



PURCHASING DEPARTMENT

COLE COUNTY COMMISSION

311 East High Street, Room 200 | Jefferson City, MO 65101
Tel 573-634-9168 | Fax 573-634-8031
jbryant@colecouny.org

To: All Interested Parties
From: Jessica Bryant, Cole County Purchasing Agent
Date: September 30, 2024
Re: Addendum One to Cole County Bid No. 2024-20 Workers' Compensation Insurance

The following information hereby becomes part of the above-referenced Request for Bid and shall be fully considered in the preparation of your response.

1. Attached is updated the 2024 NCCI MOD.
2. Would the County be supportive of a proposal response with the County self-insuring a portion of the worker compensation claims before the insurance company pays claims? If so, does the County have approval from the State of Missouri to be self-insured. If so, at what retention levels?
 - No, at this time, the County is not interested in a proposal with the County self-insuring a portion of the worker compensation claims before the insurance company pays claims.

The bid receipt date and time HAVE NOT CHANGED; submissions will be received until Thursday, October 24, 2024 at 3:00 p.m.

I/We have received Addendum Number One to Bid No. 2024-20 and have fully considered the information provided in preparing a response.

Name of Company

Agent and Title

Authorized Signature



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: COUNTY OF COLE

Risk ID: 240916614

Rating Effective Date: 12/31/2024

Production Date: 07/04/2024

State: MISSOURI

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses
MO	.31	377,990	615,602	237,612	510,536	70,280	746,761	236,225
(A) Wt	(B)	(C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses
.31		377,990	615,602	237,612	510,536	70,280	712,734	202,198

	Primary Losses	Stabilizing Value	Ratable Excess	Totals	
Actual	(I) 202,198	$C * (1 - A) + G$ 331,093	(A) * (F) 158,266	(J) 691,557	
Expected	(E) 237,612	$C * (1 - A) + G$ 331,093	(A) * (C) 117,177	(K) 685,882	
	ARAP	FLARAP	SARAP	MAARAP	Exp Mod
Factors	1.01				(J) / (K) 1.01

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.

Carrier: 33413-001 **Policy:** MEM102121316 **Eff-Date:** 12-31-2023 **Exp-Date:** 12-31-2024

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WORKERS COMPENSATION EXPERIENCE RATING

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Risk ID: 240916614

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Production Date: 07/04/2024

State: MISSOURI

24-MISSOURI Firm ID: Firm Name: COUNTY OF COLE

Carrier: 33413 Policy No. MEM102121313 Eff Date: 12/31/2020 Exp Date: 12/31/2021

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.18	.34	1,601,769	34,919	11,872	20212406566	06	F	2,078	2,078
7705	2.32	.41	2,646,571	61,400	25,174	20212406706	06	F	2,448	2,448
7720	1.62	.37	4,165,546	67,482	24,968	20212400400	06	F	4,691	4,691
8810	.07	.44	3,312,138	2,318	1,020	NO. 10	06	*	6,616	6,616
8820	.05	.37	1,094,875	547	202	20212405260	09	F	8,235	8,235
8831	.74	.49	53,233	394	193					
8832	.15	.44	917,128	1,376	605					
9015	1.77	.41	275,452	4,876	1,999					
9410	1.95	.44	859,171	16,754	7,372					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			14,925,883	Subject Premium:	435,655	Total Act Inc Losses:			24,068	

24-MISSOURI Firm ID: Firm Name: COUNTY OF COLE

Carrier: 33413 Policy No. MEM102121314 Eff Date: 12/31/2021 Exp Date: 12/31/2022

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.18	.34	1,701,908	37,102	12,615	20222407456	06	F	2,981	2,981
7705	2.32	.41	2,885,939	66,954	27,451	20222409741	06	F	7,310	7,310
7720	1.62	.37	4,803,201	77,812	28,790	NO. 17	06	*	15,304	15,304
8810	.07	.44	3,505,577	2,454	1,080	20222403313	09	F	9,494	9,494
8820	.05	.37	1,187,518	594	220	20222403095	09	F	39,149	21,000
8831	.74	.49	65,191	482	236	20222405425	09	O	54,540	21,000
8832	.15	.44	978,561	1,468	646	20222401206	09	O	95,893	21,000
9015	1.77	.41	317,651	5,622	2,305					
9410	1.95	.44	919,583	17,932	7,890					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			16,365,129	Subject Premium:	495,425	Total Act Inc Losses:			224,671	

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* Total by Policy Year of all cases \$2000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss



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Risk ID: 240916614

Rating Effective Date: 12/31/2024

Production Date: 07/04/2024

State: MISSOURI

24-MISSOURI

Firm ID:

Firm Name: COUNTY OF COLE

Carrier: 33413

Policy No. MEM102121315

Eff Date: 12/31/2022

Exp Date: 12/31/2023

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
5506	2.18	.34	1,868,931	40,743	13,853	20232400174	05	F	410	410
7705	2.32	.41	2,940,879	68,228	27,973	20232404190	05	F	2,308	2,308
7720	1.62	.37	4,758,917	77,094	28,525	20232409220	05	F	6,297	6,297
8810	.07	.44	4,346,381	3,042	1,338	20232404414	06	F	3,206	3,206
8820	.05	.37	1,263,016	632	234	NO. 4	06	*	3,974	3,974
8831	.74	.49	60,477	448	220	20232400441	09	F	3,432	3,432
8832	.15	.44	991,873	1,488	655	20232400927	09	F	10,441	10,441
9015	1.77	.41	259,908	4,600	1,886	20232404564	09	O	93,461	21,000
9410	1.95	.44	966,228	18,841	8,290	20232400807	09	O	104,859	21,000
9812	EMPLOYERS LIABILIT			0	0	20232406494	09	O	122,420	21,000
						20232409301	09	O	147,214	21,000
Policy Total:			17,456,610	Subject Premium:	476,525	Total Act Inc Losses:		498,022		

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