



STATE ADVISORY FORUMS 2018

Colorado

September 27, 2018

Dawn_Ingham@ncci.com
561-893-3165

Kelly_Briggs@ncci.com
561-893-3069

Colorado State Advisory Forum

- The Future@Work® Video
- Countrywide Workers Compensation System
- Colorado Workers Compensation System
- Guest Speaker—Paul Tauriello, Director, Colorado Division of Workers' Compensation
- Countrywide and Colorado Labor Markets
- The Data Connection Video
- Legislative Issues
- Opioids and Workers Compensation
- Closing Remarks



STATE ADVISORY FORUMS 2018

The Future@Work[®] Video



STATE ADVISORY FORUMS 2018

Countrywide Workers Compensation System

Countrywide Workers Compensation (WC)— An Overview



Premium decreased slightly in the most recent year



The combined ratio continues to show favorable results



Frequency declined again at the latest point

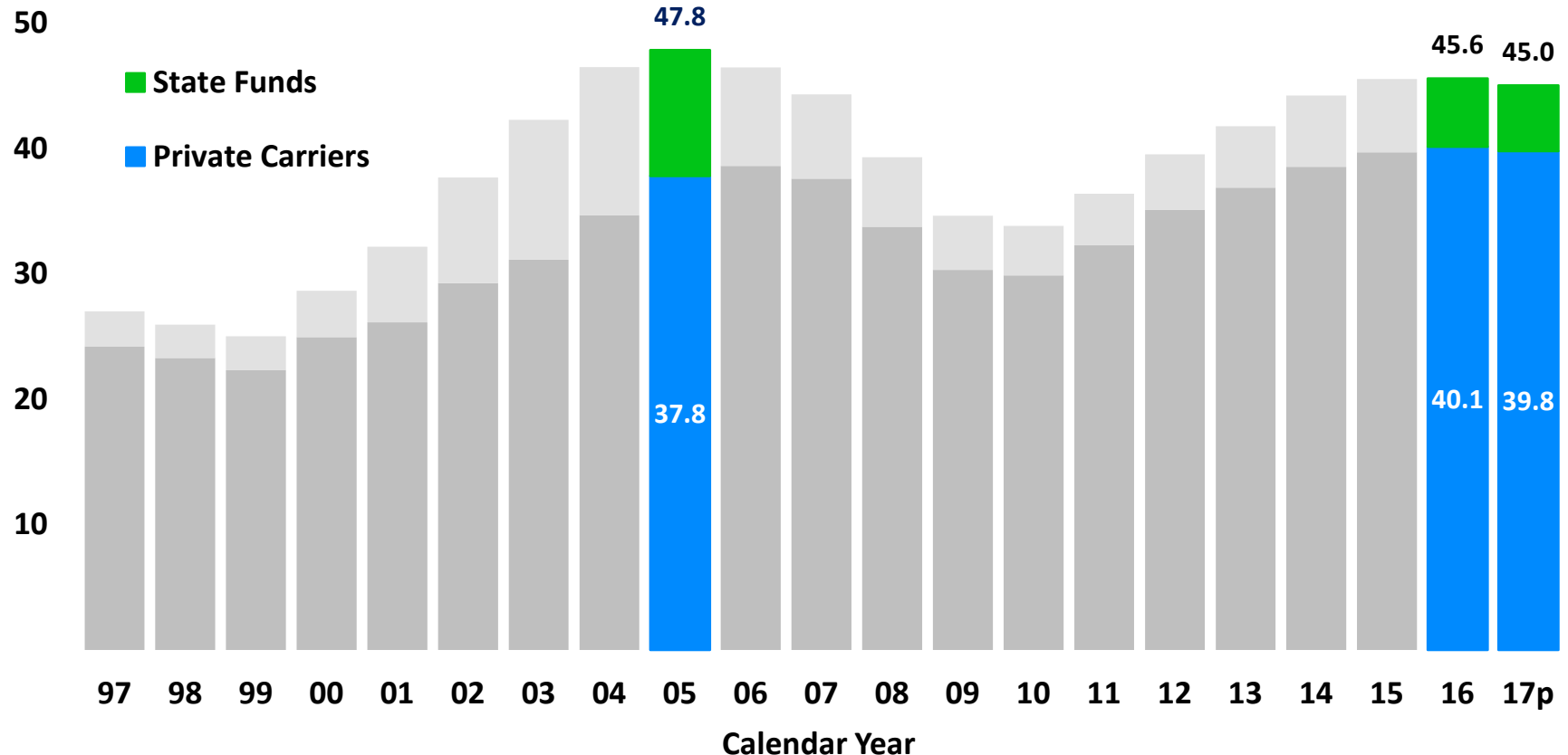


Medical and indemnity severity increased modestly

WC Net Written Premium

Private Carriers and State Funds

\$ Billions



p Preliminary

Source: NAIC's Annual Statement data; includes state insurance fund data for the following states: AZ, CA, CO, HI, ID, KY, LA, MD, MO, MT, NM, OK, OR, RI, TX, and UT

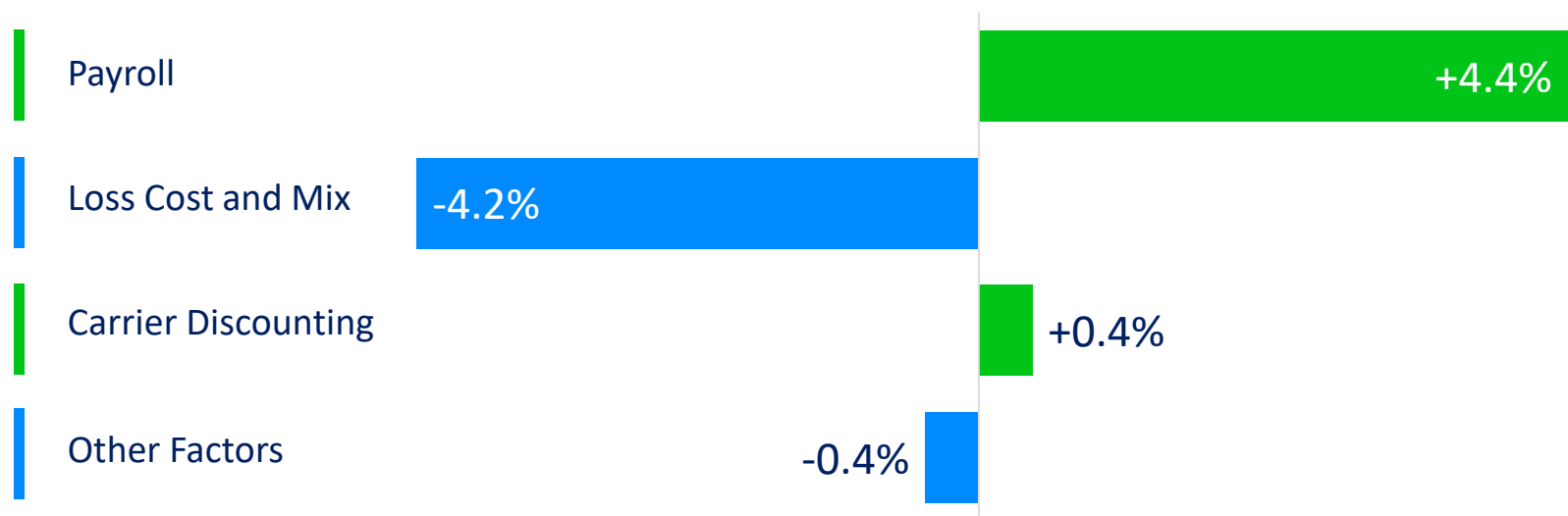
Each calendar year total for state funds includes all funds operating as a state fund in that year

WC Direct Written Premium (DWP) Change by Component

Private Carriers—NCCI States

Change in Direct Written Premium: 0.0%

2017 vs. 2016

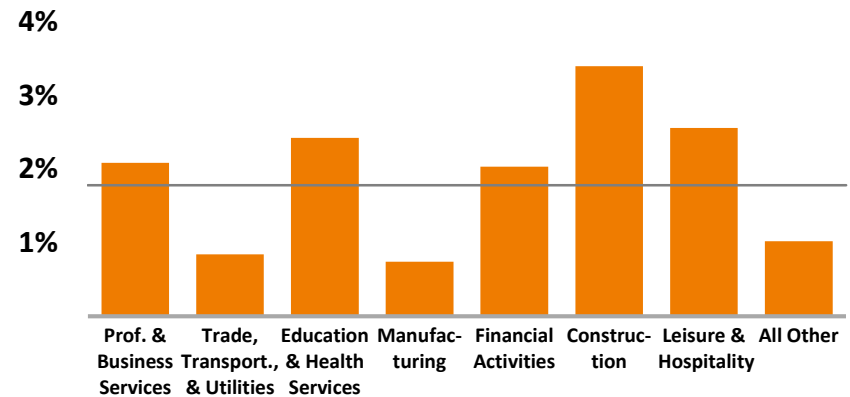
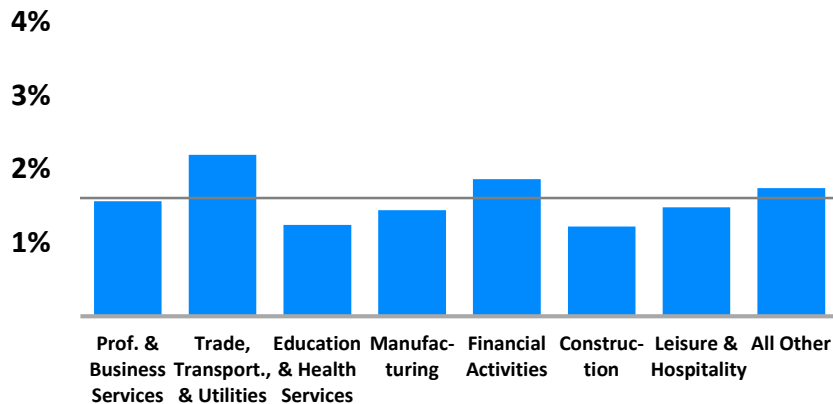
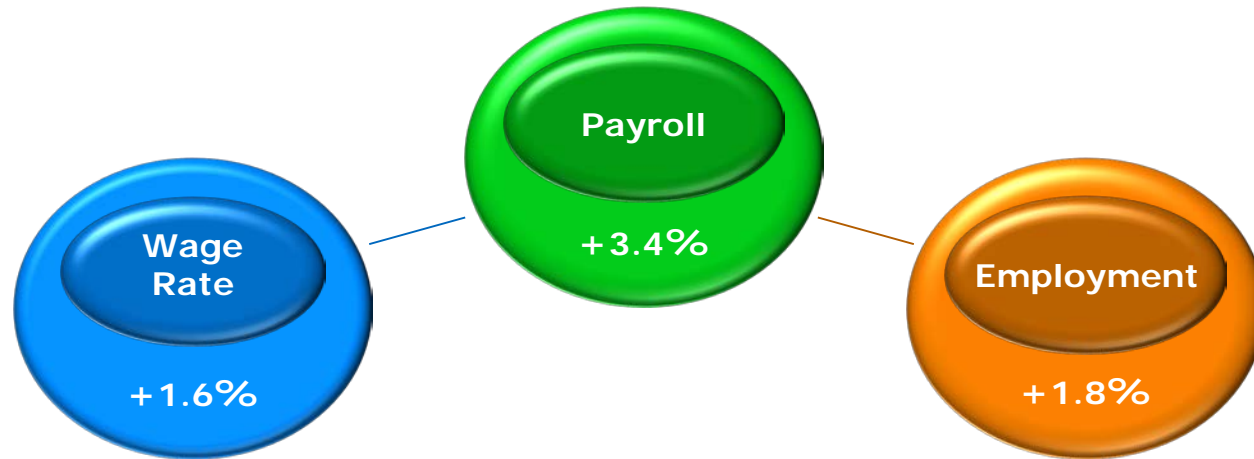


Sources: DWP Change: NAIC's Annual Statement Statutory Page 14 for all states where NCCI provides ratemaking services

Components: NCCI's Policy data

Increases in Payroll Continue to Drive Changes in Premium

Forecast Change 2016–2017

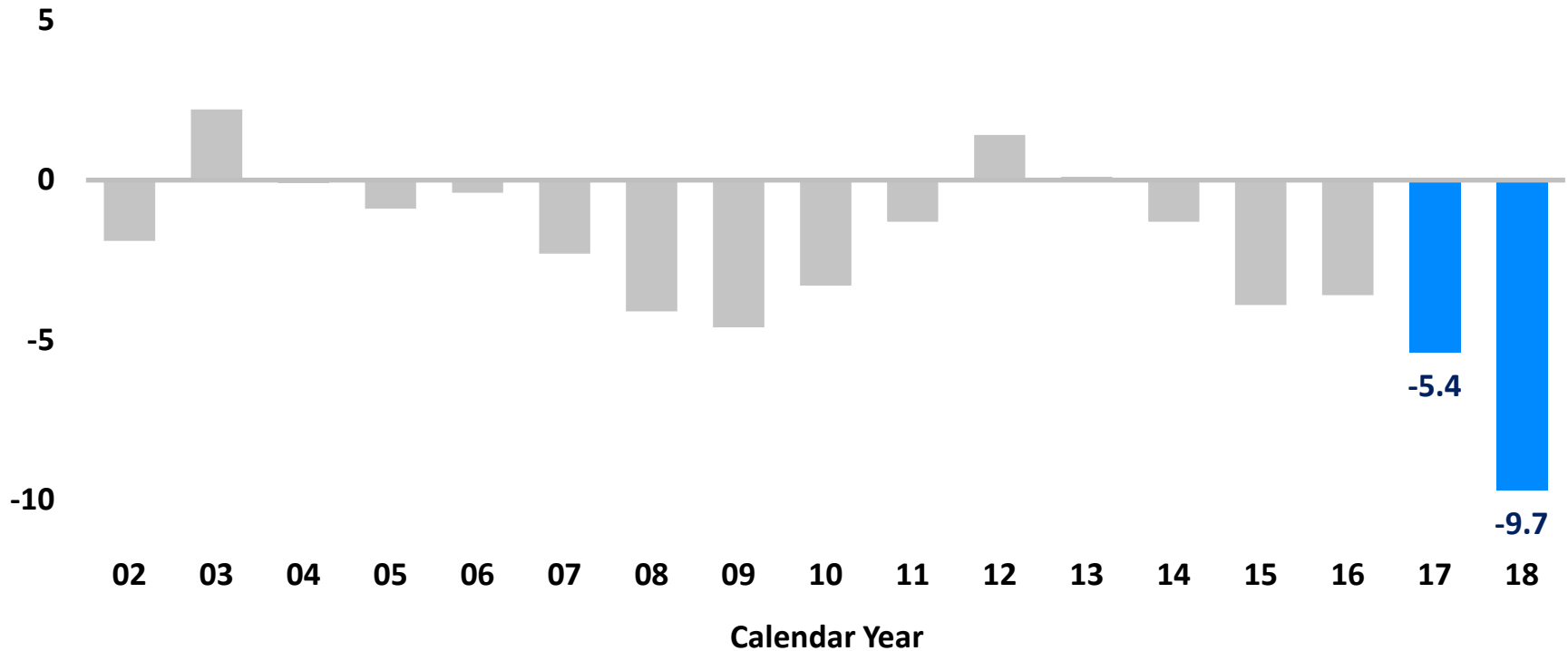


Sources: Moody's Analytics and NCCI

WC Approved Changes in Bureau Premium Level

Weighted by Effective Date—NCCI States

Percent



Source: NAIC's Annual Statement Statutory Page 14

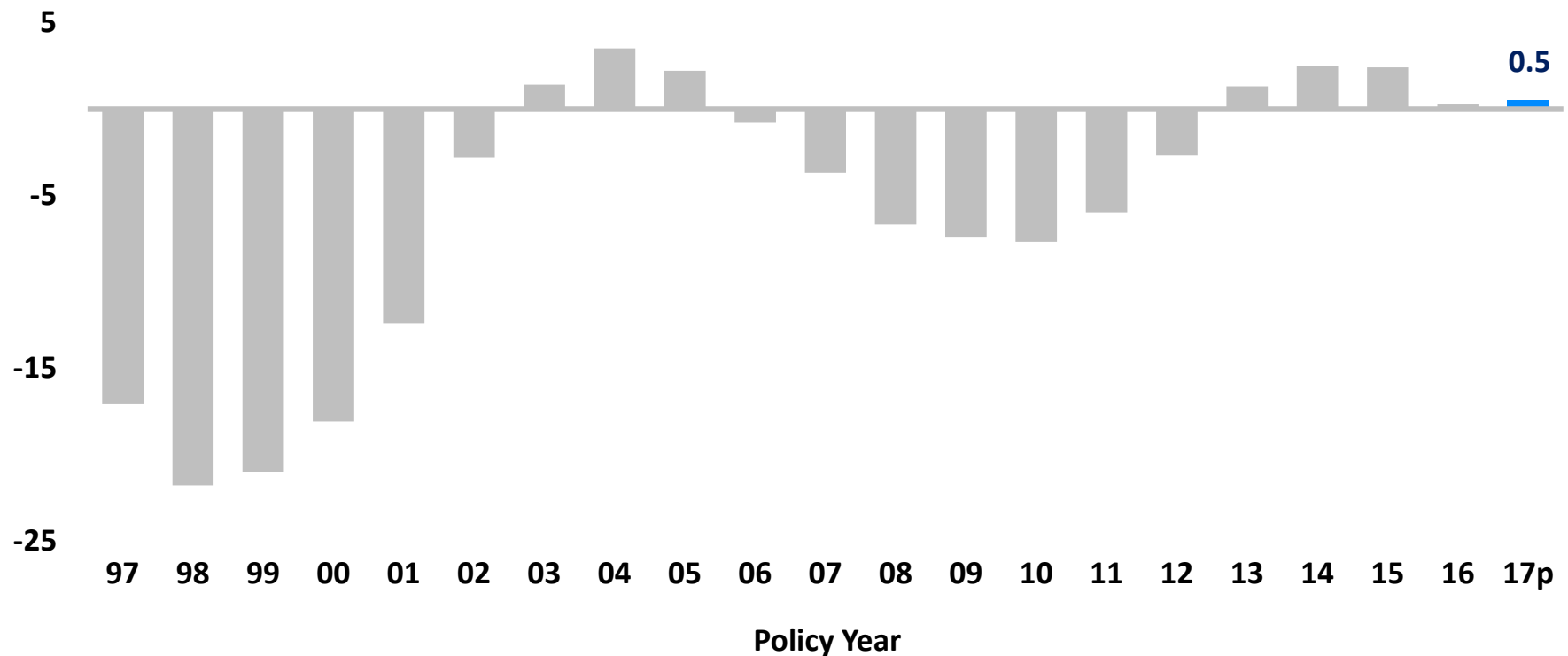
Values reflect changes in average premium levels between years, based on approved changes in advisory rates, loss costs, assigned risk rates, and rating values, as of 9/14/2018

IN and NC are filed in cooperation with state rating bureaus

WC Impact of Discounting on Premium

Private Carriers—NCCI States

Percent



p Preliminary

Sources: NAIC's Annual Statement Statutory Page 14 and NCCI's Financial Call data

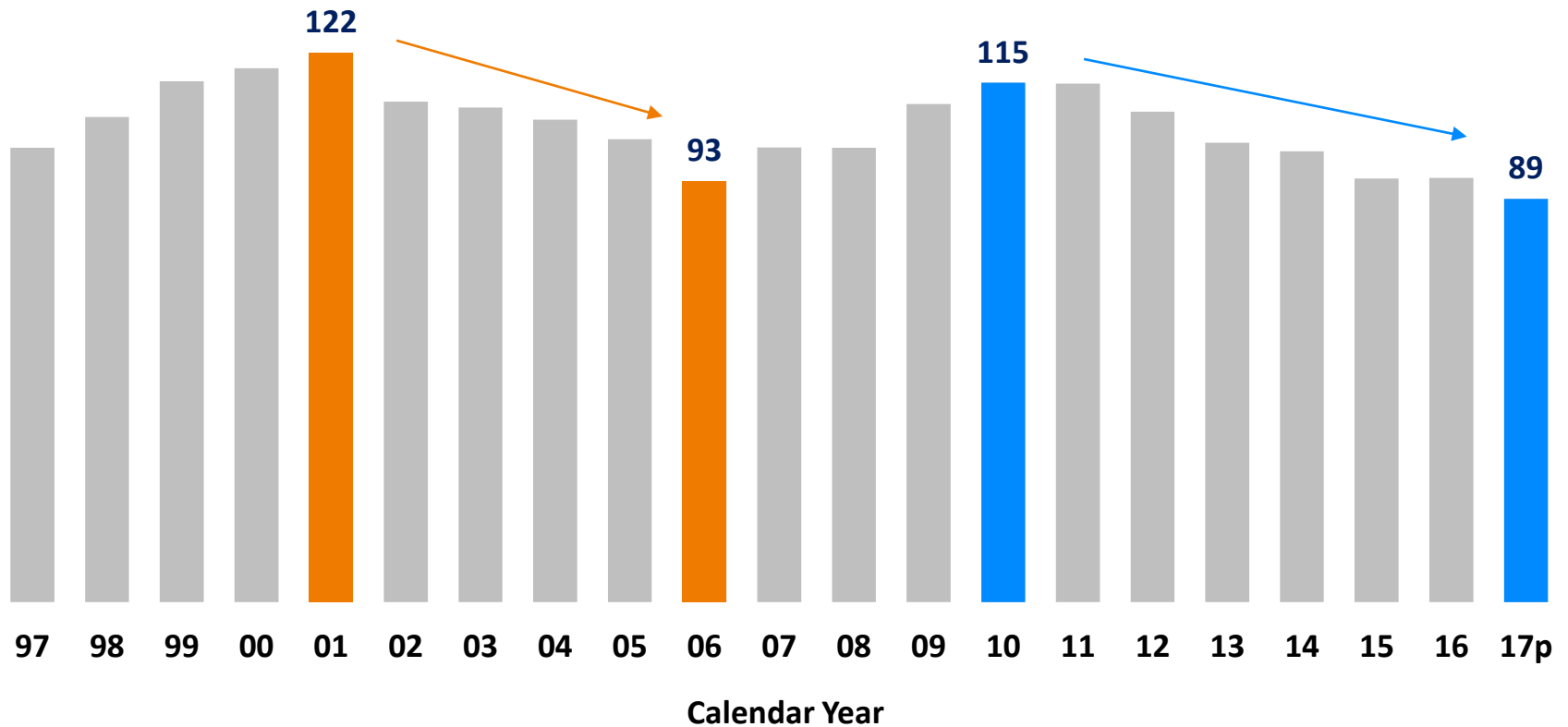
Rate/loss cost departure reflects carrier departure from NCCI's rate level, which excludes a profit and contingency provision and expense constant

Based on data for all states where NCCI provides ratemaking services, excluding TX

