

**IN THE DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION
STATE OF MISSOURI**

In Re:)
)
FIRSTCOMP INSURANCE COMPANY) **Market Conduct Exam No. 1310-25-TGT**
(NAIC #27626))

ORDER OF THE DIRECTOR

NOW, on this 25th day of July, 2017, Director, Chlora Lindley-Myers, after consideration and review of the market conduct examination report of FirstComp Insurance Company (NAIC #27626) (hereinafter "FCIC"), report number 1310-25-TGT, prepared and submitted by the Division of Insurance Market Regulation (hereinafter "Division") pursuant to §374.205.3(3)(a)¹, and of the Stipulation of Settlement and Voluntary Forfeiture ("Stipulation"), entered into by the Division and FCIC, does hereby adopt such report as filed. After consideration and review of the Stipulation, report, relevant work papers, and any written submissions or rebuttals, and the findings and conclusions of such report are deemed to be the Director's findings and conclusions accompanying this order pursuant to §374.205.3(4).

This order, issued pursuant to §374.205.3(4), §374.280 RSMo (Cum. Supp. 2013), and §374.046.15. RSMo (Cum. Supp. 2013), is in the public interest.

IT IS THEREFORE ORDERED that FCIC and the Division having agreed to the Stipulation, the Director does hereby approve and agree to the Stipulation.

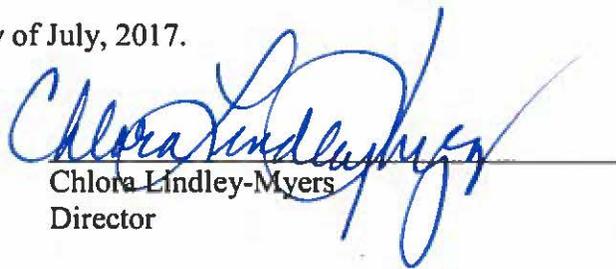
IT IS FURTHER ORDERED that FCIC shall not engage in any of the violations of law and regulations set forth in the Stipulation, shall implement procedures to place FCIC in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri, and to maintain those corrective actions at all times, and shall fully comply with all terms of the Stipulation.

¹ All references, unless otherwise noted, are to Missouri Revised Statutes 2000 as amended.

IT IS FURTHER ORDERED that FCIC shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$60,200.00 payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 20th day of July, 2017.


Chlora Lindley-Myers
Director



**IN THE DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION
STATE OF MISSOURI**

In Re:)
)
FIRSTCOMP INSURANCE) **Market Conduct Exam No. 1310-25-TGT**
COMPANY (NAIC #27626))

STIPULATION OF SETTLEMENT AND VOLUNTARY FORFEITURE

It is hereby stipulated and agreed by the Division of Insurance Market Regulation (hereinafter “the Division”), and FirstComp Insurance Company (NAIC #27626) (hereinafter “FCIC”) as follows:

WHEREAS, the Division is a unit of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, “the Department”), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State in Missouri;

WHEREAS, FCIC has been granted a certificate of authority to transact the business of insurance in the State of Missouri;

WHEREAS, the Division conducted a Market Conduct Examination of FCIC and prepared report number 1310-25-TGT;

WHEREAS, based on the Market Conduct Examination of FCIC, the Division alleges:

1. In 20 instances, FCIC attached a waiver of subrogation form to policies containing construction classifications in violation of §287.150.6¹.

2. In 61 instances, FCIC failed to adequately document the basis for audits which were completed more than 120 days after policy expiration in violation of §287.955.1, §287.310.10 and 20 CSR 500-6.500 (2) (A).

3. In 27 instances, FCIC changed a schedule modification credit or debit without documenting a change in the risk in violation of §287.955.3 and 20 CSR 500-4.100 (7) (D) 1.

4. In one instance, FCIC failed to apply officers’ payroll to the correct class codes on the final audit in violation of §287.955.5.

5. In 21 instances, FCIC failed to apply 10% of officer payroll to Class Code 8810 on the final audit in violation of §287.955.5.

¹ All references, unless otherwise noted, are to Missouri Revised Statutes 2000, as amended.

6. In two instances, FCIC failed to follow steps for premium calculation for a short rate policy in violation of §287.955.5.

7. In six instances, FCIC failed to use the correct payroll amount at final audit in violation of §287.955.1.

8. In 966 instances, FCIC subjected policies for uncooperative insureds to an unfiled surcharge, increasing estimated payroll by 25% in violation of 287.947.1.

9. In one instance, FCIC failed to submit a timely response to a criticism in violation of §374.205.2 (2).

WHEREAS, the Division and FCIC have agreed to resolve the issues raised in the Market Conduct Examination through a voluntary settlement as follows:

A. Scope of Agreement. This Stipulation of Settlement and Voluntary Forfeiture embodies the entire agreement and understanding of the signatories with respect to the subject matter contained herein. The signatories hereby declare and represent that no promise, inducement or agreement not herein expressed has been made, and acknowledge that the terms and conditions of this agreement are contractual and not a mere recital.

B. Remedial Action. FCIC agrees to take remedial action bringing it into compliance with the statutes and regulations of Missouri and agrees to maintain those remedial actions at all times, to reasonably assure that the alleged errors noted in the above-referenced market conduct examination do not recur. Such remedial actions shall include, but not be limited to, the following:

1. FCIC agrees not to issue a waiver of subrogation endorsement on workers compensation insurance policies with Missouri premium or exposure that include only construction class codes and further agrees to include Missouri on the schedule of excluded states on its approved form when there are only construction codes on the policy and there is Missouri premium or exposure.

2. FCIC attests that any charge for improperly applied waivers of subrogation from January 1, 2010 to the date of the Final Order closing this examination have been refunded and such waivers of subrogation have been removed from the policies.

3. FCIC agrees that audits on workers compensation insurance policies with Missouri premium or exposure will be completed, billed and premiums returned within 120 days of policy expiration or cancellation unless a) a delay is caused by the policyholder's failure to

respond to reasonable audit requests provided that the requests are timely and adequately documented or b) a delay is caused by the mutual agreement of the policyholder and the Company, provided that the mutual agreement is adequately documented by the Company.

4. FCIC agrees that it will not change a schedule modification credit or debit on a workers compensation insurance policy with Missouri premium or exposure without documenting a change in the risk.

5. FCIC agrees, that to the extent it has not already done so, it will remediate policyholders for any premium overcharges noted in Market Conduct Examination Report 1310-25-TGT together with interest at the rate of 9% per annum as required by §408.020.

6. FCIC agrees to review all workers compensation insurance policies with Missouri premium or exposure issued from March 1, 2012 to the date of the Final Order issued by the Director closing this exam to determine if the insured is entitled to any refund of premium or if the Second Injury Fund Surcharge was incorrectly paid as a result of a) Failure to document a change in risk necessary to substantiate yearly schedule rating alterations which resulted in an increase in premiums paid by the insured or b) Incorrect application of NCCI Rule 2 E. If the policyholder is entitled to a refund of premium, and the refund equals or exceeds \$5.00, the Company, if it has not already done so, must issue any refund due to the insured, bearing in mind that an additional payment of nine per cent (9%) interest per annum is also required, pursuant to §408.020. A letter must be included with the payment, indicating that “as a result of a Missouri Market Conduct examination,” it was found that a refund was due to the insured. If the Second Injury Fund is owed additional payments, such payments shall be made to the fund with any applicable interest and penalties together with any amended filings required by the Division of Workers Compensation.

7. FCIC agrees to review all workers compensation insurance policies with Missouri premium or exposure effective from July 23, 2013 to September 1, 2013 that were subject to a 1.25 increase in estimated premiums to determine if the insured is entitled to a refund of premium. If the policyholder is entitled to a refund of premium, and the refund equals or exceeds \$5.00, the Company, if it has not already done so, must issue any refund due to the insured, bearing in mind that an additional payment of nine per cent (9%) interest per annum is also required, pursuant to §408.020. A letter must be included with the payment, indicating that “as a result of a Missouri Market Conduct examination,” it was found that a refund was due to

the insured.

8. FCIC agrees to ensure that its procedures for determining final premium on workers compensation insurance policies with Missouri premium or exposure comply with NCCI Rule 02-MO-2013.

C. **Compliance.** FCIC agrees to file documentation with the Division within 120 days of the entry of a final order of all remedial action taken to implement compliance with the terms of this stipulation and to document the payment of any restitution required by this Stipulation, including payments made to the Second Injury Fund. Such documentation is provided pursuant to §374.205.

D. **Voluntary Forfeiture.** FCIC agrees, voluntarily and knowingly, to surrender and forfeit the sum of \$60,200, such sum payable to the Missouri State School Fund in accordance with §374.280, RSMo. Supp. 2013.

E. **Other Penalties.** The Division agrees that it will not seek penalties against FCIC other than those agreed to in this Stipulation, for the conduct found in Market Conduct Examination Number 1310-25-TGT.

F. **Examination Fees.** FCIC agrees to pay any reasonable examination fees expended by the Division in conducting its review of the documentation provided by the Company pursuant to Paragraph C of this Stipulation.

G. **Waivers.** FCIC, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, and review or appeal by any trial or appellate court, which may have otherwise applied to the above referenced Market Conduct Examination.

H. **Changes.** No changes to this stipulation shall be effective unless made in writing and agreed to representatives of the Division and FCIC.

I. **Governing Law.** This Stipulation of Settlement and Voluntary Forfeiture shall be governed and construed in accordance with the laws of the State of Missouri.

J. **Authority.** The signatories below represent, acknowledge and warrant that they are authorized to sign this Stipulation of Settlement and Voluntary Forfeiture, on behalf of the Division and FCIC respectively.

K. **Effect of Stipulation.** This Stipulation of Settlement and Voluntary Forfeiture shall not become effective until entry of a Final Order by the Director of the Department

(hereinafter the "Director") approving this Stipulation.

L. **Request for an Order.** The signatories below request that the Director issue an Order approving this Stipulation of Settlement and Voluntary Forfeiture and ordering the relief agreed to in the Stipulation, and consent to the issuance of such Order.

DATED: 6/8/2017



Angela L. Nelson
Director, Division of Insurance
Market Regulation

DATED: 6/12/2017



Stewart Freilich
Senior Regulatory Affairs Counsel
Division of Insurance Market Regulation

DATED: 5/22/2017



Chad C. Bertucci
President
FirstComp Insurance Company

STATE OF MISSOURI
DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS
AND
PROFESSIONAL REGISTRATION



FINAL MARKET CONDUCT EXAMINATION REPORT
of the Property and Casualty Business of

FirstComp Insurance Company
NAIC Group #0785
NAIC #27626

MISSOURI EXAMINATION # 1310-25-TGT

NAIC EXAM TRACKING SYSTEM # 0785-27626

June 23, 2017

FirstComp Insurance Company
222 South 15th Street, Suite 1500 N
Omaha NE 68102-1680

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FOREWORD

This is a targeted market conduct examination report of FirstComp Insurance Company (NAIC Code #27626). This examination was conducted at the Missouri Department of Insurance, Financial Institutions, and Professional Registration's Kansas City office at 615 East 13th Street, Room 506, Kansas City, Missouri 64106.

This examination report is generally a report by exception. However, failure to criticize specific practices, procedures, products or files does not constitute approval thereof by the DIFP.

During this examination, the examiners cited errors made by the Company. Statutory citations were as of the examination period unless otherwise noted.

When used in this report:

- "CNR" refers to Cancelled or Non-Renewed;
- "Company" and "Co." refer to FirstComp Insurance Company;
- "Coop" refers to Cooperative.
- "Crit" refers to Criticism;
- "CSR" refers to the Missouri Code of State Regulations;
- "C~~x~~" refers to Cancelled;
- "DIFP" refers to the Missouri Department of Insurance, Financial Institutions and Professional Registration;
- "Director" refers to the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration;
- "Eff. Date" refers to Effective Date;
- "Est" refers to Estimated;
- "Exh" refers to Exhibit;
- "Exp" refers to Expiration;
- "Incr" refers to Increased;
- "Insd" refers to Insured;
- "Int" refers to Interest;
- "Mult" refers to Multiple;
- "NAIC" refers to the National Association of Insurance Commissioners;
- "NCCI" refers to the National Council on Compensation Insurance;
- "O/C" refers to Overcharge;
- "O/Pay" refers to Overpayment;
- "PD/NP" refers to Paid/Not Paid;
- "Prem" refers to Premium;
- "RSMo" refers to the Revised Statutes of Missouri;
- "SIF" refers to Second Injury Fund;
- "Surv" refers to Survey;
- "U/C" refers to Undercharge;
- "U/Pay" refers to Underpayment;

SCOPE OF EXAMINATION

The DIFP has authority to conduct this examination pursuant to, but not limited to, §§374.110, 374.190, 374.205, 375.445, 375.938, and 375.1009, RSMo.

The purpose of this examination was to determine if the Company complied with Missouri statutes and DIFP regulations and to consider whether the Company's operations are consistent with the public interest. The primary period covered by this review is January 1, 2010 through July 22, 2013 unless otherwise noted. Errors outside of this time period discovered during the course of the examination may also be included in the report.

The examination included a review of the following areas of the Company's operations for the lines of business reviewed:

Workers' Compensation Underwriting, Rating, and Policyholder Services and Complaints.

The examination was conducted in accordance with the standards in the NAIC's *Market Regulation Handbook*. As such, the examiners utilized the benchmark error rate guidelines from the *Market Regulation Handbook* when conducting reviews that applied a general business practice standard. The NAIC benchmark error rate for claims practices is seven percent (7%) and for other trade practices is ten percent (10%). *Note: Most Workers' Compensation laws do not apply a general business practice standard. No error rates were contemplated in these reviews unless the violation(s) were applicable to Missouri's Unfair Trade Practices Act.*

In performing this examination, the examiners only reviewed a sample of the Company's practices, procedures, products and files. Therefore, some noncompliant practices, procedures, products and files may not have been discovered. As such, this report may not fully reflect all of the practices and procedures of the Company. As indicated previously, failure to identify or criticize improper or noncompliant business practices in this state or other jurisdictions does not constitute acceptance of such practices.

Policies with multiple violations may be listed in more than one section of the report. The policies listed with no overpayment or underpayment may have amounts listed elsewhere in the report. In addition, premium overcharge amounts of \$5 or less are not tracked by the Missouri DIFP for insured reimbursement purposes. Some policies may have SIF and Administrative Surcharge undercharge or overcharge amounts that may not be shown in one section of the report, but may be listed in other sections of the report to avoid duplication.

COMPANY PROFILE

The following company profile was provided to the examiners by the Company.

Markel Aspen, Inc., a Delaware domiciled corporation, has been the sole shareholder of FCIC since merging with Aspen Holdings, Inc. on October 15, 2010. This merger was effectuated pursuant to Markel Corporation, a Virginia domiciled holding company currently trading under the New York Stock Exchange Symbol MKL, acquiring the assets of Aspen Holdings. Markel Corporation remains the sole shareholder of Markel Aspen, Inc.

Prior to the acquisition by Markel in October 2010, Aspen Holdings had maintained sole-ownership of FCIC since the insurer's re-domestication from Missouri to Nebraska in March of 1997. The re-domestication process also included changing the insurer's name from Financial American Insurance Company (herein: "Financial American") to FirstComp Insurance Company. Financial American had operated in Missouri since commencing operations as a joint stock casualty insurance company in December 1986.

