	(3,362,684)	(87,418)	(279,303)	(59,447)	(88,493)	(64,360)
Specific excess receivable	(126,766)	-	-	-	-	-
Claims administration	2,025,000	195,000	197,500	200,000	206,000	212,000
Workers compensation fund	1,507,797	167,979	208,037	272,432	161,246	70,330
Excess insurance expense	4,228,240	602,404	606,360	607,366	611,919	613,795
Total claim expenses	51,189,038	4,815,382	4,361,897	4,279,798	4,129,165	3,596,125
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	59,723,368	5,804,552	5,435,911	5,380,963	5,237,434	4,764,242
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	3,174,707	(24,820)	582,197	398,453	515,341	1,071,054
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	5,519,707	175,180	582,197	398,453	515,341	1,071,054
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%	22.4%	23.7%	26.6%	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	2024	Total
Premium contributions	5,833,054	5,782,361	5,509,555	5,895,465	6,776,113	6,976,135	128,836,085
Miscellaneous income						-	-
Investment income, net of fees						(4,377)	(4,377)
<b>Total revenues</b>	<b>5,833,054</b>	<b>5,782,361</b>	<b>5,509,555</b>	<b>5,895,465</b>	<b>6,776,113</b>	<b>6,971,758</b>	<b>128,831,708</b>
<b>ULTIMATE LOSS</b>	<b>3,700,000</b>	<b>3,800,000</b>	<b>3,900,000</b>	<b>4,300,000</b>	<b>5,300,000</b>	<b>5,100,000</b>	
Paid losses (W/C & Medical)	3,061,300	3,103,801	2,754,577	2,419,827	2,425,875	4,890	70,489,234
Paid other claims expenses	380,292	295,911	301,560	269,487	210,995	52	5,502,278
Loss reserves	304,922	338,503	730,625	1,443,782	3,327,448	328,456	8,264,895
IBNR reserves	137,521	141,029	162,927	284,026	(12,690)	4,766,602	6,671,784
Subrogations/2nd injury received	(178,610)	(79,244)	(49,690)	(60,521)	(7,253)	-	(4,317,022)
Specific excess receivable	(5,425)	-	-	(56,600)	(644,374)	-	(833,166)
Claims administration	218,000	224,500	232,000	239,000	254,000	21,753	4,224,753
Workers compensation fund	90,635	72,937	81,154	76,157	84,932	-	2,793,635
Excess insurance expense	625,468	656,197	707,502	770,631	761,670	817,302	11,608,854
<b>Total claim expenses</b>	<b>4,634,103</b>	<b>4,753,634</b>	<b>4,920,657</b>	<b>5,385,788</b>	<b>6,400,603</b>	<b>5,939,055</b>	<b>104,405,245</b>
Risk management fees	76,900	79,000	81,000	83,750	86,500	89,500	1,506,325
Premium taxes	52,764	52,172	48,956	49,719	61,000	1,000	1,103,615
Pool administration expenses	1,071,563	1,017,103	1,092,621	1,173,738	1,138,746	127,695	17,237,469
Professional fees	83,101	81,142	86,790	113,354	89,078	6,796	971,643
<b>Total administrative expenses</b>	<b>1,284,328</b>	<b>1,229,417</b>	<b>1,309,367</b>	<b>1,420,561</b>	<b>1,375,324</b>	<b>224,991</b>	<b>20,819,052</b>
<b>Total administrative and claim expenses</b>	<b>5,918,431</b>	<b>5,983,051</b>	<b>6,230,024</b>	<b>6,806,349</b>	<b>7,775,927</b>	<b>6,164,046</b>	<b>125,224,297</b>
Total revenues over(under) expenses prior to premium reductions and investment allocations from reserves	(85,377)	(200,690)	(720,469)	(910,884)	(999,814)	807,712	3,607,411
Premium reductions and approved transfers from fund reserves	800,000	200,000	1,000,000	-	-	-	4,545,000
<b>Total revenues over(under) expenses after premium reductions and investment income allocations from fund reserves</b>	<b>714,623</b>	<b>(690)</b>	<b>279,531</b>	<b>(910,884)</b>	<b>(999,814)</b>	<b>807,712</b>	<b>8,152,411</b>
Investment income (unallocated)							9,060,635
Member Protection Fund (MPF)							2,500,000
Non-admitted prepaid expenses							(69,506)
Non-admitted property and equipment							(26,006)
Unrealized gains/losses on equity investments							381,655
<b>Total fund balance</b>							<b>19,999,189</b>
Administrative expenses ratio	26.4%	25.4%	29.0%	29.2%	24.3%	3.7%	20.1%

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**KWORCC  
Check Register  
January 2024**