WC Combined Ratio— Underwriting Gain Achieved

Private Carriers

Percent

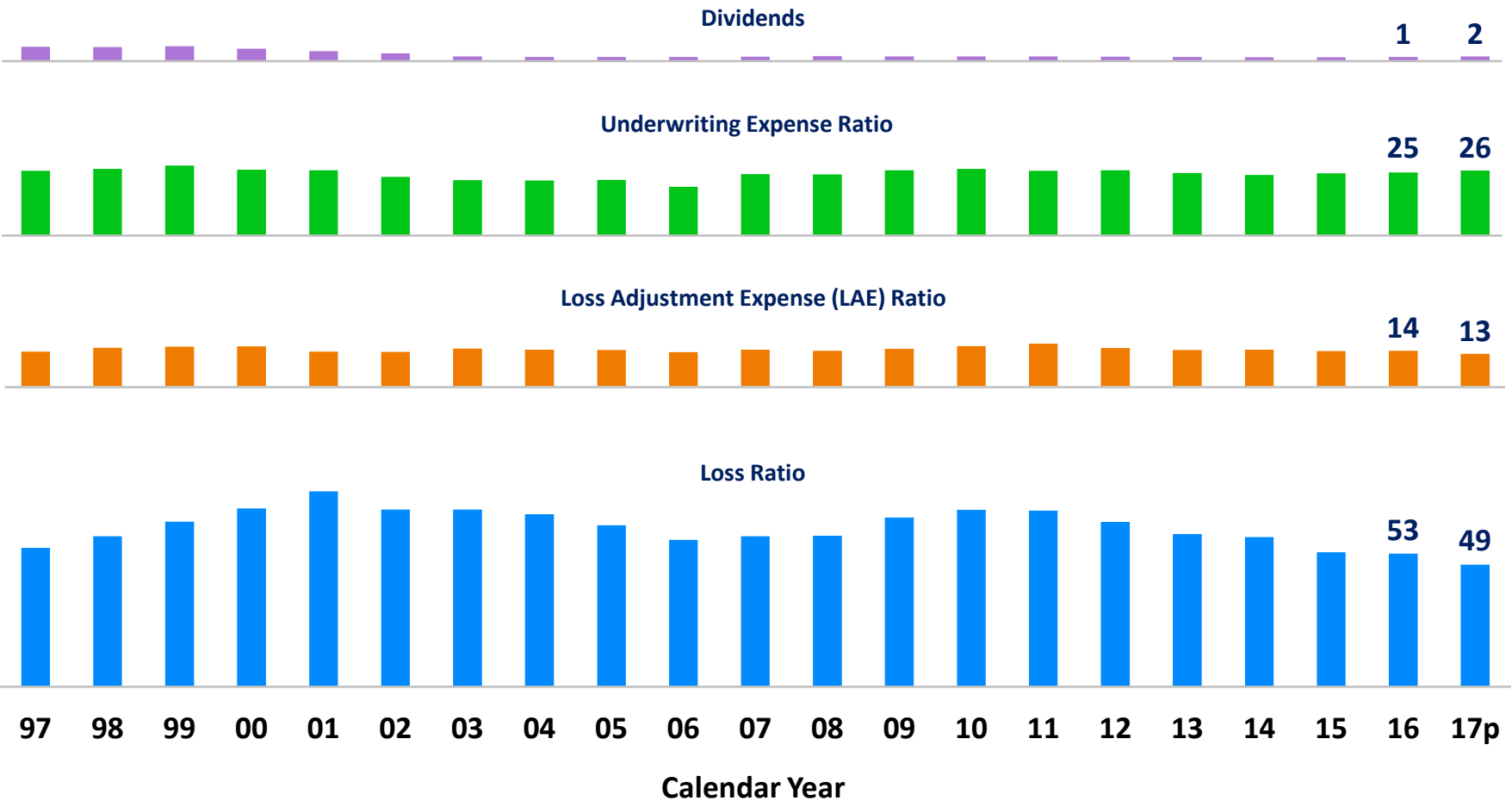


p Preliminary
Source: NAIC's Annual Statement data

WC Combined Ratio by Component

Private Carriers

Percent

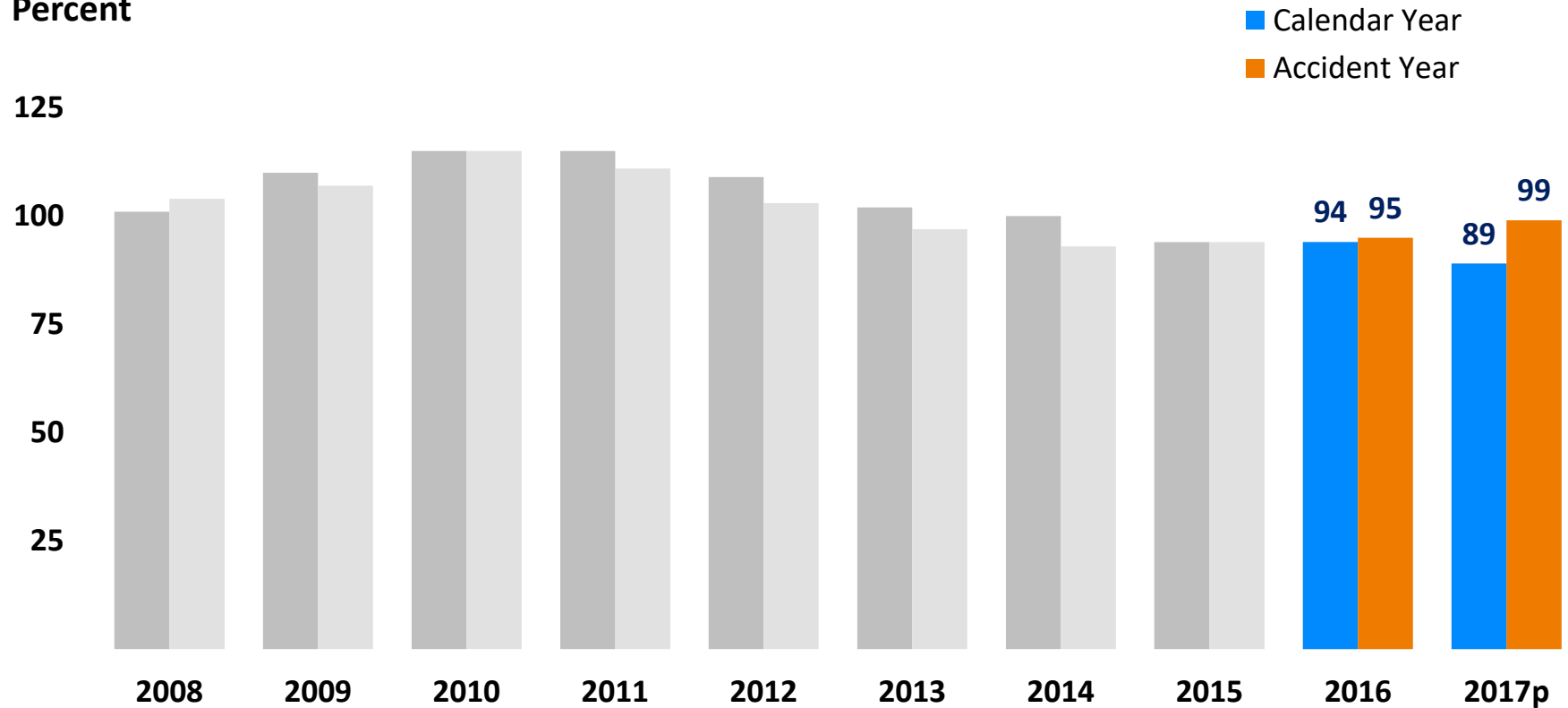


p Preliminary
Source: NAIC's Annual Statement data

WC Net Combined Ratios— Calendar Year vs. Accident Year as Reported

Private Carriers

Percent



p Preliminary

Source: NAIC's Annual Statement data

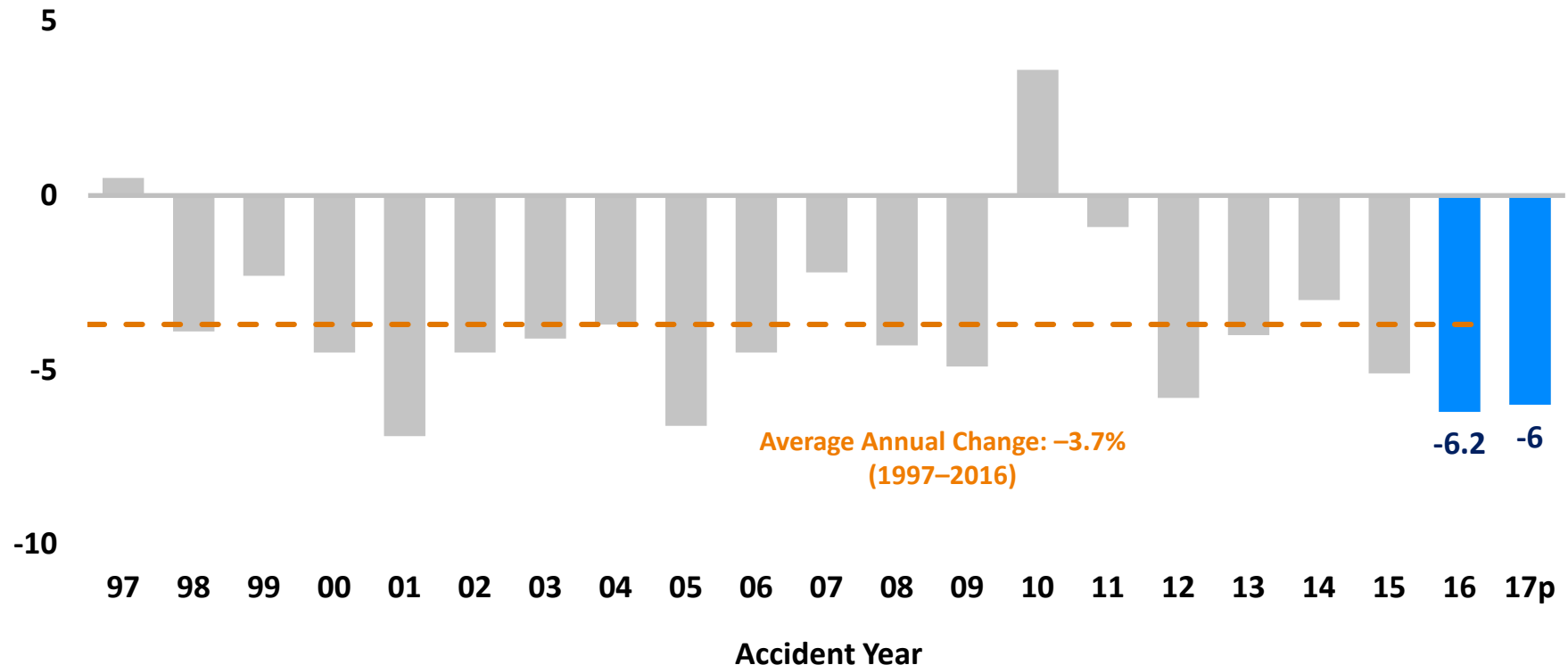
Accident Year information is reported as of 12/31/2017

Includes dividends to policyholders

WC Lost-Time Claim Frequency

Claims per \$1M Pure Premium, Private Carriers and State Funds—NCCI States

Percent



2010 and 2011 adjusted primarily for significant changes in audit activity

p Preliminary based on data valued as of 12/31/2017

Source: NCCI's Financial Call data, developed to ultimate, premium adjusted to current wage and voluntary pure premium level, excludes high-deductible policies; based on data through 12/31/2016

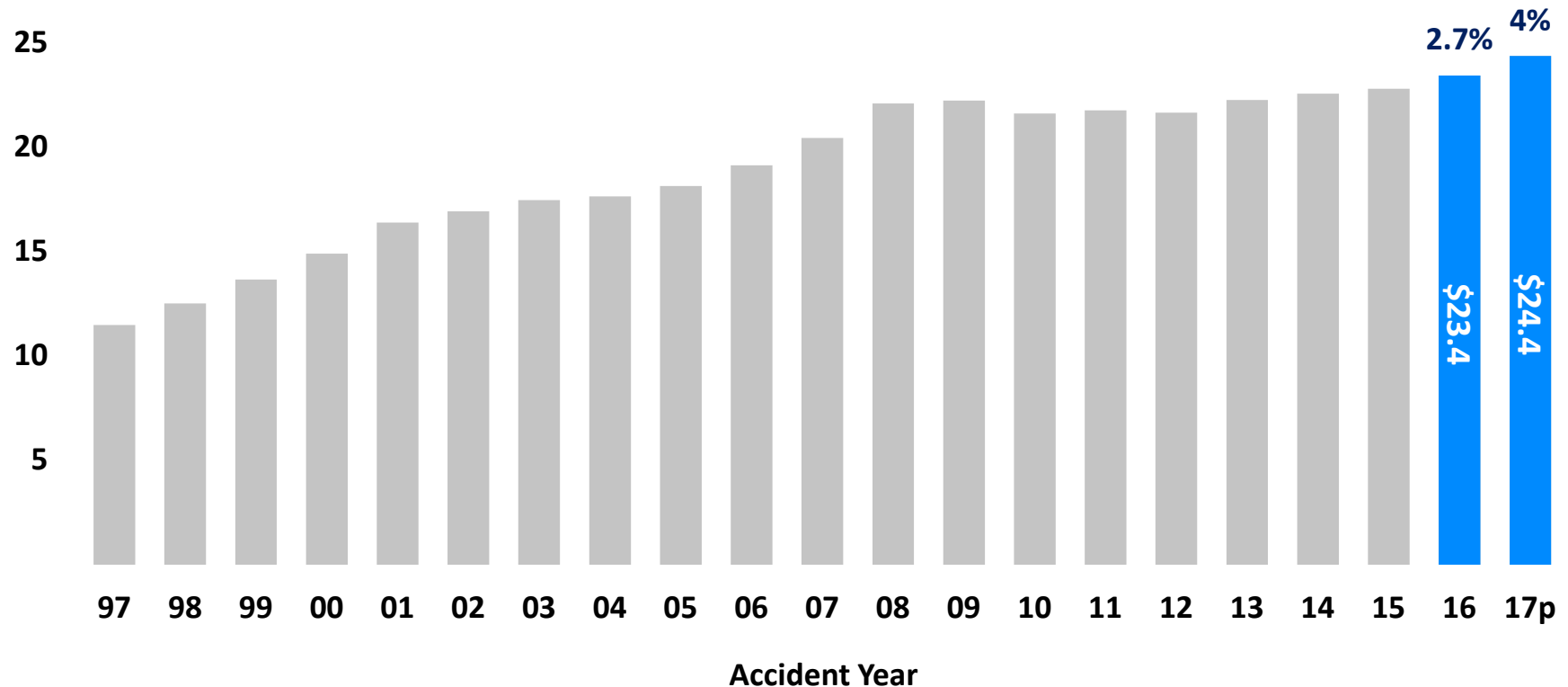
Values displayed reflect the methodology underlying the most recent rate/loss cost filing

Includes all states where NCCI provides ratemaking services; WV is excluded through 2011

WC Average Indemnity Claim Severity

Private Carriers and State Funds—NCCI States

Severity
(\$ Thousands)



p Preliminary based on data valued as of 12/31/2017

Source: NCCI's Financial Call data, developed to ultimate, excludes high-deductible policies; based on data through 12/31/2016

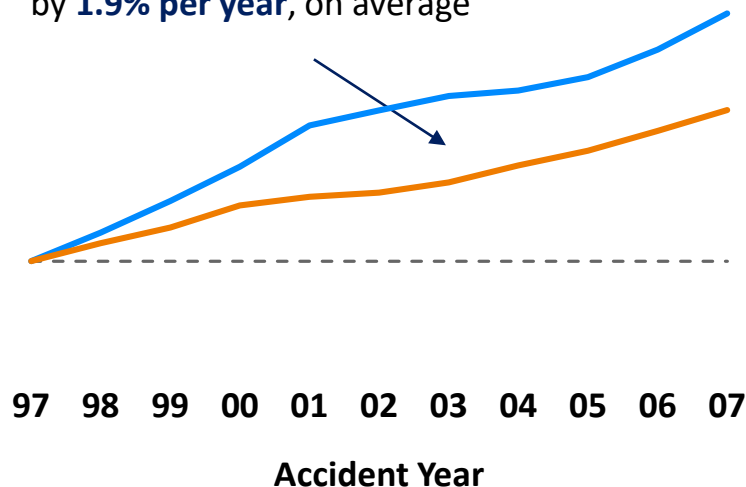
Values displayed reflect the methodology underlying the most recent rate/loss cost filing

Includes all states where NCCI provides ratemaking services; WV is excluded through 2007

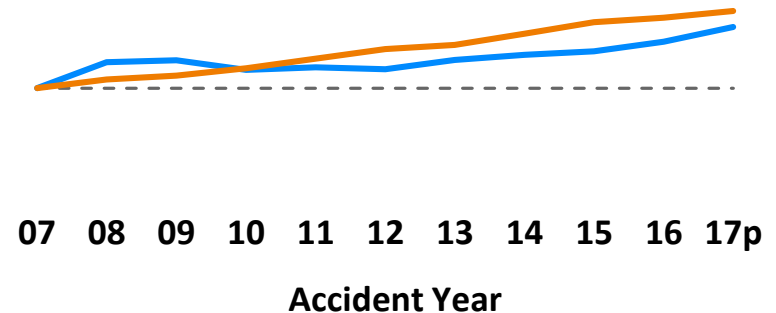
Relative Growth Rates— Indemnity Severity vs. Wage Inflation

Private Carriers and State Funds—NCCI States

Changes in **indemnity claim severity**
outpaced changes in **wage inflation**
by **1.9% per year**, on average



Indemnity claim severity and **wages**
grew at a **similar rate**



p Preliminary based on data valued as of 12/31/2017

Sources: Severity: NCCI's Financial Call data, developed to ultimate, excludes high-deductible policies; based on data through 12/31/2016

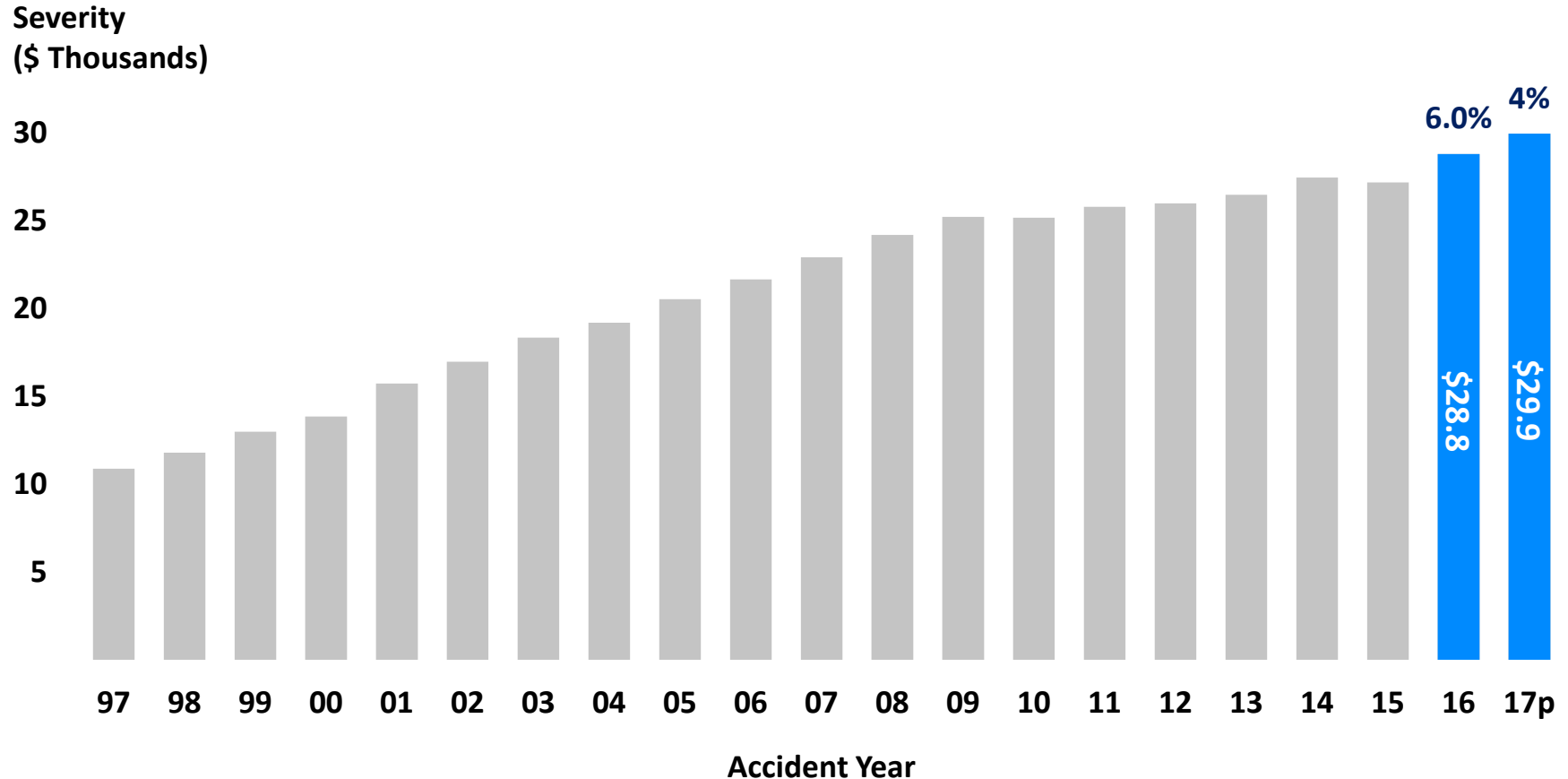
Values displayed reflect the methodology underlying the most recent rate/loss cost filing

Includes all states where NCCI provides ratemaking services; WV is excluded through 2007

US Average Weekly Wage: 1995–2007 and 2012–2016, Quarterly Census of Employment and Wages; 2008–2011, NCCI; 2017p, NCCI and Moody's Analytics

WC Average Medical Lost-Time Claim Severity

Private Carriers and State Funds—NCCI States



p Preliminary based on data valued as of 12/31/2017

Source: NCCI's Financial Call data, developed to ultimate, excludes high-deductible policies; based on data through 12/31/2016

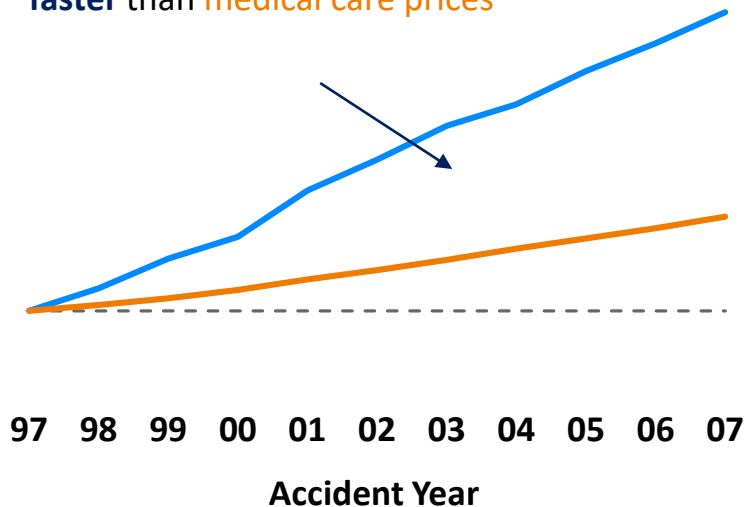
Values displayed reflect the methodology underlying the most recent rate/loss cost filing

Includes all states where NCCI provides ratemaking services; WV is excluded through 2007

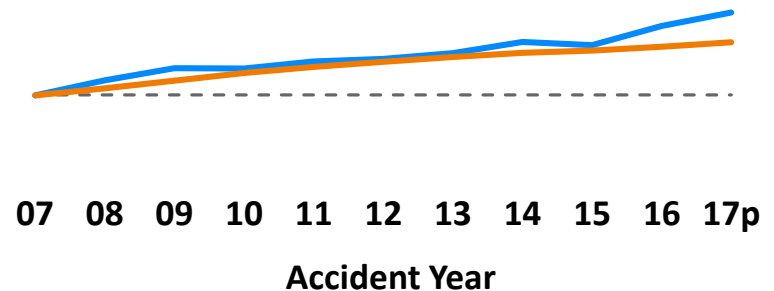
Relative Growth Rates— Medical Severity vs. Price Inflation

Private Carriers and State Funds—NCCI States

Medical lost-time claim severity
grew approximately **4.5%** per year
faster than **medical care prices**



Change in **Medical lost-time claim severity** and **medical care prices**
tracked one another



p Preliminary based on data valued as of 12/31/2017

Sources: Severity: NCCI's Financial Call data, developed to ultimate, excludes high-deductible policies; based on data through 12/31/2016

Values displayed reflect the methodology underlying the most recent rate/loss cost filing

Includes all states where NCCI provides ratemaking services; WV is excluded through 2007

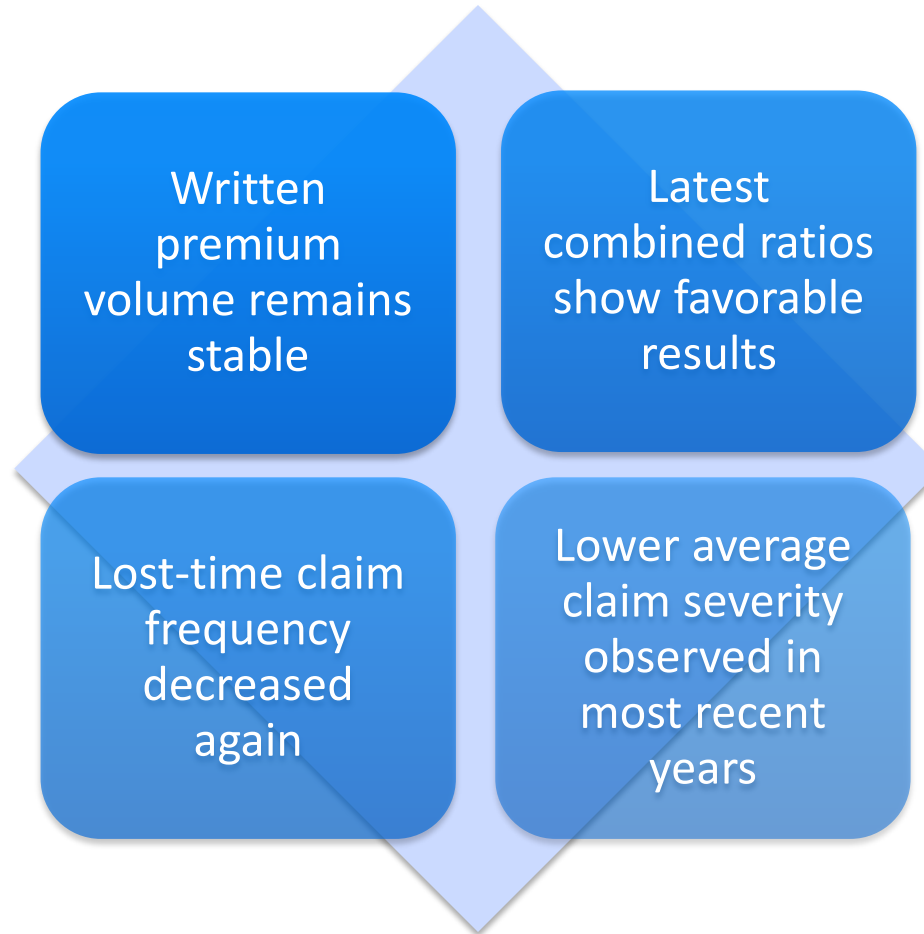
Personal Health Care (PHC) Chain-Weighted Price Index: Centers for Medicare & Medicaid Services