Operating through a network of independent agents, FirstComp Insurance Company (herein: "FCIC") is a Nebraska domiciled insurer providing workers' compensation and employer's liability insurance to small and mid-sized businesses in twenty states. Markel Service, Incorporated (herein: "MSI") a commonly owned affiliate of FCIC, has served as the insurer's managing agent since November 23, 2013 and is responsible for all aspects of the underwriting, policy and claims administration processes, as well as the solicitation and appointment of retail producers. Prior to merging into MSI on November 23, 2013, FirstComp Underwriters Group, Inc., another commonly owned affiliate of FCIC and MSI, served as the managing agent of FCIC.

EXECUTIVE SUMMARY

The DIFP conducted a targeted market conduct examination of FirstComp Insurance Company. The examiners found the following principal areas of concern:

Waiver of Subrogation Policies

- The examiners found 20 instances where the Company attached a waiver of subrogation form to a policy containing construction code classifications.

Active Policies

- The examiners found three instances where the Company failed to complete, bill, and return premiums within 120 days of the policy expiration or cancellation.
- The examiners found 27 instances where the Company applied Schedule Mod credit or debit without documenting a change in the risk.
- The examiners found one instance where the Company failed to apply the officers' payroll to the correct class codes on the final audit.
- The examiners found 16 instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit.
- The examiners found one instance where the Company failed to follow the NCCI steps for the Premium Calculation for short rate policies on the final audit.

CNR Policies

- The examiners found six instances where the Company failed to use the correct payroll amount on the final audit.
- The examiners found two instances where the Company failed to complete, bill, and return premiums within 120 days of the policy expiration or cancellation.
- The examiners found five instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit.
- The examiners found one instance where the Company failed to follow the NCCI steps for the Premium Calculation for short rate policies on the final audit.

Non-cooperative Policies

- Company utilized an unfiled rating rule which was applicable to insureds that failed to cooperate with the audit process. Examiners identified 966 instances in which this rule was applied.

Late Audit Policies

- The examiners found 56 instances where the Company failed to adequately document the basis for audits which were completed more than 120 days after policy expiration.

Criticisms and Formal Requests

- The examiners found one instance where the Company failed to respond to a criticism within 10 calendar days of the request.

Various non-compliant practices were identified, some of which may extend to other jurisdictions. The Company is directed to take immediate corrective action to demonstrate its ability and intention to conduct business according to the Missouri insurance laws and regulations. When applicable, corrective action for the jurisdictions should be addressed.

The examiners tracked and were mindful of the results, Company responses, and public disciplinary action(s) of prior examinations concerning FirstComp Insurance Company. The DIFP examination tracking system indicated no prior Missouri market conduct examinations had been performed for this company.

EXAMINATION FINDINGS

I. UNDERWRITING AND RATING PRACTICES

This section of the report is designed to provide a review of the Company's underwriting and rating practices. These practices included the use of policy forms, adherence to underwriting guidelines, assessment of premium, and procedures to decline or terminate coverage. Examiners reviewed how the Company handled new and renewal policies to ensure that the Company underwrote and rated risks according to its own underwriting guidelines, filed rates, and Missouri statutes and regulations.

The examiners reviewed a total of 231 individual risk policies. The examiners selected random samples of 115 Cancelled or Non-Renewed Policies and 116 Active Policies.

In addition, the Company performed a self-audit of 966 policies for Non-Compliant Audits. The Company agreed that the 966 policies identified were subject to an increase in estimated payroll of 25%.

The Company also reviewed 504 Policies where audits were not completed within one-hundred twenty (120) days of the policy expiration. For audits over 120 days, the examiners try to determine whether there was a mutual agreement made between the insured and the Company or whether the insured was non-cooperative. During its self-audit, the Company identified 56 policies where there was inadequate documentation indicating a mutual agreement between the Company and the insured or non-cooperation on the part of the insured. The examiners spot checked the remaining 448 policies and found no concerns with the Company's findings.

As a result of analysis, the examiners also identified and reviewed a census of 20 policies with construction class codes that contained a subrogation waiver form.

The following list summarizes the number of files reviewed for each type of policy review:

<u>Name of Review</u>	<u>Type of Sample</u>	<u>Population Size</u>	<u># of Files Reviewed</u>
Subrogation Waiver	Census	20	20
Active Policies	Random	12,745	116
CNR Policies	Random	2,856	115
Non-Coop Audit	Census	966	966 (by the Company)
Late Audits	Census	504	504 (by the Company)

Total: 1,721 policy files.

A policy/underwriting file is reviewed in accordance with 20 CSR 100-8.040 and the NAIC *Market Regulation Handbook*. Error rates are established when testing for compliance with laws that apply a general business practice standard (e.g., §§375.930 – 375.948 and 375.445

RSMo.) and compared with the NAIC benchmark error rate of ten percent (10%). Error rates in excess of the NAIC benchmark error rate are presumed to indicate a general business practice contrary to the law. As most Workers' Compensation laws do not apply a general business practice standard, no error rates were contemplated in these reviews unless the violation(s) discovered fell within the scope of Missouri's Unfair Trade Practices Act.

The examiners requested the Company's underwriting and rating manuals for its Workers' Compensation business. This included all rates, guidelines, and rules that were in effect on the first day of the examination period and at any point during that period to ensure that the examiners could properly rate each policy reviewed. The examiners also reviewed the Company's procedures, rules, and forms filed by or on behalf of the Company with the DIFP. The examiners reviewed all Missouri files from a listing furnished by the Company. Finally, the examiners requested a written description of significant underwriting and rating changes that occurred during the examination period for underwriting files that were maintained in an electronic format.

An underwriting or rating error can include, but is not limited to, any miscalculation of the premium based on the information in the file, an improper acceptance or rejection of an application, the misapplication of the company's underwriting guidelines, incomplete file information preventing the examiners from readily ascertaining the company's rating and underwriting practices, and any other activity indicating a failure to comply with Missouri statutes and regulations.

A. Forms and Filings

The examiners reviewed the Company's policy and contract forms to determine its compliance with filing, approval, and content requirements to ensure that the contract language was not ambiguous or misleading and is adequate to protect those insured.

The examiners discovered no issues or concerns.

B. Workers' Compensation Policies:

The examiners reviewed applications for coverage that were issued or modified by the Company to determine the accuracy of rating and adherence to prescribed and acceptable underwriting criteria. The examiners also requested and reviewed policy files as described in the previous section.

The following are the results of the reviews:

Waiver of Subrogation Policies

1. The examiners found the following 20 instances where the Company attached a waiver of subrogation form to a policy containing construction code classifications.

#	Crit #	Policy No	Effective Date	Prem O/C	Est Int on Crit Date	Total	SIF O/Pay	PD/NP
1	63	WC0099275-03	10/14/2011	\$566.00	\$186.05	\$752.05	\$16.00	PD
2	64	WC0069574-04	12/26/2010	\$294.00	\$118.83	\$412.83	\$8.00	PD
3	64	WC0069574-05	12/26/2011	\$304.00	\$95.51	\$399.51	\$9.00	PD
4	64	WC0072677-03	4/1/2010	\$206.00	\$96.93	\$302.93	\$6.00	PD
5	64	WC0072677-04	4/1/2011	\$206.00	\$78.38	\$284.38	\$6.00	PD
6	64	WC0072677-05	4/1/2012	\$198.00	\$57.47	\$255.47	\$6.00	PD
7	64	WC0104117-01	3/15/2010	\$648.00	\$273.57	\$921.57	\$18.00	PD
8	64	WC0105525-01	2/10/2010	\$166.00	\$78.80	\$244.80	\$5.00	PD
9	64	WC0105525-02	2/10/2011	\$228.00	\$110.09	\$338.09	\$7.00	PD
10	64	WC0105525-03	2/10/2012	\$266.00	\$104.49	\$370.49	\$8.00	PD
11	64	WC0112521-01	6/23/2010	\$273.00	\$82.67	\$355.67	\$8.00	PD
12	64	WC0114727-01	8/17/2010	\$50.00	\$22.50	\$72.50	\$2.00	PD
13	64	WC0118578-01	12/3/2010	\$262.00	\$114.36	\$376.36	\$8.00	PD
14	64	WC0119104-01	12/17/2010	\$228.00	\$93.45	\$321.45	\$6.00	PD
15	64	WC0121750-01	3/4/2011	\$230.00	\$93.47	\$323.47	\$7.00	PD
16	64	WC0121750-02	3/4/2012	\$230.00	\$89.10	\$319.10	\$7.00	PD
17	64	WC0122372-01	3/22/2011	\$230.00	\$68.35	\$298.35	\$7.00	PD
18	64	WC0122372-02	3/22/2012	\$556.00	\$212.93	\$768.93	\$16.00	PD
19	64	WC0132882-01	2/16/2012	\$566.00	\$165.68	\$731.68	\$16.00	PD

#	Crit #	Policy No	Effective Date	Prem O/C	Est Int on Crit Date	Total	SIF O/Pay	PD/NP
20	64	WC0137768-01	7/23/2012	\$685.00	\$206.42	\$891.42	\$20.00	PD

Reference: §287.150.6 RSMo

Active Policies

- The examiners found three instances where the Company failed to complete, bill, and return premiums within 120 days of policy expiration or cancellation.

#	Crit #	Policy #	Effective Date	Expiration Date	# Of Days
1	33	WC0051270-01	8/30/2010	8/30/2011	288
2	35	WC0115435-01	9/2/2010	9/2/2011	277
3	42	WC0017570-02	11/2/2011	11/2/2012	No Audit

Reference: §§287.955.1, 287.310.10 RSMo, 20 CSR 500-6.500(2)(A), and NCCI Basic Manual WC 24 06 04 A – Missouri Amendatory Endorsement Section G

- The examiners found 27 instances where the Company changed a schedule modification credit or debit on the final audit at renewal without documenting a change in the risk. In items 10, 26, and 27, the examiners were unable to determine if these were premium under charges or over charges due to the lack of documentation.

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/Pay	PD/NP
1	3	WC0073274-05	03/17/12	\$319.00	\$57.90	\$376.90	\$10.00	PD
2	6	WC0097904-02	09/17/10	\$47.00	\$14.87	\$61.87	\$2.00	PD
3	7	WC0099147-03	10/15/11	\$234.00	\$49.68	\$283.68	\$7.00	PD
4	9	WC0105829-02	02/21/11	\$58.00	\$16.29	\$74.29	\$2.00	PD
5	10	WC0105922-03	03/06/12	\$77.00	\$14.37	\$91.37	\$2.00	PD
6	11	WC0111961-02	06/01/11	\$60.00	\$15.03	\$75.03	\$2.00	PD
7	12	WC0114706-02	08/14/11	\$121.00	\$28.02	\$149.02	\$4.00	PD
8	13	WC0072343-03	02/20/10	\$236.00	\$79.50	\$315.50	\$7.00	PD

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/Pay	PD/NP
9	14	WC0120982-03	02/11/13	\$109.00	\$11.48	\$120.48	\$3.00	PD
10	15	WC0070212-05	01/01/12					
11	17	WC0092564-03	07/01/11	\$69.00	\$16.79	\$85.79	\$2.00	PD
12	19	WC0123714-02	04/27/12	\$70.00	\$12.17	\$82.17	\$2.00	PD
13	20	WC0074325-05	04/05/12	\$155.00	\$29.70	\$184.70	\$4.00	PD
14	22	WC0082344-03	12/01/10	\$785.00	\$227.46	\$1,012.46	\$70.00	PD
15	23	WC0092595-02	06/11/10	\$35.00	\$11.72	\$46.72	\$1.00	PD
16	24	WC0078369-05	07/23/12	\$474.00	\$74.69	\$548.69	\$14.00	PD
17	26	WC0104119-04	01/21/13	\$332.00	\$32.99	\$364.99	\$9.00	PD
18	27	WC0090872-02	05/13/10	\$93.00	\$33.16	\$126.16	\$3.00	PD
19	28	WC0104507-02	01/21/11	\$603.00	\$169.22	\$772.22	\$18.00	PD
20	29	WC0109922-02	05/01/11	\$784.00	\$205.90	\$989.90	\$23.00	PD
21	30	WC0111864-03	06/09/12	\$82.00	\$13.47	\$95.47	\$3.00	PD
22	32	WC0141333-01	12/13/12	\$377.00	\$81.16	\$458.16	\$11.00	PD
23	37	WC0119430-02	01/01/12	\$22.00	\$4.44	\$26.44	\$1.00	PD
24	40	WC0124872-02	06/01/12	\$169.00	\$28.88	\$197.88	\$5.00	PD
25	41	WC0084472-05	01/14/13	\$103.00	\$11.84	\$114.84	\$3.00	PD
26	46	WC0133033-01	02/20/12					
27	53	WC0131441-01	01/01/12					

Reference: §§ 287.955.3, 374.205 RSMo, 20 CSR 500-4.100(7)(D)1 and NCCI Basic Manual (2001 MO) – Miscellaneous Rules, MO Workers Compensation Premium Algorithm

4. The examiners found one instance where the Company failed to apply officers' payroll to the correct class codes (9083 & 8810) on the final audit.

#	Crit #	Policy #	Eff. Date	Prem U/C	SIF U/Pay
1	18	WC0122843-01	04/01/11	\$348.00	\$10.00

Reference: §287.955.5 RSMo

5. The examiners found 16 instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit. Items 4, 6, 7, 9, and 11 were overcharges that were accounted for previously in this report in the schedule modification violations that were listed (see issue number three).

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/Pay	PD/ NP
1	1	WC0072969-04	3/8/2011	\$145	\$39.44	\$184.44	\$4	PD
2	2	WC0073048-03	3/10/2010	\$85	\$29.95	\$114.95	\$2	PD
3	4	WC85260-03	1/25/2011	125	\$34.92	\$159.92	\$4	PD
4	7	WC0099147-03	10/15/2011					
5	8	WC0105113-01	2/2/2010	\$118	\$33.03	\$151.03	\$3	PD
6	12	WC0114706-02	8/14/2011					
7	13	WC0072343-03	2/20/2010					
8	16	WC0091780-02	5/10/2010	\$84	\$28.09	\$112.09	\$3	PD
9	17	WC0092564-03	7/1/2011					
10	21	WC0133207-02	2/24/2013	\$104	\$9.69	\$113.69	\$3	PD
11	29	WC0109922-02	5/1/2011					
12	34	WC0108506-02	4/1/2011	\$76	\$28.02	\$104.02	\$2	PD
13	36	WC0144093-01	4/5/2013	\$65	\$6.33	\$71.33	\$2	PD
14	39	WC0120372-01	1/24/2011	\$193	\$44.41	\$237.41	\$6	PD
15	43	WC0080858-03	10/21/2010	\$423	\$149.28	\$572.28	\$14	PD
16	49	WC0109669-01	4/28/2010	\$103	\$37.08	\$140.08	\$3	PD

Reference: §287.955.5 RSMo

6. The examiners found one instance where the Company failed to follow the steps for Premium Calculation for a Short Rate policy.