Date	Num	Name	Memo	Account	Amount
01/02/2024	ACH	KPERS - Empower	PPE 12/31/2023 457 plan	1108 - KVB - Admin	(801.17)
01/02/2024	ACH	KPERS	PPE 12/31/2023 KPERS OGLI	1108 - KVB - Admin	(11.40)
01/02/2024	ACH	Nationwide	2024 insurance premiums - Business Auto, Premier Businessowners, Umbrella, Work Comp	1108 - KVB - Admin	(8,594.00)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #297188 partial payment - 2024 excess insurance premium	1103 - KVB - Claims	(400,000.00)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #297188 partial payment - 2024 excess insurance premium	1103 - KVB - Claims	(417,302.00)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #104162 - 2024 crime insurance policy - fnal of 3 annual installments	1108 - KVB - Admin	(2,045.00)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #297189 - 2024 cyber policy renewal	1108 - KVB - Admin	(3,445.35)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #297203 - 2024 EPL policy renewal	1108 - KVB - Admin	(2,678.00)
01/02/2024	ACH	Cornerstone Risk Solutions	Invoice #297195 - 2024 EO/DO policy renewal	1108 - KVB - Admin	(23,647.77)
01/02/2024	ACH	TRISTAR Risk Management	Invoice #115633 - 1/24 monthly installment fee	1103 - KVB - Claims	(21,753.33)
01/05/2024	ACH	ADP, Inc.	PPE 12/31/2023 payroll processing fees	1108 - KVB - Admin	(84.03)
01/08/2024	ACH	Cornerstone Risk Solutions	Invoice #301103 - 2024 risk management fee	1108 - KVB - Admin	(89,500.00)
01/10/2024	ACH	First Bankcard - Brandon Mann	01/10/2024 credit card payment	1108 - KVB - Admin	(291.31)
01/10/2024	ACH	First Bankcard - Jesse Pfannenstiel	01/10/2024 credit card payment	1108 - KVB - Admin	(3,650.31)
01/10/2024	ACH	First Bankcard - Nicole Jarboe-Paxson	01/10/2024 credit card payment	1108 - KVB - Admin	(26.50)
01/10/2024	ACH	First Bankcard - Ben Woner	01/10/2024 credit card payment	1108 - KVB - Admin	(92.95)
01/12/2024	ACH	ADP, Inc.	PPE 01/15/2024 net pay	1108 - KVB - Admin	(17,313.32)
01/12/2024	ACH	ADP, Inc.	PPE 01/15/2024 payroll taxes	1108 - KVB - Admin	(8,003.56)
01/15/2024	ACH	Kansas Turnpike Authority	December tolls	1108 - KVB - Admin	(40.10)
01/16/2024	ACH	KPERS	PPE 01/15/2024 KPERS	1108 - KVB - Admin	(3,151.89)
01/16/2024	ACH	KPERS	PPE 01/15/2024 KPERS	1108 - KVB - Admin	(627.14)
01/17/2024	ACH	KPERS - Empower	PPE 01/15/2024 457 plan	1108 - KVB - Admin	(992.37)
01/17/2024	ACH	First Bankcard - James Parrish	01/07/2024 credit card payment	1108 - KVB - Admin	(20.00)
01/17/2024	ACH	First Bankcard - Nicole Jarboe-Paxson	01/07/2024 credit card payment	1108 - KVB - Admin	(9.60)
01/17/2024	ACH	First Bankcard - Jesse Pfannenstiel	01/07/2024 credit card payment	1108 - KVB - Admin	(38.21)
01/17/2024	ACH	First Bankcard - Brandon Mann	01/07/2024 credit card payment	1108 - KVB - Admin	(86.55)
01/17/2024	ACH	KPERS - Empower	PPE 01/15/2024 457(a)	1108 - KVB - Admin	(592.27)
01/19/2024	ACH	ADP, Inc.	PPE 01/15/2024 payroll processing fees	1108 - KVB - Admin	(84.03)
01/25/2024	ACH	BCBS of Kansas	Invoice #019276471 - February premiums	1108 - KVB - Admin	(4,654.38)
01/26/2024	ACH	First Bankcard - Ben Woner	01/26/2024 credit card payment	1108 - KVB - Admin	(48.75)
01/26/2024	ACH	First Bankcard - Brandon Mann	01/26/2024 credit card payment	1108 - KVB - Admin	(11.91)
01/26/2024	ACH	First Bankcard - Jesse Pfannenstiel	01/26/2024 credit card payment	1108 - KVB - Admin	(108.47)
01/26/2024	ACH	First Bankcard - Nicole Jarboe-Paxson	01/26/2024 credit card payment	1108 - KVB - Admin	(583.87)
01/30/2024	ACH	ADP, Inc.	PPE 01/31/24 net pay	1108 - KVB - Admin	(17,057.43)
01/30/2024	ACH	ADP, Inc.	PPE 01/31/24 pyaroll taxes	1108 - KVB - Admin	(8,564.05)
01/31/2024	ACH	KPERS	PPE 01/31/24 KPERS after retirement	1108 - KVB - Admin	(627.14)
01/31/2024	ACH	KPERS	PPE 01/31/24 KPERS	1108 - KVB - Admin	(3,151.89)
01/31/2024	ACH	ADP, Inc.	Year-end W-2 statements	1108 - KVB - Admin	(122.40)
01/03/2024	21148	Ben Woner	January cell phone	1108 - KVB - Admin	(65.00)
01/03/2024	21149	Brandon Mann	January cell phone	1108 - KVB - Admin	(65.00)
01/03/2024	21150	Engroff Catering, Inc.	Holiday dinner	1108 - KVB - Admin	(1,479.60)
01/03/2024	21151	James Parrish	January cell phone and car allowance	1108 - KVB - Admin	(815.00)
01/03/2024	21152	Jayhawk Tower Partners, LLC		1108 - KVB - Admin	(415.00)
01/03/2024	21153	Jes Pfannenstiel	January cell phone	1108 - KVB - Admin	(65.00)
01/03/2024	21154	Monica Biggerstaff	January cell phone	1108 - KVB - Admin	(65.00)
01/03/2024	21155	Nicole Jarboe-Paxson	January cell phone	1108 - KVB - Admin	(65.00)
01/03/2024	21156	Parrish Management Corporation - V		1108 - KVB - Admin	(6,342.48)
01/03/2024	21157	Wendling Noe Nelson & Johnson	4597	1108 - KVB - Admin	(4,677.78)
01/10/2024	21158	Ben Woner	12/12/2023 - 12/21/2023 expense report	1108 - KVB - Admin	(246.00)
01/10/2024	21159	Brigg's Dodge	Ben's new truck	1108 - KVB - Admin	(38,955.98)
01/10/2024	21160	Jefferson County - V	POET - Z. Driscoll, C. Trevino, W. Hoagland	1108 - KVB - Admin	(112.50)
01/10/2024	21161	Jes Pfannenstiel	12/15/2023 - 12/31/2023 expense report	1108 - KVB - Admin	(95.00)
01/10/2024	21162	KSIA	2024 Memberhsip Dues	1108 - KVB - Admin	(725.00)
01/10/2024	21163	Legacy National Audit Bureau		1108 - KVB - Admin	(680.00)
01/10/2024	21164	Wendling Noe Nelson & Johnson	4597	1108 - KVB - Admin	(420.00)
01/24/2024	21166	Kansas Association of Counties - V		1108 - KVB - Admin	(25,000.00)
01/24/2024	21167	Legacy National Audit Bureau		1108 - KVB - Admin	(3,168.00)
01/31/2024	21168	Endeavor Inn & Suites	A/R acct # 27	1108 - KVB - Admin	(1,223.22)
01/31/2024	21169	Sandy Barton		1108 - KVB - Admin	(1,287.88)
01/31/2024	21170	Wendling Noe Nelson & Johnson	4597	1108 - KVB - Admin	(4,485.00)

**(1,130,265.89)**





**Performance by Asset Class**

Asset Class / Benchmark	Alloc %	Market Value	3 Months	YTD	FYTD	1 Year	3 Years	5 Years
Cash Equivalent	5.0%	220,022	1.25%	0.44%	0.44%	5.06%	2.30%	1.81%
<i>3-Month Treasury Bill</i>	5.0%	-	1.40%	0.47%	0.47%	5.36%	2.40%	1.96%
Equities	95.0%	4,168,932	15.15%	0.02%	0.02%	10.94%	5.28%	10.19%
<i>63% RUS 3000, 37% MSCI ACWI EX US NET</i>	95.0%	-	15.26%	0.33%	0.33%	14.11%	6.65%	11.12%
<b>Total Portfolio (Gross of fees)</b>	100.0%	4,388,953	14.54%	0.05%	0.05%	10.36%	5.03%	9.87%
<b>Total Portfolio (Net of fees)</b>	-	-	14.37%	0.00%	0.00%	9.70%	4.40%	9.21%
<b><i>IPS Target Weighted - Asset Class Blend</i></b>	100.0%	-	14.55%	0.34%	0.34%	13.71%	6.51%	10.73%

Returns for time periods greater than 1 year are annualized.





### Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

01/01/2024 - 01/31/2024

Insurer: Kansas Workers Risk Cooperative for Counties

Insured: Kansas Workers Risk Cooperative For Counties

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
1991/1992	Indem	0	37	37	0.00	0.00	0.00	640,015.51	0.00	640,015.51	(109,376.47)	530,639.04
	MO	0	159	159	0.00	0.00	0.00	56,120.31	0.00	56,120.31	(67.50)	56,052.81
	RO	0	22	22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	218	218	0.00	0.00	0.00	696,135.82	0.00	696,135.82	(109,443.97)	586,691.85
1992/1993	Indem	1	82	83	0.00	0.00	0.00	1,137,429.02	15,744.16	1,153,173.18	(97,102.72)	1,056,070.46
	MO	0	379	379	0.00	0.00	0.00	146,271.36	0.00	146,271.36	(8,898.88)	137,372.48
	RO	0	14	14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	475	476	0.00	0.00	0.00	1,283,700.38	15,744.16	1,299,444.54	(106,001.60)	1,193,442.94
1993/1994	Indem	0	62	62	0.00	0.00	0.00	1,076,996.62	0.00	1,076,996.62	(85,960.98)	991,035.64
	MO	0	388	388	0.00	0.00	0.00	113,919.05	0.00	113,919.05	(12,500.00)	101,419.05
	RO	0	73	73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	523	523	0.00	0.00	0.00	1,190,915.67	0.00	1,190,915.67	(98,460.98)	1,092,454.69
1994/1995	Indem	0	72	72	0.00	0.00	0.00	1,197,073.90	0.00	1,197,073.90	(86,222.00)	1,110,851.90
	MO	0	406	406	0.00	0.00	0.00	144,094.91	0.00	144,094.91	(7,730.80)	136,364.11
	RO	0	134	134	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	612	612	0.00	0.00	0.00	1,341,168.81	0.00	1,341,168.81	(93,952.80)	1,247,216.01
1995/1996	Indem	0	73	73	0.00	0.00	0.00	1,076,534.61	0.00	1,076,534.61	(41,932.78)	1,034,601.83
	MO	0	404	404	0.00	0.00	0.00	156,805.41	0.00	156,805.41	(2,848.84)	153,956.57
	RO	0	126	126	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	603	603	0.00	0.00	0.00	1,233,340.02	0.00	1,233,340.02	(44,781.62)	1,188,558.40
1996/1997	Indem	0	52	52	0.00	0.00	0.00	1,209,329.51	0.00	1,209,329.51	(68,137.43)	1,141,192.08
	MO	0	331	331	0.00	0.00	0.00	112,739.38	0.00	112,739.38	(3,881.88)	108,857.50
	RO	0	102	102	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	485	485	0.00	0.00	0.00	1,322,068.89	0.00	1,322,068.89	(72,019.31)	1,250,049.58
1997/1998	Indem	0	65	65	0.00	0.00	0.00	979,943.49	0.00	979,943.49	(52,043.30)	927,900.19
	MO	0	339	339	0.00	0.00	0.00	139,486.87	0.00	139,486.87	(10,920.16)	128,566.71
	RO	0	156	156	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	560	560	0.00	0.00	0.00	1,119,430.36	0.00	1,119,430.36	(62,963.46)	1,056,466.90
1998/1999	Indem	0	73	73	0.00	0.00	0.00	936,277.06	0.00	936,277.06	(15,356.58)	920,920.48
	MO	0	319	319	0.00	0.00	0.00	124,334.59	0.00	124,334.59	(1,168.95)	123,165.64
	RO	0	159	159	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0	551	551	0.00	0.00	0.00	1,060,611.65	0.00	1,060,611.65	(16,525.53)	1,044,086.12
1999/2000	Indem	1	55	56	0.00	0.00	0.00	1,336,011.72	68,386.69	1,404,398.41	0.00	1,404,398.41
	MO	0	322	322	0.00	0.00	0.00	129,477.67	0.00	129,477.67	(4,059.11)	125,418.56
	RO	0	128	128	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	505	506	0.00	0.00	0.00	1,465,489.39	68,386.69	1,533,876.08	(4,059.11)	1,529,816.97

