

Instructions for 2024 KWORCC Underwriting Worksheets

The 2024 KWORCC Underwriting Worksheet has three tabs. The first is the payroll estimate worksheet, the second is the employee concentration worksheet and the third is the watercraft worksheet. The later two worksheets are required by Safety National, KWORCC's excess carrier, so please be sure to complete all three worksheets.

KWORCC's payroll estimate worksheet has been updated to perform the calculations for you. The goal is to use the worksheet to try and create an estimate of your payroll for next year based on your payroll for the current year. In order to complete the spreadsheet, you will need a report from your payroll system which includes payroll by class code from the start of the year to current, overtime and paid time off (holiday sick and vacation). You will also need to know how many pay periods your payroll data represents and how many you will have this year. Finally, you will need to know or estimate a percent cost of living increase.

When you look at your payroll information, if you have anyone in class code 9410, please use the attached Payroll Class Code document to assign them to the appropriate new class code for 2024. At its April meeting, the KWORCC Board of Trustees voted to stop using class code 9410 and assign all job titles that had previously been in 9410 to the most appropriate class code that KWORCC uses. KWORCC staff went through the 2022 payroll audits and found a class code for every job title listed in 9410. If you run into one that was missed, please give Nicole a call at 785-357-1069 for help in determining what class code to use for that employee.

On the Payroll Worksheet, please enter the information in the shaded cells. The worksheet should do the math to provide you with your estimated annual work comp wages for 2024. If you have any trouble with the worksheet, please email Nicole at nicole@kworcc.com or give her a call at 785-357-1069.

The second tab is the employee concentration worksheet. In the Member Name column, please list your county. In the "Occupied as" column please indicate which county department(s) occupy that location, you then list the address in the address, city, state and zip columns. In the # of Empl column please indicate how many county employees work out of that location and how many shifts in the next column. In the Floor Occupied column please indicate on which floors employees work and finally in the # of Stories column please indicate how many total stories the building has even if some are used strictly for storage.

The third and final tab is the watercraft tab. If your county does not own or lease watercraft, please indicate your county in the "County" column and then you can mark this worksheet as N/A in the "Year" column. If your county does have watercraft, please complete as much information as you can about the watercraft your county owns or leases. For most counties with watercraft, departments most likely to use watercraft are law enforcement and parks.

If you have any questions or need any assistance with completing any of the three tabs in the Underwriting Worksheet, please give Nicole a call at 785-357-1069 or reach out by email at nicole@kworcc.com.