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/Pay	PD/ NP
1	44	WC0068618-05	11/20/11	\$283.00	\$86.96	\$369.96	\$9.00	PD

Reference: §287.955.5 RSMo & NCCI Cancellation Provisions Table 4

CNR Policies

7. The examiners found six instances where the Company failed to use the correct payroll amount on the final audit.

#	Crit #	Policy #	Eff. Date	Prem U/C	Prem O/C	Int	Total	SIF U/Pay	SIF O/Pay	PD/ NP
1	45	WC0087226-05	03/08/13		\$770.00	\$76.33	\$846.33		\$20.00	PD
2	50	WC0072180-06	02/20/13	\$5.00						
3	51	WC0048472-05	08/01/10		\$147.00	\$48.21	\$195.21		\$5.00	PD
4	54	WC0097599-03	09/11/11	\$61.00				\$2.00		
5	55	WC0115225-03	08/27/12	\$221.00				\$6.00		
6	56	WC0071925-03	02/03/10		\$55.00	\$30.13	\$85.13		\$2.00	PD

Reference: §287.955.1 RSMo

8. The examiners found two instances where the Company failed to complete, bill, and return premiums within 120 days of policy expiration or cancellation.

#	Crit #	Policy #	Effective Date	Expiration Date	Audit Completion Date
1	48	WC0109196-01	4/19/2010	7/21/2010	4/13/2011
2	62	WC0107638-01	3/18/2010	10/29/2010	5/24/2011

Reference: §§287.955.1, 287.310.10 RSMo, 20 CSR 500-6.500(2)(A) and NCCI Basic Manual WC 24 06 04 A – Missouri Amendatory Endorsement Section G

9. The examiners found five instances where the Company failed to apply 10% of officer payroll to Class Code 8810 on the final audit. Item 2, was an overcharge that was accounted for previously in this report in the failure to use the correct payroll instances that were listed (see issue number seven).

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/Pay	PD/ NP
1	47	WC0109109-01	4/16/2010	\$37	\$13.21	\$50.21	\$1	PD
2	51	WC0048472-05	8/1/2010					
3	57	WC0114111-01	8/1/2010	\$12	\$9.13	\$21.13	\$1	PD
4	58	WC0122833-01	4/1/2011	\$2	\$0.7	\$2.7		PD
5	59	WC0130049-01	11/2/2011	\$123	\$25.36	\$148.36	\$4	PD

Reference: §287.955.5 RSMo

10. The examiners found one instance where the Company failed to follow the steps for Premium Calculation for Short Rate policy resulting in an overcharge. There was a \$322 outstanding balance. As a result, the Company credited the \$97 overcharge to that balance.

#	Crit #	Policy #	Eff. Date	Prem O/C	Int	Total	SIF O/pay	PD/ NP
1	60	WC0144138-01	03/29/13	\$97.00	Credited to PH	\$97.00	2	PD

Reference: §287.955.5 RSMo & NCCI Cancellation Provisions Table 4

Non-cooperative Policies

11. During the review of non-cooperative final audits identified by analysis, the examiners found that the Company failed to file the 1.25 rate that was applied to the payroll for insureds that failed to cooperate with the final audit process in the following 966 instances. This issue pertains to Criticism 65.

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
1	WC0010371-08	9/3/2010	9/3/2011	\$376,080.00	\$470,100.00
2	WC0015897-07	7/4/2010	7/4/2011	\$12,731.00	\$15,913.00
3	WC0015951-07	7/9/2010	4/15/2011	\$24,415.23	\$30,517.70
4	WC0016779-08	8/14/2011	8/14/2012	\$142,354.00	\$177,942.00
5	WC0020223-07	12/26/2010	12/26/2011	\$1,278,482.00	\$1,598,100.00
6	WC0023068-07	3/14/2011	3/14/2012	\$169,511.00	\$211,888.00
7	WC0026692-07	5/31/2011	5/31/2012	\$8,000.00	\$10,000.00
8	WC0027204-08	6/6/2012	6/6/2013	\$71,834.00	\$89,792.00
9	WC0027952-08	6/28/2012	6/28/2013	\$156,027.00	\$195,033.00
10	WC0028763-09	7/11/2013	7/11/2014	\$157,313.00	\$196,641.00
11	WC0030086-06	8/9/2010	8/9/2011	\$62,400.00	\$78,000.00
12	WC0030914-06	8/25/2010	8/25/2011	\$18,743.00	\$23,428.00
13	WC0059078-07	4/5/2013	4/5/2014	\$36,900.00	\$46,124.00
14	WC0059293-04	4/12/2010	4/12/2011	\$57,900.00	\$72,375.00
15	WC0059999-07	4/26/2013	4/26/2014	\$36,900.00	\$46,125.00
16	WC0060979-04	5/15/2010	5/15/2011	\$180,421.00	\$225,526.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
17	WC0060979-05	5/15/2011	9/17/2011	\$61,619.19	\$77,022.88
18	WC0061098-04	5/18/2010	5/18/2011	\$8,000.00	\$10,000.00
19	WC0061186-05	6/1/2011	6/1/2012	\$31,400.00	\$39,250.00
20	WC0061186-06	6/1/2012	6/1/2013	\$35,600.00	\$44,500.00
21	WC0061186-07	6/1/2013	6/1/2014	\$36,900.00	\$46,124.00
22	WC0061299-05	5/24/2011	5/24/2012	\$104,485.00	\$130,606.00
23	WC0061421-04	5/25/2010	11/5/2010	\$8,424.66	\$10,531.05
24	WC0062338-07	6/14/2013	4/4/2014	\$60,811.28	\$76,015.51
25	WC0062477-04	6/12/2010	6/12/2011	\$23,372.00	\$29,215.00
26	WC0062477-07	6/12/2013	6/12/2014	\$23,372.00	\$29,215.00
27	WC0062527-04	6/25/2010	6/25/2011	\$180,889.00	\$226,111.00
28	WC0062527-07	6/25/2013	6/25/2014	\$376,000.00	\$470,000.00
29	WC0062826-05	6/26/2011	6/26/2012	\$46,867.00	\$58,583.00
30	WC0063113-04	6/30/2010	11/1/2010	\$8,968.77	\$11,210.96
31	WC0063664-06	7/13/2012	7/13/2013	\$123,977.00	\$154,970.00
32	WC0064061-06	7/24/2012	2/12/2013	\$55,616.44	\$69,519.99
33	WC0064078-04	7/25/2010	7/25/2011	\$74,215.00	\$92,768.00
34	WC0064370-04	7/30/2010	3/18/2011	\$53,137.59	\$66,420.41
35	WC0065092-06	8/14/2012	8/14/2013	\$185,608.00	\$232,010.00
36	WC0065212-05	8/16/2011	8/16/2012	\$64,001.00	\$80,001.00
37	WC0065212-06	8/16/2012	8/16/2013	\$94,794.00	\$118,492.00
38	WC0065667-04	8/30/2010	8/30/2011	\$31,400.00	\$39,250.00
39	WC0066311-05	9/17/2011	9/17/2012	\$23,600.00	\$29,500.00
40	WC0066311-06	9/17/2012	9/17/2013	\$23,600.00	\$29,500.00
41	WC0066858-04	10/2/2010	2/4/2011	\$13,013.70	\$16,267.12
42	WC0067646-04	10/25/2010	10/25/2011	\$51,980.00	\$64,975.00
43	WC0067646-05	10/25/2011	10/25/2012	\$51,980.00	\$64,975.00
44	WC0067646-06	10/25/2012	2/26/2013	\$17,658.96	\$22,073.02
45	WC0067797-05	10/31/2011	9/21/2012	\$34,305.71	\$42,882.36
46	WC0068403-04	11/21/2010	5/11/2011	\$26,191.58	\$32,740.18
47	WC0068432-05	11/24/2011	11/24/2012	\$35,600.00	\$44,500.00
48	WC0068453-05	11/19/2011	11/19/2012	\$268,390.00	\$335,487.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
49	WC0069070-04	12/4/2010	12/4/2011	\$78,984.00	\$98,730.00
50	WC0069111-04	12/2/2010	12/2/2011	\$69,300.00	\$86,625.00
51	WC0069396-04	12/15/2010	6/17/2011	\$12,098.63	\$15,122.78
52	WC0069535-04	12/19/2010	12/19/2011	\$263,089.00	\$328,861.00
53	WC0069659-06	1/1/2013	1/1/2014	\$394,007.00	\$492,508.00
54	WC0069670-04	12/21/2010	12/21/2011	\$21,958.00	\$27,447.00
55	WC0069946-03	1/3/2010	1/3/2011	\$768,636.00	\$960,794.00
56	WC0070095-03	1/6/2010	9/16/2010	\$81,612.95	\$102,014.45
57	WC0070235-03	1/3/2010	1/3/2011	\$8,895.00	\$11,118.00
58	WC0070348-03	1/7/2010	1/7/2011	\$4,149,003.00	\$5,186,253.00
59	WC0070397-03	1/4/2010	11/12/2010	\$39,435.09	\$49,292.58
60	WC0070400-03	1/30/2010	1/30/2011	\$99,257.00	\$124,071.00
61	WC0070418-03	1/9/2010	1/9/2011	\$60,000.00	\$75,000.00
62	WC0070647-05	12/15/2011	12/15/2012	\$12,854.00	\$16,067.00
63	WC0070728-03	1/1/2010	12/2/2010	\$24,230.14	\$30,285.84
64	WC0070859-03	1/1/2010	1/1/2011	\$64,233.00	\$80,291.00
65	WC0071023-03	1/25/2010	1/25/2011	\$149,864.00	\$187,328.00
66	WC0071072-03	1/25/2010	10/15/2010	\$38,044.93	\$47,553.28
67	WC0071358-03	2/1/2010	2/1/2011	\$29,673.00	\$37,091.00
68	WC0071448-06	2/15/2013	2/15/2014	\$49,497.00	\$61,871.00
69	WC0071486-05	2/1/2012	2/1/2013	\$106,343.00	\$132,928.00
70	WC0071504-05	2/5/2012	2/5/2013	\$94,012.00	\$117,515.00
71	WC0071515-03	1/7/2010	1/7/2011	\$245,653.00	\$307,066.00
72	WC0071721-03	2/9/2010	2/9/2011	\$39,446.00	\$49,307.00
73	WC0071736-03	2/16/2010	2/16/2011	\$27,822.00	\$34,776.00
74	WC0072063-03	2/15/2010	2/15/2011	\$12,000.00	\$15,000.00
75	WC0072277-03	2/18/2010	2/18/2011	\$20,000.00	\$25,000.00
76	WC0072288-03	2/22/2010	2/22/2011	\$26,567.00	\$33,208.00
77	WC0072337-03	3/20/2010	3/20/2011	\$211,602.00	\$264,502.00
78	WC0072348-03	2/13/2010	2/13/2011	\$38,000.00	\$47,500.00
79	WC0072406-03	2/28/2010	2/28/2011	\$86,546.00	\$108,182.00
80	WC0072413-03	2/26/2010	1/26/2011	\$91,506.85	\$114,382.65