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### Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

01/01/2024 - 01/31/2024

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
2000/2001	Indem	1	74	75	207.82	0.00	0.00	1,624,124.26	125,831.22	1,749,955.48	(114,241.94)	1,635,713.54
	MO	0	434	434	0.00	0.00	0.00	176,739.78	0.00	176,739.78	(3,492.29)	173,247.49
	RO	0	186	186	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	694	695	207.82	0.00	0.00	1,800,864.04	125,831.22	1,926,693.26	(117,734.23)	1,808,959.03
2001/2002	Indem	1	78	79	0.00	0.00	0.00	2,468,202.05	15,205.33	2,483,407.38	(151,709.91)	2,331,697.47
	MO	0	483	483	0.00	0.00	0.00	201,675.10	0.00	201,675.10	(522.25)	201,152.85
	RO	0	193	193	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1	754	755	0.00	0.00	0.00	2,669,877.15	15,205.33	2,685,082.48	(152,232.16)	2,532,850.32
2002/2003	Indem	1	96	97	2,646.83	0.00	0.00	2,506,112.80	57,208.64	2,563,321.44	(36,582.77)	2,526,738.67
	MO	0	516	516	0.00	0.00	0.00	277,905.11	147.71	278,052.82	(8,894.79)	269,158.03
	RO	0	253	253	0.00	0.00	0.00	8.50	0.00	8.50	0.00	8.50
		1	865	866	2,646.83	0.00	0.00	2,784,026.41	57,356.35	2,841,382.76	(45,477.56)	2,795,905.20
2003/2004	Indem	1	119	120	0.00	0.00	0.00	4,163,792.98	32,460.96	4,196,253.94	(46,567.27)	4,149,686.67
	MO	0	510	510	0.00	0.00	0.00	312,111.54	0.00	312,111.54	(8,696.64)	303,414.90
	RO	0	274	274	0.00	0.00	0.00	10.00	0.00	10.00	0.00	10.00
		1	903	904	0.00	0.00	0.00	4,475,914.52	32,460.96	4,508,375.48	(55,263.91)	4,453,111.57
2004/2005	Indem	0	110	110	0.00	0.00	0.00	3,920,439.82	0.00	3,920,439.82	(88,675.18)	3,831,764.64
	MO	0	538	538	0.00	0.00	0.00	300,235.94	0.00	300,235.94	(10,800.55)	289,435.39
	RO	0	187	187	0.00	0.00	0.00	93.57	0.00	93.57	0.00	93.57
		0	835	835	0.00	0.00	0.00	4,220,769.33	0.00	4,220,769.33	(99,475.73)	4,121,293.60
2005/2006	Indem	1	105	106	975.50	0.00	0.00	3,020,314.12	32,611.73	3,052,925.85	(50,429.00)	3,002,496.85
	MO	0	572	572	0.00	0.00	0.00	261,766.81	0.00	261,766.81	(8,806.49)	252,960.32
	RO	0	224	224	0.00	0.00	0.00	15.09	0.00	15.09	0.00	15.09
		1	901	902	975.50	0.00	0.00	3,282,096.02	32,611.73	3,314,707.75	(59,235.49)	3,255,472.26
2006/2007	Indem	2	105	107	1,707.10	0.00	0.00	7,054,243.30	75,910.31	7,130,153.61	(2,219,310.10)	4,910,843.51
	MO	0	543	543	0.00	0.00	0.00	281,375.14	0.00	281,375.14	(20,117.03)	261,258.11
	RO	0	173	173	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		2	821	823	1,707.10	0.00	0.00	7,335,618.44	75,910.31	7,411,528.75	(2,239,427.13)	5,172,101.62
2007/2008	Indem	6	108	114	4,292.69	0.00	0.00	5,207,329.57	147,330.97	5,354,660.54	(84,260.53)	5,270,400.01
	MO	0	576	576	0.00	0.00	0.00	261,778.42	0.00	261,778.42	(18,563.73)	243,214.69
	RO	0	188	188	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		6	872	878	4,292.69	0.00	0.00	5,469,107.99	147,330.97	5,616,438.96	(102,824.26)	5,513,614.70
2008/2009	Indem	4	100	104	2,739.92	0.00	0.00	3,506,255.70	78,721.57	3,584,977.27	(70,467.14)	3,514,510.13
	MO	0	552	552	0.00	0.00	0.00	270,404.35	0.00	270,404.35	(11,657.01)	258,747.34
	RO	0	115	115	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		4	767	771	2,739.92	0.00	0.00	3,776,660.05	78,721.57	3,855,381.62	(82,124.15)	3,773,257.47
2009/2010	Indem	6	96	102	5,642.38	0.00	0.00	3,400,125.00	166,186.44	3,566,311.44	(48,566.74)	3,517,744.70
	MO	0	471	471	0.00	0.00	0.00	211,825.56	0.00	211,825.56	(16,168.86)	195,656.70
	RO	0	160	160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		6	727	733	5,642.38	0.00	0.00	3,611,950.56	166,186.44	3,778,137.00	(64,735.60)	3,713,401.40

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### Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