STATE ADVISORY FORUMS 2018

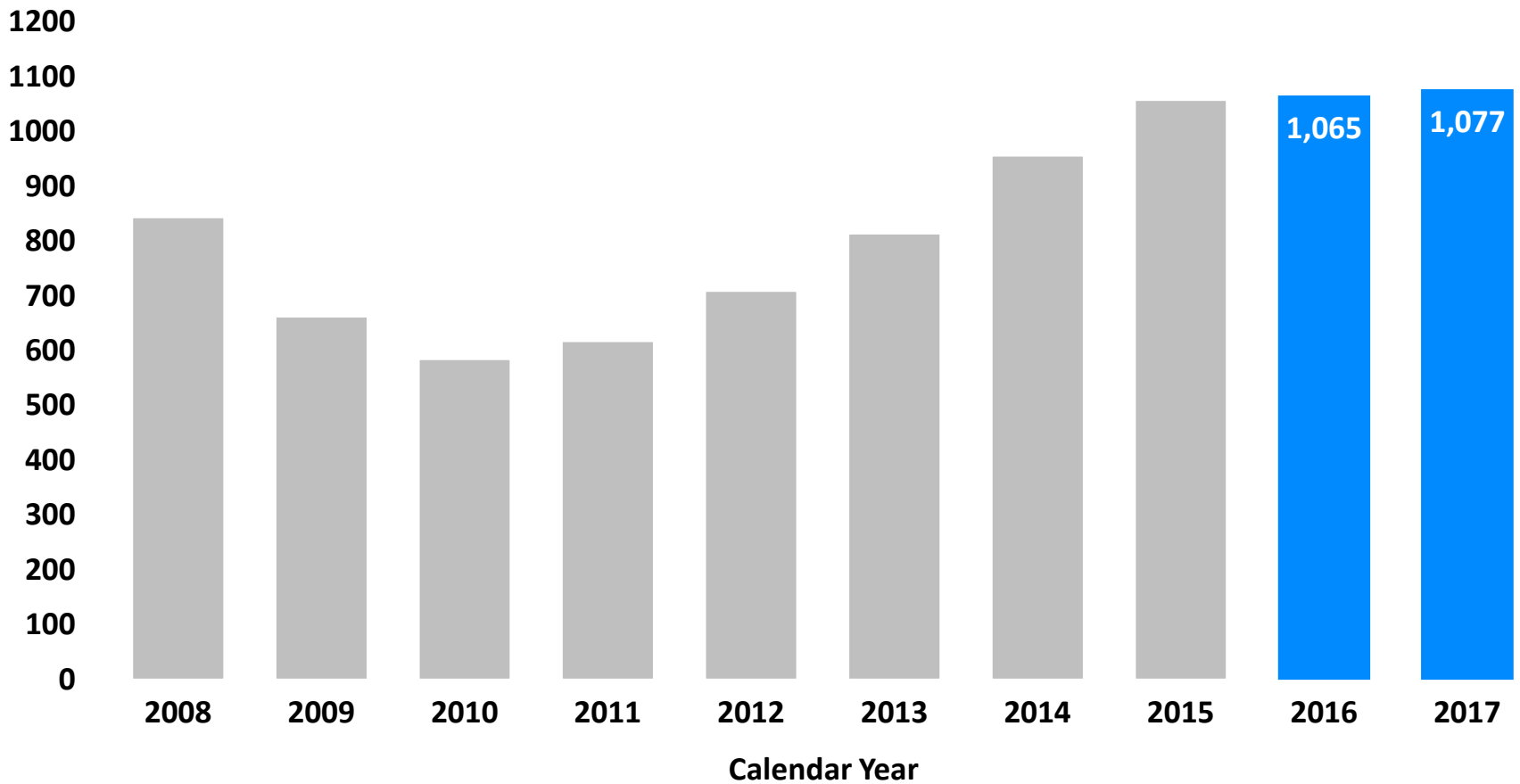
Colorado Workers Compensation System

Colorado Workers Compensation System— An Overview



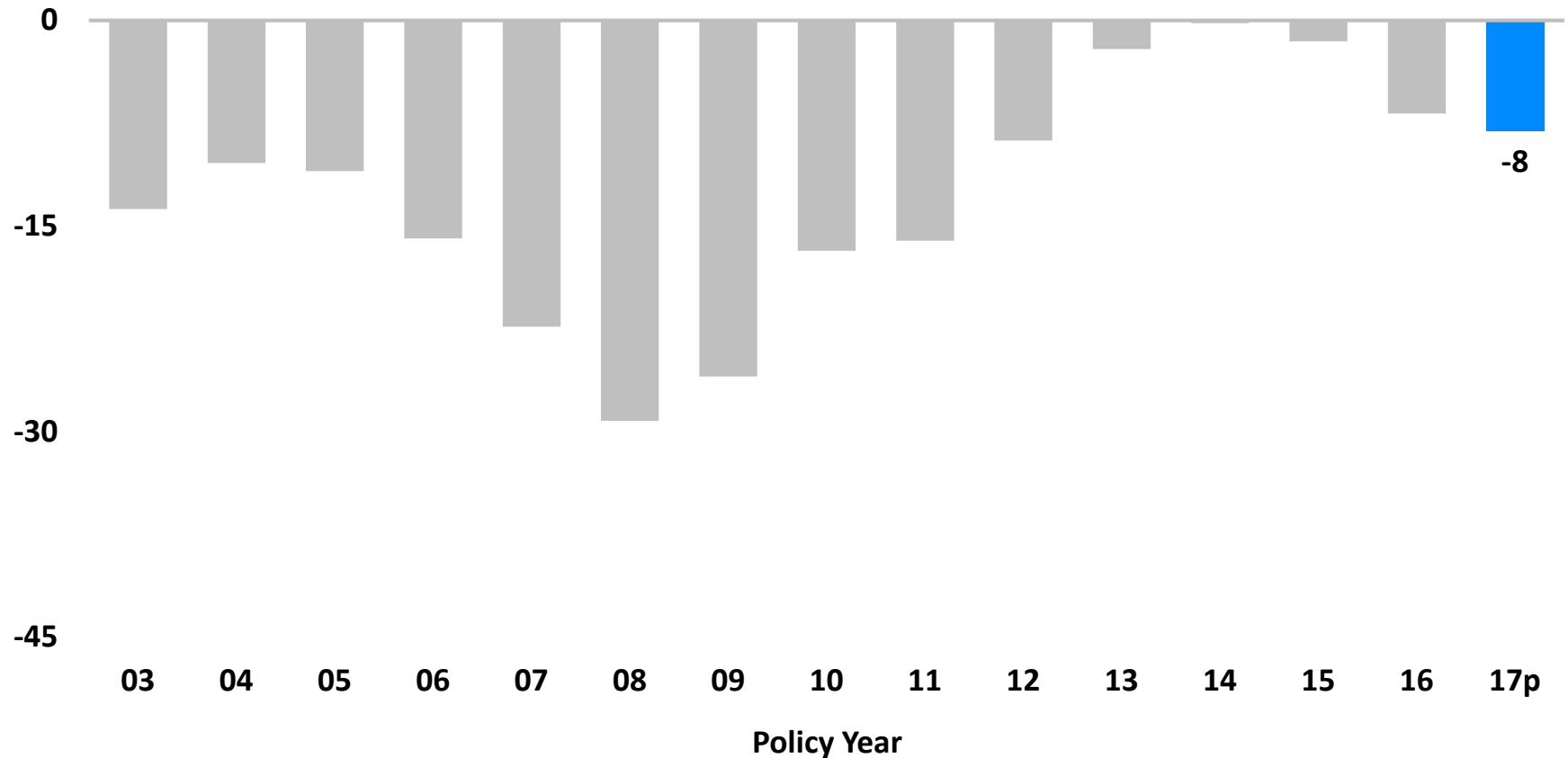
Colorado Workers Compensation Premium Volume

Direct Written Premium in \$ Millions



Source: NAIC's Annual Statement data

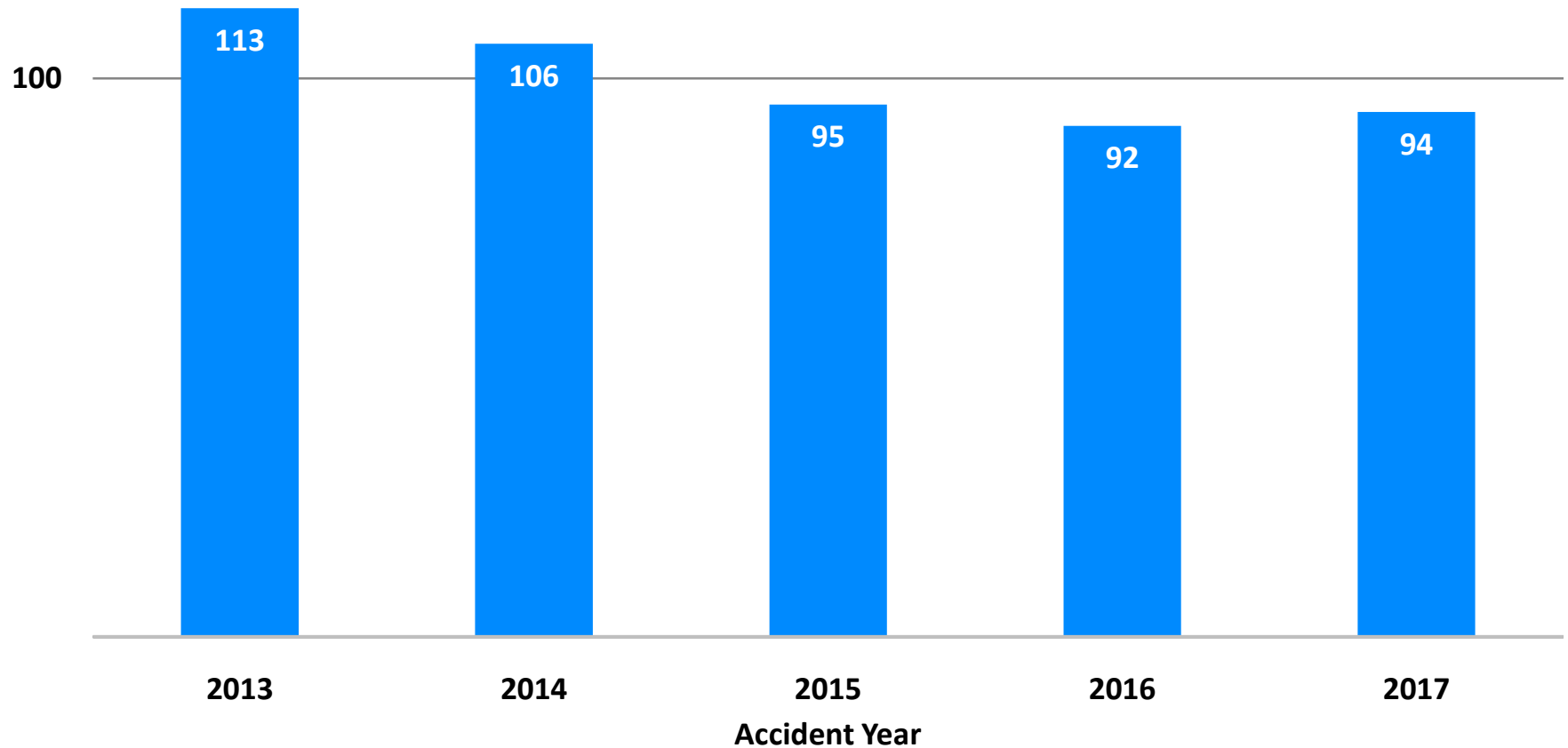
Impact of Discounting on Workers Compensation Premium in Colorado



p Preliminary
Based on data through 12/31/2017

Colorado Combined Ratios

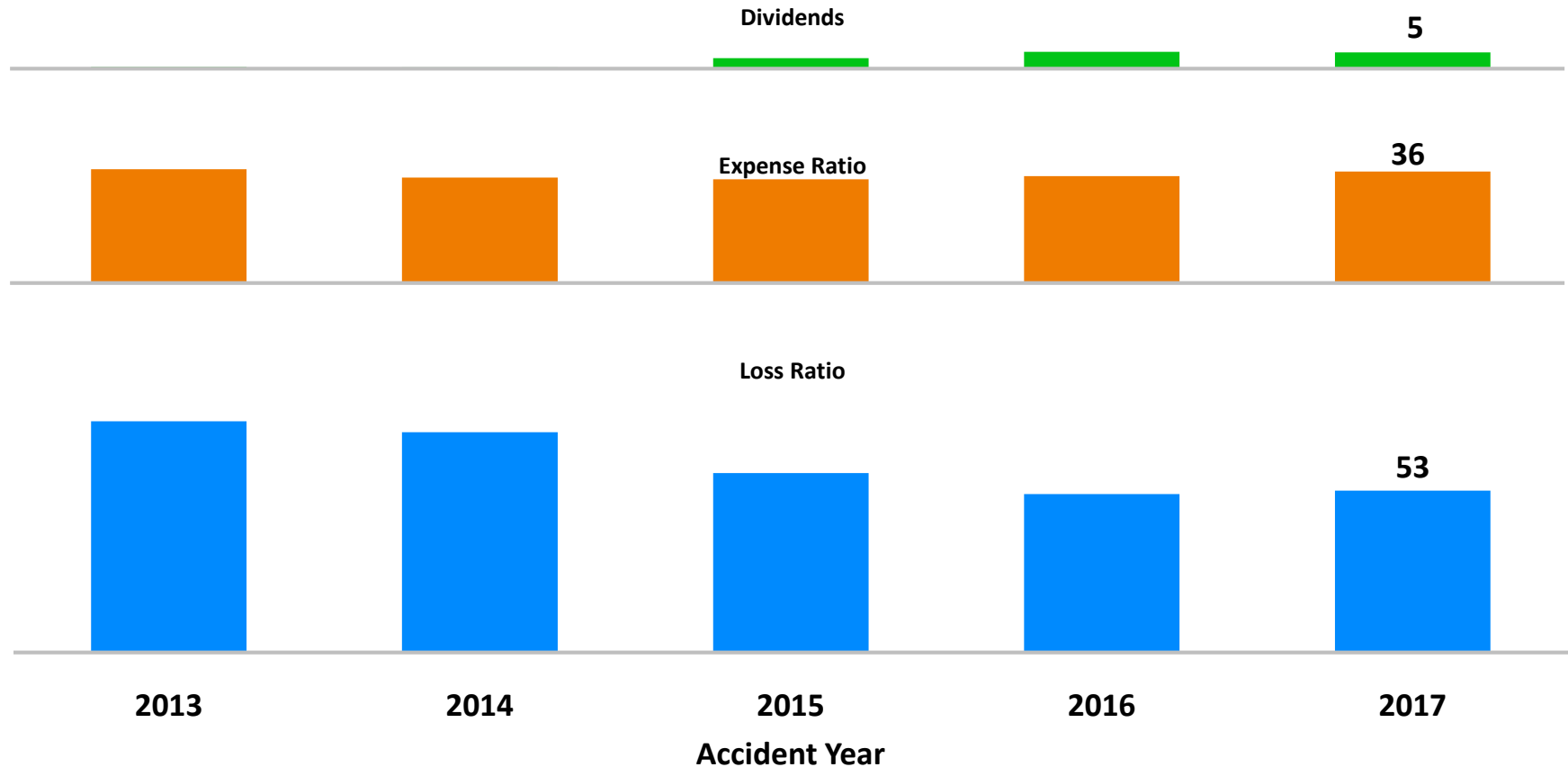
Accident Year



Sources: NCCI's financial data through 12/31/2017 and NAIC's Annual Statement data

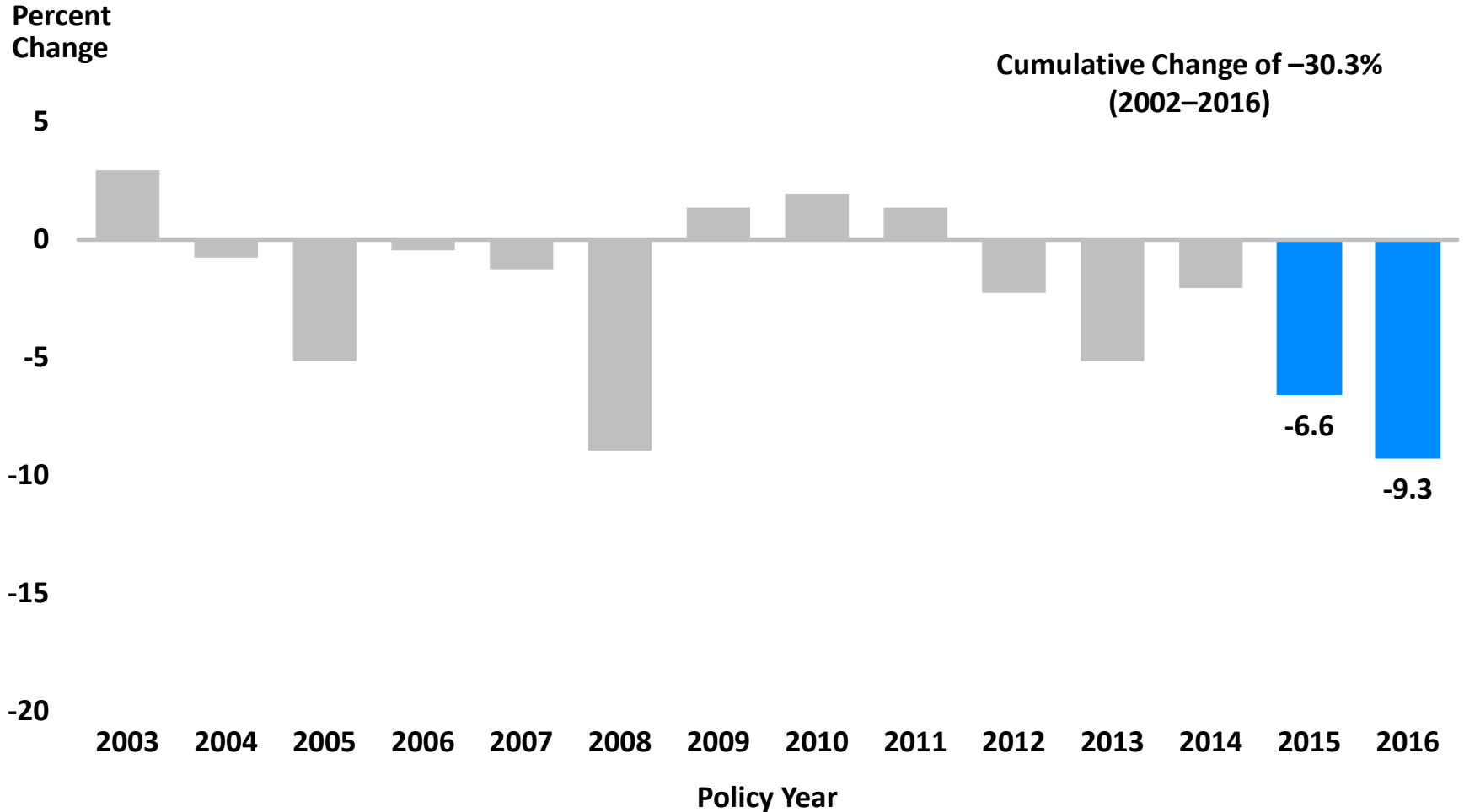
Colorado Combined Ratios by Component

Accident Year



Sources: NCCI's financial data through 12/31/2017 and NAIC's Annual Statement data

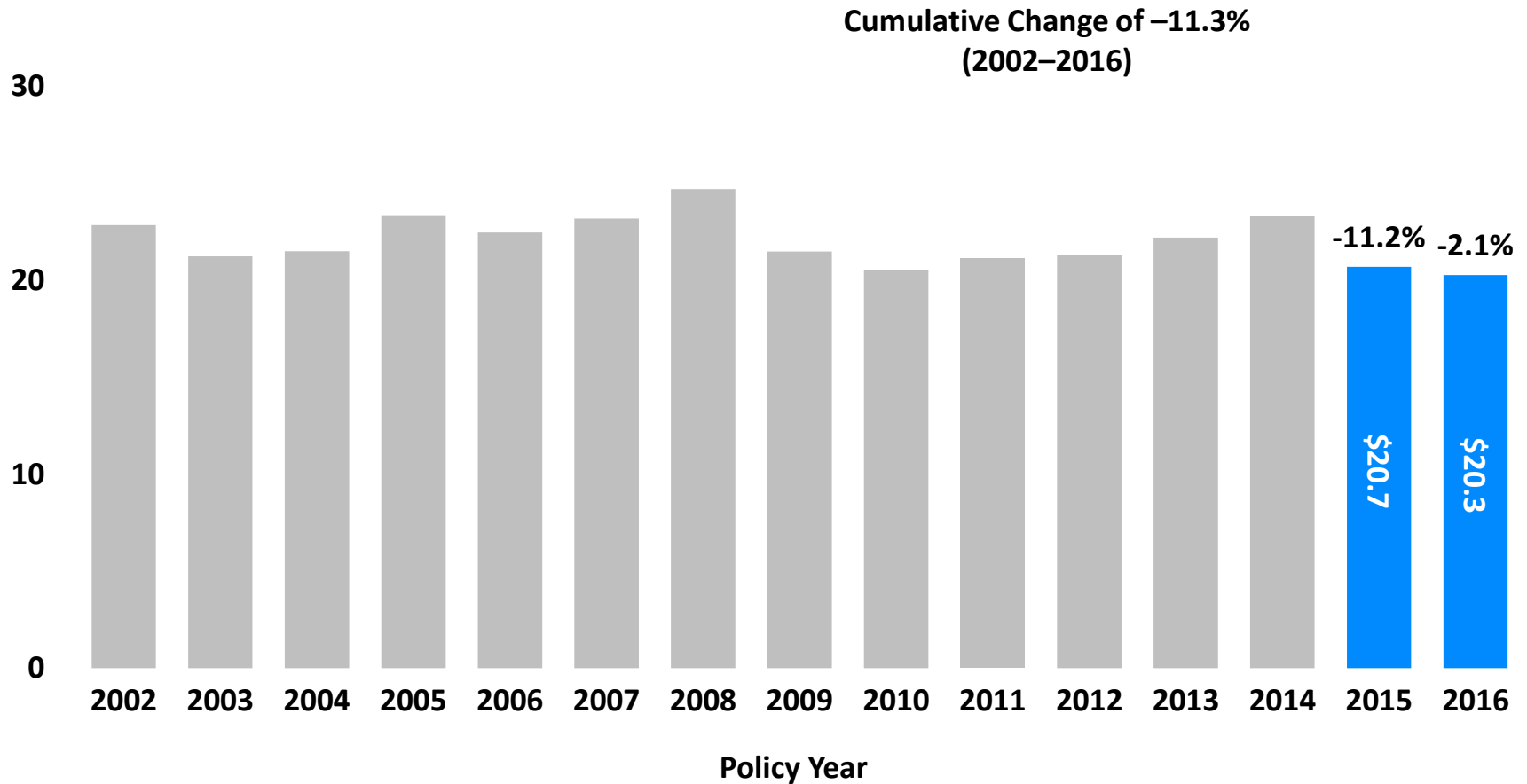
Colorado Workers Compensation Percent Change in Lost-Time Claim Frequency



Based on NCCI's financial data through 12/31/2017, on-leveled and developed to ultimate, premium adjusted to common wage level