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
81	WC0072420-04	2/27/2011	2/27/2012	\$26,758.00	\$33,447.00
82	WC0072483-04	2/27/2011	8/25/2011	\$3,923.29	\$4,903.13
83	WC0072609-03	3/1/2010	3/1/2011	\$24,000.00	\$30,000.00
84	WC0072658-03	2/17/2010	2/17/2011	\$98,088.00	\$122,610.00
85	WC0072663-03	3/28/2010	3/28/2011	\$91,676.00	\$114,595.00
86	WC0072673-05	3/1/2012	3/1/2013	\$339,859.00	\$424,823.00
87	WC0072686-06	3/1/2013	3/1/2014	\$29,165.00	\$36,456.00
88	WC0072825-03	3/10/2010	3/10/2011	\$26,360.00	\$32,950.00
89	WC0073026-06	3/10/2013	3/10/2014	\$71,484.00	\$89,354.00
90	WC0073112-03	3/13/2010	3/13/2011	\$158,000.00	\$197,500.00
91	WC0073145-04	3/1/2011	12/28/2011	\$51,818.58	\$64,772.40
92	WC0073216-06	4/17/2013	4/17/2014	\$143,912.00	\$179,890.00
93	WC0073217-06	3/14/2013	3/14/2014	\$123,572.00	\$154,464.00
94	WC0073612-04	3/22/2011	3/22/2012	\$104,599.00	\$130,748.00
95	WC0073628-03	3/23/2010	1/25/2011	\$18,988.76	\$23,735.25
96	WC0073771-03	4/5/2010	4/5/2011	\$19,109.00	\$23,886.00
97	WC0073932-03	3/26/2010	2/19/2011	\$23,868.49	\$29,834.71
98	WC0073947-03	4/1/2010	7/3/2010	\$52,547.80	\$65,683.99
99	WC0074330-03	4/8/2010	9/8/2010	\$27,464.13	\$34,329.01
100	WC0074515-06	4/11/2013	4/11/2014	\$14,348.00	\$17,935.00
101	WC0074589-03	4/10/2010	4/10/2011	\$26,400.00	\$33,000.00
102	WC0074623-04	4/13/2011	4/13/2012	\$41,751.00	\$52,188.00
103	WC0074886-04	4/18/2011	4/18/2012	\$9,376.00	\$11,720.00
104	WC0074932-03	3/5/2010	12/17/2010	\$76,102.96	\$95,127.53
105	WC0075239-04	4/28/2011	4/28/2012	\$69,142.00	\$86,426.00
106	WC0075285-04	3/30/2011	3/30/2012	\$92,200.00	\$115,250.00
107	WC0075289-05	4/27/2012	4/27/2013	\$28,053.00	\$35,066.00
108	WC0075289-06	4/27/2013	4/27/2014	\$28,053.00	\$35,066.00
109	WC0075292-03	4/29/2010	4/29/2011	\$8,500.00	\$10,625.00
110	WC0075763-03	5/1/2010	5/1/2011	\$50,000.00	\$62,500.00
111	WC0075763-05	5/1/2012	5/1/2013	\$35,600.00	\$44,500.00
112	WC0076114-03	5/16/2010	5/16/2011	\$16,540.00	\$20,675.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
113	WC0076132-03	5/21/2010	1/12/2011	\$17,056.66	\$21,320.18
114	WC0076237-04	5/22/2011	3/16/2012	\$25,651.91	\$32,064.07
115	WC0076754-03	6/14/2010	6/14/2011	\$121,440.00	\$151,800.00
116	WC0076972-03	6/16/2010	1/26/2011	\$7,862.71	\$9,828.38
117	WC0077951-04	6/10/2011	6/10/2012	\$143,648.00	\$179,560.00
118	WC0078485-05	7/25/2012	1/29/2013	\$18,336.44	\$22,920.03
119	WC0078495-03	7/25/2010	7/25/2011	\$31,400.00	\$39,250.00
120	WC0078846-03	8/7/2010	12/25/2010	\$4,986.30	\$6,232.11
121	WC0078997-04	8/1/2011	8/1/2012	\$95,663.00	\$119,578.00
122	WC0079238-03	8/20/2010	8/20/2011	\$15,000.00	\$18,750.00
123	WC0079344-03	9/1/2010	9/1/2011	\$36,000.00	\$45,000.00
124	WC0079460-04	8/29/2011	4/14/2012	\$22,274.32	\$27,842.27
125	WC0079513-05	8/26/2012	8/26/2013	\$13,561.00	\$16,951.00
126	WC0079872-03	9/12/2010	12/15/2010	\$16,173.15	\$20,216.18
127	WC0081147-03	10/24/2010	2/18/2011	\$10,065.21	\$12,580.87
128	WC0081868-03	11/18/2010	3/5/2011	\$9,254.77	\$11,566.85
129	WC0082198-03	12/1/2010	12/1/2011	\$47,000.00	\$58,750.00
130	WC0082344-03	12/1/2010	12/1/2011	\$31,400.00	\$39,250.00
131	WC0082633-04	12/14/2011	7/14/2012	\$40,220.92	\$50,275.57
132	WC0082885-05	12/12/2012	12/12/2013	\$58,700.00	\$73,375.00
133	WC0083252-03	12/18/2010	12/18/2011	\$31,400.00	\$39,250.00
134	WC0083763-03	1/1/2011	1/1/2012	\$15,645.00	\$19,556.00
135	WC0083763-04	1/1/2012	1/1/2013	\$15,645.00	\$19,556.00
136	WC0083898-04	1/2/2012	1/2/2013	\$10,000.00	\$12,500.00
137	WC0083898-05	1/2/2013	1/2/2014	\$10,000.00	\$12,500.00
138	WC0083901-02	1/3/2010	8/3/2010	\$20,909.59	\$26,136.99
139	WC0083958-02	1/5/2010	8/3/2010	\$23,013.70	\$28,767.12
140	WC0084016-02	1/25/2010	1/25/2011	\$30,000.00	\$37,500.00
141	WC0084142-02	1/7/2010	11/1/2010	\$691,142.83	\$863,927.31
142	WC0084178-02	1/8/2010	1/8/2011	\$52,200.00	\$65,250.00
143	WC0084178-03	1/8/2011	7/23/2011	\$28,030.68	\$35,037.82
144	WC0084394-05	1/20/2013	1/20/2014	\$93,532.00	\$116,914.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
145	WC0084513-02	1/15/2010	1/15/2011	\$25,454.00	\$31,817.00
146	WC0084712-02	1/16/2010	1/16/2011	\$40,000.00	\$50,000.00
147	WC0084712-03	1/16/2011	1/16/2012	\$40,000.00	\$50,000.00
148	WC0084788-02	1/21/2010	1/21/2011	\$65,536.00	\$81,920.00
149	WC0084788-03	1/21/2011	1/21/2012	\$65,536.00	\$81,920.00
150	WC0084791-03	1/21/2011	6/21/2011	\$17,898.26	\$22,371.99
151	WC0085173-03	1/29/2011	7/30/2011	\$29,183.33	\$36,478.28
152	WC0085371-03	2/1/2011	10/4/2011	\$27,278.90	\$34,097.96
153	WC0085416-03	2/2/2011	2/2/2012	\$27,400.00	\$34,250.00
154	WC0085449-03	2/9/2011	10/8/2011	\$156,536.43	\$195,670.21
155	WC0085934-02	2/13/2010	2/13/2011	\$469,922.00	\$587,401.00
156	WC0086018-04	2/13/2012	2/13/2013	\$70,000.00	\$87,500.00
157	WC0086036-02	2/15/2010	2/15/2011	\$36,000.00	\$45,000.00
158	WC0086133-05	2/17/2013	2/17/2014	\$36,900.00	\$46,124.00
159	WC0086251-02	2/18/2010	11/19/2010	\$29,276.71	\$36,595.89
160	WC0086253-02	2/26/2010	2/26/2011	\$37,600.00	\$47,000.00
161	WC0086322-02	2/28/2010	2/28/2011	\$109,315.00	\$136,643.00
162	WC0086355-05	3/13/2013	10/10/2013	\$61,289.30	\$76,610.25
163	WC0086368-03	2/20/2011	2/20/2012	\$31,400.00	\$39,250.00
164	WC0086368-04	2/20/2012	2/20/2013	\$35,600.00	\$44,500.00
165	WC0086395-02	2/23/2010	1/20/2011	\$114,588.57	\$143,235.04
166	WC0086434-04	2/23/2012	2/23/2013	\$36,147.00	\$45,183.00
167	WC0086434-05	2/23/2013	11/26/2013	\$27,333.07	\$34,165.78
168	WC0086437-02	2/24/2010	7/9/2010	\$9,764.38	\$12,205.11
169	WC0086504-02	2/24/2010	2/24/2011	\$57,200.00	\$71,500.00
170	WC0086554-02	3/6/2010	1/29/2011	\$23,796.16	\$29,746.11
171	WC0086771-02	3/25/2010	3/25/2011	\$27,040.00	\$33,800.00
172	WC0087065-02	3/15/2010	3/15/2011	\$40,003.29	\$50,002.65
173	WC0087082-04	3/5/2012	3/5/2013	\$37,040.00	\$46,300.00
174	WC0087225-02	3/10/2010	3/10/2011	\$48,000.00	\$60,000.00
175	WC0087311-02	3/14/2010	8/11/2010	\$21,698.63	\$27,122.88
176	WC0087371-03	3/4/2011	3/4/2012	\$678,000.00	\$847,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
177	WC0087500-02	3/12/2010	3/12/2011	\$172,400.00	\$215,500.00
178	WC0087554-02	3/13/2010	5/24/2010	\$45,819.81	\$57,273.93
179	WC0087564-02	3/15/2010	3/15/2011	\$26,400.00	\$33,000.00
180	WC0087698-02	3/17/2010	9/24/2010	\$28,257.53	\$35,321.92
181	WC0087841-02	3/20/2010	3/20/2011	\$26,400.00	\$33,000.00
182	WC0087983-02	3/24/2010	8/20/2010	\$17,226.85	\$21,533.15
183	WC0088132-03	3/25/2011	8/25/2011	\$15,955.89	\$19,944.34
184	WC0088316-02	3/27/2010	8/27/2010	\$20,958.90	\$26,197.79
185	WC0088348-02	3/31/2010	8/31/2010	\$13,891.98	\$17,364.03
186	WC0088414-05	3/31/2013	3/31/2014	\$10,000.00	\$12,500.00
187	WC0088445-03	3/30/2011	3/30/2012	\$18,000.00	\$22,500.00
188	WC0088445-05	3/30/2013	3/30/2014	\$18,000.00	\$22,500.00
189	WC0088565-03	4/1/2011	4/1/2012	\$26,400.00	\$33,000.00
190	WC0088674-02	4/17/2010	4/17/2011	\$42,000.00	\$52,500.00
191	WC0088852-05	4/2/2013	4/2/2014	\$222,200.00	\$277,750.00
192	WC0088923-02	4/12/2010	4/12/2011	\$11,000.00	\$13,750.00
193	WC0088944-03	4/8/2011	4/8/2012	\$9,735.00	\$12,168.00
194	WC0089006-02	4/9/2010	4/9/2011	\$34,000.00	\$42,500.00
195	WC0089006-03	4/9/2011	11/11/2011	\$20,065.57	\$25,081.97
196	WC0089034-03	4/9/2011	1/24/2012	\$24,879.78	\$31,099.73
197	WC0089144-02	4/13/2010	12/14/2010	\$51,282.19	\$64,102.07
198	WC0089182-02	4/6/2010	4/6/2011	\$45,397.00	\$56,746.00
199	WC0089182-05	4/6/2013	4/6/2014	\$76,781.00	\$95,975.00
200	WC0089191-02	4/15/2010	1/1/2011	\$25,742.47	\$32,176.65
201	WC0089238-02	4/13/2010	12/1/2010	\$24,153.42	\$30,191.78
202	WC0089457-02	4/18/2010	12/22/2010	\$23,780.82	\$29,726.03
203	WC0089595-02	4/22/2010	4/22/2011	\$94,302.00	\$117,877.00
204	WC0089595-03	4/22/2011	4/22/2012	\$95,222.00	\$119,027.00
205	WC0089629-02	4/21/2010	4/21/2011	\$12,000.00	\$15,000.00
206	WC0089630-02	4/22/2010	4/22/2011	\$26,400.00	\$33,000.00
207	WC0089713-03	4/22/2011	4/22/2012	\$68,540.22	\$85,674.01
208	WC0089723-02	4/25/2010	4/25/2011	\$26,400.00	\$33,000.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
209	WC0089766-02	4/23/2010	10/20/2010	\$249,534.25	\$311,915.84
210	WC0089822-02	4/17/2010	8/13/2010	\$33,945.21	\$42,430.86
211	WC0090010-02	4/28/2010	4/28/2011	\$102,000.00	\$127,500.00
212	WC0090010-04	4/28/2012	4/28/2013	\$121,400.00	\$151,750.00
213	WC0090010-05	4/28/2013	10/30/2013	\$62,190.41	\$77,738.01
214	WC0090184-02	4/30/2010	4/30/2011	\$250,000.00	\$312,500.00
215	WC0090184-03	4/30/2011	4/30/2012	\$250,000.00	\$312,500.00
216	WC0090371-02	5/4/2010	3/19/2011	\$23,072.88	\$28,840.22
217	WC0090382-03	4/28/2011	4/28/2012	\$284,036.00	\$355,045.00
218	WC0090384-03	5/1/2011	5/1/2012	\$121,276.00	\$151,595.00
219	WC0090482-05	5/1/2013	5/1/2014	\$116,960.00	\$146,200.00
220	WC0090726-03	5/11/2011	5/11/2012	\$22,000.00	\$27,500.00
221	WC0090868-03	5/12/2011	5/12/2012	\$199,623.00	\$249,528.00
222	WC0090870-02	5/11/2010	5/11/2011	\$181,509.00	\$226,886.00
223	WC0091027-02	5/14/2010	5/14/2011	\$50,000.00	\$62,500.00
224	WC0091175-05	5/19/2013	5/19/2014	\$3,013,868.00	\$1,807,810.00
225	WC0091329-02	5/8/2010	5/8/2011	\$123,802.00	\$154,752.00
226	WC0091511-02	5/27/2010	4/16/2011	\$23,434.52	\$29,291.38
227	WC0091530-02	5/22/2010	5/22/2011	\$100,849.00	\$126,061.00
228	WC0091596-02	5/22/2010	2/1/2011	\$181,643.84	\$227,054.79
229	WC0091597-04	5/27/2012	5/27/2013	\$129,603.50	\$162,002.86
230	WC0091649-02	5/5/2010	5/5/2011	\$41,600.00	\$52,000.00
231	WC0091808-02	5/29/2010	2/19/2011	\$19,239.45	\$24,050.04
232	WC0092024-02	6/4/2010	4/8/2011	\$127,381.21	\$159,225.87
233	WC0092402-02	7/1/2010	7/1/2011	\$277,372.00	\$346,714.00
234	WC0092402-04	7/1/2012	7/1/2013	\$277,372.00	\$346,714.00
235	WC0092450-02	6/11/2010	11/6/2010	\$56,767.12	\$70,958.09
236	WC0092815-02	6/26/2010	12/17/2010	\$48,338.63	\$60,421.86
237	WC0092841-03	6/22/2011	6/22/2012	\$31,400.00	\$39,250.00
238	WC0092841-04	6/22/2012	2/13/2013	\$23,018.08	\$28,771.96
239	WC0092949-05	6/19/2013	6/19/2014	\$20,000.00	\$25,000.00
240	WC0093042-02	6/27/2010	6/27/2011	\$67,418.00	\$84,272.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
241	WC0093077-05	6/23/2013	10/24/2013	\$13,326.46	\$16,657.91
242	WC0093258-02	6/26/2010	6/26/2011	\$216,411.00	\$270,513.00
243	WC0093261-02	6/25/2010	6/25/2011	\$79,200.00	\$99,000.00
244	WC0093314-02	6/24/2010	6/24/2011	\$4,118.00	\$5,147.00
245	WC0093314-03	6/24/2011	6/24/2012	\$4,118.00	\$5,147.00
246	WC0093486-03	7/1/2011	7/1/2012	\$45,000.00	\$56,250.00
247	WC0093881-02	7/2/2010	1/12/2011	\$24,527.98	\$30,659.97
248	WC0093896-02	7/7/2010	12/31/2010	\$34,624.11	\$43,278.20
249	WC0094326-03	7/14/2011	1/13/2012	\$17,800.00	\$22,250.00
250	WC0094379-02	7/15/2010	7/15/2011	\$150,000.00	\$187,500.00
251	WC0094589-02	7/16/2010	7/16/2011	\$39,733.00	\$49,666.00
252	WC0094783-02	7/22/2010	1/14/2011	\$15,140.82	\$18,926.03
253	WC0095101-02	7/21/2010	7/21/2011	\$41,485.00	\$51,856.00
254	WC0095296-03	8/1/2011	8/1/2012	\$31,200.00	\$39,000.00
255	WC0095468-02	8/1/2010	5/6/2011	\$28,942.47	\$36,177.32
256	WC0095480-02	8/3/2010	8/3/2011	\$20,000.00	\$25,000.00
257	WC0095593-02	8/5/2010	8/5/2011	\$65,000.00	\$81,250.00
258	WC0095593-03	8/5/2011	8/5/2012	\$81,000.00	\$101,250.00
259	WC0095593-04	8/5/2012	8/5/2013	\$85,000.00	\$106,250.00
260	WC0095876-02	8/6/2010	12/31/2010	\$12,646.03	\$15,807.13
261	WC0096024-02	8/5/2010	6/11/2011	\$35,671.23	\$44,588.19
262	WC0096040-02	8/13/2010	3/16/2011	\$30,276.71	\$37,845.89
263	WC0096046-02	8/13/2010	8/13/2011	\$15,000.00	\$18,750.00
264	WC0096046-03	8/13/2011	8/13/2012	\$15,000.00	\$18,750.00
265	WC0096046-04	8/13/2012	5/24/2013	\$11,671.23	\$14,588.26
266	WC0096188-02	8/17/2010	5/20/2011	\$23,743.56	\$29,680.21
267	WC0096192-03	8/14/2011	8/14/2012	\$79,106.00	\$98,882.00
268	WC0096204-03	8/17/2011	3/29/2012	\$21,885.25	\$27,355.94
269	WC0096492-02	8/21/2010	8/21/2011	\$20,000.00	\$25,000.00
270	WC0096498-02	8/19/2010	1/19/2011	\$119,884.93	\$149,854.91
271	WC0096645-03	9/7/2011	9/7/2012	\$55,000.00	\$68,750.00
272	WC0096658-02	8/25/2010	4/14/2011	\$32,835.95	\$41,043.66

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
273	WC0096818-02	9/16/2010	8/11/2011	\$75,373.45	\$94,217.49
274	WC0097026-02	9/2/2010	2/22/2011	\$11,849.32	\$14,811.17
275	WC0097148-02	9/3/2010	5/20/2011	\$17,739.73	\$22,174.66
276	WC0097237-02	9/4/2010	3/27/2011	\$34,093.15	\$42,615.88
277	WC0097564-02	9/11/2010	1/6/2011	\$13,270.68	\$16,588.04
278	WC0097585-02	9/5/2010	3/24/2011	\$23,397.26	\$29,246.03
279	WC0097773-02	10/1/2010	3/24/2011	\$16,017.53	\$20,021.92
280	WC0097804-02	9/21/2010	9/21/2011	\$18,750.00	\$23,437.00
281	WC0097847-02	9/18/2010	9/18/2011	\$31,400.00	\$39,250.00
282	WC0097900-02	9/18/2010	9/18/2011	\$200,000.00	\$250,000.00
283	WC0098232-03	10/1/2011	10/1/2012	\$70,000.00	\$87,500.00
284	WC0098785-02	10/17/2010	10/17/2011	\$145,132.00	\$181,415.00
285	WC0098824-02	10/6/2010	5/26/2011	\$76,273.97	\$95,341.83
286	WC0099085-02	10/9/2010	7/1/2011	\$108,904.11	\$136,130.14
287	WC0099114-04	10/8/2012	6/22/2013	\$25,066.30	\$31,333.58
288	WC0099147-03	10/15/2011	10/15/2012	\$86,400.00	\$108,000.00
289	WC0099147-04	10/15/2012	10/15/2013	\$86,400.00	\$108,000.00
290	WC0099622-02	10/22/2010	10/22/2011	\$98,954.00	\$123,692.00
291	WC0099622-03	10/22/2011	10/22/2012	\$98,954.00	\$123,692.00
292	WC0099801-03	10/31/2011	9/25/2012	\$32,098.36	\$40,122.05
293	WC0099827-02	10/26/2010	10/26/2011	\$35,735.00	\$44,668.00
294	WC0099827-03	10/26/2011	8/19/2012	\$29,095.71	\$36,369.84
295	WC0100156-04	10/31/2012	4/4/2013	\$14,973.42	\$18,715.93
296	WC0100224-03	11/3/2011	11/3/2012	\$64,000.00	\$80,000.00
297	WC0100498-02	11/9/2010	11/9/2011	\$31,400.00	\$39,250.00
298	WC0100707-02	11/21/2010	11/21/2011	\$76,619.00	\$95,773.00
299	WC0100707-03	11/21/2011	11/21/2012	\$76,619.00	\$95,773.00
300	WC0100724-04	11/13/2012	11/13/2013	\$35,600.00	\$44,500.00
301	WC0100733-02	11/1/2010	11/1/2011	\$35,000.00	\$43,750.00
302	WC0100889-02	11/16/2010	3/18/2011	\$11,698.63	\$14,622.95
303	WC0100890-02	11/17/2010	6/25/2011	\$18,926.03	\$23,656.93
304	WC0100954-03	11/18/2011	8/31/2012	\$27,915.85	\$34,895.59