01/01/2024 - 01/31/2024

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
	Indem	2	93	95	1,153.50	0.00	0.00	3,254,357.10	55,936.85	3,310,293.95	(3,000.00)	3,307,293.95
	MO	0	429	429	0.00	0.00	0.00	261,628.53	0.00	261,628.53	(11,566.85)	250,061.68
	RO	0	126	126	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010/2011		2	648	650	1,153.50	0.00	0.00	3,515,985.63	55,936.85	3,571,922.48	(14,566.85)	3,557,355.63
	Indem	1	77	78	1,780.80	0.00	0.00	2,735,302.74	166,343.13	2,901,645.87	(66,878.21)	2,834,767.66
	MO	0	461	461	0.00	0.00	0.00	325,358.45	0.00	325,358.45	(15,683.28)	309,675.17
	RO	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011/2012		1	647	648	1,780.80	0.00	0.00	3,060,661.19	166,343.13	3,227,004.32	(82,561.49)	3,144,442.83
	Indem	5	73	78	6,635.10	(8,988.50)	0.00	3,237,873.43	443,911.14	3,681,784.57	(133,273.75)	3,548,510.82
	MO	0	454	454	0.00	0.00	0.00	360,461.07	0.00	360,461.07	(25,350.72)	335,110.35
	RO	0	109	109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012/2013		5	636	641	6,635.10	(8,988.50)	0.00	3,598,334.50	443,911.14	4,042,245.64	(158,624.47)	3,883,621.17
	Indem	0	74	74	0.00	0.00	0.00	3,370,203.28	0.00	3,370,203.28	(212,669.15)	3,157,534.13
	MO	0	428	428	0.00	0.00	0.00	303,314.29	0.00	303,314.29	(18,849.43)	284,464.86
	RO	0	143	143	0.00	0.00	0.00	18.00	0.00	18.00	(1.50)	16.50
2013/2014		0	645	645	0.00	0.00	0.00	3,673,535.57	0.00	3,673,535.57	(231,520.08)	3,442,015.49
	Indem	2	63	65	9.50	0.00	0.00	2,395,837.17	66,334.85	2,462,172.02	(73,850.15)	2,388,321.87
	MO	0	451	451	0.00	0.00	0.00	361,244.75	0.00	361,244.75	(19,866.23)	341,378.52
	RO	0	167	167	0.00	0.00	0.00	242.83	0.00	242.83	(42.00)	200.83
2014/2015		2	681	683	9.50	0.00	0.00	2,757,324.75	66,334.85	2,823,659.60	(93,758.38)	2,729,901.22
	Indem	4	95	99	0.00	0.00	0.00	3,276,310.38	102,472.33	3,378,782.71	(203,881.48)	3,174,901.23
	MO	0	436	436	0.00	0.00	0.00	340,109.27	0.00	340,109.27	(27,165.41)	312,943.86
	RO	0	138	138	0.00	0.00	0.00	211.40	0.00	211.40	(30.00)	181.40
2015/2016		4	669	673	0.00	0.00	0.00	3,616,631.05	102,472.33	3,719,103.38	(231,076.89)	3,488,026.49
	Indem	1	83	84	0.00	0.00	0.00	2,369,152.11	46,834.66	2,415,986.77	(56,689.28)	2,359,297.49
	MO	0	457	457	0.00	0.00	0.00	357,928.96	(9.00)	357,919.96	(9,088.96)	338,831.00
	RO	0	143	143	0.00	0.00	0.00	502.05	0.00	502.05	(19.50)	482.55
2016/2017		1	683	684	0.00	0.00	0.00	2,727,583.12	46,825.66	2,774,408.78	(75,797.74)	2,698,611.04
	Indem	1	85	86	0.00	0.00	0.00	2,380,120.76	18,215.12	2,398,335.88	(36,098.73)	2,362,237.15
	MO	0	438	438	0.00	0.00	0.00	363,588.48	0.00	363,588.48	(22,451.24)	341,137.24
	RO	0	167	167	0.00	0.00	0.00	4.40	0.00	4.40	0.00	4.40
2017/2018		1	690	691	0.00	0.00	0.00	2,743,713.64	18,215.12	2,761,928.76	(58,549.97)	2,703,378.79
	Indem	2	82	84	0.00	0.00	0.00	2,758,186.72	157,007.55	2,915,194.27	(36,820.04)	2,878,374.23
	MO	0	441	441	0.00	0.00	0.00	432,726.27	0.00	432,726.27	(36,254.62)	396,471.65
	RO	0	141	141	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2018/2019		2	664	666	0.00	0.00	0.00	3,190,912.99	157,007.55	3,347,920.54	(73,074.66)	3,274,845.88
	Indem	2	70	72	380.32	0.00	0.00	2,732,499.22	233,755.23	2,966,254.45	(144,045.65)	2,822,208.80
	MO	0	432	432	0.00	0.00	0.00	396,448.85	0.00	396,448.85	(33,267.75)	363,181.10
	RO	0	180	180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2019/2020		2	682	684	380.32	0.00	0.00	3,128,948.07	233,755.23	3,362,703.30	(177,313.40)	3,185,389.90

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### Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

01/01/2024 - 01/31/2024

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
	Indem	11	82	93	24,706.24	(6,174.01)	0.00	3,486,080.14	598,413.42	4,084,493.56	(60,315.84)	4,024,177.72
	MO	0	405	405	23.43	23.43	0.00	410,956.56	0.00	410,956.56	(27,958.77)	382,997.79
	RO	0	165	165	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2020/2021		11	652	663	24,729.67	(6,150.58)	0.00	3,897,036.70	598,413.42	4,495,450.12	(88,274.41)	4,407,175.71
	Indem	17	70	87	81,195.22	17,388.76	0.00	2,254,539.96	1,473,358.07	3,727,898.03	(9,680.17)	3,718,217.86
	MO	1	412	413	0.00	0.00	0.00	434,544.69	1,460.13	436,004.82	(25,947.50)	410,057.32
	RO	0	128	128	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2021/2022		18	610	628	81,195.22	17,388.76	0.00	2,689,084.65	1,474,818.20	4,163,902.85	(35,627.67)	4,128,275.18
	Indem	37	37	74	77,687.68	(97,751.71)	(491.00)	2,868,816.85	1,831,106.18	4,699,923.03	(24,630.36)	4,675,292.67
	MO	34	465	499	6,393.47	(1,965.27)	(160.32)	522,085.21	69,994.17	592,079.38	(20,447.48)	571,631.90
	RO	0	152	152	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022/2023		71	654	725	84,081.15	(99,716.98)	(651.32)	3,390,902.06	1,901,100.35	5,292,002.41	(45,077.84)	5,246,924.57
	Indem	31	5	36	159,468.93	257,805.83	0.00	302,028.16	1,530,206.93	1,832,235.09	(1,000.00)	1,831,235.09
	MO	276	72	348	44,580.32	169,883.73	(2,623.81)	174,303.10	664,127.19	838,430.29	(3,045.29)	835,385.00
	RO	25	99	124	0.00	(3,800.00)	0.00	0.00	0.00	0.00	0.00	0.00
2023/2024		332	176	508	204,049.25	423,889.56	(2,623.81)	476,331.26	2,194,334.12	2,670,665.38	(4,045.29)	2,666,620.09

**Kansas Workers Risk Cooperative For Counties Insured Total:**

<b>Indem Total:</b>	141	2551	2692	371,229.53	162,280.37	(491.00)	83,881,859.06	7,539,493.48	91,421,352.54	(4,529,775.45)	86,891,577.09
<b>MO Total:</b>	311	14023	14334	50,997.22	167,941.89	(2,784.13)	8,723,765.78	735,720.20	9,459,485.98	(466,739.29)	8,992,746.69
<b>RO Total:</b>	25	4834	4859	0.00	(3,800.00)	0.00	1,105.84	0.00	1,105.84	(93.00)	1,012.84
<b>Insured Total:</b>	477	21408	21885	422,226.75	326,422.26	(3,275.13)	92,606,730.68	8,275,213.68	100,881,944.36	(4,996,607.74)	95,885,336.62

Run Date: 02/02/2024 08:02:00

TRISTAR - Confidential

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## Fiscal Year Summary (MO / Ind) Group

Workers Comp (Medical Only / Indemnity Group)

01/01/2024 - 01/31/2024

### Insured: Kansas Workers Risk Cooperative For Counties1

Fiscal Year	Claim Type	Open	Closed	Total Claims	Paid this Period	Incurred this Period	Recovery this Period	Paid	Outstanding	Incurred	Recovery	Net Incurred
	Indem	0	1	1	0.00	0.00	0.00	1.50	0.00	1.50	0.00	1.50
2016/2017		0	1	1	0.00	0.00	0.00	1.50	0.00	1.50	0.00	1.50

#### Kansas Workers Risk Cooperative For Counties1 Insured Total:

<b>Indem Total:</b>	0	1	1	0.00	0.00	0.00	0.00	1.50	0.00	1.50	0.00	1.50
<b>Insured Total:</b>	0	1	1	0.00	0.00	0.00	0.00	1.50	0.00	1.50	0.00	1.50