Colorado Average Indemnity Claim Severity

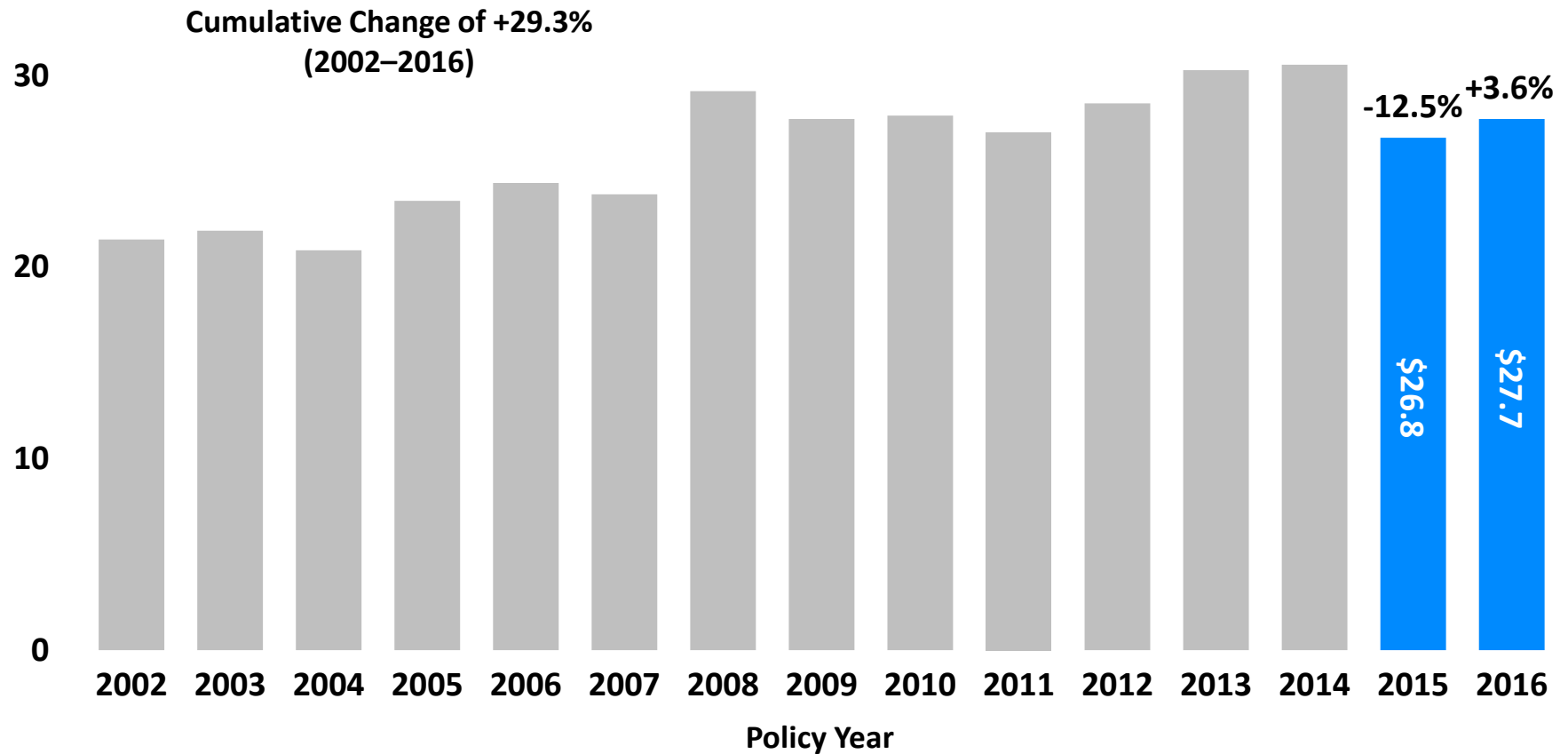
Lost-Time Claim Severity in \$ Thousands



Based on NCCI's financial data through 12/31/2017, on-leveled and developed to ultimate

Colorado Average Medical Claim Severity

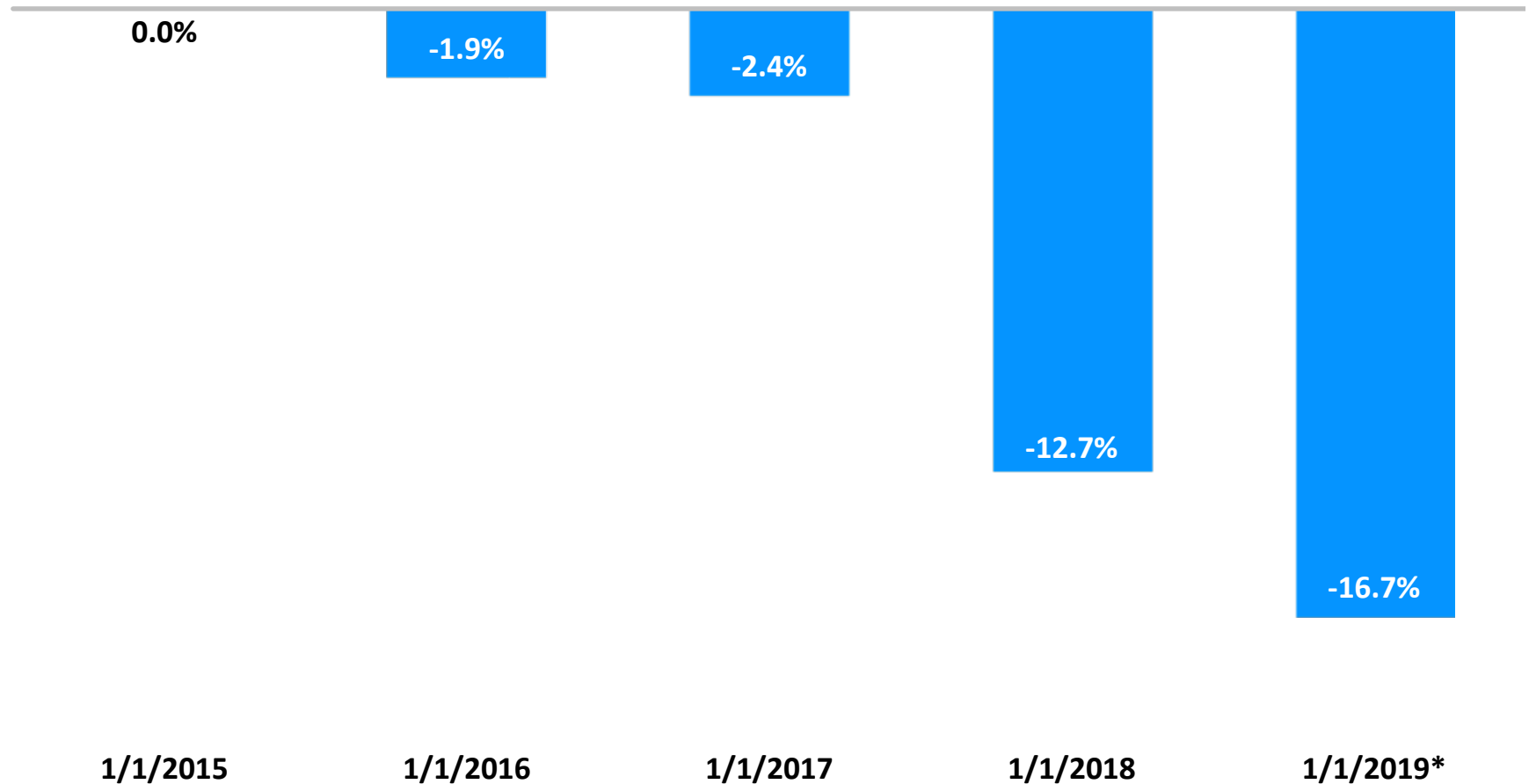
Lost-Time Claim Severity in \$ Thousands



Based on NCCI's financial data through 12/31/2017, on-leveled and developed to ultimate

Colorado Filing Activity

Voluntary Loss Cost Changes



*Pending

Colorado January 1, 2019 Loss Cost Filing

Overall Loss Cost Level Change:
-16.7 %

**Change in
Experience:**
-16.9 %

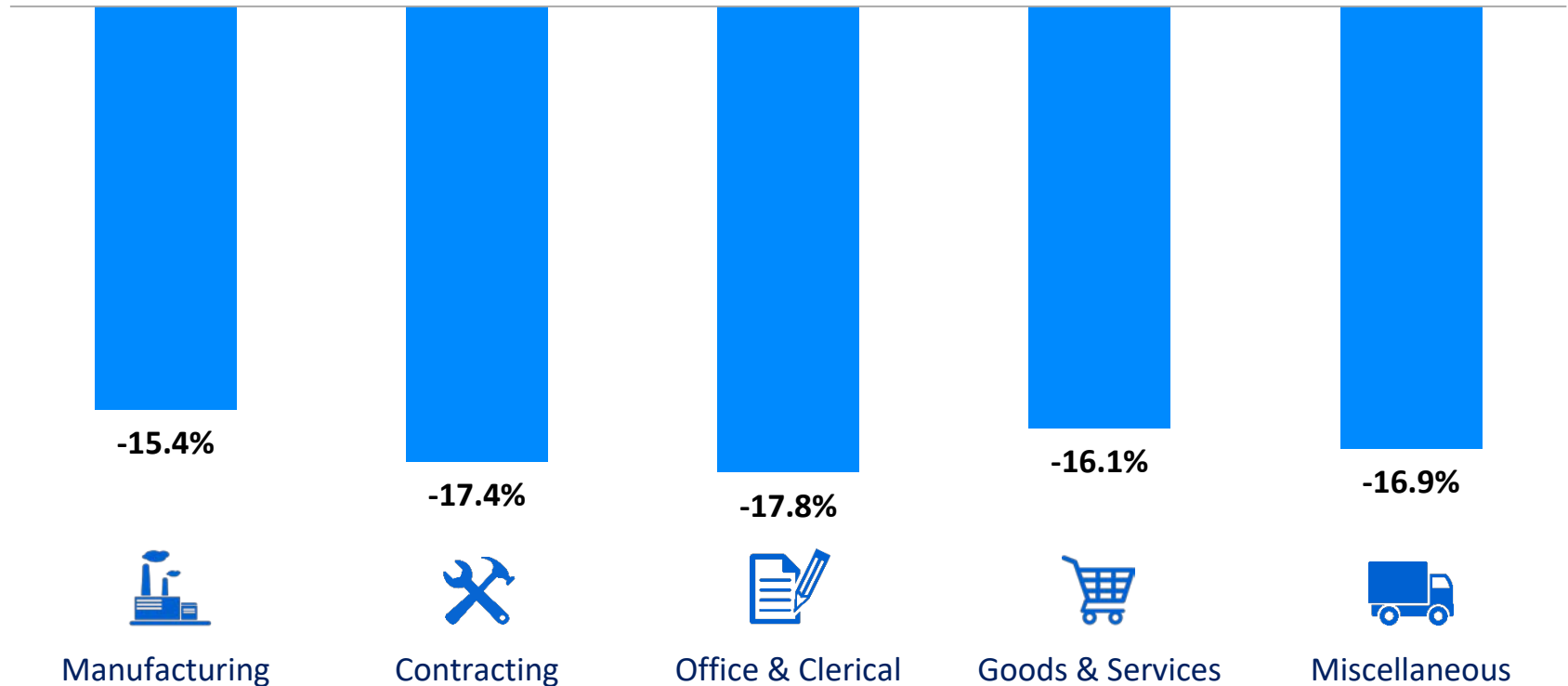
**Change in
Trend:**
-3.3%

**Change in
Benefits:**
2.3%

**Change in
All Other:**
1.3%

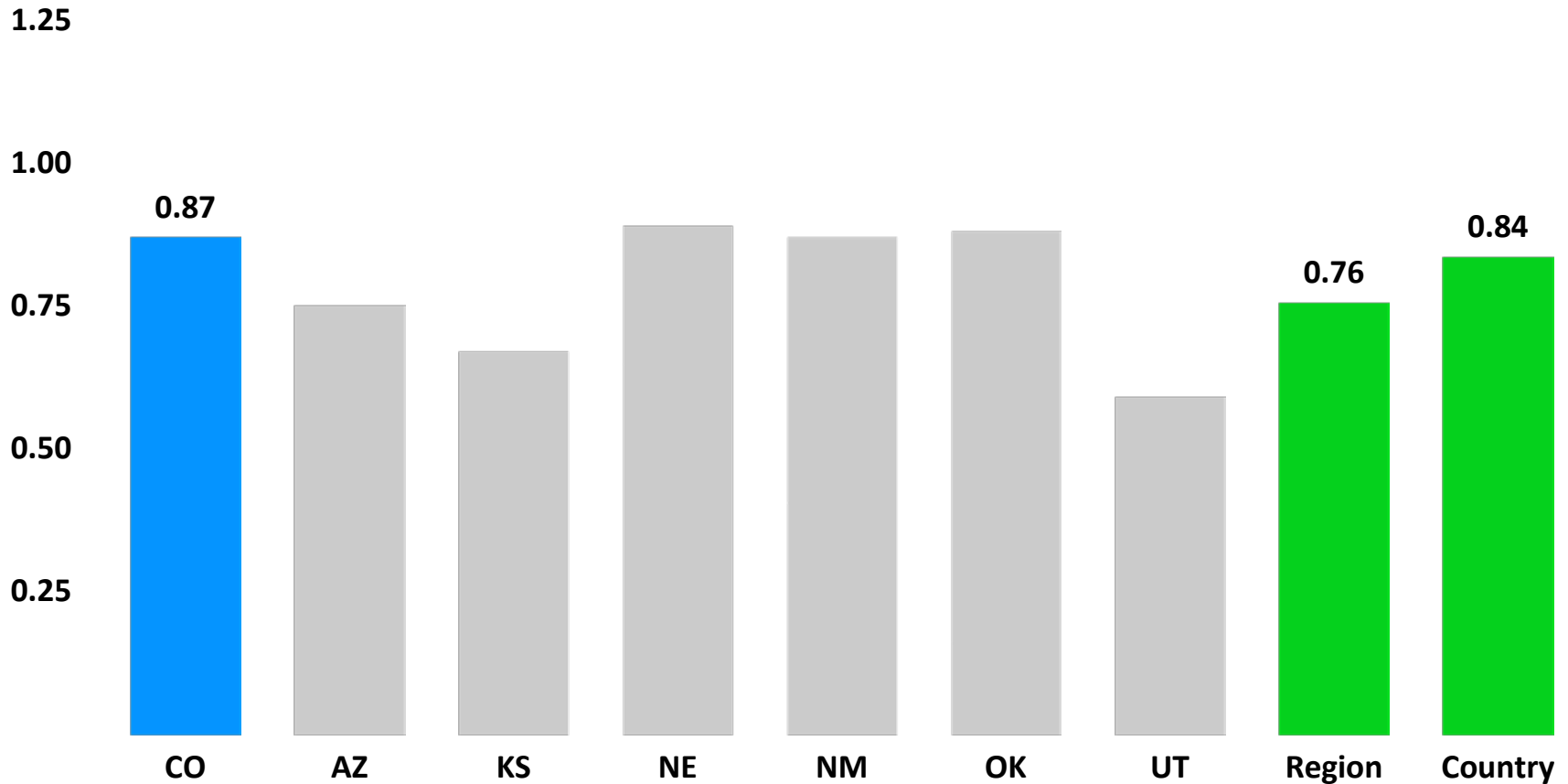
Colorado January 1, 2019 Filing— Average Changes by Industry Group

Overall Loss Cost Level Change: -16.7%



Average Voluntary Pure Loss Costs Using Colorado Payroll Distribution

Pure Loss Cost—All Classes

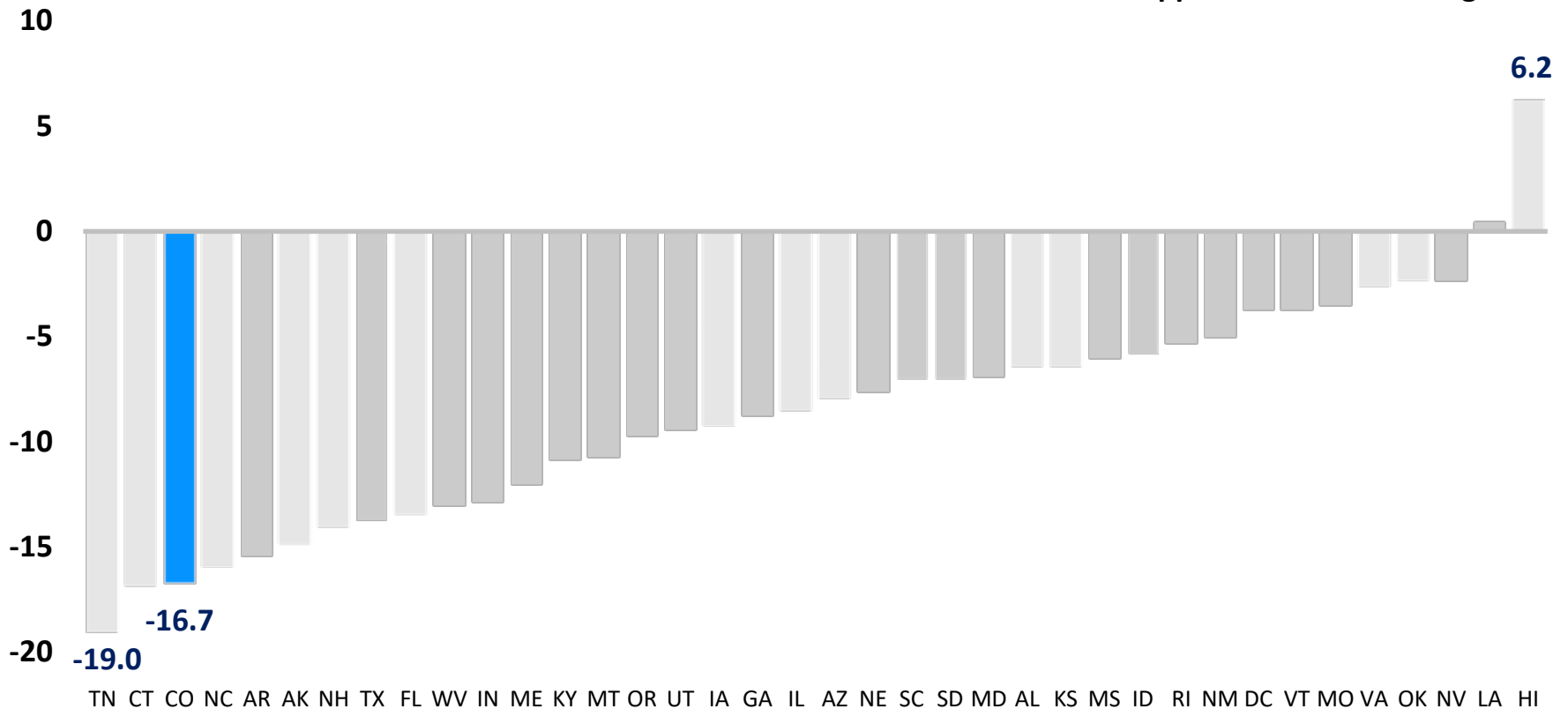


Based on approved rates and loss costs from filings using data valued as of 12/31/2016

Current NCCI Voluntary Market Loss Cost/Rate Level Changes

Excludes Law-Only Filings

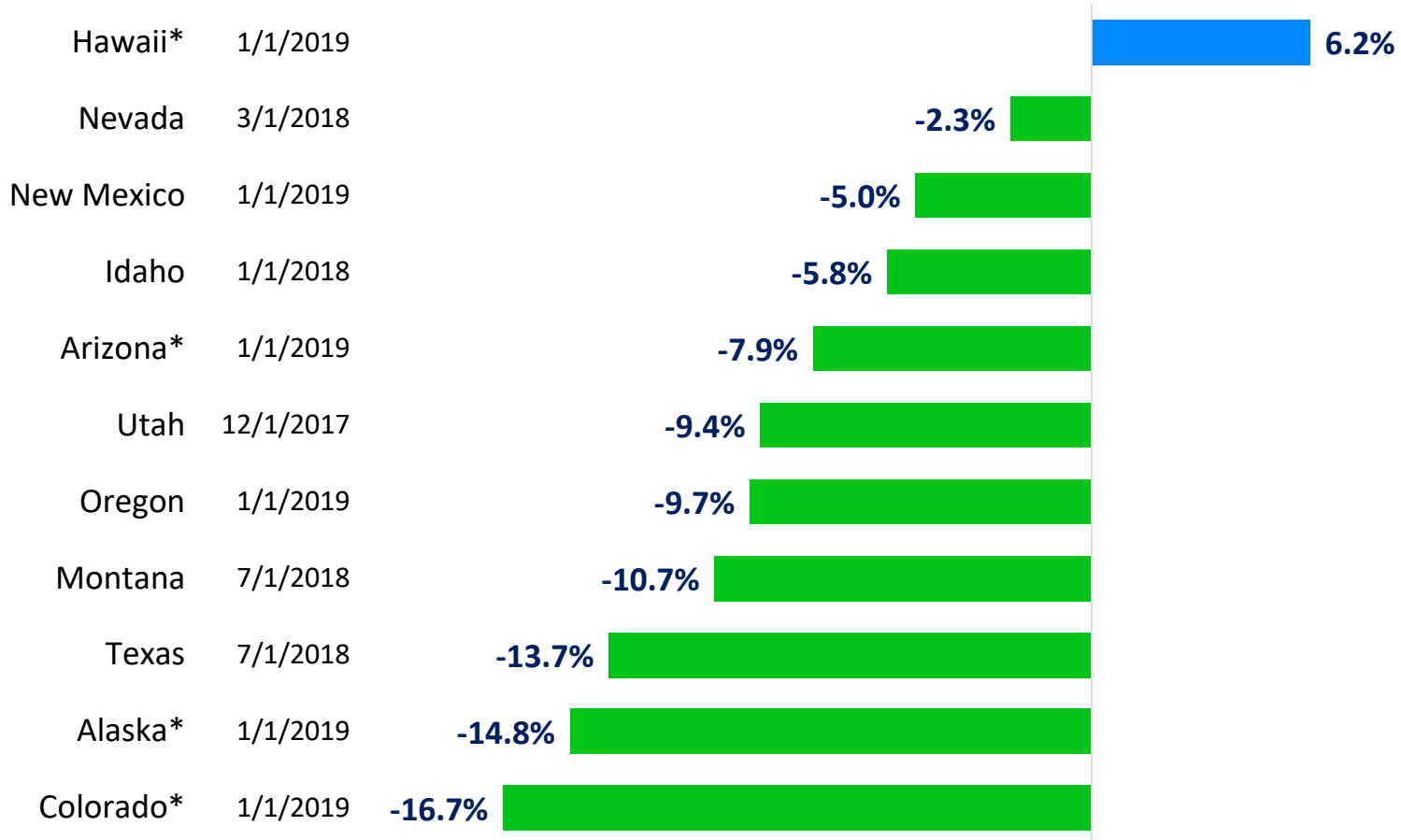
Percent



Reflects the most recent experience filing in each jurisdiction

Due to the timing of the individual loss cost/rate filings, the figures shown may include changes from prior filing seasons