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
305	WC0100975-02	11/20/2010	11/20/2011	\$275,000.00	\$343,750.00
306	WC0101001-02	11/19/2010	11/19/2011	\$15,000.00	\$18,750.00
307	WC0101108-03	11/20/2011	3/2/2012	\$164,087.44	\$205,107.90
308	WC0101150-04	11/23/2012	3/4/2013	\$5,367.11	\$6,708.06
309	WC0101294-02	11/24/2010	6/25/2011	\$18,323.84	\$22,904.79
310	WC0101367-02	11/20/2010	4/8/2011	\$19,688.49	\$24,609.85
311	WC0101493-03	12/1/2011	3/2/2012	\$132,649.92	\$165,812.15
312	WC0101573-03	12/9/2011	12/9/2012	\$78,134.00	\$97,667.00
313	WC0101573-04	12/9/2012	12/9/2013	\$78,134.00	\$97,667.00
314	WC0101722-04	12/14/2012	12/14/2013	\$68,123.00	\$85,153.00
315	WC0101807-03	12/9/2011	12/9/2012	\$35,600.00	\$44,500.00
316	WC0101979-02	12/11/2010	7/22/2011	\$20,463.46	\$25,577.79
317	WC0102125-02	12/15/2010	9/1/2011	\$263,847.29	\$329,808.22
318	WC0102332-02	12/18/2010	12/18/2011	\$81,869.00	\$102,336.00
319	WC0102536-02	12/22/2010	12/22/2011	\$52,800.00	\$66,000.00
320	WC0102808-03	12/29/2011	10/23/2012	\$245,081.97	\$306,351.64
321	WC0102926-03	1/1/2012	10/9/2012	\$29,355.74	\$36,693.90
322	WC0102994-02	12/31/2010	6/9/2011	\$15,342.47	\$19,177.21
323	WC0103017-02	12/31/2010	5/5/2011	\$21,506.85	\$26,882.88
324	WC0103043-01	1/2/2010	1/2/2011	\$43,936.00	\$54,920.00
325	WC0103082-02	1/1/2011	1/1/2012	\$192,346.00	\$240,432.00
326	WC0103138-01	1/5/2010	10/5/2010	\$3,739.73	\$4,674.66
327	WC0103229-01	1/5/2010	7/1/2010	\$21,336.99	\$26,670.26
328	WC0103256-01	1/16/2010	1/16/2011	\$193,000.00	\$241,250.00
329	WC0103256-02	1/16/2011	1/16/2012	\$193,000.00	\$241,250.00
330	WC0103257-02	1/16/2011	1/16/2012	\$159,020.00	\$198,775.00
331	WC0103260-02	1/16/2011	1/16/2012	\$150,000.00	\$187,500.00
332	WC0103280-01	1/5/2010	8/25/2010	\$16,780.27	\$20,974.71
333	WC0103332-04	1/6/2013	1/6/2014	\$48,972.00	\$61,215.00
334	WC0103407-01	1/7/2010	1/7/2011	\$160,000.00	\$200,000.00
335	WC0103447-01	1/13/2010	1/13/2011	\$52,800.00	\$66,000.00
336	WC0103454-01	1/11/2010	10/7/2010	\$73,698.63	\$92,123.29

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
337	WC0103464-01	1/9/2010	1/9/2011	\$54,179.00	\$67,723.00
338	WC0103548-01	1/11/2010	1/11/2011	\$36,400.00	\$45,500.00
339	WC0103548-02	1/11/2011	8/30/2011	\$26,201.10	\$32,749.47
340	WC0103580-01	1/12/2010	1/12/2011	\$35,534.25	\$44,416.08
341	WC0103580-02	1/12/2011	1/12/2012	\$70,000.00	\$87,500.00
342	WC0103580-03	1/12/2012	1/12/2013	\$70,000.00	\$87,500.00
343	WC0103724-03	1/11/2012	1/11/2013	\$103,060.00	\$128,825.00
344	WC0103749-03	1/13/2012	1/13/2013	\$320,800.00	\$401,000.00
345	WC0103752-01	1/14/2010	1/14/2011	\$750,000.00	\$937,500.00
346	WC0103752-02	1/14/2011	1/14/2012	\$360,000.00	\$450,000.00
347	WC0103954-01	1/18/2010	5/14/2010	\$8,390.14	\$10,486.08
348	WC0104218-01	1/21/2010	7/16/2010	\$13,887.12	\$17,357.94
349	WC0104234-02	1/21/2011	1/21/2012	\$31,010.96	\$38,763.33
350	WC0104284-03	1/22/2012	1/22/2013	\$85,797.00	\$107,246.00
351	WC0104305-03	1/22/2012	1/22/2013	\$35,600.00	\$44,500.00
352	WC0104313-01	1/18/2010	1/18/2011	\$36,547.95	\$45,684.59
353	WC0104332-01	1/22/2010	1/22/2011	\$100,000.00	\$125,000.00
354	WC0104567-01	2/1/2010	2/1/2011	\$28,400.00	\$35,500.00
355	WC0104604-01	1/28/2010	8/25/2010	\$15,116.71	\$18,895.89
356	WC0104648-01	2/1/2010	2/1/2011	\$52,000.00	\$65,000.00
357	WC0104650-03	1/27/2012	1/27/2013	\$96,305.00	\$120,381.00
358	WC0104650-04	1/27/2013	1/27/2014	\$96,305.00	\$120,381.00
359	WC0104668-01	2/1/2010	6/26/2010	\$49,657.53	\$62,072.32
360	WC0104700-01	1/30/2010	1/30/2011	\$10,000.00	\$12,500.00
361	WC0104885-01	2/2/2010	2/2/2011	\$113,000.00	\$141,250.00
362	WC0104900-01	2/2/2010	5/29/2010	\$13,792.88	\$17,241.10
363	WC0104973-02	2/4/2011	7/8/2011	\$13,248.22	\$16,559.01
364	WC0105037-01	2/5/2010	2/5/2011	\$79,000.00	\$98,750.00
365	WC0105061-01	2/4/2010	2/4/2011	\$25,000.00	\$31,250.00
366	WC0105096-01	2/5/2010	2/5/2011	\$56,000.00	\$70,000.00
367	WC0105196-03	2/8/2012	6/8/2012	\$12,586.64	\$15,732.98
368	WC0105256-02	2/11/2011	2/11/2012	\$62,800.00	\$78,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
369	WC0105348-04	2/11/2013	2/11/2014	\$202,000.00	\$252,500.00
370	WC0105397-01	2/12/2010	2/12/2011	\$50,000.00	\$62,500.00
371	WC0105423-01	2/11/2010	2/11/2011	\$25,001.00	\$31,251.00
372	WC0105450-02	2/12/2011	2/12/2012	\$14,000.00	\$17,500.00
373	WC0105474-01	2/12/2010	2/12/2011	\$122,800.00	\$153,500.00
374	WC0105474-02	2/12/2011	2/12/2012	\$132,800.00	\$166,000.00
375	WC0105511-01	2/14/2010	2/14/2011	\$95,000.00	\$118,750.00
376	WC0105646-01	2/16/2010	8/13/2010	\$12,191.78	\$15,237.78
377	WC0105656-01	2/17/2010	2/17/2011	\$103,600.00	\$129,500.00
378	WC0105656-02	2/17/2011	5/28/2011	\$28,383.56	\$35,480.00
379	WC0105687-01	2/17/2010	2/17/2011	\$66,740.00	\$83,424.00
380	WC0105748-01	2/18/2010	6/18/2010	\$1,709.59	\$2,136.99
381	WC0105768-01	2/18/2010	2/18/2011	\$70,042.08	\$87,552.43
382	WC0105768-02	2/18/2011	6/3/2011	\$9,032.88	\$11,289.95
383	WC0105791-04	2/16/2013	7/26/2013	\$99,413.04	\$124,262.58
384	WC0105803-01	2/19/2010	2/19/2011	\$33,000.00	\$41,250.00
385	WC0105868-02	2/19/2011	2/19/2012	\$31,400.00	\$39,250.00
386	WC0105886-01	2/22/2010	1/22/2011	\$22,876.71	\$28,595.89
387	WC0105904-01	2/22/2010	2/22/2011	\$151,999.00	\$189,998.00
388	WC0105926-01	3/7/2010	3/7/2011	\$116,000.00	\$145,000.00
389	WC0105957-04	2/23/2013	2/23/2014	\$139,720.00	\$174,649.00
390	WC0106068-01	2/25/2010	2/25/2011	\$155,000.00	\$193,750.00
391	WC0106071-01	2/24/2010	7/14/2010	\$10,126.03	\$12,657.15
392	WC0106112-01	2/22/2010	2/22/2011	\$8,200.00	\$10,250.00
393	WC0106112-02	2/22/2011	2/22/2012	\$8,200.00	\$10,250.00
394	WC0106194-01	2/25/2010	2/25/2011	\$30,000.00	\$37,500.00
395	WC0106425-01	3/2/2010	3/2/2011	\$26,400.00	\$33,000.00
396	WC0106440-01	3/2/2010	3/2/2011	\$148,100.00	\$185,125.00
397	WC0106442-02	3/2/2011	3/2/2012	\$88,181.99	\$110,226.67
398	WC0106455-01	3/2/2010	10/8/2010	\$15,912.33	\$19,888.60
399	WC0106475-02	3/1/2011	3/1/2012	\$192,000.00	\$240,000.00
400	WC0106475-03	3/1/2012	2/1/2013	\$177,271.23	\$221,588.12