#### Kansas Workers Risk Cooperative for Counties Insurer Total:

<b>Indem Total:</b>	141	2552	2693	371,229.53	162,280.37	(491.00)	83,881,860.56	7,539,493.48	91,421,354.04	(4,529,775.45)	86,891,578.59
<b>MO Total:</b>	311	14023	14334	50,997.22	167,941.89	(2,784.13)	8,723,765.78	735,720.20	9,459,485.98	(466,739.29)	8,992,746.69
<b>RO Total:</b>	25	4834	4859	0.00	(3,800.00)	0.00	1,105.84	0.00	1,105.84	(93.00)	1,012.84
<b>Insurer Total:</b>	477	21409	21886	422,226.75	326,422.26	(3,275.13)	92,606,732.18	8,275,213.68	100,881,945.86	(4,996,607.74)	95,885,338.12
<b>Grand Total:</b>	477	21409	21886	422,226.75	326,422.26	(3,275.13)	92,606,732.18	8,275,213.68	100,881,945.86	(4,996,607.74)	95,885,338.12



# TRISTAR

## Savings Summary Report

Report range : 20240101 to 20240131  
 Client selection : kworcc  
 Executed at : Feb 1, 2024, 4:25:44 AM

### KANSAS WORKERS RISK COOP (KWORCC)

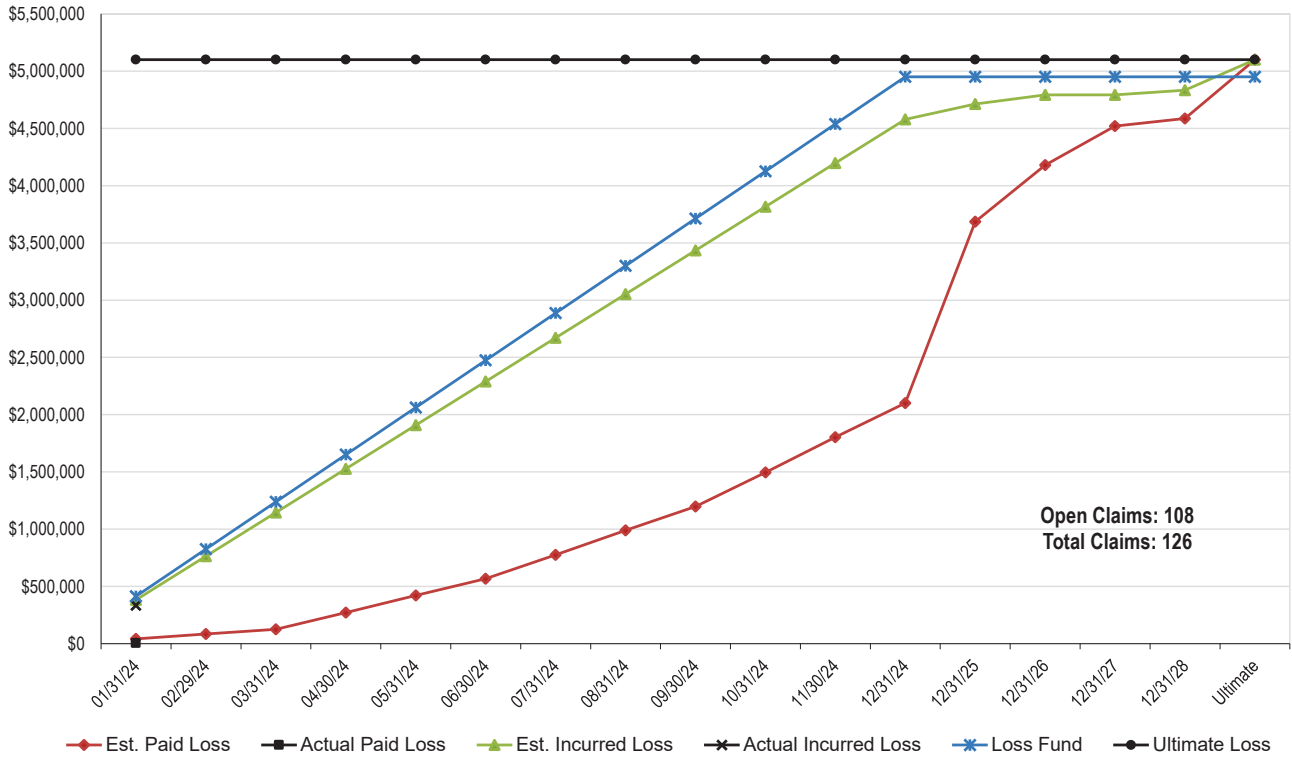
Bill Type	Bills Invoiced	Lines Invoiced	Billed Charges	BR Savings	PPO Savings	SR Savings	Total Allowed	BR Fees	PPO Fees	Total Fees	Gross Savings	Gross Savings Pct	PPO Hits	PPO Penetration Pct
Ambulatory Surgery Center	1	6	\$ 38,789.00	\$ 13,592.02	\$ 1,259.85	\$ 0.00	\$ 23,937.13	\$ 11.50	\$ 340.16	\$ 351.66	\$ 14,851.87	38 %	1	100 %
Chiropractic	2	12	\$ 710.00	\$ 18.26	\$ 18.40	\$ 0.00	\$ 673.34	\$ 19.00	\$ 4.97	\$ 23.97	\$ 36.66	5 %	1	50 %
Hospital OP	67	306	\$ 241,746.25	\$ 130,349.44	\$ 17,289.51	\$ 0.00	\$ 94,107.30	\$ 15,622.57	\$ 4,668.14	\$ 20,290.71	\$ 147,638.95	61 %	59	88 %
Medical Supply/DME	13	20	\$ 13,717.33	\$ 2,622.89	\$ 3,292.89	\$ 0.00	\$ 7,801.55	\$ 141.50	\$ 889.09	\$ 1,030.59	\$ 5,915.78	43 %	12	92 %
Pharmacy	23	39	\$ 8,932.70	\$ 1,161.35	\$ 1,081.82	\$ 0.00	\$ 6,689.53	\$ 218.50	\$ 292.11	\$ 510.61	\$ 2,243.17	25 %	7	30 %
Podiatrist	6	7	\$ 966.30	\$ 57.98	\$ 14.90	\$ 0.00	\$ 893.42	\$ 57.00	\$ 4.02	\$ 61.02	\$ 72.88	8 %	2	33 %
Provider/Physician	174	284	\$ 153,376.88	\$ 35,718.88	\$ 3,946.82	\$ 0.00	\$ 113,711.18	\$ 1,685.00	\$ 1,065.65	\$ 2,750.65	\$ 39,665.70	26 %	110	63 %
PT/OT	20	58	\$ 7,360.50	\$ 2,767.07	\$ 694.90	\$ 0.00	\$ 3,898.53	\$ 190.00	\$ 187.63	\$ 377.63	\$ 3,461.97	47 %	20	100 %
	<b>306</b>	<b>732</b>	<b>\$ 465,598.96</b>	<b>\$ 186,287.89</b>	<b>\$ 27,599.09</b>	<b>\$ 0.00</b>	<b>\$ 251,711.98</b>	<b>\$ 17,945.07</b>	<b>\$ 7,451.77</b>	<b>\$ 25,396.84</b>	<b>\$ 213,886.98</b>	<b>46 %</b>	<b>212</b>	<b>69 %</b>
Full Duplicate	29	65	\$ 86,798.68	\$ 86,798.68	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 86,798.68	100 %	0	0 %
Reconsideration	10	5	\$ 4,026.19	(\$ 198.85)	\$ 648.81	\$ 0.00	\$ 3,576.23	\$ 136.07	\$ 175.15	\$ 311.22	\$ 449.96	11 %	9	90 %
	<b>39</b>	<b>70</b>	<b>\$ 90,824.87</b>	<b>\$ 86,599.83</b>	<b>\$ 648.81</b>	<b>\$ 0.00</b>	<b>\$ 3,576.23</b>	<b>\$ 136.07</b>	<b>\$ 175.15</b>	<b>\$ 311.22</b>	<b>\$ 87,248.64</b>	<b>96 %</b>	<b>9</b>	<b>23 %</b>
<b>Total</b>	<b>345</b>	<b>802</b>	<b>\$ 556,423.83</b>	<b>\$ 272,887.72</b>	<b>\$ 28,247.90</b>	<b>\$ 0.00</b>	<b>\$ 255,288.21</b>	<b>\$ 18,081.14</b>	<b>\$ 7,626.92</b>	<b>\$ 25,708.06</b>	<b>\$ 301,135.62</b>	<b>54 %</b>	<b>221</b>	<b>64 %</b>