Current Voluntary Market Rates/Loss Costs Western States



*Pending



STATE ADVISORY FORUMS 2018

Paul Tauriello
Director,
Colorado Division
of Workers'
Compensation



STATE ADVISORY FORUMS 2018

Countrywide and Colorado Labor Markets

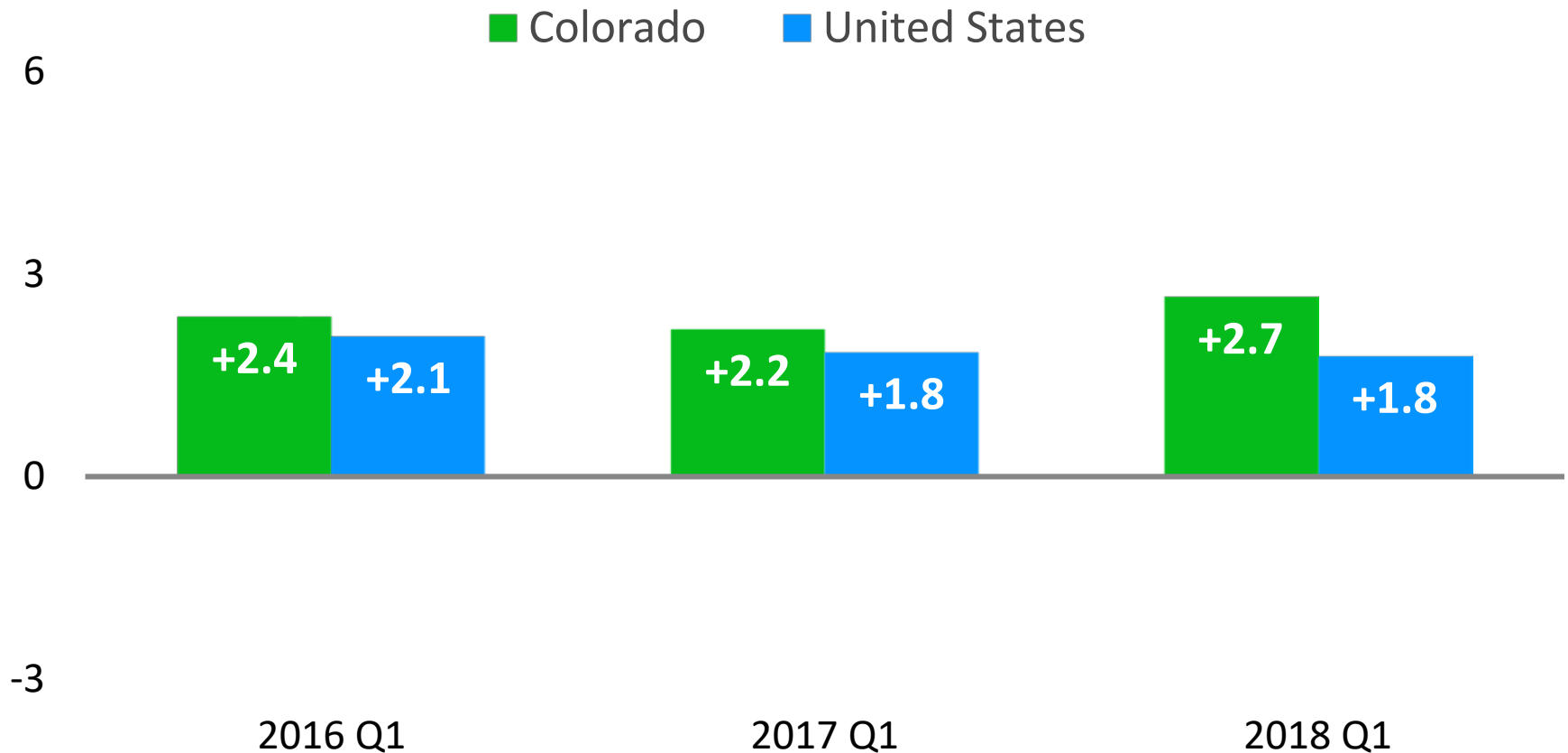
National Economic Highlights and Their Impact on Workers Compensation

National Economic Indicator	Potential Impact on the Workers Compensation Market
Private employment growth continues to be near 2%	Continuing payroll and premium growth
Wage growth is increasing and expected to accelerate	Upward pressure on payroll and premium growth as well as indemnity severity
Medical inflation is forecast to rise	Increases in medical costs per claim
Short-term and long-term interest rates have increased	Investment yields will increase across the spectrum of bond maturities

Change in Private Employment

Private Employment Growth Is Above Average

Percent



Year-over-year percentage change; employment is for Total Private Industry

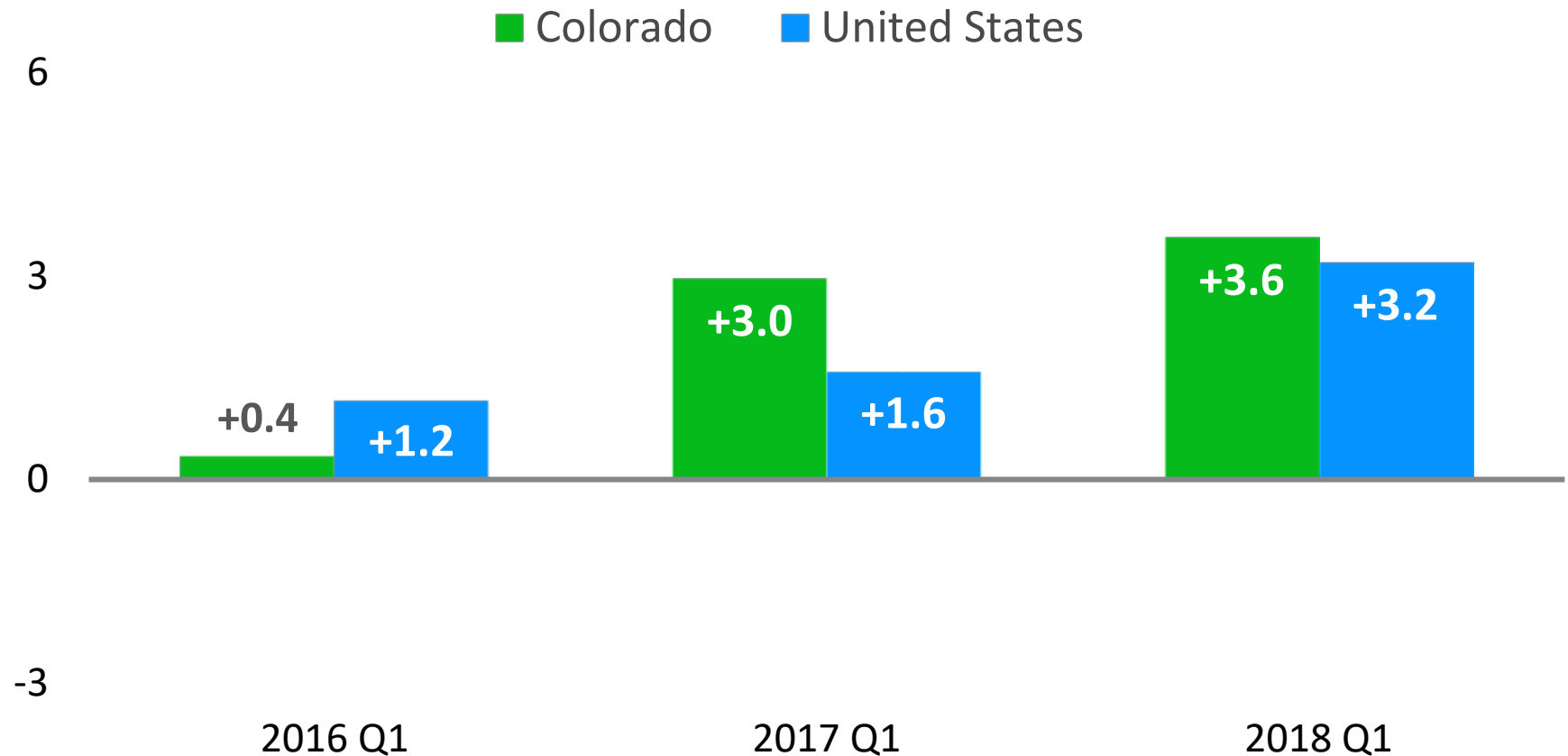
Frequency of observation: quarterly; 2015 Q1–2018 Q1

Sources: US Bureau of Labor Statistics, Moody's Analytics, and NCCI

Change in Average Weekly Wages

Wage Growth Is Above the National Average

Percent



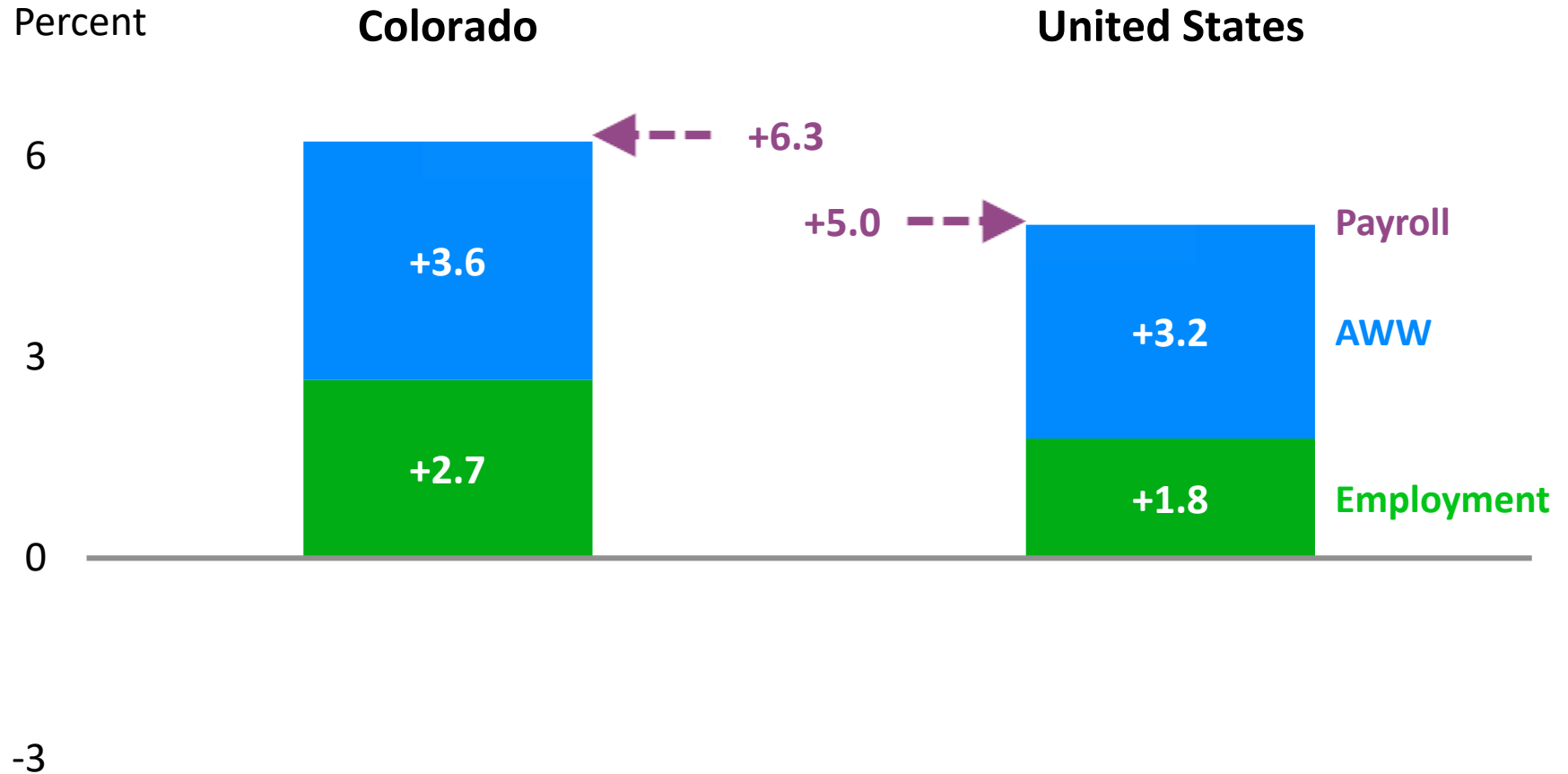
Year-over-year percentage change; wages are for Total Private Industry

Frequency of observation: quarterly; 2015 Q1–2018 Q1

Sources: US Bureau of Labor Statistics, Bureau of Economic Analysis, Moody's Analytics, and NCCI

Private Industry Payroll Growth Decomposition

Payroll Growth Is Higher Than the National Average
























AWW = Average Weekly Wage

2018 Q1 year-over-year percentage change

Sources: US Bureau of Labor Statistics, Bureau of Economic Analysis, Moody's Analytics, and NCCI

Change in Employment by Sector

Employment Growth Has Been Strong Across Sectors in the Past Year

Industrial Sector		Year-Over-Year Percent Change, 2018 Q1		Sector Size	% Share	1-Year Change
Leisure and hospitality	CO	+3.6		340,900	13	+11,700
	US	+2.0				
Construction	CO	+6.8		171,900	6	+11,000
	US	+3.5				
Professional and business services	CO	+2.6		419,900	15	+10,800
	US	+2.5				
Trade, transportation, and utilities	CO	+1.9		467,800	17	+8,700
	US	+0.9				
Education and health services	CO	+1.9		337,600	12	+6,500
	US	+2.0				
Government	CO	+1.4		439,900	16	+6,200
	US	+0.0				
Natural resources and mining	CO	+14.8		31,500	1	+4,100
	US	+6.6				
Information	CO	+3.7		74,200	3	+2,700
	US	-1.7				
Manufacturing	CO	+1.3		145,400	5	+1,900
	US	+1.8				
Financial activities	CO	+1.1		168,200	6	+1,700
	US	+1.6				
Other services	CO	-0.2		112,500	4	-200
	US	+1.6				

Employment numbers are rounded to the nearest hundred

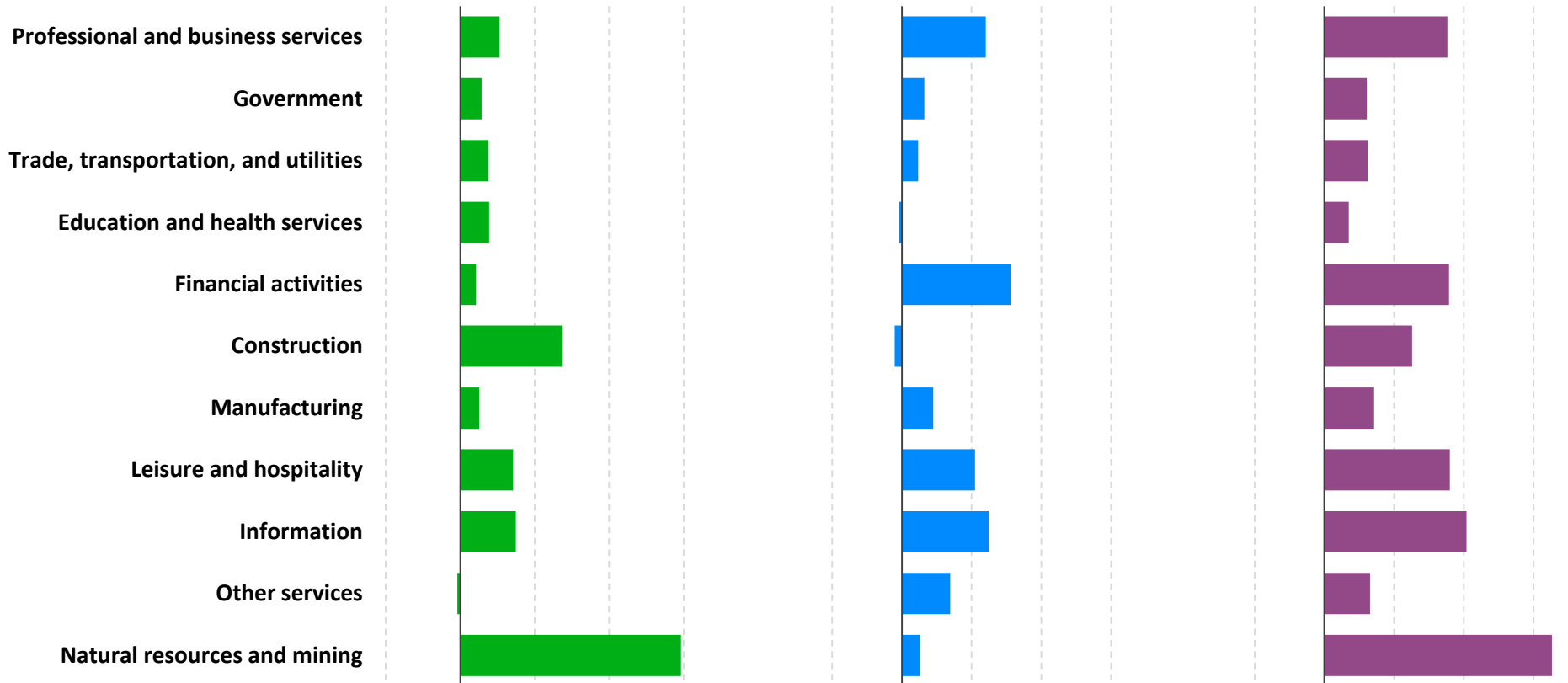
Year-over-year percentage change; frequency of observation: quarterly; 2018 Q1

Sources: US Bureau of Labor Statistics, Moody's Analytics, and NCCI

Colorado's Payroll Growth Decomposition by Sector

Employment Growth + AWW Growth ≈ Payroll Growth

−5% 0 +5% +10% +15% −5% 0 +5% +10% +15% −5% 0 +5% +10% +15%



AWW = Average Weekly Wage

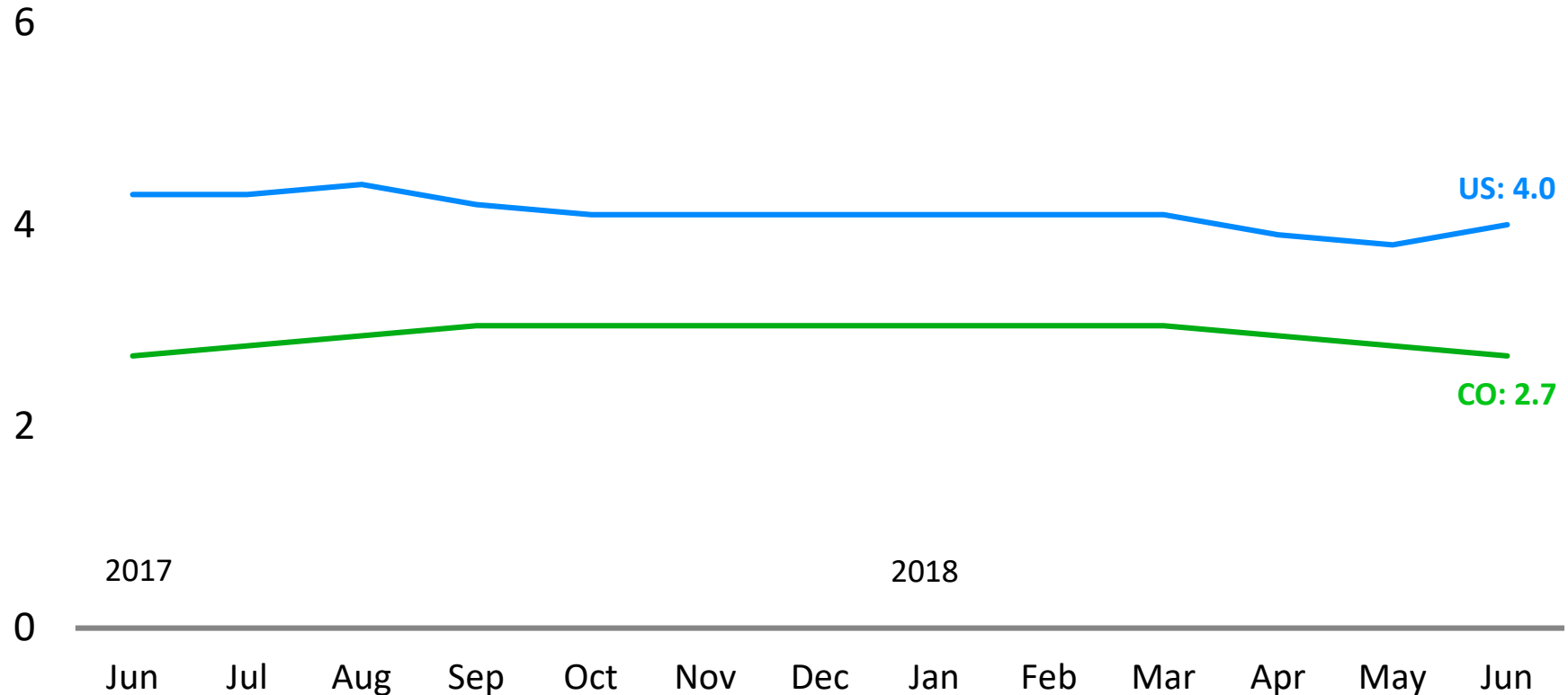
2018 Q1 year-over-year percentage change; sectors are in descending order by the volume of state payroll amounts

Sources: US Bureau of Labor Statistics, Bureau of Economic Analysis, Moody's Analytics, and NCCI

Headline Unemployment Rate

Unemployment Rate Is Below the National Rate

Percent



Headline Unemployment Rate, seasonally adjusted
Frequency of observation: monthly; latest available data point: June 2018
Source: US Bureau of Labor Statistics (BLS), www.bls.gov

Colorado's Labor Market

- Colorado's unemployment rate is below the US rate
- Payroll growth exceeds the national average, driven by strong increases in both wages and employment
 - The high growth rate in the Professional and Business Services sector is particularly remarkable considering the sector has the largest payroll in the state
 - Payroll expanded for all economic sectors, with several increasing by well over 5%
- Employment growth is above the US rate
 - Many economic sectors grew faster than the national average
 - Employment in the Natural Resources and Mining sector increased by more than twice the national average



STATE ADVISORY FORUMS 2018

The Data Connection Video



STATE ADVISORY FORUMS 2018

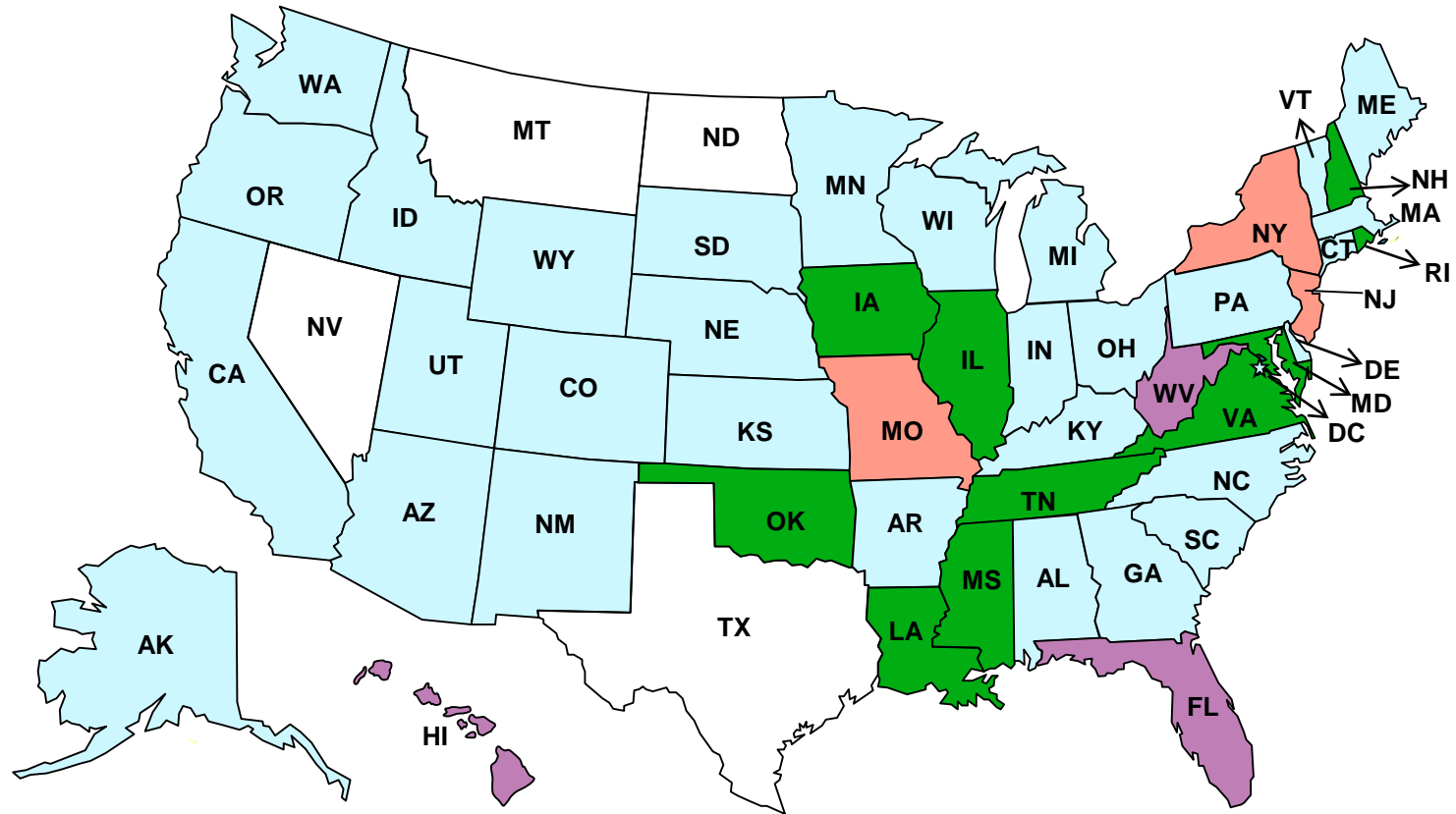
Legislative Issues

Legislative Overview for 2018

As of June 30, 2018:

- NCCI has tracked approximately 814 state and federal workers compensation-related bills
- 462 of the bills are in NCCI states
- 76 bills have been enacted (includes all jurisdictions and federal)