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
401	WC0106527-01	3/3/2010	4/23/2010	\$8,774.79	\$10,967.93
402	WC0106573-02	3/4/2011	6/7/2011	\$2,076.50	\$2,595.89
403	WC0106589-04	3/23/2013	3/23/2014	\$200,189.00	\$250,236.00
404	WC0106628-01	3/5/2010	3/5/2011	\$45,000.00	\$56,250.00
405	WC0106628-02	3/5/2011	11/16/2011	\$31,475.41	\$39,342.86
406	WC0106640-01	3/2/2010	3/2/2011	\$29,100.00	\$36,375.00
407	WC0106706-01	3/15/2010	3/15/2011	\$26,400.00	\$33,000.00
408	WC0106721-02	3/5/2011	3/5/2012	\$72,675.00	\$90,843.00
409	WC0106788-01	3/10/2010	8/4/2010	\$10,632.33	\$13,290.01
410	WC0106830-02	3/9/2011	3/9/2012	\$70,000.00	\$87,500.00
411	WC0106830-03	3/9/2012	3/9/2013	\$70,000.00	\$87,500.00
412	WC0106851-01	3/10/2010	10/16/2010	\$7,232.88	\$9,041.10
413	WC0106867-01	3/12/2010	11/1/2010	\$16,924.93	\$21,156.16
414	WC0107014-03	3/28/2012	3/11/2013	\$69,056.55	\$86,321.16
415	WC0107055-02	3/13/2011	3/13/2012	\$60,000.00	\$75,000.00
416	WC0107059-01	3/15/2010	7/16/2010	\$8,896.44	\$11,120.21
417	WC0107065-01	3/11/2010	7/13/2010	\$2,038.36	\$2,546.93
418	WC0107183-01	3/11/2010	7/23/2010	\$19,384.11	\$24,230.14
419	WC0107210-01	3/16/2010	11/6/2010	\$16,997.26	\$21,247.22
420	WC0107263-01	2/26/2010	7/24/2010	\$10,704.66	\$13,380.82
421	WC0107353-01	3/22/2010	11/12/2010	\$16,997.26	\$21,247.22
422	WC0107373-01	3/19/2010	1/28/2011	\$17,679.45	\$22,098.02
423	WC0107432-01	3/11/2010	3/11/2011	\$26,400.00	\$33,000.00
424	WC0107439-01	3/19/2010	12/21/2010	\$18,972.60	\$23,715.75
425	WC0107638-01	3/18/2010	10/29/2010	\$16,273.97	\$20,341.85
426	WC0107676-03	3/24/2012	3/24/2013	\$129,200.00	\$161,500.00
427	WC0107745-01	3/23/2010	10/13/2010	\$8,383.56	\$10,480.01
428	WC0107795-01	3/24/2010	7/2/2010	\$10,958.90	\$13,698.08
429	WC0108031-01	3/30/2010	3/30/2011	\$52,800.00	\$66,000.00
430	WC0108031-03	3/30/2012	8/1/2012	\$24,188.49	\$30,234.26
431	WC0108058-01	3/30/2010	10/6/2010	\$3,643.84	\$4,554.79
432	WC0108075-01	4/1/2010	4/1/2011	\$26,400.00	\$33,000.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
433	WC0108227-01	4/1/2010	4/1/2011	\$36,640.00	\$45,800.00
434	WC0108249-01	4/1/2010	12/9/2010	\$18,847.56	\$23,560.11
435	WC0108258-01	4/1/2010	4/1/2011	\$35,000.00	\$43,750.00
436	WC0108437-03	4/6/2012	8/8/2012	\$19,493.48	\$24,365.15
437	WC0108522-01	4/8/2010	8/4/2010	\$38,794.52	\$48,493.15
438	WC0108548-04	4/7/2013	4/7/2014	\$26,000.00	\$32,500.00
439	WC0108733-01	4/12/2010	12/8/2010	\$34,717.81	\$43,395.95
440	WC0108765-01	4/15/2010	9/10/2010	\$73,716.16	\$92,143.99
441	WC0108774-01	4/13/2010	8/13/2010	\$3,342.47	\$4,177.08
442	WC0108984-01	4/15/2010	4/15/2011	\$110,000.00	\$137,500.00
443	WC0109095-01	4/16/2010	2/19/2011	\$96,170.96	\$120,212.85
444	WC0109162-01	4/19/2010	4/19/2011	\$140,000.00	\$175,000.00
445	WC0109292-01	4/21/2010	8/6/2010	\$7,739.18	\$9,673.09
446	WC0109329-02	4/26/2011	4/26/2012	\$17,046.00	\$21,307.00
447	WC0109389-03	4/22/2012	4/22/2013	\$35,600.00	\$44,500.00
448	WC0109396-01	4/22/2010	4/22/2011	\$35,000.00	\$43,750.00
449	WC0109396-02	4/22/2011	2/15/2012	\$28,592.90	\$35,741.12
450	WC0109481-02	4/23/2011	4/23/2012	\$31,400.00	\$39,250.00
451	WC0109492-01	4/23/2010	4/23/2011	\$20,000.00	\$25,000.00
452	WC0109666-01	4/27/2010	4/27/2011	\$152,800.00	\$191,000.00
453	WC0109666-02	4/27/2011	10/19/2011	\$77,841.53	\$97,300.96
454	WC0109669-01	4/28/2010	10/18/2010	\$12,512.88	\$15,641.10
455	WC0109690-02	4/12/2011	4/12/2012	\$59,760.66	\$74,699.55
456	WC0109725-01	4/28/2010	8/25/2010	\$13,497.53	\$16,871.92
457	WC0109774-01	4/28/2010	4/28/2011	\$45,000.00	\$56,250.00
458	WC0109885-01	4/28/2010	10/22/2010	\$48,493.15	\$60,615.95
459	WC0109886-01	4/30/2010	4/30/2011	\$135,000.00	\$168,750.00
460	WC0109886-02	4/30/2011	8/2/2011	\$35,584.91	\$44,481.01
461	WC0110056-01	5/3/2010	12/30/2010	\$17,431.23	\$21,787.72
462	WC0110135-01	5/5/2010	9/16/2010	\$9,692.05	\$12,113.97
463	WC0110189-01	5/7/2010	9/9/2010	\$4,452.05	\$5,565.07
464	WC0110249-01	5/7/2010	5/7/2011	\$150,000.00	\$187,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
465	WC0110249-02	5/7/2011	5/7/2012	\$150,000.00	\$187,500.00
466	WC0110263-01	5/7/2010	12/29/2010	\$17,069.59	\$21,336.99
467	WC0110265-01	5/7/2010	2/22/2011	\$21,047.67	\$26,310.39
468	WC0110306-01	5/10/2010	1/20/2011	\$6,986.30	\$8,732.18
469	WC0110389-01	5/11/2010	5/11/2011	\$42,400.00	\$53,000.00
470	WC0110390-01	5/11/2010	10/5/2010	\$10,632.33	\$13,288.80
471	WC0110422-01	5/12/2010	10/6/2010	\$10,632.33	\$13,288.80
472	WC0110440-01	5/13/2010	9/28/2010	\$12,773.13	\$15,966.03
473	WC0110470-02	5/12/2011	10/13/2011	\$12,918.33	\$16,146.86
474	WC0110663-01	5/20/2010	1/12/2011	\$12,986.30	\$16,232.23
475	WC0110704-04	6/1/2013	11/1/2013	\$288,602.85	\$360,753.04
476	WC0110766-01	5/19/2010	5/19/2011	\$67,800.00	\$84,750.00
477	WC0110800-01	5/18/2010	11/12/2010	\$12,874.52	\$16,093.15
478	WC0110842-04	5/19/2013	5/19/2014	\$69,780.00	\$87,224.00
479	WC0110946-02	5/23/2011	5/23/2012	\$15,305.00	\$19,131.00
480	WC0110971-01	5/21/2010	7/11/2010	\$3,493.15	\$4,366.02
481	WC0111026-02	5/25/2011	5/25/2012	\$132,864.00	\$166,080.00
482	WC0111026-03	5/25/2012	5/25/2013	\$133,284.00	\$166,605.00
483	WC0111026-04	5/25/2013	5/25/2014	\$133,284.00	\$166,605.00
484	WC0111047-01	5/21/2010	5/21/2011	\$70,640.00	\$88,300.00
485	WC0111179-01	5/27/2010	9/22/2010	\$8,534.79	\$10,667.85
486	WC0111223-01	6/1/2010	12/21/2010	\$14,682.74	\$18,352.87
487	WC0111243-01	5/27/2010	10/6/2010	\$34,356.16	\$42,944.84
488	WC0111371-01	5/29/2010	1/20/2011	\$12,931.51	\$16,165.03
489	WC0111401-01	5/27/2010	10/22/2010	\$10,704.66	\$13,378.79
490	WC0111436-01	5/28/2010	10/2/2010	\$9,185.75	\$11,481.84
491	WC0111556-01	6/3/2010	12/24/2010	\$13,749.04	\$17,185.74
492	WC0111935-02	6/10/2011	12/24/2011	\$73,417.49	\$91,770.78
493	WC0111967-01	6/11/2010	5/6/2011	\$111,319.18	\$139,148.06
494	WC0111973-01	6/11/2010	6/11/2011	\$56,500.00	\$70,625.00
495	WC0112003-01	6/11/2010	4/2/2011	\$49,624.66	\$62,030.01
496	WC0112074-03	6/14/2012	10/13/2012	\$24,324.32	\$30,406.14

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
497	WC0112213-01	6/16/2010	10/16/2010	\$10,027.40	\$12,532.91
498	WC0112398-01	6/23/2010	6/23/2011	\$21,300.00	\$26,625.00
499	WC0112474-01	6/22/2010	6/22/2011	\$46,400.00	\$58,000.00
500	WC0112606-01	6/23/2010	6/23/2011	\$156,400.00	\$195,500.00
501	WC0112643-04	7/1/2013	7/1/2014	\$26,000.00	\$32,500.00
502	WC0112645-01	6/22/2010	11/11/2010	\$16,339.73	\$20,425.05
503	WC0112713-03	6/28/2012	6/28/2013	\$64,400.00	\$80,500.00
504	WC0112798-01	6/30/2010	12/24/2010	\$4,849.32	\$6,061.16
505	WC0112901-01	6/30/2010	11/20/2010	\$7,835.62	\$9,794.91
506	WC0113166-01	7/8/2010	11/19/2010	\$2,936.99	\$3,670.87
507	WC0113209-02	7/4/2011	11/30/2011	\$49,088.17	\$61,359.91
508	WC0113215-01	7/9/2010	1/26/2011	\$28,305.21	\$35,380.96
509	WC0113288-01	7/12/2010	3/15/2011	\$8,643.84	\$10,803.87
510	WC0113291-01	7/12/2010	2/22/2011	\$26,753.42	\$33,441.16
511	WC0113312-03	7/12/2012	5/27/2013	\$54,885.48	\$68,606.85
512	WC0113375-01	7/13/2010	2/1/2011	\$38,931.51	\$48,664.94
513	WC0113420-03	7/14/2012	12/28/2012	\$52,114.98	\$65,142.81
514	WC0113653-02	7/21/2011	7/21/2012	\$35,600.00	\$44,500.00
515	WC0113653-03	7/21/2012	11/21/2012	\$11,996.71	\$14,995.89
516	WC0113694-01	7/21/2010	2/11/2011	\$17,635.62	\$22,043.96
517	WC0113734-01	7/30/2010	7/30/2011	\$78,500.00	\$98,125.00
518	WC0113748-01	7/22/2010	2/22/2011	\$7,068.49	\$8,835.03
519	WC0113775-01	7/22/2010	2/11/2011	\$16,767.12	\$20,957.79
520	WC0113885-01	7/21/2010	7/21/2011	\$165,000.00	\$206,250.00
521	WC0113885-02	7/21/2011	7/21/2012	\$165,000.00	\$206,250.00
522	WC0113925-01	7/21/2010	7/21/2011	\$22,918.00	\$28,647.00
523	WC0114021-01	8/1/2010	2/17/2011	\$296,153.42	\$370,188.49
524	WC0114058-03	7/30/2012	7/30/2013	\$27,273.00	\$34,091.00
525	WC0114084-01	7/28/2010	7/28/2011	\$50,000.00	\$62,500.00
526	WC0114358-01	8/6/2010	3/24/2011	\$35,145.89	\$43,931.26
527	WC0114419-01	8/11/2010	8/11/2011	\$50,000.00	\$62,500.00
528	WC0114464-03	8/12/2012	8/12/2013	\$300,000.00	\$375,000.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
529	WC0114528-03	8/11/2012	8/11/2013	\$89,328.00	\$111,660.00
530	WC0114544-01	8/10/2010	12/24/2010	\$4,843.84	\$6,055.17
531	WC0114571-01	8/12/2010	11/29/2010	\$13,856.44	\$17,319.05
532	WC0114606-01	8/13/2010	2/10/2011	\$15,570.96	\$19,462.71
533	WC0114639-01	8/16/2010	8/16/2011	\$40,000.00	\$50,000.00
534	WC0114727-01	8/17/2010	8/17/2011	\$5,000.00	\$6,250.00
535	WC0114735-01	8/17/2010	2/22/2011	\$21,437.26	\$26,796.06
536	WC0114784-01	8/18/2010	8/18/2011	\$30,000.00	\$37,500.00
537	WC0114784-02	8/18/2011	8/18/2012	\$30,000.00	\$37,500.00
538	WC0114810-01	8/16/2010	8/16/2011	\$50,000.00	\$62,500.00
539	WC0115006-01	9/1/2010	9/1/2011	\$63,000.00	\$78,750.00
540	WC0115022-03	8/24/2012	8/24/2013	\$74,534.00	\$93,167.00
541	WC0115028-01	8/25/2010	8/25/2011	\$30,000.00	\$37,500.00
542	WC0115071-01	8/26/2010	1/22/2011	\$16,328.77	\$20,410.96
543	WC0115171-01	8/30/2010	3/28/2011	\$87,452.05	\$109,313.92
544	WC0115190-02	8/28/2011	2/10/2012	\$17,988.32	\$22,484.84
545	WC0115242-01	8/30/2010	7/28/2011	\$216,846.03	\$271,056.62
546	WC0115361-01	9/1/2010	1/22/2011	\$12,301.92	\$15,377.01
547	WC0115387-02	9/2/2011	9/2/2012	\$30,000.00	\$37,500.00
548	WC0115415-01	9/2/2010	9/2/2011	\$36,000.00	\$45,000.00
549	WC0115415-02	9/2/2011	9/2/2012	\$25,000.00	\$31,250.00
550	WC0115693-03	9/10/2012	9/10/2013	\$314,000.00	\$392,500.00
551	WC0115842-01	9/14/2010	4/29/2011	\$19,528.22	\$24,410.27
552	WC0115913-01	9/17/2010	9/17/2011	\$25,969.00	\$32,461.00
553	WC0115938-01	9/17/2010	1/12/2011	\$8,334.25	\$10,416.85
554	WC0115988-01	9/17/2010	2/6/2011	\$12,215.89	\$15,269.86
555	WC0116205-01	9/23/2010	9/23/2011	\$36,400.00	\$45,500.00
556	WC0116229-01	9/24/2010	1/26/2011	\$10,667.40	\$13,334.25
557	WC0116289-03	9/27/2012	9/27/2013	\$144,239.00	\$180,298.00
558	WC0116549-01	9/30/2010	9/30/2011	\$40,000.00	\$50,000.00
559	WC0116549-02	9/30/2011	9/30/2012	\$40,000.00	\$50,000.00
560	WC0116700-01	10/7/2010	10/7/2011	\$62,000.00	\$77,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
561	WC0116700-02	10/7/2011	10/7/2012	\$62,000.00	\$77,500.00
562	WC0116717-01	10/9/2010	10/9/2011	\$80,000.00	\$100,000.00
563	WC0116798-02	10/7/2011	10/7/2012	\$14,000.00	\$17,500.00
564	WC0116853-01	10/6/2010	8/27/2011	\$27,958.90	\$34,947.74
565	WC0116854-01	10/6/2010	8/27/2011	\$27,958.90	\$34,947.74
566	WC0116879-01	10/12/2010	5/20/2011	\$20,958.47	\$26,196.88
567	WC0116925-01	10/13/2010	10/13/2011	\$15,000.00	\$18,750.00
568	WC0116925-02	10/13/2011	10/13/2012	\$15,000.00	\$18,750.00
569	WC0116928-01	10/14/2010	2/22/2011	\$4,306.85	\$5,382.84
570	WC0116987-02	11/5/2011	11/5/2012	\$265,781.00	\$332,226.00
571	WC0116998-02	10/15/2011	10/15/2012	\$30,000.00	\$37,500.00
572	WC0117052-02	10/14/2011	10/14/2012	\$35,600.00	\$44,500.00
573	WC0117121-01	10/20/2010	10/20/2011	\$92,235.62	\$115,295.27
574	WC0117165-01	10/22/2010	8/11/2011	\$35,802.19	\$44,752.74
575	WC0117247-01	10/23/2010	10/23/2011	\$31,400.00	\$39,250.00
576	WC0117373-01	10/27/2010	2/22/2011	\$10,151.23	\$12,688.07
577	WC0117410-01	11/1/2010	11/1/2011	\$25,000.00	\$31,250.00
578	WC0117425-01	10/28/2010	2/23/2011	\$3,232.88	\$4,041.10
579	WC0117475-01	11/1/2010	2/11/2011	\$49,015.89	\$61,269.86
580	WC0117543-01	10/29/2010	10/29/2011	\$11,008.22	\$13,759.33
581	WC0117755-01	11/6/2010	11/6/2011	\$15,000.00	\$18,750.00
582	WC0117755-03	11/6/2012	11/6/2013	\$32,865.00	\$41,081.00
583	WC0117772-01	11/6/2010	2/9/2011	\$8,172.60	\$10,216.01
584	WC0117950-03	11/20/2012	11/20/2013	\$24,000.00	\$30,000.00
585	WC0118017-02	11/20/2011	11/20/2012	\$234,000.00	\$292,500.00
586	WC0118108-02	11/18/2011	11/18/2012	\$10,000.00	\$12,500.00
587	WC0118301-03	11/25/2012	11/25/2013	\$19,800.00	\$24,750.00
588	WC0118486-01	12/3/2010	5/7/2011	\$6,369.86	\$7,961.90
589	WC0118617-01	12/5/2010	10/28/2011	\$46,048.77	\$57,560.96
590	WC0118703-02	12/8/2011	6/28/2012	\$39,934.43	\$49,916.92
591	WC0118734-01	12/10/2010	5/27/2011	\$14,452.60	\$18,066.21
592	WC0118741-02	12/9/2011	3/9/2012	\$7,459.02	\$9,323.02