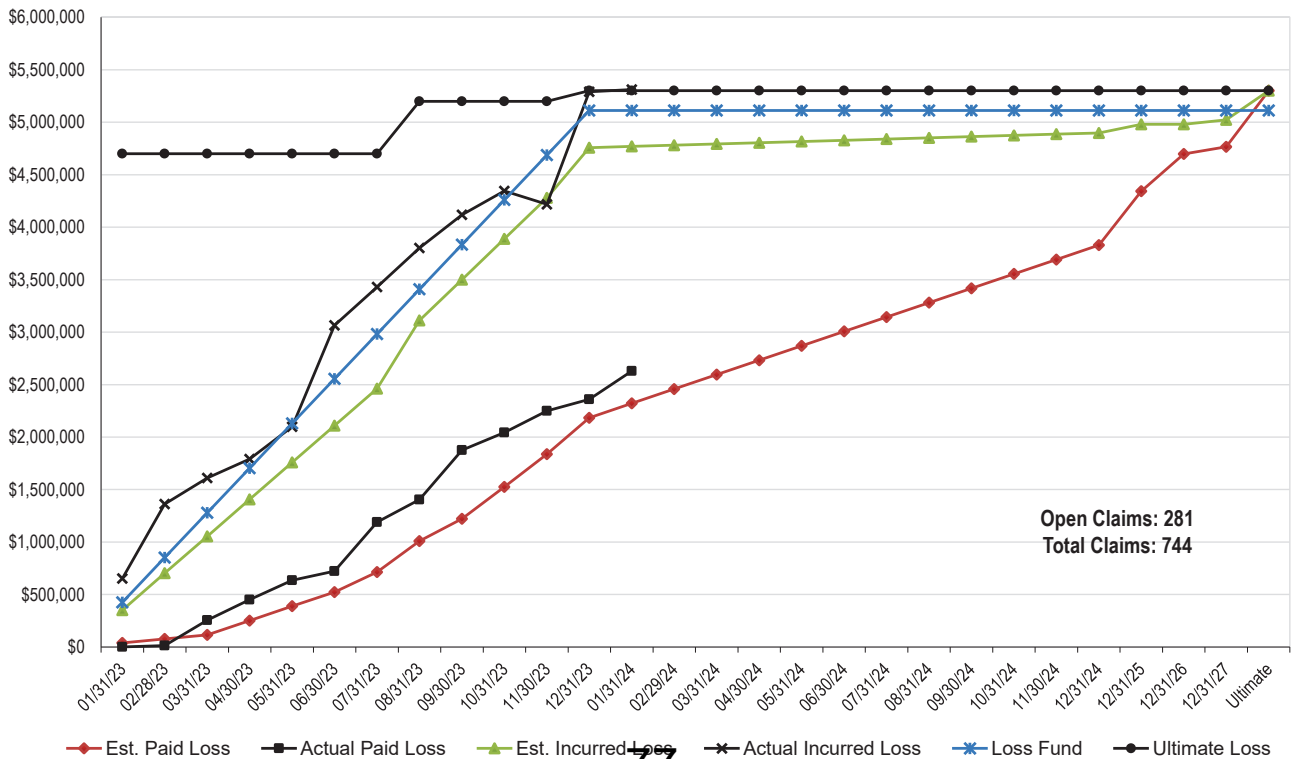




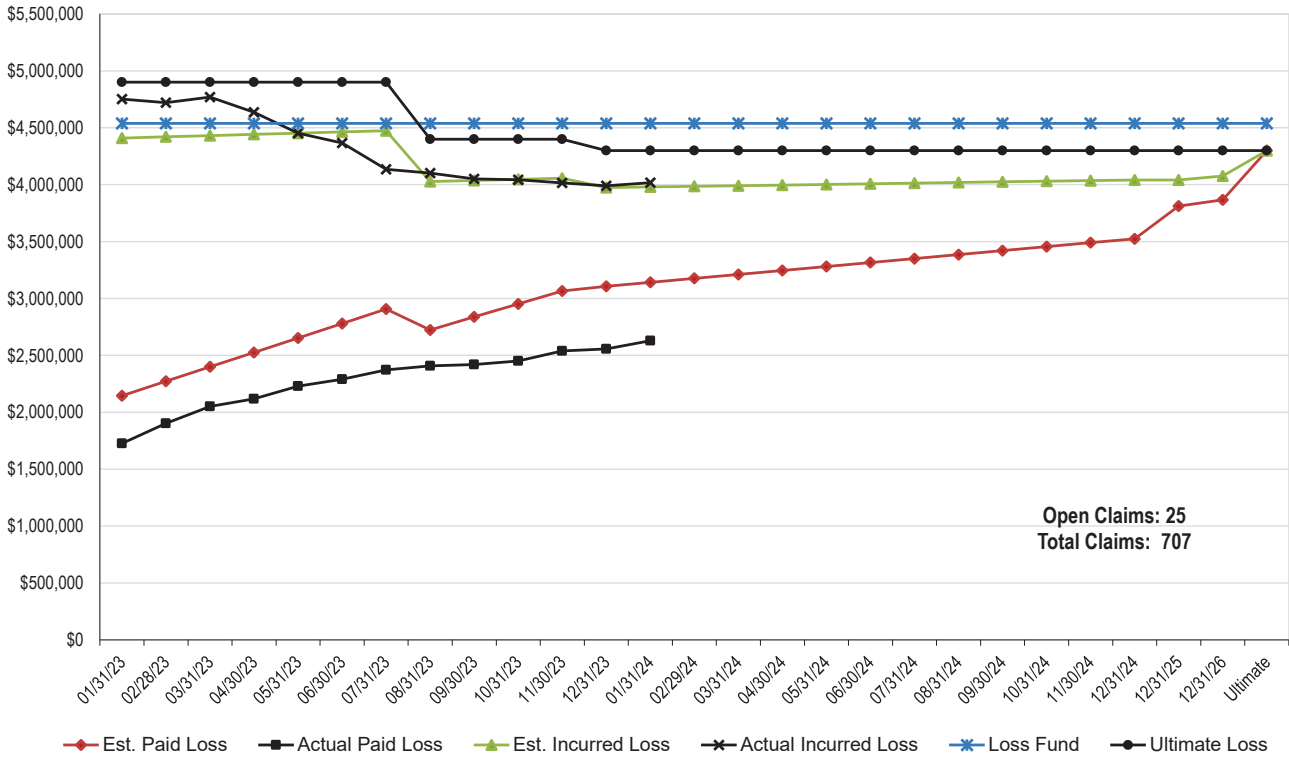
### 2024 Policy Year Performance Valued as of 1/31/2024