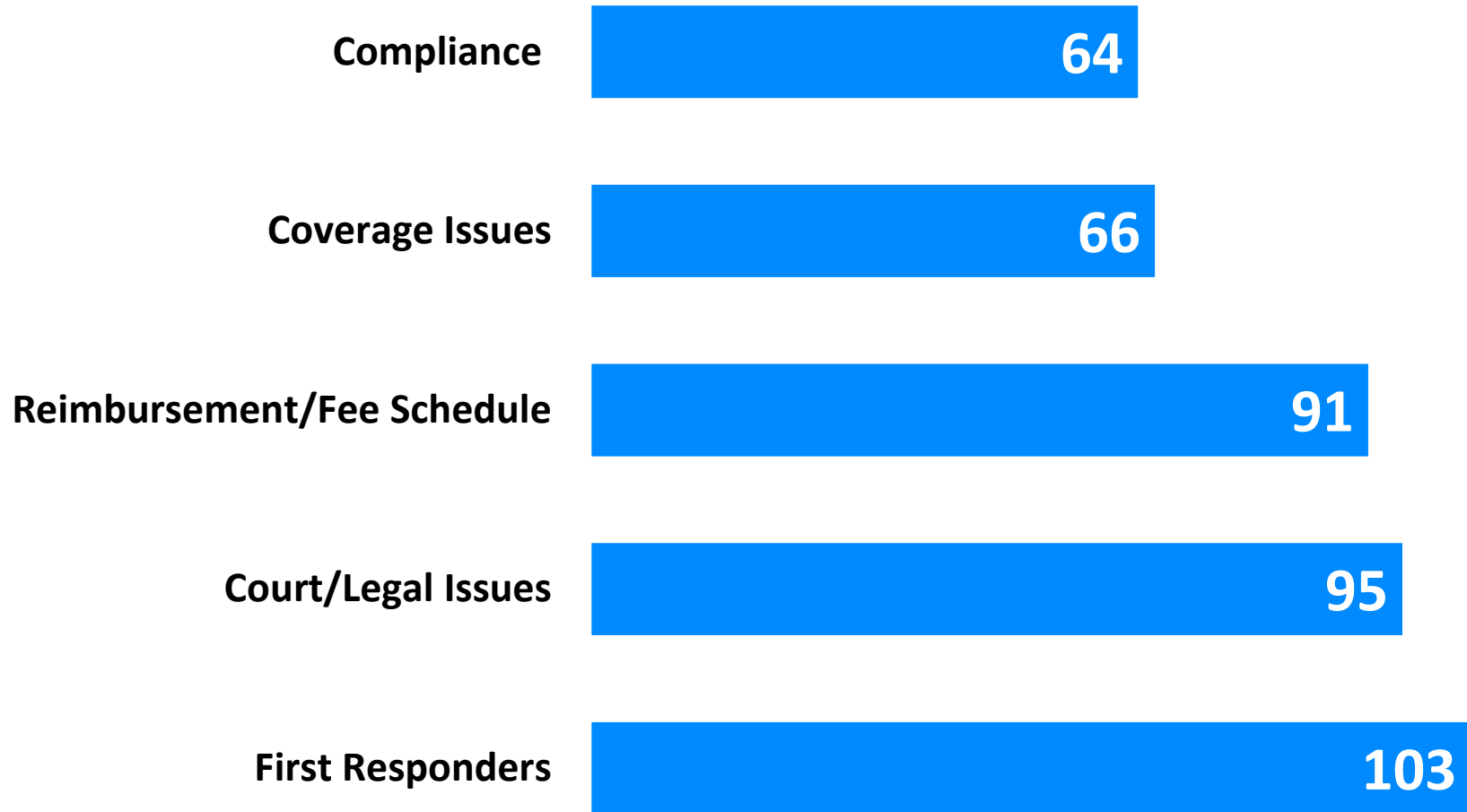
2018 Workers Compensation Legislative Activity



States Not in Session	0–10 Bills Introduced	11–20 Bills Introduced	21–30 Bills Introduced	More Than 30 Bills Introduced
----------------------------------	----------------------------------	-----------------------------------	-----------------------------------	--

Top Five WC Legislative Trends in 2018

Number of Bills by Category



NCCI's Engagement at the Federal Level

NCCI works with Congress and federal agencies to educate and inform federal public policymakers on the impact of legislative and regulatory issues on the state-based workers compensation system.



NCCI's Engagement at the Federal Level (cont'd)

NCCI provides information and insights to several federal agencies, including:

- US Department of Labor (USDOL)
- National Institute for Occupational Safety and Health (NIOSH)
- Government Accountability Office (GAO)
- US Department of the Treasury



Federal Insurance Office— Report on TRIP Effectiveness

Key findings:

- The Terrorism Risk Insurance Program (TRIP) is effective in making terrorism risk insurance available and affordable
- TRIP has not had the effect of discouraging or impeding property/casualty insurance
- TRIP serves as an important backstop for workers compensation insurance

State Legislative Activity

- HB 18-1308—Workers' Compensation Out-of-State Workers Temporarily in Colorado (effective April 30, 2018)
- HB 18-1429—Workers' Compensation Cash Fund Maximum Reserve Exemption (effective June 6, 2018)
- SB 18-178—Similar Coverage Independent Commercial Vehicles (effective August 8, 2018)



STATE ADVISORY FORUMS 2018

Opioids and Workers Compensation

What Is a Prescription Opioid?

- Prescription opioids are a class of drugs used to treat moderate to severe pain, particularly chronic, intractable pain
- Prescription opioids include oxycodone (OxyContin®), hydrocodone (Vicodin®), and morphine
- Opioids bind to and activate opioid receptors on cells in the brain and body
 - Pain signals are blocked, and large amounts of dopamine are released
 - Misuse of opioids can slow down breathing, which can lead to death

Background

- According to the US Department of Health and Human Services (HHS), in 2016:
 - **11.5** million Americans misused prescription opioids
 - **2.1** million reported an opioid disorder
 - **116** died every day from an opioid-related overdose
- According to the Centers for Disease Control and Prevention (CDC), in 2016:
 - **40%** of opioid overdose deaths involved a prescription opioid
 - The number of overdose deaths involving prescription opioids was **five times higher** than in 1999
 - The US prescribing rate for opioids was **61** prescriptions per **100** persons

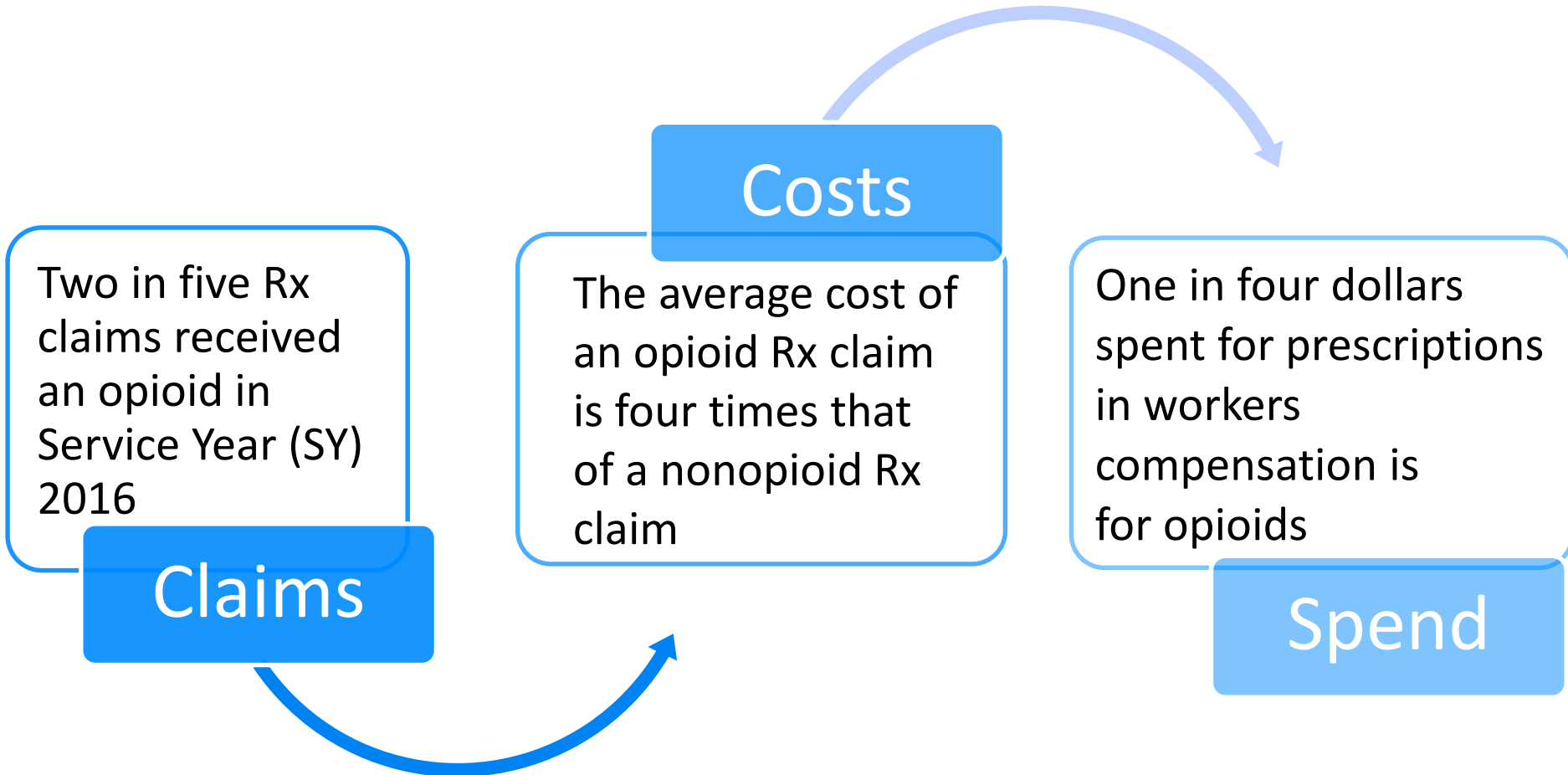


Impact on Workers Compensation

- According to NCCI's data, injured workers who were prescribed at least one prescription in 2016 received three times as many opioid prescriptions as the overall US opioid prescribing rate
- Workers compensation is directly impacted because injured workers are often prescribed opioids for pain



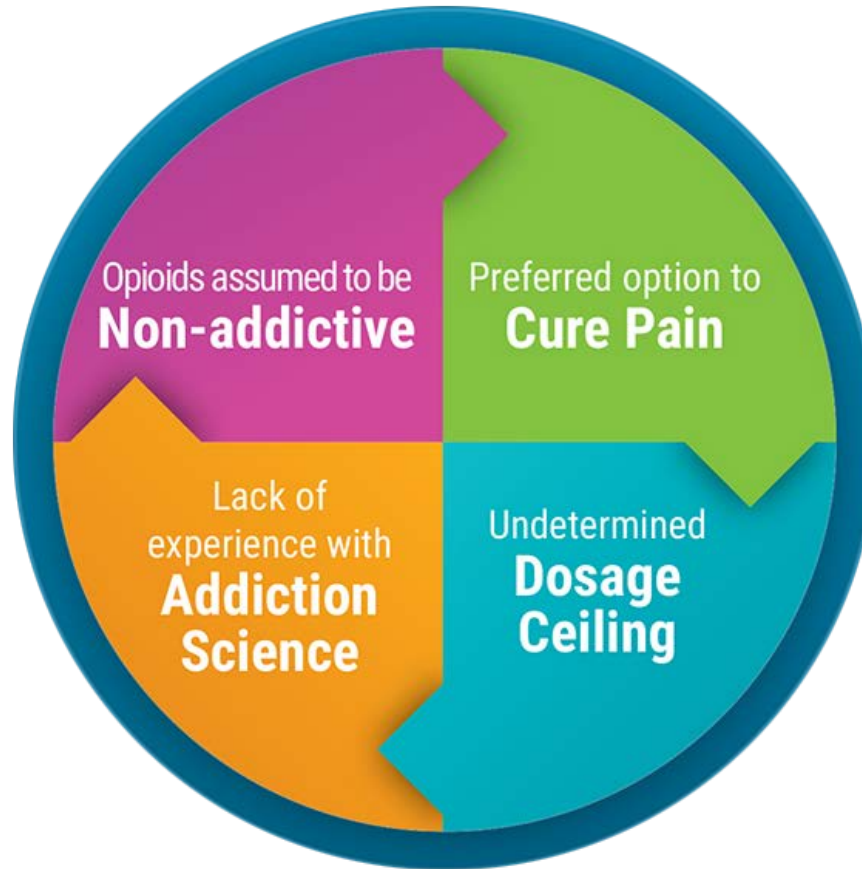
Opioids Are a Significant Share of WC Prescription Drug (Rx) Costs



Source: NCCI's Medical Data Call, Service Year 2016; states included are AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, and WI

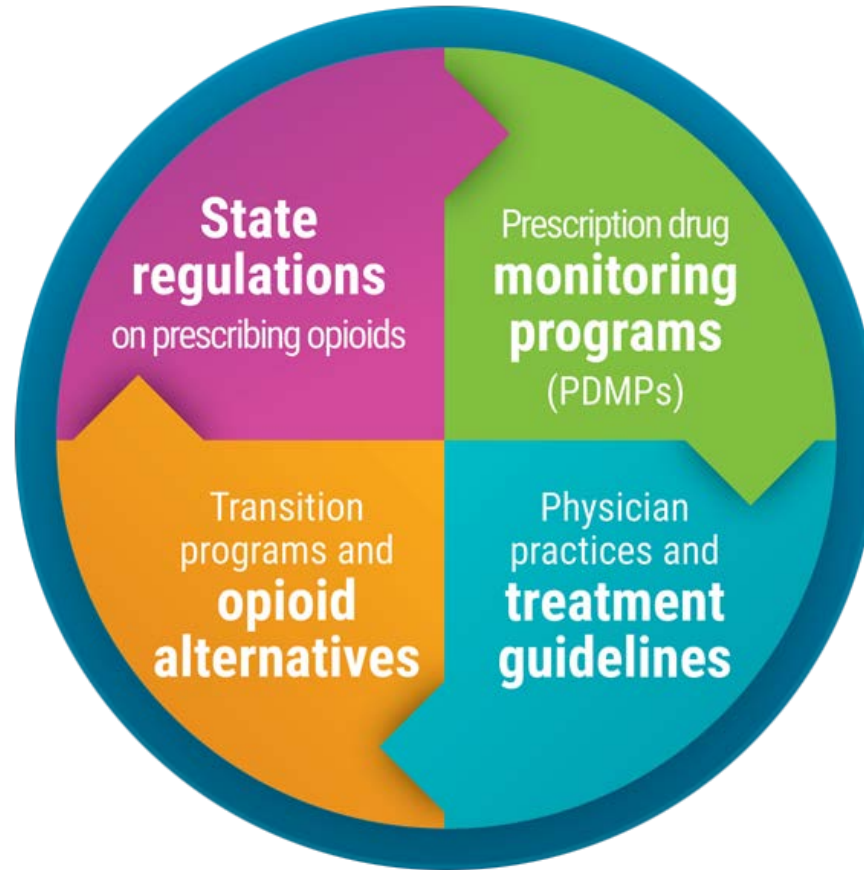
How Did We Get Here?

Physicians interviewed by NCCI pointed to four key factors that led to the rise in opioid prescribing and consumption:



State Regulators' Perspective

State regulators interviewed by NCCI shared that tools in the fight against the opioid epidemic include:



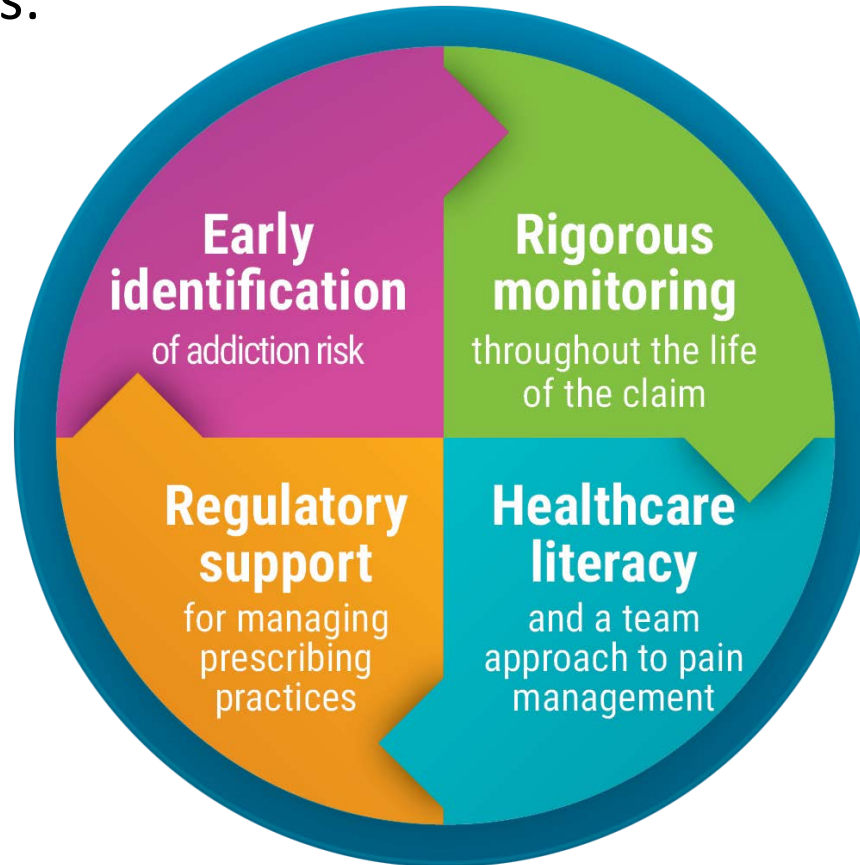
Legislative and Regulatory Activity

- In 2018, a large majority of states considered prescription drug legislation or regulatory changes, including:
 - Drug formularies
 - Limitation on physician dispensing and repackaged drugs
 - PDMPs
 - Prescription drug fee schedules
- Federal:
 - New Initiative to Stop Opioid Abuse and Reduce Drug Supply and Demand
 - CDC Guidelines provide recommendations for prescribing opioid pain medication
 - Proposed legislation—Prescription Drug Monitoring Act of 2017



Claims Professionals' Perspective

Claims professionals interviewed by NCCI said that there are four key elements that are critical for successfully managing claims involving opioids:






ON OPIOIDS



Workers Compensation Perspectives


Find it on ncci.com

Find It on ncci.com/Insights

The Source You Trust

[About Us](#) | [Careers](#) | [Contact Us](#) | [Learning Center](#) | [Log In](#) | [My Profile](#) ▼

[Data Reporting](#) | [Industry Information](#) | [Residual Markets](#) | [Underwriting](#) | [Agents/Brokers](#) |



Plug In & Power Up With Class Look-Up

[Order Mods and Worksheets](#)

[Look Up a Class Code or Rate](#)

[Access Data Reporting Resources](#)


[Access Circulars](#)

[Access Manuals](#)

[Submit an Assigned Risk Application](#)

EVENTS

NCCI Calendar




Indemnity Data Call—Transactional Record
Florida | Sep. 19, 2018

[View Events Calendar](#)

SUCCESSES

Our system at work




OUR SYSTEM @WORK

Jim's Story: Transportation Puts Injured Worker on Road to Health

[Read Additional Success Stories](#)

INSIGHTS

Spotlight on key issues



Changes in Monday Claims



STATE ADVISORY FORUMS 2018

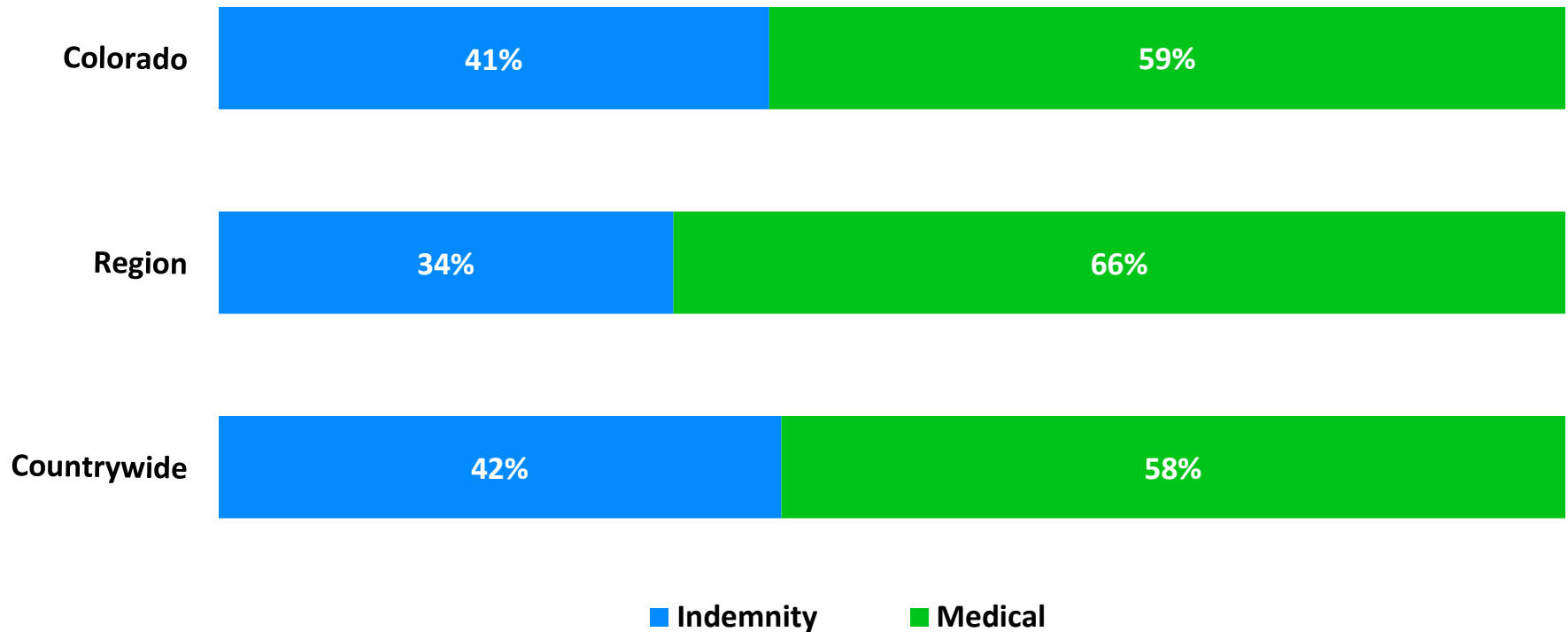
Closing Remarks



STATE ADVISORY FORUMS 2018

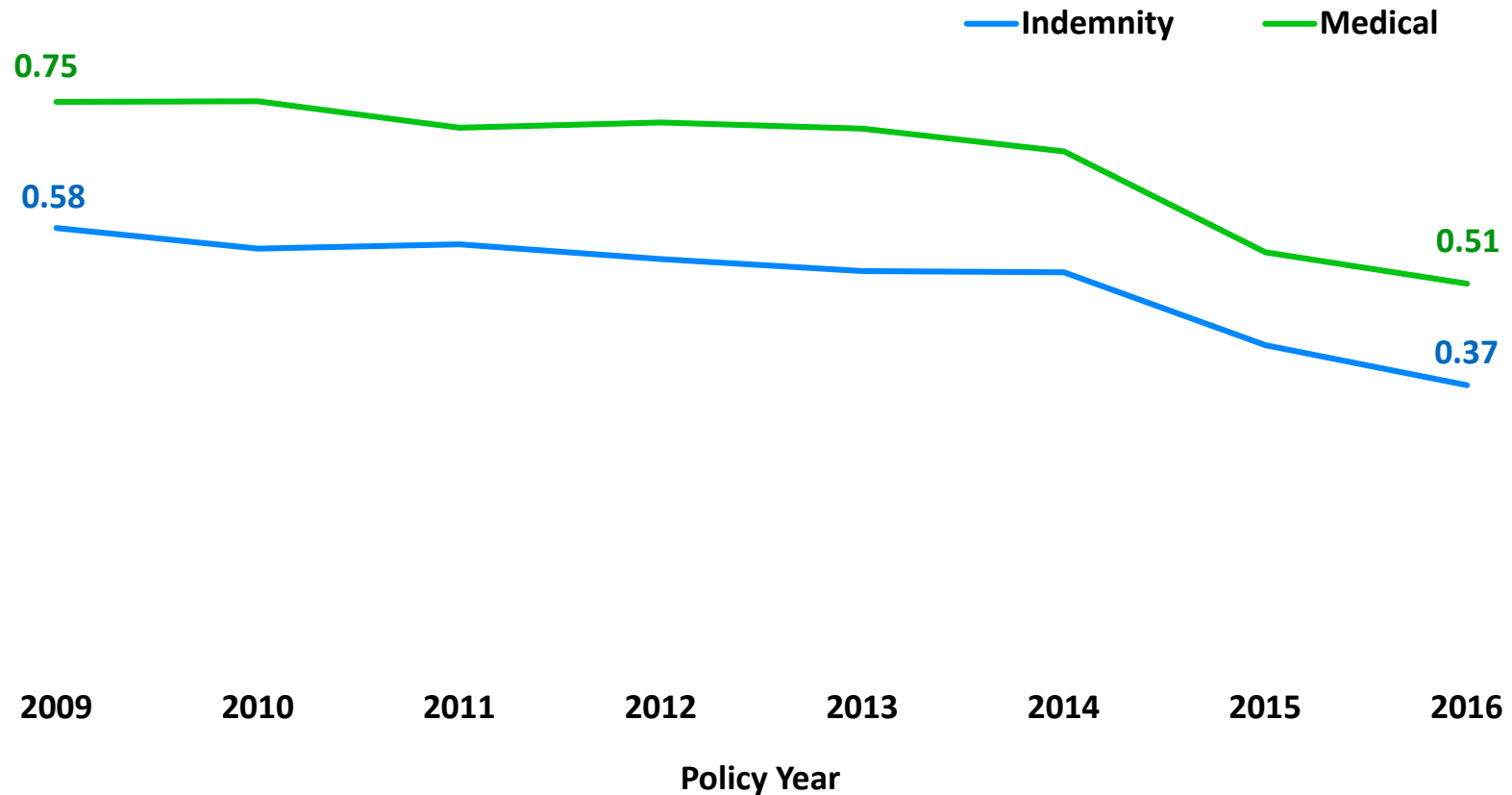
Supplemental Information

Total Benefit Costs in Colorado



Regional states are AZ, KS, NE, NM, OK, and UT
Based on NCCI's financial data through 12/31/2017