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
593	WC0118751-03	12/11/2012	12/11/2013	\$55,600.00	\$69,500.00
594	WC0118948-01	12/31/2010	12/31/2011	\$246,800.00	\$308,500.00
595	WC0119076-01	12/17/2010	12/17/2011	\$25,000.00	\$31,250.00
596	WC0119104-01	12/17/2010	12/17/2011	\$76,223.29	\$95,277.76
597	WC0119179-01	1/1/2011	1/1/2012	\$156,460.00	\$195,575.00
598	WC0119610-03	1/1/2013	1/1/2014	\$100,000.00	\$125,000.00
599	WC0119620-03	1/1/2013	7/25/2013	\$16,849.32	\$21,061.08
600	WC0119653-03	1/3/2013	1/3/2014	\$156,000.00	\$195,000.00
601	WC0119713-02	1/5/2012	1/4/2013	\$59,836.07	\$74,795.08
602	WC0119754-02	1/5/2012	11/17/2012	\$30,833.88	\$38,540.62
603	WC0119787-02	1/6/2012	5/10/2012	\$3,756.83	\$4,696.04
604	WC0119805-03	1/7/2013	8/16/2013	\$22,342.19	\$27,927.13
605	WC0119849-02	1/7/2012	8/9/2012	\$32,308.74	\$40,385.93
606	WC0119938-01	2/10/2011	11/22/2011	\$18,739.73	\$23,424.66
607	WC0119952-01	1/3/2011	1/3/2012	\$192,000.00	\$240,000.00
608	WC0119996-03	1/12/2013	12/1/2013	\$59,290.41	\$74,112.13
609	WC0120037-01	1/15/2011	1/15/2012	\$31,400.00	\$39,250.00
610	WC0120129-01	1/8/2011	5/13/2011	\$10,753.42	\$13,441.10
611	WC0120233-01	1/19/2011	4/21/2011	\$17,139.73	\$21,424.15
612	WC0120458-03	1/27/2013	1/27/2014	\$36,900.00	\$46,124.00
613	WC0120465-02	1/28/2012	1/28/2013	\$83,400.00	\$104,250.00
614	WC0120480-01	1/28/2011	7/8/2011	\$18,173.15	\$22,716.00
615	WC0120493-02	1/29/2012	1/29/2013	\$253,207.00	\$316,508.00
616	WC0120518-02	1/28/2012	9/5/2012	\$23,307.65	\$29,135.17
617	WC0120553-02	2/1/2012	8/3/2012	\$10,054.64	\$12,567.80
618	WC0120577-01	2/1/2011	2/1/2012	\$31,400.00	\$39,250.00
619	WC0120704-01	2/2/2011	2/2/2012	\$15,000.00	\$18,750.00
620	WC0120768-01	2/6/2011	7/13/2011	\$36,122.90	\$45,153.20
621	WC0120773-02	2/5/2012	8/10/2012	\$18,189.07	\$22,735.32
622	WC0120899-03	2/8/2013	2/8/2014	\$36,900.00	\$46,125.00
623	WC0121182-01	2/18/2011	1/1/2012	\$166,994.73	\$208,743.20
624	WC0121274-01	2/19/2011	8/2/2011	\$40,438.36	\$50,546.15

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
625	WC0121452-01	2/25/2011	10/14/2011	\$3,164.38	\$3,954.85
626	WC0121454-01	2/25/2011	2/25/2012	\$31,400.00	\$39,250.00
627	WC0121458-01	2/25/2011	2/25/2012	\$5,935.89	\$7,420.05
628	WC0121523-01	2/25/2011	7/9/2011	\$17,989.04	\$22,485.93
629	WC0121584-03	2/28/2013	9/9/2013	\$19,511.51	\$24,388.33
630	WC0121694-01	3/3/2011	9/3/2011	\$30,867.76	\$38,584.20
631	WC0121740-03	3/5/2013	3/5/2014	\$20,000.00	\$25,000.00
632	WC0121884-01	3/17/2011	1/6/2012	\$181,352.46	\$226,689.77
633	WC0121982-01	3/11/2011	9/16/2011	\$18,073.77	\$22,591.70
634	WC0122049-01	3/14/2011	11/25/2011	\$69,945.36	\$87,430.99
635	WC0122070-02	3/15/2012	3/15/2013	\$273,461.00	\$341,826.00
636	WC0122102-01	3/16/2011	3/16/2012	\$50,000.00	\$62,500.00
637	WC0122102-02	3/16/2012	6/15/2012	\$12,465.75	\$15,581.94
638	WC0122145-01	3/16/2011	8/16/2011	\$27,172.13	\$33,965.16
639	WC0122207-01	3/17/2011	3/17/2012	\$6,898.00	\$8,622.00
640	WC0122266-01	3/18/2011	3/18/2012	\$303,613.00	\$379,515.00
641	WC0122266-02	3/18/2012	1/25/2013	\$260,358.55	\$325,447.11
642	WC0122274-01	3/21/2011	2/10/2012	\$13,360.66	\$16,700.82
643	WC0122286-03	3/21/2013	3/21/2014	\$18,000.00	\$22,500.00
644	WC0122400-01	3/23/2011	6/25/2011	\$7,704.92	\$9,630.12
645	WC0122484-01	3/24/2011	3/24/2012	\$45,000.00	\$56,250.00
646	WC0122640-02	3/30/2012	3/30/2013	\$57,968.00	\$72,460.00
647	WC0122656-01	3/29/2011	11/2/2011	\$11,912.57	\$14,890.71
648	WC0122660-03	3/30/2013	7/15/2013	\$10,817.26	\$13,521.87
649	WC0122708-01	3/31/2011	12/23/2011	\$45,813.11	\$57,265.66
650	WC0122733-01	3/31/2011	3/31/2012	\$100,000.00	\$125,000.00
651	WC0122836-01	4/1/2011	4/1/2012	\$193,400.00	\$241,750.00
652	WC0122837-01	4/1/2011	12/7/2011	\$21,448.09	\$26,810.11
653	WC0122839-01	4/1/2011	7/27/2011	\$12,786.89	\$15,982.97
654	WC0122881-01	4/1/2011	12/2/2011	\$5,355.19	\$6,693.32
655	WC0122912-03	5/23/2013	5/23/2014	\$56,500.00	\$70,625.00
656	WC0122930-01	4/5/2011	9/2/2011	\$12,868.85	\$16,085.25

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
657	WC0123100-02	4/8/2012	4/8/2013	\$80,000.00	\$100,000.00
658	WC0123137-01	4/14/2011	4/14/2012	\$31,400.00	\$39,250.00
659	WC0123212-01	4/13/2011	8/16/2011	\$14,924.86	\$18,656.08
660	WC0123228-01	4/13/2011	4/13/2012	\$62,800.00	\$78,500.00
661	WC0123235-03	4/11/2013	4/11/2014	\$110,000.00	\$137,500.00
662	WC0123305-01	4/14/2011	10/14/2011	\$10,000.00	\$12,500.00
663	WC0123319-03	4/20/2013	4/20/2014	\$9,778.63	\$12,221.82
664	WC0123361-02	4/15/2012	11/17/2012	\$47,934.25	\$59,917.22
665	WC0123366-01	4/17/2011	10/27/2011	\$20,502.30	\$25,627.87
666	WC0123378-01	4/15/2011	9/15/2011	\$20,901.64	\$26,126.63
667	WC0123408-02	4/18/2012	4/18/2013	\$25,480.00	\$31,850.00
668	WC0123541-01	4/21/2011	4/21/2012	\$10,000.00	\$12,500.00
669	WC0123630-01	4/25/2011	8/14/2011	\$4,731.15	\$5,913.02
670	WC0123648-02	4/26/2012	1/23/2013	\$85,449.73	\$106,811.79
671	WC0123666-01	5/1/2011	5/1/2012	\$20,800.00	\$26,000.00
672	WC0123770-01	4/29/2011	8/30/2011	\$5,092.40	\$6,365.08
673	WC0123796-01	4/29/2011	4/29/2012	\$52,000.00	\$65,000.00
674	WC0123844-02	5/1/2012	5/1/2013	\$35,600.00	\$44,500.00
675	WC0123844-03	5/1/2013	5/1/2014	\$36,900.00	\$46,124.00
676	WC0123866-01	4/29/2011	4/29/2012	\$53,140.00	\$66,425.00
677	WC0123941-01	5/4/2011	11/26/2011	\$17,673.22	\$22,089.84
678	WC0124071-02	5/9/2012	8/9/2012	\$34,279.45	\$42,848.05
679	WC0124200-01	5/10/2011	1/31/2012	\$60,177.05	\$75,221.31
680	WC0124288-01	5/11/2011	8/11/2011	\$7,892.90	\$9,866.12
681	WC0124373-02	5/15/2012	5/15/2013	\$171,693.00	\$214,615.00
682	WC0124495-01	5/18/2011	1/7/2012	\$19,282.62	\$24,103.28
683	WC0124614-01	5/20/2011	5/20/2012	\$110,000.00	\$137,500.00
684	WC0124623-01	5/20/2011	9/23/2011	\$6,885.25	\$8,605.87
685	WC0124627-01	5/20/2011	5/20/2012	\$75,000.00	\$93,750.00
686	WC0124629-01	5/23/2011	5/23/2012	\$364,375.00	\$455,468.00
687	WC0124643-01	5/23/2011	5/23/2012	\$50,000.00	\$62,500.00
688	WC0124805-02	5/26/2012	2/8/2013	\$50,765.92	\$63,456.69

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
689	WC0124851-01	5/26/2011	3/20/2012	\$25,651.91	\$32,064.89
690	WC0124871-01	5/27/2011	10/28/2011	\$13,212.02	\$16,515.03
691	WC0124893-02	5/31/2012	12/6/2012	\$18,433.97	\$23,041.43
692	WC0124963-01	6/1/2011	11/1/2011	\$6,270.49	\$7,836.86
693	WC0125034-01	6/6/2011	3/30/2012	\$74,418.58	\$93,023.22
694	WC0125074-03	6/4/2013	6/2/2014	\$82,680.46	\$103,349.58
695	WC0125329-01	6/13/2011	9/15/2011	\$8,064.48	\$10,080.09
696	WC0125402-01	6/14/2011	6/14/2012	\$25,000.00	\$31,250.00
697	WC0125412-01	6/15/2011	12/16/2011	\$12,367.21	\$15,458.01
698	WC0125421-01	6/15/2011	3/2/2012	\$22,391.80	\$27,989.75
699	WC0125431-01	6/15/2011	9/26/2011	\$4,221.31	\$5,276.08
700	WC0125523-01	6/16/2011	12/3/2011	\$14,584.70	\$18,230.87
701	WC0125532-02	6/17/2012	2/18/2013	\$33,698.63	\$42,123.29
702	WC0125575-01	6/20/2011	12/19/2011	\$12,431.69	\$15,540.11
703	WC0125580-01	6/20/2011	6/20/2012	\$72,000.00	\$90,000.00
704	WC0125580-02	6/20/2012	6/20/2013	\$72,000.00	\$90,000.00
705	WC0125594-01	6/20/2011	9/21/2011	\$10,519.67	\$13,149.08
706	WC0125667-03	6/23/2013	6/23/2014	\$119,431.00	\$149,288.00
707	WC0125752-03	6/23/2013	6/23/2014	\$25,154.24	\$31,440.68
708	WC0125795-01	6/24/2011	6/24/2012	\$105,000.00	\$131,250.00
709	WC0125795-02	6/24/2012	10/3/2012	\$29,054.79	\$36,316.83
710	WC0125828-02	6/29/2012	10/30/2012	\$8,424.66	\$10,531.16
711	WC0125859-01	6/28/2011	6/28/2012	\$31,420.00	\$39,275.00
712	WC0125972-02	6/30/2012	6/30/2013	\$20,000.00	\$25,000.00
713	WC0126030-02	7/15/2012	7/15/2013	\$50,000.00	\$62,500.00
714	WC0126035-01	7/5/2011	7/5/2012	\$10,000.00	\$12,500.00
715	WC0126081-02	7/5/2012	7/5/2013	\$70,600.00	\$88,250.00
716	WC0126093-01	7/1/2011	12/2/2011	\$14,979.23	\$18,722.78
717	WC0126156-01	7/7/2011	7/7/2012	\$35,600.00	\$44,500.00
718	WC0126156-02	7/7/2012	7/7/2013	\$35,600.00	\$44,500.00
719	WC0126163-01	7/6/2011	12/8/2011	\$2,117.49	\$2,646.01
720	WC0126224-01	7/8/2011	7/8/2012	\$8,000.00	\$10,000.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
721	WC0126224-02	7/8/2012	11/9/2012	\$2,717.81	\$3,396.92
722	WC0126252-01	7/11/2011	1/14/2012	\$18,189.07	\$22,735.32
723	WC0126262-03	7/11/2013	7/11/2014	\$76,900.00	\$96,125.00
724	WC0126353-01	7/1/2011	1/19/2012	\$74,508.20	\$93,135.25
725	WC0126458-02	7/18/2012	7/18/2013	\$35,600.00	\$44,500.00
726	WC0126553-02	7/20/2012	3/1/2013	\$160,163.07	\$200,203.02
727	WC0126837-02	7/29/2012	5/17/2013	\$42,380.00	\$52,975.20
728	WC0126862-01	7/28/2011	7/28/2012	\$35,600.00	\$44,500.00
729	WC0126869-01	7/29/2011	7/29/2012	\$8,000.00	\$10,000.00
730	WC0126869-02	7/29/2012	7/29/2013	\$8,000.00	\$10,000.00
731	WC0126915-01	8/1/2011	12/2/2011	\$11,963.93	\$14,955.25
732	WC0127089-02	8/8/2012	12/18/2012	\$12,874.52	\$16,090.98
733	WC0127152-01	8/5/2011	1/6/2012	\$14,979.23	\$18,722.78
734	WC0127185-01	8/8/2011	8/8/2012	\$13,000.00	\$16,250.00
735	WC0127268-02	8/20/2012	8/20/2013	\$150,674.00	\$188,342.00
736	WC0127333-02	8/11/2012	8/11/2013	\$35,600.00	\$44,500.00
737	WC0127348-02	8/16/2012	8/16/2013	\$51,596.00	\$64,494.00
738	WC0127379-01	8/12/2011	8/12/2012	\$10,000.00	\$12,500.00
739	WC0127426-01	8/18/2011	8/18/2012	\$58,600.00	\$73,250.00
740	WC0127426-02	8/18/2012	8/18/2013	\$58,600.00	\$73,250.00
741	WC0127468-02	8/22/2012	8/22/2013	\$816,000.00	\$1,020,000.00
742	WC0127579-01	8/18/2011	12/28/2011	\$12,839.34	\$16,048.10
743	WC0127668-01	8/19/2011	5/11/2012	\$45,350.82	\$56,688.52
744	WC0127772-02	8/27/2012	3/1/2013	\$18,141.37	\$22,676.20
745	WC0127774-01	8/25/2011	5/4/2012	\$24,608.74	\$30,760.93
746	WC0127792-02	8/26/2012	7/17/2013	\$69,095.89	\$86,369.86
747	WC0127833-01	8/26/2011	2/24/2012	\$32,620.77	\$40,774.96
748	WC0127907-01	8/31/2011	2/4/2012	\$15,271.04	\$19,087.94
749	WC0127953-01	8/31/2011	1/13/2012	\$9,590.16	\$11,986.97
750	WC0128063-01	9/2/2011	3/9/2012	\$12,909.84	\$16,136.78
751	WC0128096-02	9/6/2012	3/13/2013	\$25,753.42	\$32,192.30
752	WC0128132-01	9/7/2011	2/25/2012	\$42,049.18	\$52,561.01