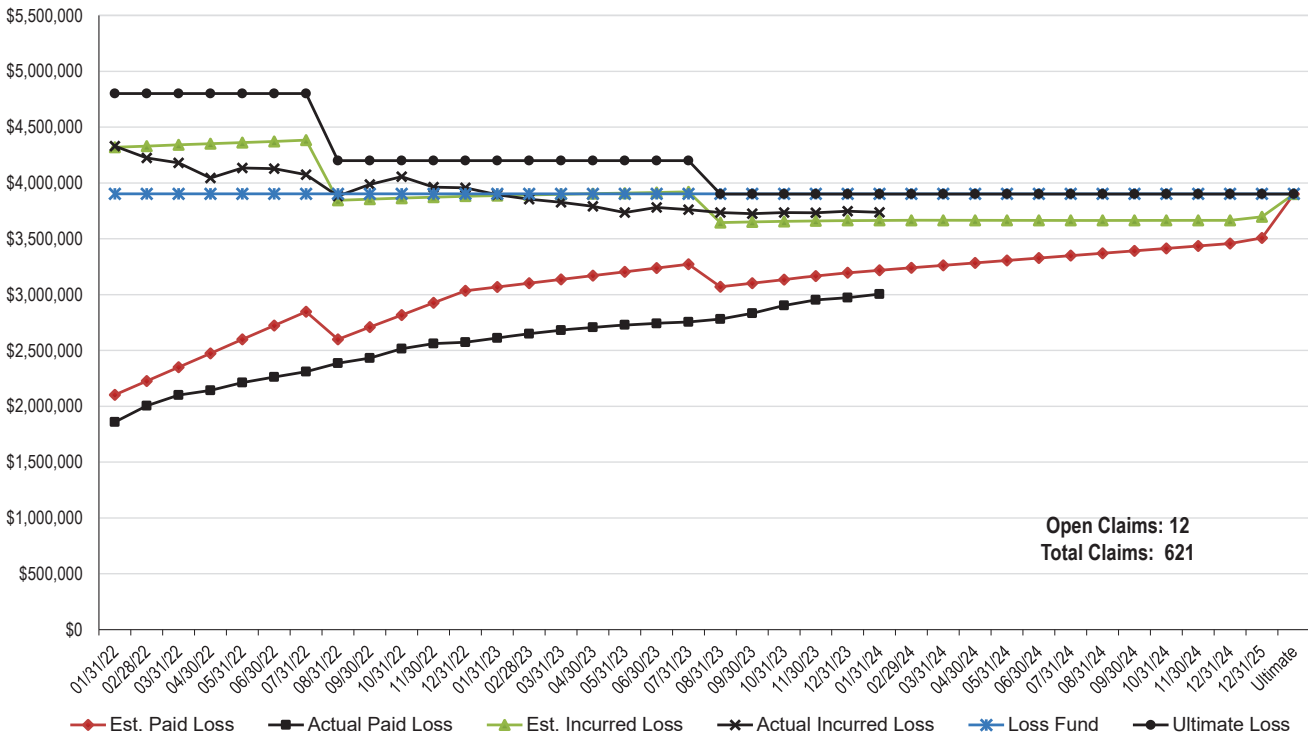
### 2023 Policy Year Performance Valued as of 1/31/2024



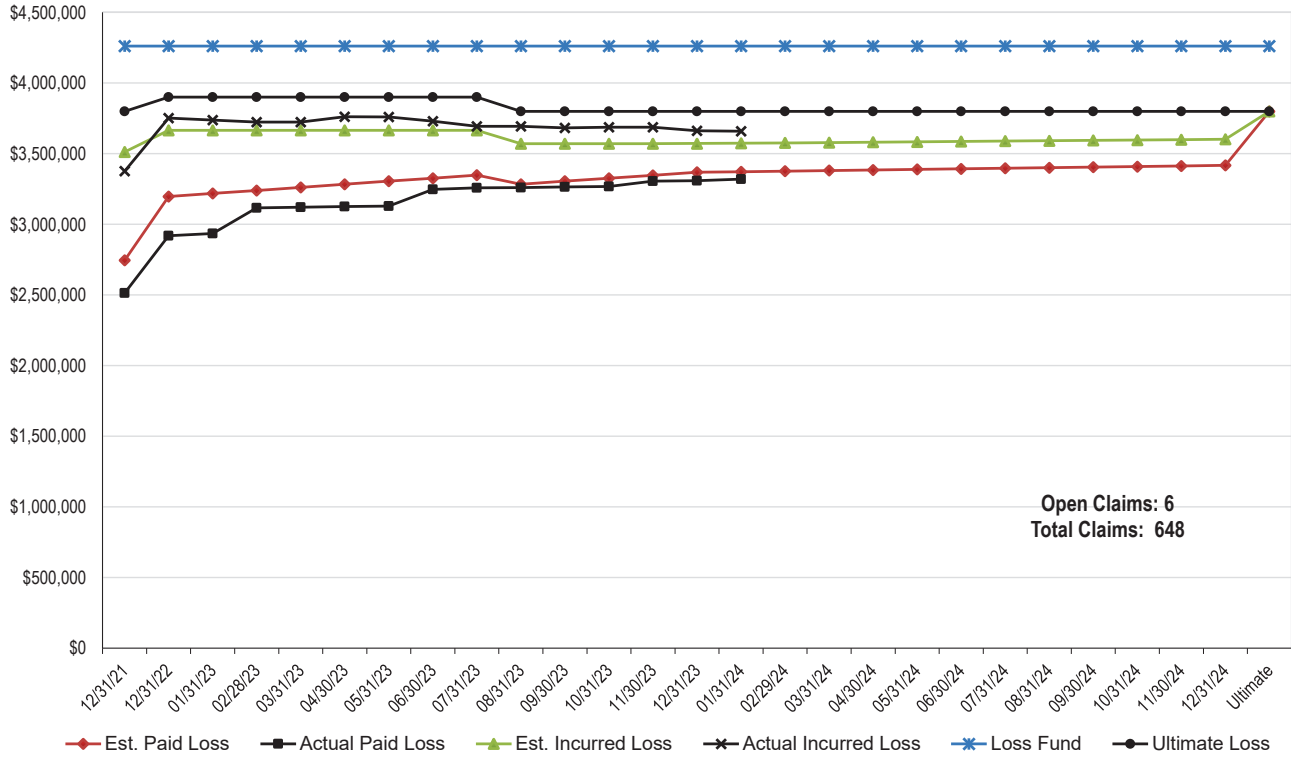
## 2022 Policy Year Performance Valued as of 1/31/2024



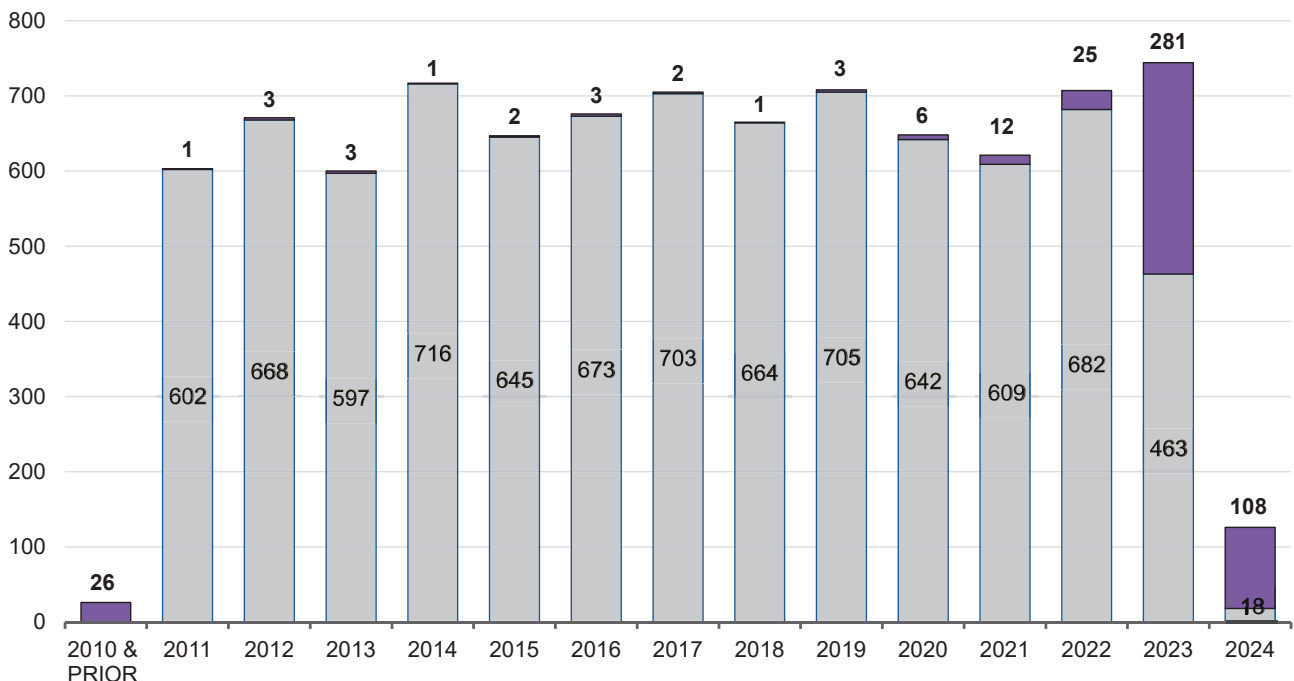
## 2021 Policy Year Performance Valued as of 1/31/2024