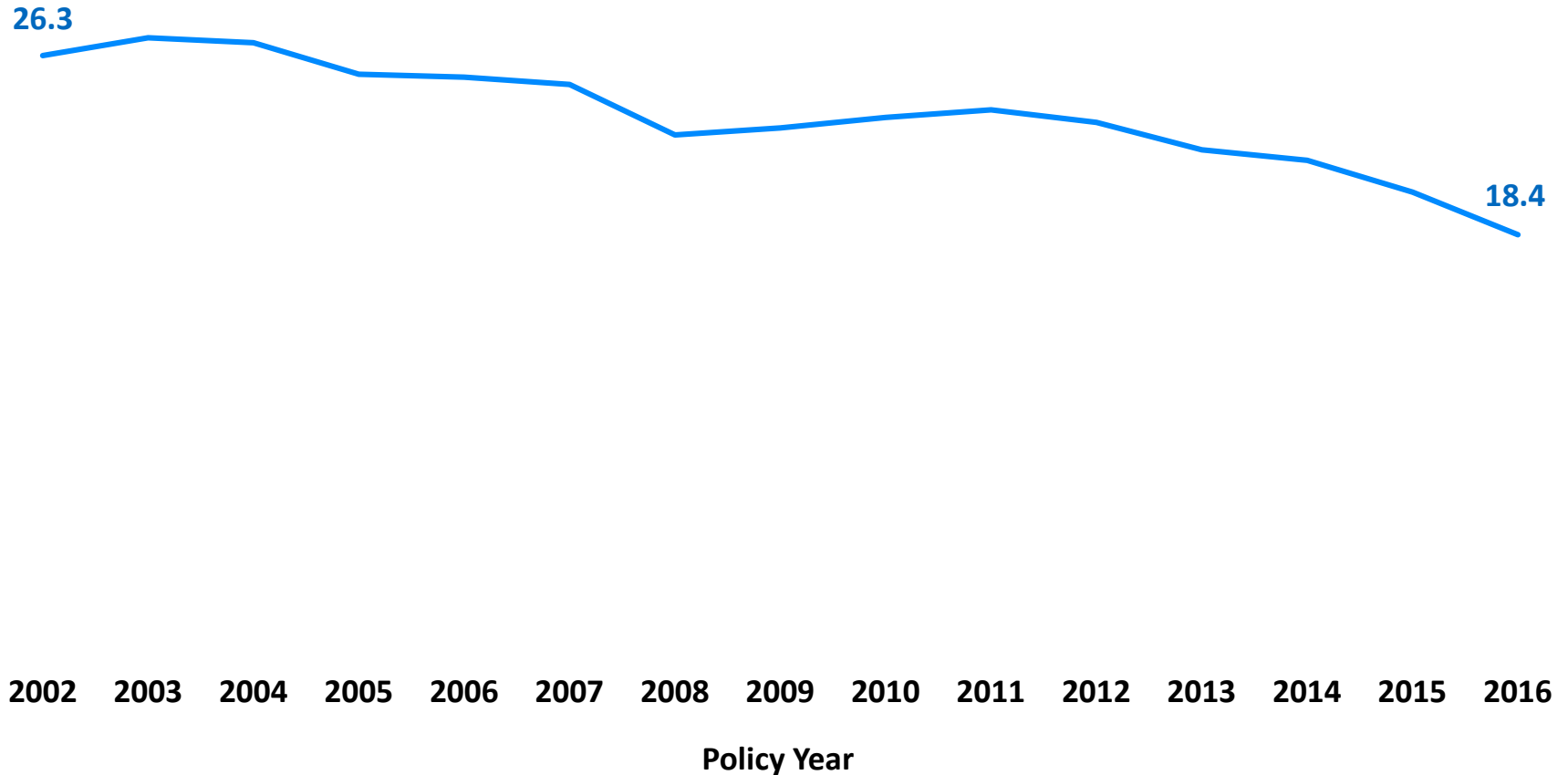
Colorado Indemnity and Medical Loss Ratios



Based on NCCI's financial data through 12/31/2017 at current benefit level and developed to ultimate

Colorado Claim Frequency

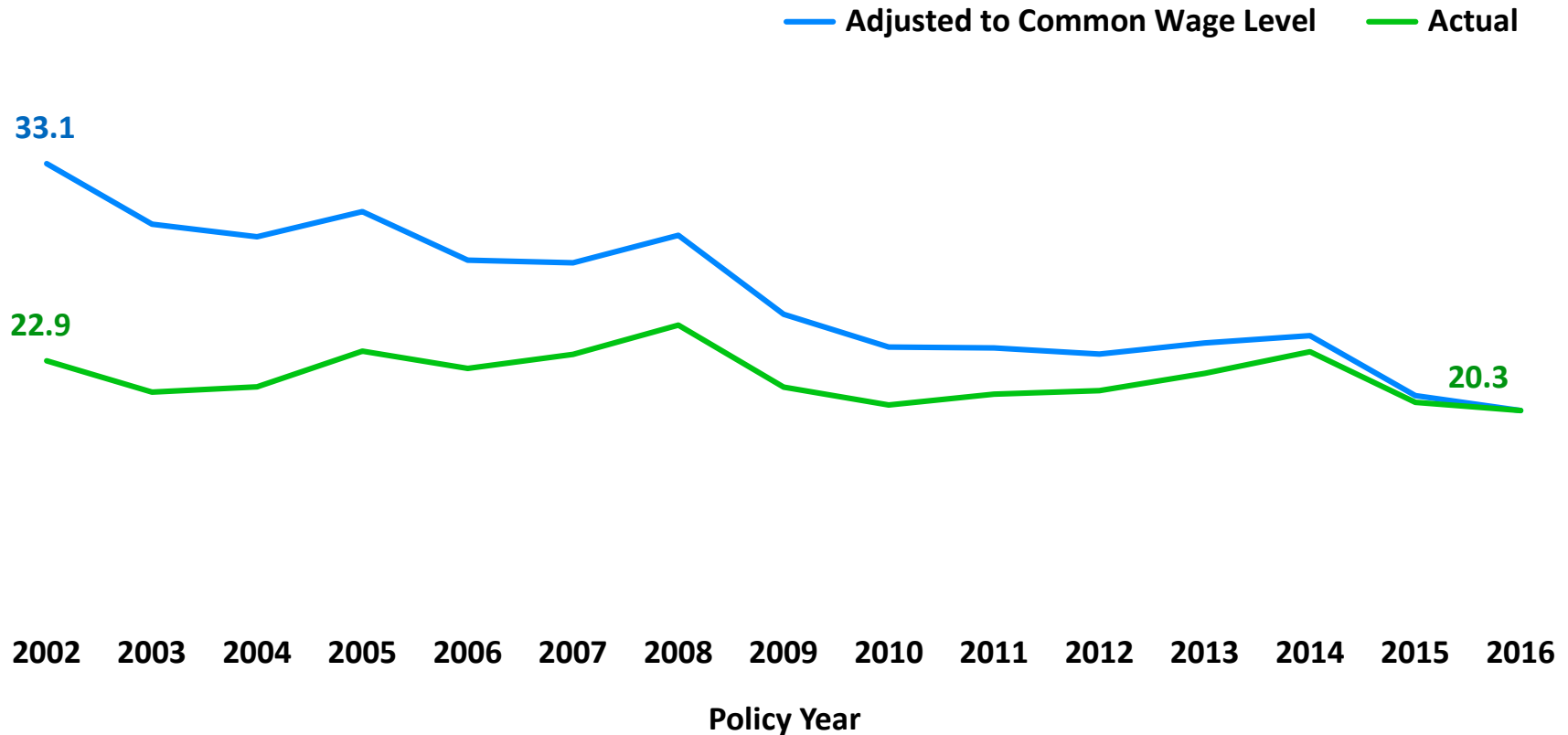
Per Million of On-Leveled Premium



Based on NCCI's financial data through 12/31/2017, adjusted to a common wage level

Colorado Average Indemnity Claim Severity

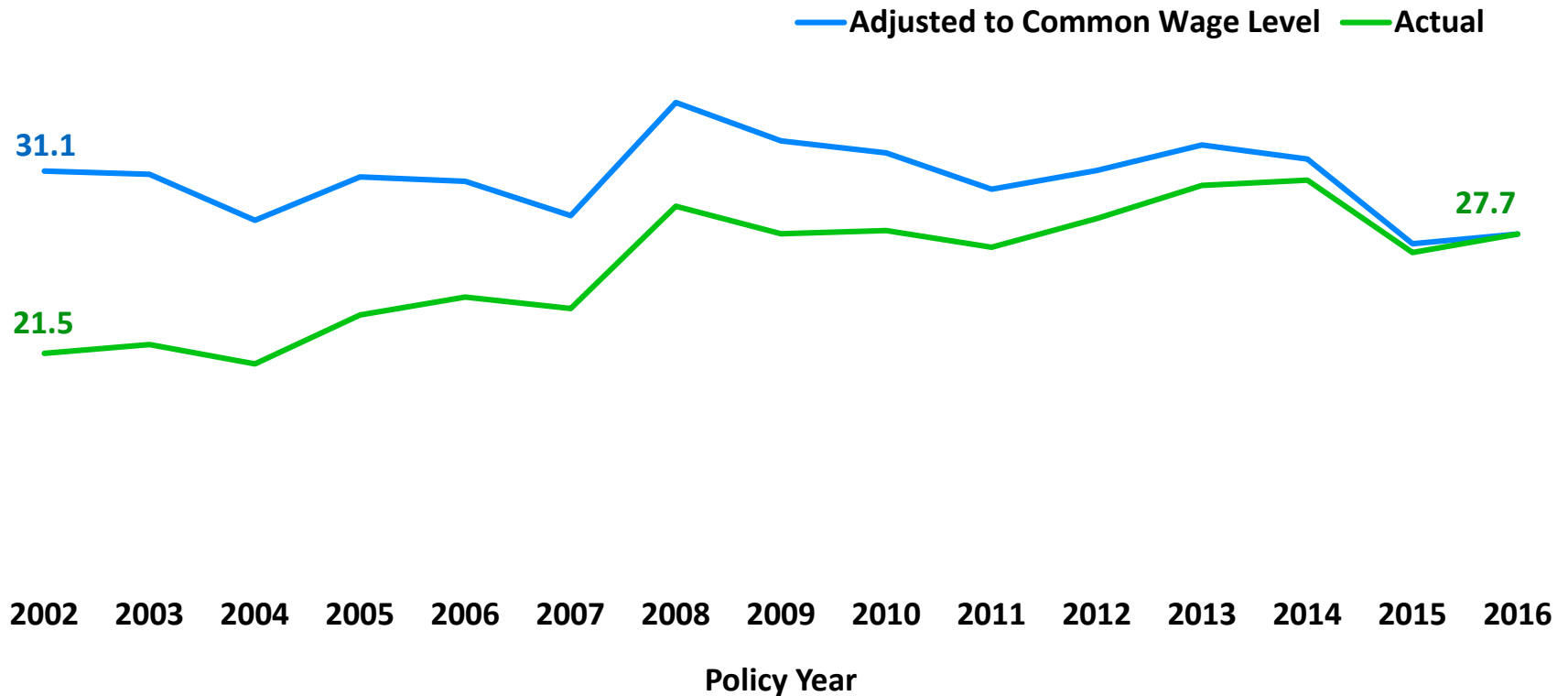
Average Indemnity Claim Severity in \$ Thousands



Based on NCCI's financial data through 12/31/2017 for lost-time claims at current benefit level and developed to ultimate

Colorado Average Medical Claim Severity

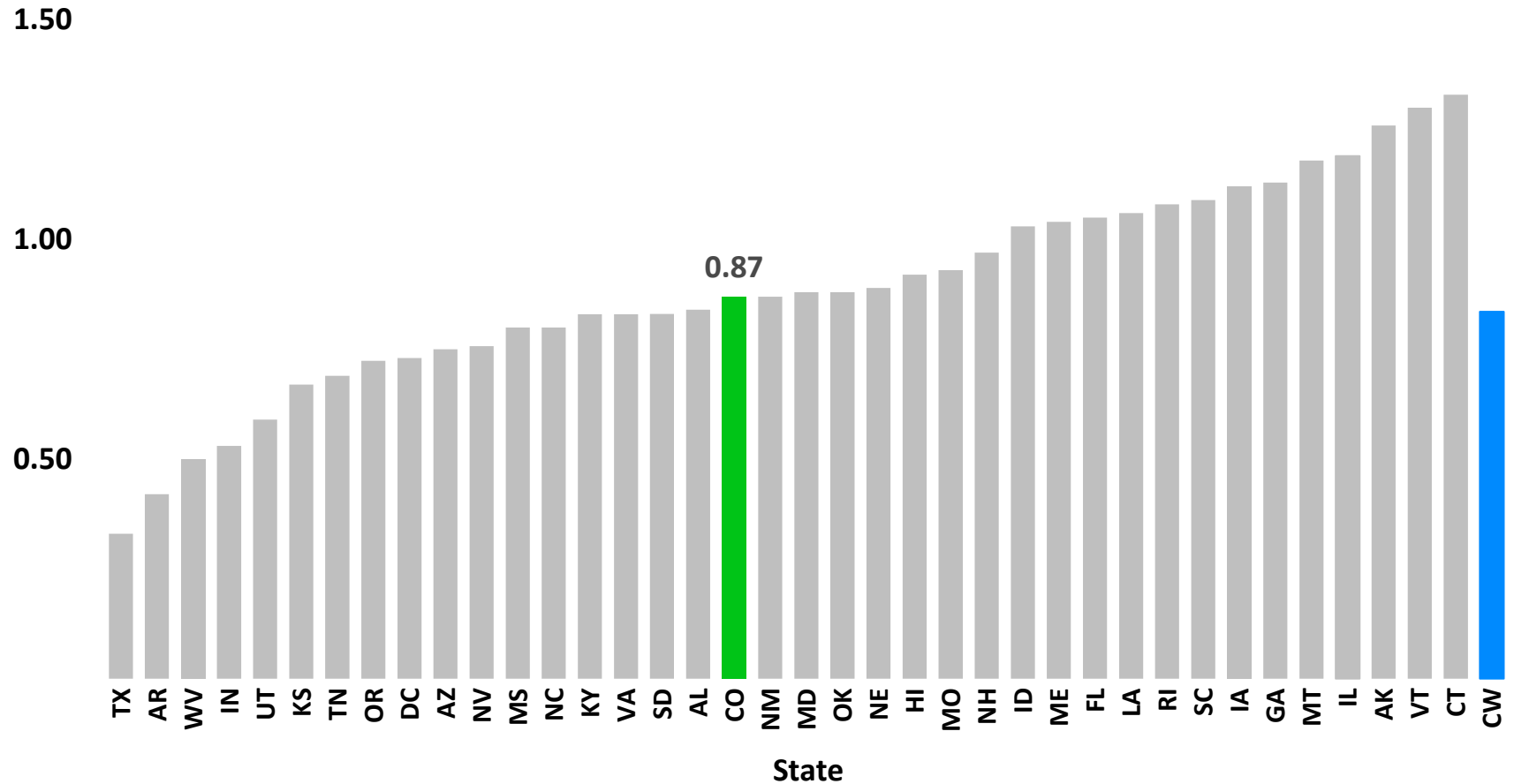
Average Medical Claim Severity in \$ Thousands



Based on NCCI's financial data through 12/31/2017 for lost-time claims at current benefit level and developed to ultimate

Average Voluntary Pure Loss Costs Using Colorado Payroll Distribution

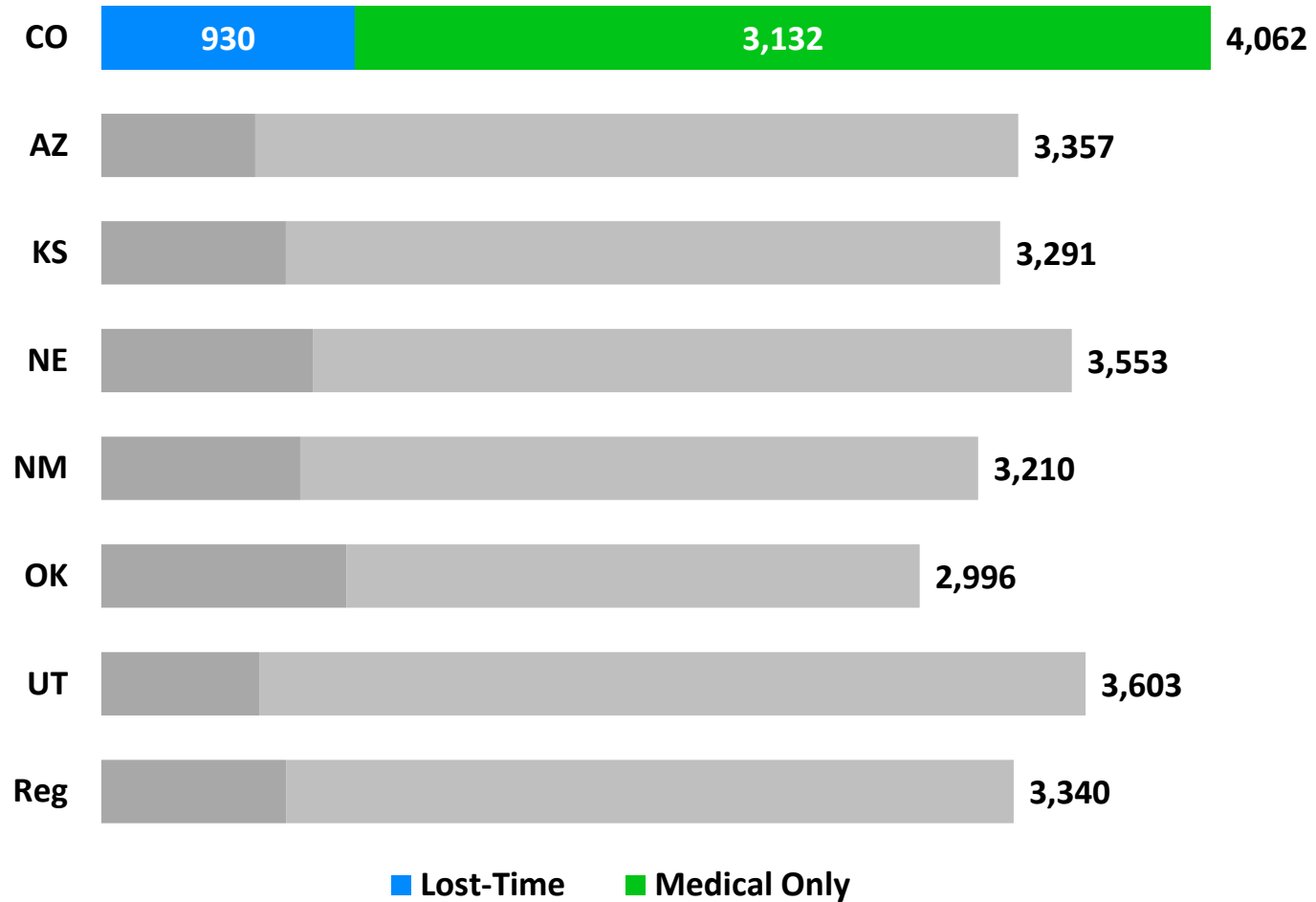
Pure Loss Costs—All Classes



Based on approved rates and loss costs from filings using data valued as of 12/31/2016

Colorado Average Claim Frequency

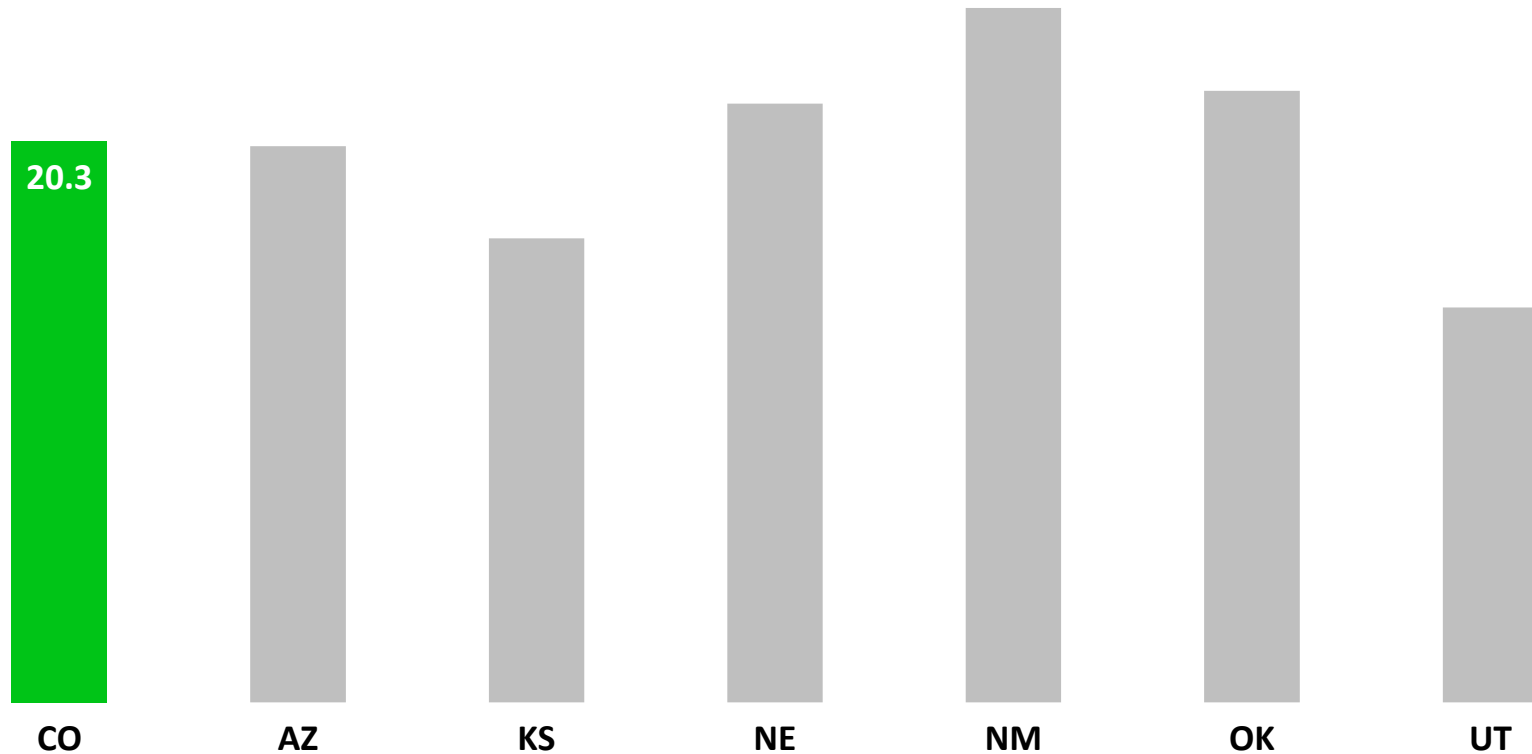
Frequency per 100,000 Workers—All Claims