## 2020 Policy Year Performance Valued as of 1/31/2024



## Open/Closed Claims by Policy Year Valued as of 1/31/2024



**2010 and Prior Years**  
Closed Claims - 13,021  
Open Claims - 26



## County Visits as of February 20th, 2024

County	Ben	Brandon	Jes	Totals
Allen				
Anderson			1/2 Insp	1
Atchison		1/11 Insp, 1/18 Safety	1/23 PR	3
Barber				
Bourbon			2/20 Insp	1
Butler				
Brown		1/31 Insp		1
Chase			1/30 Insp	1
Chautauqua				
Cherokee				
Clark	2/7 Insp			1
Clay				
Cloud				
Comanche				
Cowley				
Cheyenne				
Decatur				
Dickinson		2/13 Insp		1
Doniphan		1/10 Insp		1
Douglas				
Edwards	2/8 Insp			1
Elk				
Ellis				
Ellsworth				
Finney	1/30 Insp			1
Ford	2/7 Insp			1
Franklin		2/7 Insp	1/4 PR	2
Geary		2/14 Insp		1
Gove				
Grant	1/30 Insp			1
Gray	2/6 Insp			1
Greenwood				
Hamilton	1/30 Insp			1
Harper				
Harvey				
Haskell	2/6 Insp			1
Hodgeman	2/7 Insp			1
Jackson		1/4 Insp	1/11 PR, 1/23 PR	3
Jefferson		1/3 Insp	1/11 PR, 1/23 PR	3
Jewell				
Kearny				
Kingman				
Kiowa				
Lane				
Leavenworth				
Lincoln				

## County Visits as of February 20th, 2024

Linn		2/20 Insp	1
Lyon		1/9 Insp	1
Marion		1/30 Insp	1
Marshall		2/5 Insp	1
McPherson			
Meade	2/6 Insp		1
Miami		2/6 Insp	1
Mitchell			
Montgomery			
Morris		2/12 Insp	1
Morton	1/30 Insp		1
Nemaha		1/31 Insp	1
Neosho			
Ness			
Norton			
Osage		1/9 Insp	1
Osborne			
Ottawa			
Pawnee			
Phillips			
Pottawatomie		1/4 PR	1
Rawlins			
Reno			
Republic			
Rooks			
Rice			
Rush			
Russell			
Saline		2/20 Safety	1
Scott			
Sheridan			
Sherman			
Smith			
Stafford			
Stanton	1/30 Insp		1
Stevens	1/30 Insp		1
Thomas			
Trego			
Wabaunsee			
Wallace			
Wilson			
Woodson		2/5 Insp, 2/5 PIT, 2/5 Flagger	3
		<b>Total Visits</b>	<b>44</b>
		<b>Working Days To- Date</b>	<b>35</b>
		<b>Visits/Working Day</b>	<b>1.26</b>

**KWORCC**  
**January 1, 2024 to January 1, 2025**

Named Insured	Certificate Number	Named Insured	Certificate Number
1 Allen County	1201 AL 24	49 Lane County	1201 LE 24
2 Anderson County	1201 AD 24	50 Lincoln County	1201 LN 24
3 Atchison County	1201 AT 24	51 Linn County	1201 LI 24
4 Barber County	1201 BA 24	52 Linn County RWD #2	1201 LCRWD2 24
5 Bourbon County	1201 BO 24	53 Lyon County	1201 LY 24
6 Brown County	1201 BR 24	54 Marion County	1201 MN 24
7 Butler County	1201 BU 24	55 Marshall County	1201 MA 24
8 Chase County	1201 CS 24	56 McPherson County	1201 MP 24
9 Chautauqua County	1201 CQ 24	57 Meade County	1201 ME 24
10 Cherokee County	1201 CE 24	58 Miami County	1201 MI 24
11 Cheyenne County	1201 CN 24	59 Mitchell County	1201 MT 24
12 Clark County	1201 CA 24	60 Montgomery County	1201 MG 24
13 Clay County	1201 CY 24	61 Morris County	1201 MR 24
14 Cloud County	1201 CO 24	62 Morton County	1201 MO 24
15 Comanche County	1201 CM 24	63 MTAA	1201 MTAA 24
16 Cowley County	1201 CL 24	64 NCKRJDF	1201 NCKRJDF 24
17 Decatur County	1201 DE 24	65 NEKES	1201 NEKES 24
18 Dickinson County	1201 DK 24	66 Nemaha County	1201 NM 24
19 Doniphan County	1201 DP 24	67 Neosho County	1201 NO 24
20 Edwards County	1201 EW 24	68 Ness County	1201 NS 24
21 Elk County	1201 EK 24	69 Norton County	1201 NR 24
22 Ellis County	1201 ES 24	70 Osage County	1201 OS 24
23 Ellsworth County	1201 EL 24	71 Osborne County	1201 OB 24
24 Ellsworth RWD #1	1201 ECRWD1 24	72 Ottawa County	1201 OT 24
25 Finney County	1201 FI 24	73 Pawnee County	1201 PW 24
26 Ford County	1201 FO 24	74 Phillips County	1201 PL 24
27 Franklin County	1201 FA 24	75 Pottawatomie County	1201 PT 24
28 Geary County	1201 GA 24	76 Rawlins County	1201 RW 24
29 Gove County	1201 GV 24	77 Reno County	1201 RN 24
30 Graham County	1201 GH 24	78 Republic County	1201 RP 24
31 Grant County	1201 GT 24	79 Rice County	1201 RC 24
32 Gray County	1201 GY 24	80 Rooks County	1201 RO 24
33 Greeley County, Unified	1201 GL 24	81 Rush County	1201 RU 24
34 Greenwood County	1201 GW 24	82 Russell County	1201 RS 24
35 Hamilton County	1201 HM 24	83 Saline County	1201 SL 24
36 Hamilton County Hospital	1201 HH 24	84 Scott County	1201 SC 24
37 Harper County	1201 HP 24	85 Sheridan County	1201 SD 24
38 H-M CDDO	1201 HMCDDO 24	86 Sherman County	1201 SH 24
39 Haskell County	1201 HS 24	87 Smith County	1201 SM 24
40 Hodgeman County	1201 HG 24	88 Stafford County	1201 SF 24
41 Jackson County	1201 JA 24	89 Stanton County	1201 ST 24
42 Jefferson County	1201 JF 24	90 Stevens County	1201 SE 24
43 Jefferson County RWD #12	1201 JCRWD12 24	91 Thomas County	1201 TO 24
44 Jewell County	1201 JW 24	92 Trego County	1201 TR 24
45 Kansas Association of Counties	1201 KAC 24	93 Wabaunsee County	1201 WB 24
46 Kansas Sheriffs' Association	1201 KSA 24	94 Wallace County	1201 WL 24
47 Kearny County	1201 KE 24	95 Woodson County	1201 WO 24
48 Kiowa County	1201 KW 24		

**85 Counties; 1 Hospital; 3 RWDs; 5 Cooperatives & Airport Authority**





# KWORCC Expense Report

Date	Activity & Location	Name/Title Person(s) Entertained	Mileage	Meals (B/L/D)	Lodging	Other - Explain	TOTAL
<b>Actual Totals</b>							
						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)