Based on NCCI's *Statistical Plan* data

Average Indemnity Claim Severity in the Region

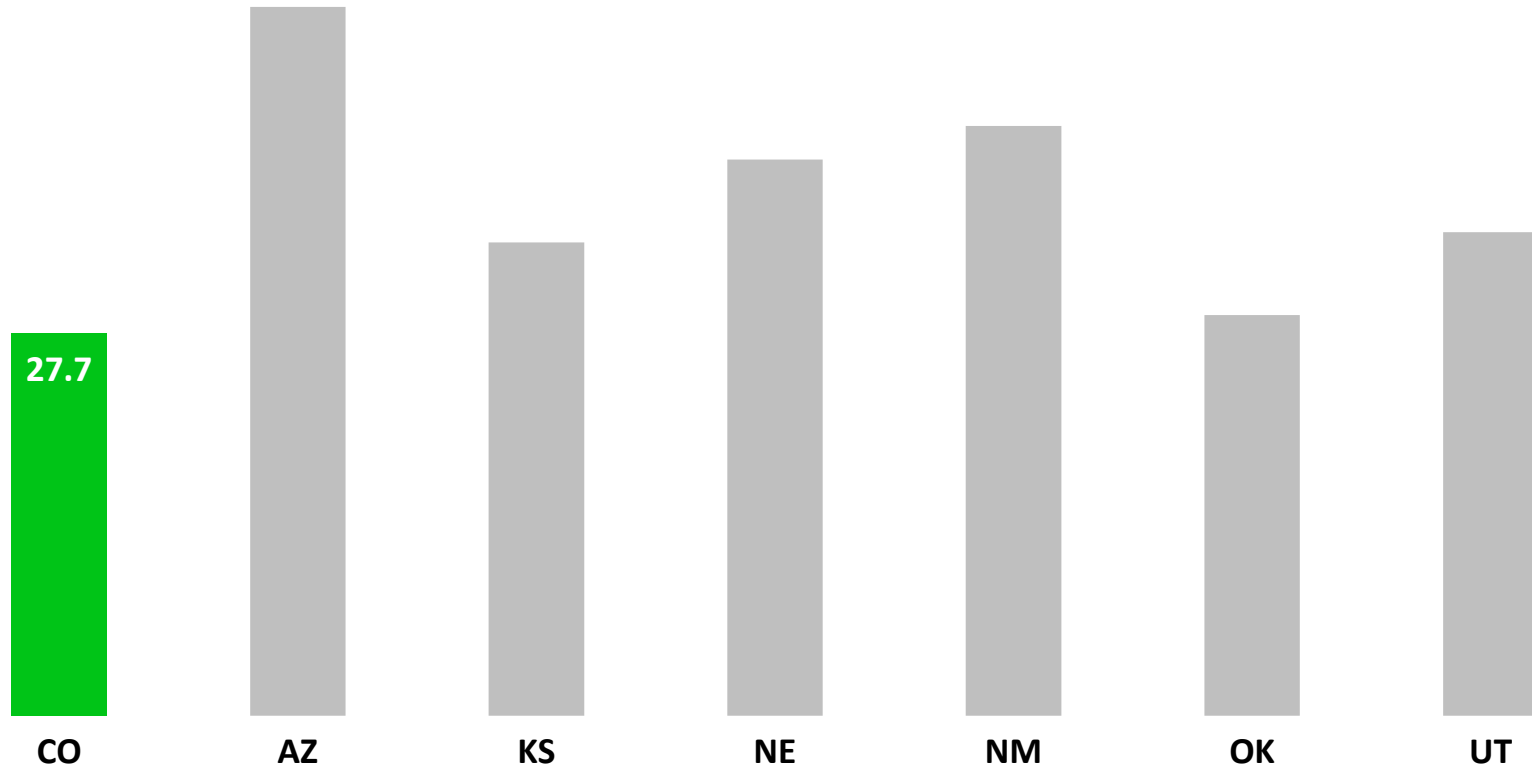
Lost-Time Claim Severity in \$ Thousands



All states except CO are based on limited data
Based on NCCI's financial data

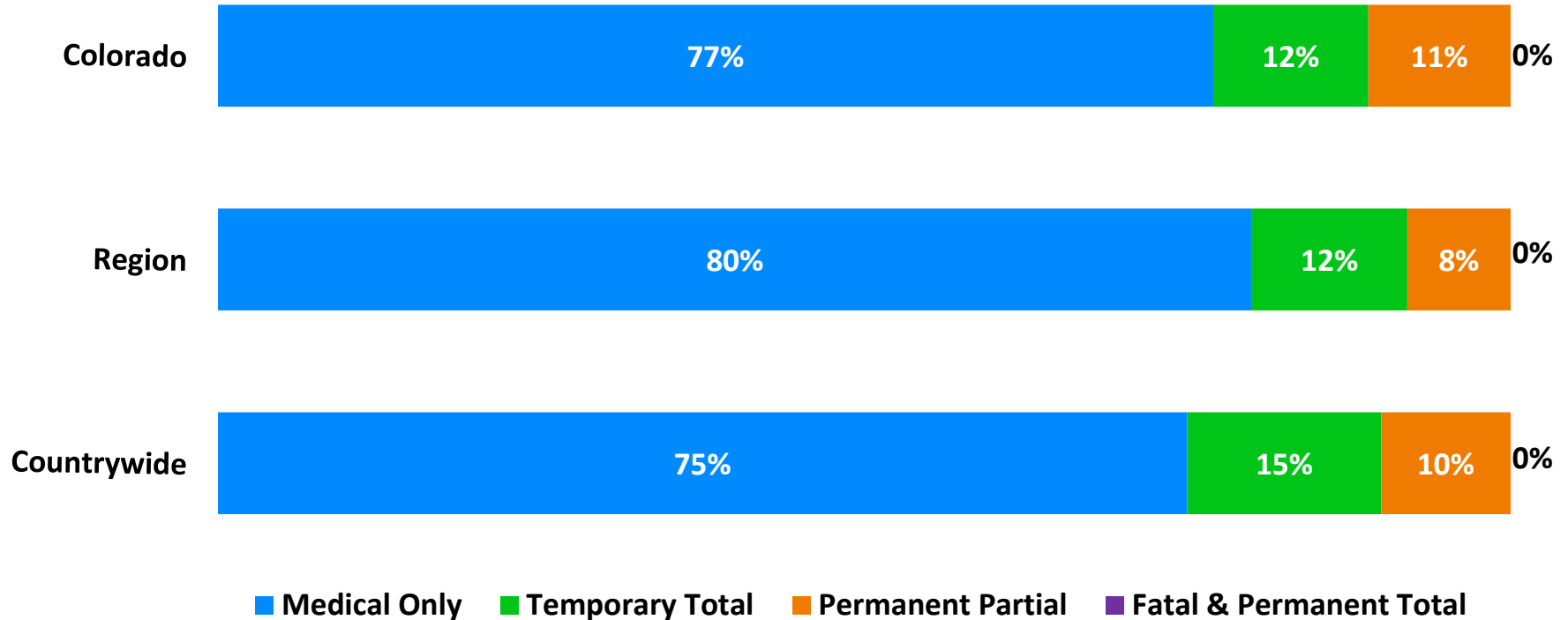
Average Medical Claim Severity in the Region

Lost-Time Claim Severity in \$ Thousands



All states except CO are based on limited data
Based on NCCI's financial data

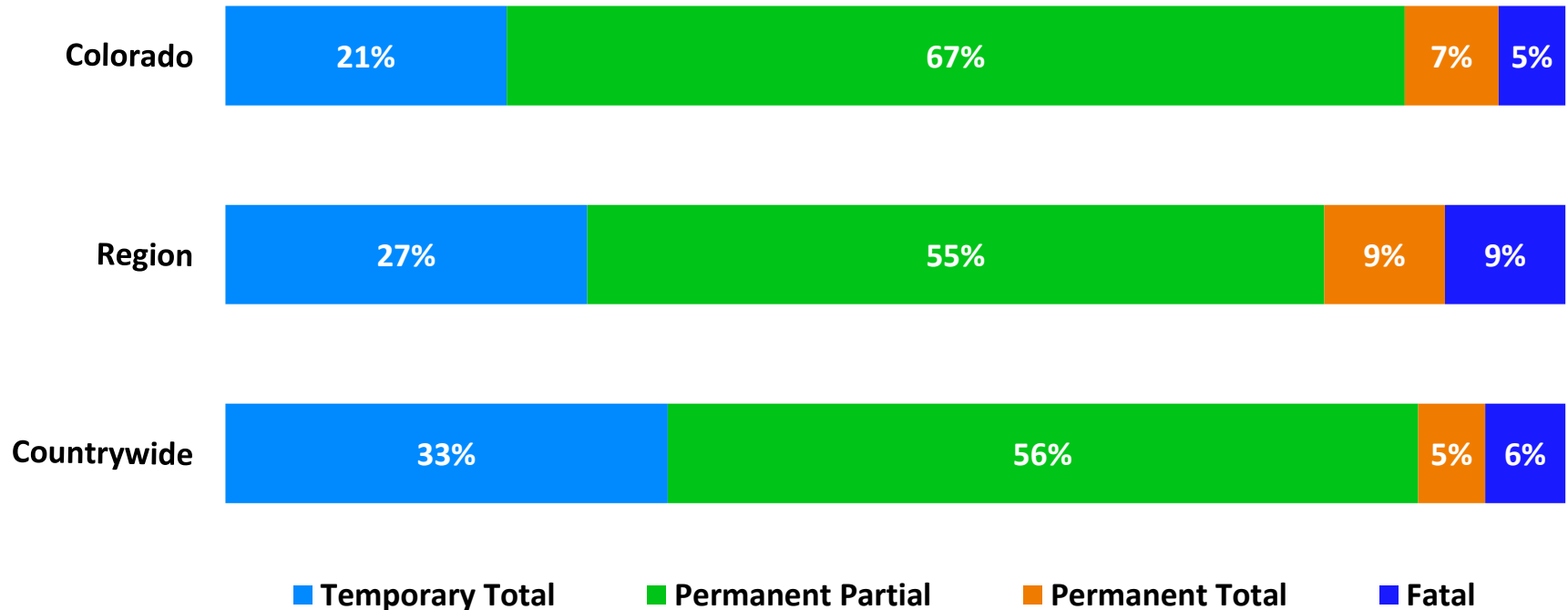
Colorado Distribution of Claims by Injury Type



Regional states are AZ, KS, NE, NM, OK, and UT

Based on NCCI's **Statistical Plan** data for jurisdiction/claim type combinations for which three or more cases exist

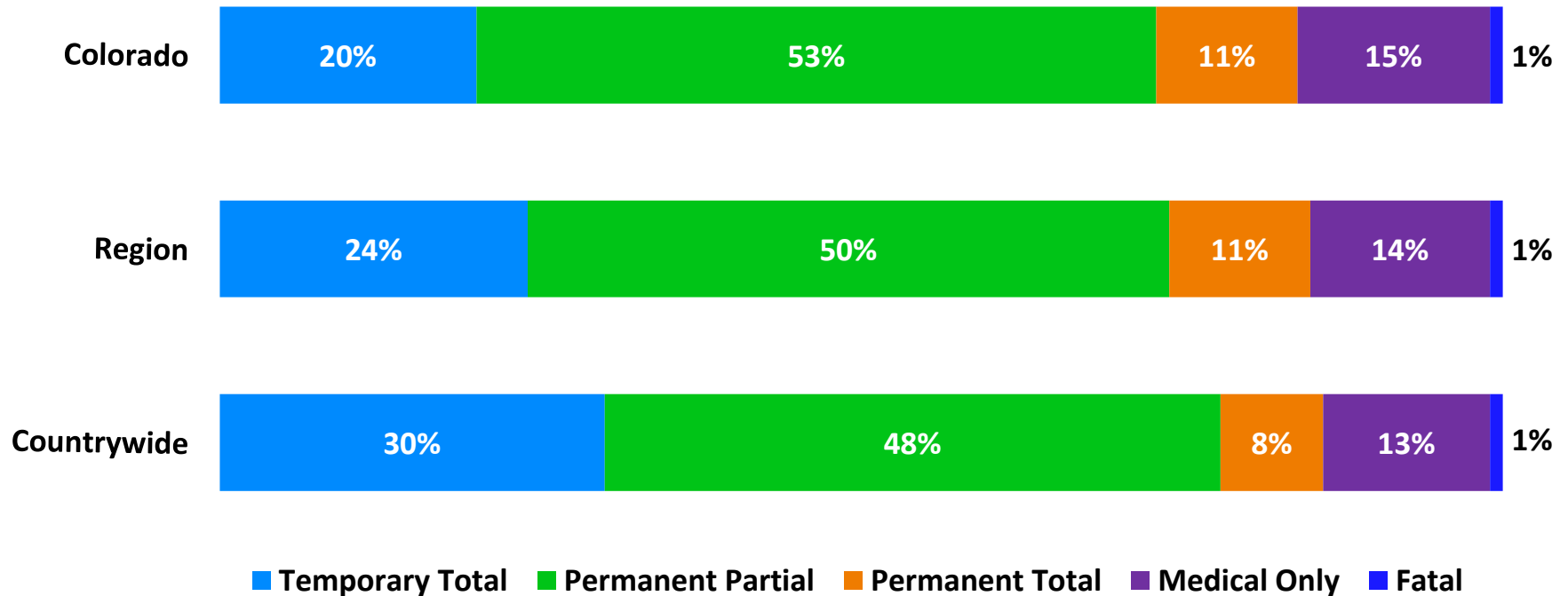
Colorado Indemnity Loss Distribution by Injury Type



Regional states are AZ, KS, NE, NM, OK, and UT

Based on NCCI's **Statistical Plan** data for jurisdiction/claim type combinations for which three or more cases exist

Colorado Medical Loss Distribution by Injury Type



Regional states are AZ, KS, NE, NM, OK, and UT

Based on NCCI's **Statistical Plan** data for jurisdiction/claim type combinations for which three or more cases exist



STATE ADVISORY FORUMS 2018

Glossary

Glossary

- **Assigned Risk Adjustment Program (ARAP)**—An assigned risk market program that surcharges residual market risks based on the magnitude of their experience rating modification.
- **Calendar Year (CY)**—Experience of earned premium and loss transactions occurring within the calendar year beginning January 1, irrespective of the contractual dates of the policies to which the transactions relate and the dates of the accidents.
- **Calendar-Accident Year (AY)**—The accumulation of loss data on all accidents with the date of occurrence falling within a given calendar year. The premium figure is the same as that used in calendar year experience.
- **Claim Frequency**—The number of claims per unit of exposure; for example, the number of claims per million dollars of premium or per 100 workers.

Glossary

- **Claim Severity**—The average cost of a claim. Severity is calculated by dividing total losses by the total number of claims.
- **Combined Ratio**—The sum of the (1) loss ratio, (2) expense ratio, and (3) dividend ratio for a given time period.
- **Detailed Claim Information (DCI)**—An NCCI Call that collects detailed information on an individual workers compensation lost-time claim basis, such as type of injury, whether or not an attorney was involved, and the timing of the claim's report to the carrier.
- **Direct Written Premium (DWP)**—The gross premium income adjusted for additional or return premiums, but excluding any reinsurance premiums.

Glossary

- **Indemnity Benefits**—Payments by an insurance company to cover an injured worker's time lost from work. These benefits are also referred to as “wage replacement” benefits.
- **Loss Ratio**—The ratio of losses to premium for a given time period.
- **Lost-Time (LT) Claims**—Claims resulting in indemnity benefits (and usually medical benefits) being paid to or on behalf of the injured worker for time lost from work.
- **Medical-Only Claims**—Claims resulting in only medical benefits being paid on behalf of an injured worker.
- **Net Written Premium (NWP)**—The gross premium income adjusted for additional or return premiums and including any additions for reinsurance assumed and any deductions for reinsurance ceded.

Glossary

- **Permanent Partial (PP)**—A disability that is permanent but does not involve a total inability to work. The specific definition and associated workers compensation benefits are defined by statute and vary by jurisdiction.
- **Policy Year (PY)**—The year of the effective date of the policy. Policy year financial results summarize experience for all policies with effective dates in a given calendar year period.
- **Schedule Rating**—A debit and credit plan that recognizes variations in the hazard-causing features of an individual risk.
- **Take-Out Credit Program**—An assigned risk program that encourages carriers to write current residual market risks in the competitive voluntary marketplace.
- **Temporary Total (TT)**—A disability that totally disables a worker for a temporary period of time.



STATE ADVISORY FORUMS 2018

Appendix

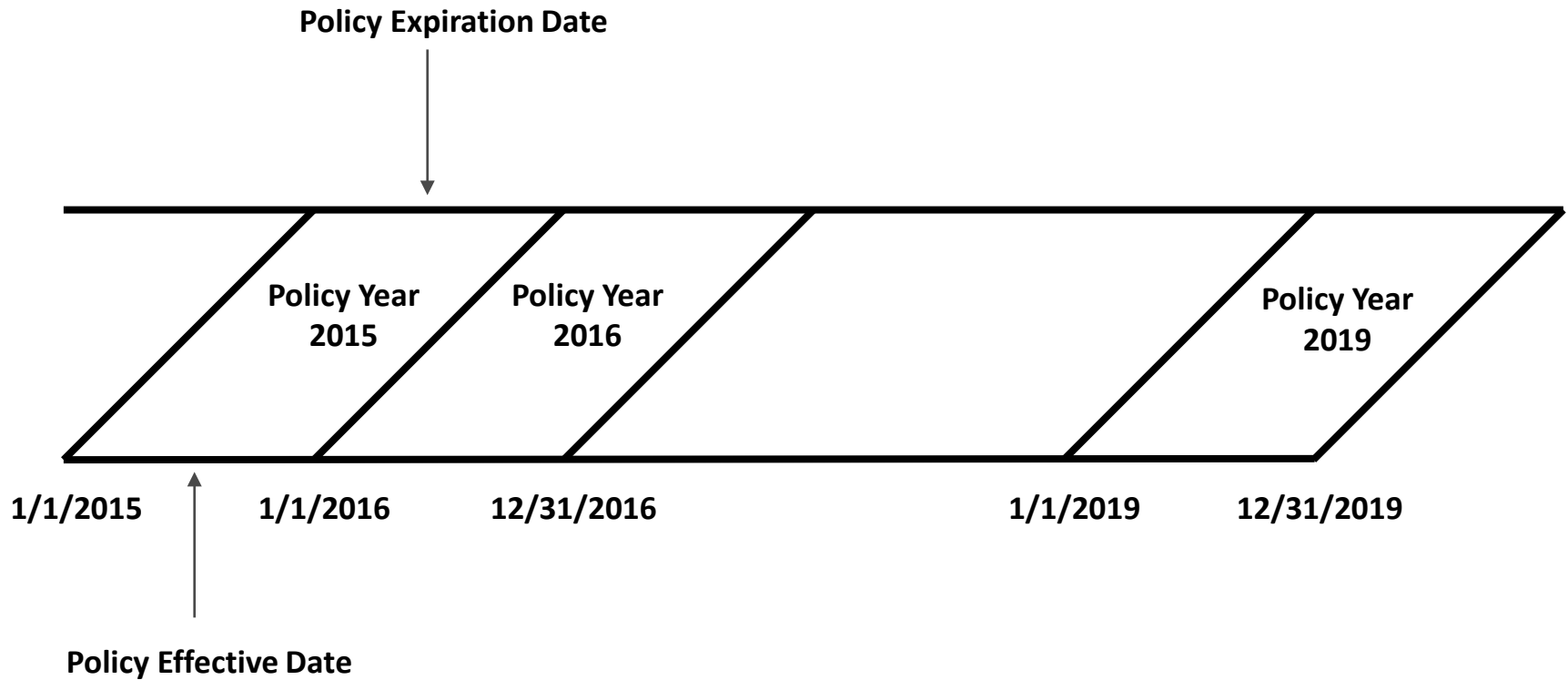
NCCI's Workers Compensation Resources

- Financial Aggregate Calls
 - Used for aggregate ratemaking
- ***Statistical Plan for Workers Compensation and Employers Liability Insurance (Statistical Plan)***
 - Used for class ratemaking
- Detailed Claim Information
 - In-depth sample of lost-time claims
- Policy Data
 - Policy declaration page information

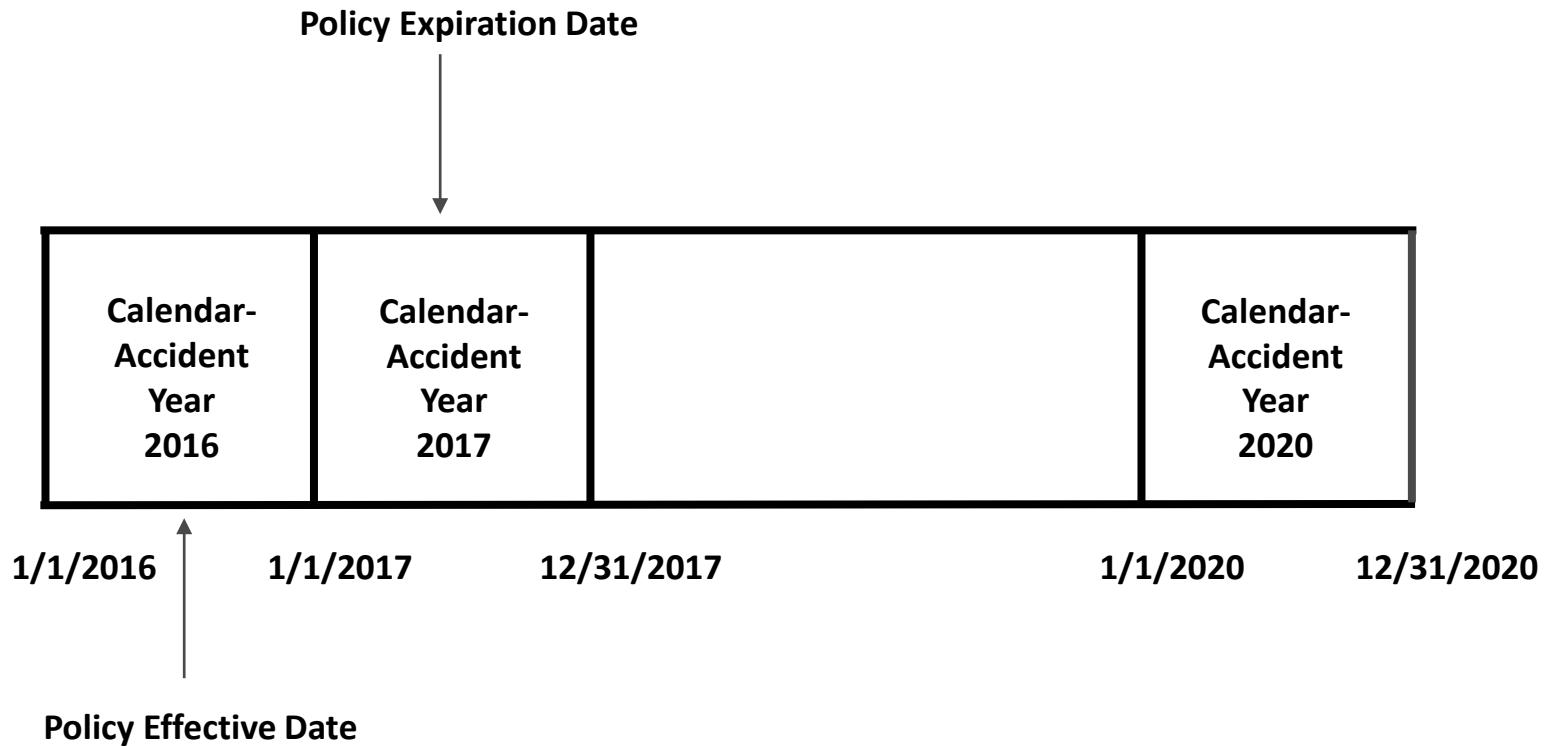
Financial Aggregate Calls

- Collected Annually
 - Policy and calendar-accident year basis
 - Statewide and assigned risk data
- Premiums, Losses, and Claim Counts
 - Evaluated as of December 31
- Purpose
 - Basis for overall aggregate rate indication
 - Research

Policy Year Financial Aggregate Data



Calendar-Accident Year Financial Aggregate Data



Statistical Plan for Workers Compensation and Employers Liability Insurance (Statistical Plan) Data

- Experience by Policy Detail
 - Exposure, premium, and experience rating modifications
 - Individual claims by injury type
- Purposes
 - Classification relativities
 - Experience Rating Plan
 - Research

Valuation of Statistical Plan Data