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
753	WC0128233-01	9/9/2011	1/27/2012	\$28,688.52	\$35,861.04
754	WC0128276-01	9/12/2011	9/12/2012	\$75,000.00	\$93,750.00
755	WC0128276-02	9/12/2012	9/12/2013	\$75,000.00	\$93,750.00
756	WC0128494-01	9/16/2011	9/16/2012	\$35,600.00	\$44,500.00
757	WC0128674-01	9/23/2011	1/13/2012	\$10,893.99	\$13,617.18
758	WC0128719-01	9/23/2011	8/18/2012	\$32,098.36	\$40,122.05
759	WC0128869-01	9/26/2011	1/25/2012	\$6,612.02	\$8,263.70
760	WC0129022-01	9/29/2011	5/8/2012	\$21,593.44	\$26,991.20
761	WC0129042-01	9/28/2011	9/28/2012	\$35,600.00	\$44,500.00
762	WC0129042-02	9/28/2012	1/29/2013	\$11,996.71	\$14,995.89
763	WC0129066-01	10/2/2011	10/2/2012	\$61,600.00	\$77,000.00
764	WC0129196-01	10/4/2011	8/1/2012	\$94,065.57	\$117,581.97
765	WC0129454-01	10/12/2011	10/12/2012	\$96,000.00	\$120,000.00
766	WC0129477-01	10/12/2011	10/12/2012	\$182,704.92	\$228,381.15
767	WC0129537-01	10/14/2011	2/14/2012	\$11,963.93	\$14,954.92
768	WC0129602-01	10/18/2011	5/18/2012	\$17,459.02	\$21,823.19
769	WC0129673-01	10/20/2011	4/20/2012	\$7,500.00	\$9,375.00
770	WC0129764-01	11/1/2011	11/1/2012	\$35,600.00	\$44,500.00
771	WC0129878-01	10/27/2011	5/9/2012	\$18,967.21	\$23,707.95
772	WC0129921-02	10/28/2012	7/2/2013	\$61,093.59	\$76,366.99
773	WC0130072-01	11/2/2011	11/2/2012	\$35,600.00	\$44,500.00
774	WC0130072-02	11/2/2012	6/12/2013	\$21,652.60	\$27,065.75
775	WC0130146-01	11/4/2011	8/7/2012	\$7,568.31	\$9,459.63
776	WC0130165-01	11/7/2011	9/29/2012	\$71,475.41	\$89,343.37
777	WC0130284-02	11/10/2012	8/6/2013	\$26,236.71	\$32,795.89
778	WC0130390-01	11/14/2011	11/14/2012	\$33,125.00	\$41,406.00
779	WC0130756-01	12/1/2011	12/1/2012	\$35,600.00	\$44,500.00
780	WC0130770-01	11/30/2011	8/31/2012	\$9,016.39	\$11,269.74
781	WC0130818-01	12/2/2011	7/4/2012	\$20,912.57	\$26,138.95
782	WC0130836-01	12/5/2011	12/5/2012	\$35,600.00	\$44,500.00
783	WC0130852-02	12/6/2012	12/6/2013	\$12,593.00	\$15,741.00
784	WC0130865-01	12/6/2011	3/8/2012	\$9,045.90	\$11,307.12

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
785	WC0130995-01	12/12/2011	7/31/2012	\$25,355.19	\$31,692.72
786	WC0131079-01	12/14/2011	5/15/2012	\$14,881.97	\$18,602.04
787	WC0131099-01	12/15/2011	6/15/2012	\$10,000.00	\$12,500.00
788	WC0131188-01	1/1/2012	1/1/2013	\$218,721.00	\$273,401.00
789	WC0131191-01	1/1/2012	1/1/2013	\$50,000.00	\$62,500.00
790	WC0131207-01	12/20/2011	12/20/2012	\$35,600.00	\$44,500.00
791	WC0131207-02	12/20/2012	8/8/2013	\$22,530.41	\$28,162.38
792	WC0131285-02	12/22/2012	12/22/2013	\$57,000.00	\$71,250.00
793	WC0131387-01	12/27/2011	12/27/2012	\$35,600.00	\$44,500.00
794	WC0131387-02	12/27/2012	3/29/2013	\$8,973.15	\$11,215.93
795	WC0131447-01	1/1/2012	6/1/2012	\$19,934.43	\$24,916.79
796	WC0131584-02	12/30/2012	12/30/2013	\$35,600.00	\$44,500.00
797	WC0131675-01	1/5/2012	4/5/2012	\$8,851.37	\$11,062.96
798	WC0131825-01	1/10/2012	1/10/2013	\$35,600.00	\$44,500.00
799	WC0131847-02	1/16/2013	5/12/2013	\$12,712.33	\$15,890.09
800	WC0131929-01	1/16/2012	1/16/2013	\$168,784.00	\$210,980.00
801	WC0132025-02	1/17/2013	1/17/2014	\$36,900.00	\$46,124.00
802	WC0132211-01	1/20/2012	1/20/2013	\$35,000.00	\$43,750.00
803	WC0132249-02	1/24/2013	1/24/2014	\$60,000.00	\$75,000.00
804	WC0132348-01	1/27/2012	8/28/2012	\$21,755.19	\$27,194.03
805	WC0132635-01	2/6/2012	2/6/2013	\$790,000.00	\$987,500.00
806	WC0132722-02	2/8/2013	2/8/2014	\$28,659.00	\$35,823.00
807	WC0132852-01	2/22/2012	2/22/2013	\$35,600.00	\$44,500.00
808	WC0132852-02	2/22/2013	12/11/2013	\$29,520.00	\$36,900.80
809	WC0132957-02	2/17/2013	12/6/2013	\$80,421.60	\$100,527.20
810	WC0133118-02	2/22/2013	9/26/2013	\$11,524.93	\$14,405.23
811	WC0133193-01	2/24/2012	2/24/2013	\$5,000.00	\$6,250.00
812	WC0133247-01	2/28/2012	9/29/2012	\$20,815.30	\$26,019.13
813	WC0133534-01	3/10/2012	3/10/2013	\$49,920.00	\$62,400.00
814	WC0133552-01	3/8/2012	3/8/2013	\$13,000.00	\$16,250.00
815	WC0133552-02	3/8/2013	3/8/2014	\$13,000.00	\$16,250.00
816	WC0133601-01	3/9/2012	3/9/2013	\$70,000.00	\$87,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
817	WC0133651-01	3/9/2012	9/15/2012	\$67,184.52	\$83,981.04
818	WC0133730-01	3/5/2012	3/5/2013	\$30,000.00	\$37,500.00
819	WC0133965-02	3/21/2013	3/21/2014	\$51,900.00	\$64,874.00
820	WC0133967-01	3/21/2012	3/21/2013	\$17,500.00	\$21,875.00
821	WC0133967-02	3/21/2013	7/25/2013	\$4,832.88	\$6,041.10
822	WC0134063-01	3/23/2012	7/25/2012	\$2,547.95	\$3,184.93
823	WC0134165-01	3/27/2012	7/28/2012	\$3,369.86	\$4,211.99
824	WC0134287-01	3/30/2012	3/30/2013	\$18,000.00	\$22,500.00
825	WC0134392-01	4/2/2012	4/2/2013	\$40,000.00	\$50,000.00
826	WC0134392-02	4/2/2013	1/7/2014	\$30,684.93	\$38,356.16
827	WC0134467-02	4/4/2013	12/11/2013	\$6,876.71	\$8,595.89
828	WC0134514-02	4/3/2013	4/3/2014	\$6,607.00	\$8,258.00
829	WC0134667-02	4/11/2013	4/11/2014	\$36,900.00	\$46,124.00
830	WC0134702-01	4/12/2012	4/12/2013	\$30,000.00	\$37,500.00
831	WC0134703-01	4/12/2012	12/29/2012	\$21,452.05	\$26,815.07
832	WC0134894-01	4/19/2012	7/26/2012	\$9,558.36	\$11,946.87
833	WC0134979-01	4/23/2012	7/26/2012	\$5,150.68	\$6,438.10
834	WC0134980-02	4/20/2013	4/20/2014	\$6,000.00	\$7,500.00
835	WC0135098-01	4/26/2012	8/24/2012	\$11,704.11	\$14,630.14
836	WC0135149-01	4/26/2012	8/28/2012	\$12,230.14	\$15,286.99
837	WC0135204-01	4/26/2012	2/14/2013	\$10,712.88	\$13,391.10
838	WC0135226-01	4/25/2012	4/25/2013	\$15,000.00	\$18,750.00
839	WC0135533-01	5/8/2012	5/8/2013	\$30,000.00	\$37,500.00
840	WC0135552-01	5/15/2012	2/22/2013	\$103,120.55	\$128,899.13
841	WC0135716-02	5/15/2013	5/15/2014	\$51,000.00	\$63,750.00
842	WC0135814-01	5/16/2012	9/14/2012	\$3,978.08	\$4,971.94
843	WC0135824-01	5/16/2012	10/12/2012	\$14,532.60	\$18,164.12
844	WC0135962-01	5/21/2012	5/21/2013	\$20,000.00	\$25,000.00
845	WC0136161-01	5/29/2012	5/29/2013	\$31,000.00	\$38,750.00
846	WC0136292-01	6/1/2012	8/31/2012	\$19,586.19	\$24,482.99
847	WC0136308-01	6/2/2012	6/2/2013	\$41,080.00	\$51,350.00
848	WC0136507-01	6/7/2012	6/7/2013	\$35,600.00	\$44,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
849	WC0136507-02	6/7/2013	6/7/2014	\$36,900.00	\$46,124.00
850	WC0136515-01	6/7/2012	9/12/2012	\$9,567.12	\$11,958.11
851	WC0136594-01	6/11/2012	2/20/2013	\$60,458.96	\$75,573.00
852	WC0136646-02	5/31/2013	5/31/2014	\$72,599.00	\$90,748.00
853	WC0136942-02	7/1/2013	7/1/2014	\$10,000.00	\$12,500.00
854	WC0136986-01	6/24/2012	11/24/2012	\$6,052.93	\$7,566.16
855	WC0137023-01	6/22/2012	2/1/2013	\$46,027.40	\$57,533.02
856	WC0137272-01	7/1/2012	10/2/2012	\$12,128.22	\$15,159.00
857	WC0137456-01	7/6/2012	10/5/2012	\$17,751.23	\$22,188.04
858	WC0137489-01	7/9/2012	10/10/2012	\$9,070.68	\$11,338.10
859	WC0137508-01	7/9/2012	2/15/2013	\$19,133.15	\$23,916.44
860	WC0137618-01	7/12/2012	4/26/2013	\$11,835.62	\$14,795.31
861	WC0137940-01	7/23/2012	7/23/2013	\$65,536.00	\$81,920.00
862	WC0138065-01	7/25/2012	12/27/2012	\$15,117.81	\$18,897.26
863	WC0138257-01	8/2/2012	2/1/2013	\$5,013.70	\$6,267.12
864	WC0138484-01	8/10/2012	8/10/2013	\$5,000.00	\$6,250.00
865	WC0138500-01	8/13/2012	1/18/2013	\$25,106.85	\$31,383.13
866	WC0138513-02	7/14/2013	7/14/2014	\$510,877.00	\$638,595.00
867	WC0138579-01	8/15/2012	8/15/2013	\$25,000.00	\$31,250.00
868	WC0138619-01	8/16/2012	2/19/2013	\$16,394.52	\$20,493.15
869	WC0139099-01	9/4/2012	9/4/2013	\$6,250.00	\$7,812.00
870	WC0139159-01	9/5/2012	9/5/2013	\$108,700.00	\$135,875.00
871	WC0139340-01	9/12/2012	9/12/2013	\$40,000.00	\$50,000.00
872	WC0139432-01	9/14/2012	2/15/2013	\$29,061.70	\$36,327.12
873	WC0139513-01	9/20/2012	7/5/2013	\$28,089.86	\$35,112.33
874	WC0139610-01	9/24/2012	9/24/2013	\$30,000.00	\$37,500.00
875	WC0139730-01	9/27/2012	1/29/2013	\$16,986.30	\$21,231.86
876	WC0139858-01	10/2/2012	4/10/2013	\$18,219.18	\$22,772.93
877	WC0139956-01	10/4/2012	2/5/2013	\$42,465.75	\$53,081.85
878	WC0140100-01	10/11/2012	3/14/2013	\$15,020.27	\$18,774.92
879	WC0140615-01	11/3/2012	11/3/2013	\$27,000.00	\$33,750.00
880	WC0140737-01	11/9/2012	11/9/2013	\$11,700.00	\$14,625.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
881	WC0140925-01	11/21/2012	11/21/2013	\$35,600.00	\$44,500.00
882	WC0141104-01	12/3/2012	3/6/2013	\$5,095.89	\$6,370.12
883	WC0141197-01	12/6/2012	12/6/2013	\$36,400.00	\$45,500.00
884	WC0141312-01	12/12/2012	12/12/2013	\$210,000.00	\$262,500.00
885	WC0141483-01	12/20/2012	10/4/2013	\$14,202.74	\$17,752.64
886	WC0141800-01	1/4/2013	1/4/2014	\$10,000.00	\$12,500.00
887	WC0142059-01	1/15/2013	1/15/2014	\$36,900.00	\$46,124.00
888	WC0142061-01	1/16/2013	5/25/2013	\$10,107.95	\$12,634.93
889	WC0142136-01	1/18/2013	1/18/2014	\$30,000.00	\$37,500.00
890	WC0142144-01	1/22/2013	1/22/2014	\$70,000.00	\$87,500.00
891	WC0142227-01	1/23/2013	1/23/2014	\$70,000.00	\$87,500.00
892	WC0142444-01	1/31/2013	1/31/2014	\$40,000.00	\$50,000.00
893	WC0142469-01	1/31/2013	8/7/2013	\$18,542.47	\$23,177.05
894	WC0142563-01	2/4/2013	2/4/2014	\$36,900.00	\$46,124.00
895	WC0142684-01	2/10/2013	2/10/2014	\$10,000.00	\$12,500.00
896	WC0142730-01	2/11/2013	6/13/2013	\$6,952.33	\$8,690.08
897	WC0142888-01	2/15/2013	2/15/2014	\$55,100.00	\$68,875.00
898	WC0142928-01	2/19/2013	10/1/2013	\$22,645.48	\$28,306.85
899	WC0142959-01	2/19/2013	9/28/2013	\$22,342.19	\$27,927.13
900	WC0143181-01	2/27/2013	2/7/2014	\$141,780.82	\$177,226.03
901	WC0143185-01	3/1/2013	3/1/2014	\$70,000.00	\$87,500.00
902	WC0143188-01	3/3/2013	3/3/2014	\$66,900.00	\$83,625.00
903	WC0143286-01	3/1/2013	3/1/2014	\$18,000.00	\$22,500.00
904	WC0143353-01	3/5/2013	7/5/2013	\$12,333.70	\$15,415.79
905	WC0143370-01	3/5/2013	9/12/2013	\$39,141.92	\$48,925.30
906	WC0143445-01	3/6/2013	11/13/2013	\$16,569.86	\$20,709.57
907	WC0143472-01	3/15/2013	10/22/2013	\$22,342.19	\$27,927.13
908	WC0143602-01	4/1/2013	4/1/2014	\$556,678.00	\$695,846.00
909	WC0143638-01	3/15/2013	8/15/2013	\$22,794.52	\$28,491.11
910	WC0143660-01	3/15/2013	9/16/2013	\$20,730.14	\$25,912.16
911	WC0143662-01	3/15/2013	10/18/2013	\$21,937.81	\$27,421.67
912	WC0143919-01	3/22/2013	3/22/2014	\$6,000.00	\$7,500.00

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
913	WC0143963-01	3/25/2013	7/26/2013	\$18,736.44	\$23,419.87
914	WC0144009-01	3/26/2013	11/8/2013	\$43,534.25	\$54,417.19
915	WC0144085-01	3/28/2013	8/30/2013	\$4,246.58	\$5,307.79
916	WC0144086-01	4/1/2013	4/1/2014	\$315,700.00	\$394,625.00
917	WC0144100-01	3/28/2013	1/31/2014	\$31,238.63	\$39,048.29
918	WC0144110-01	3/28/2013	12/6/2013	\$25,577.26	\$31,971.58
919	WC0144139-01	3/31/2013	3/31/2014	\$301,190.00	\$376,487.00
920	WC0144215-01	4/2/2013	1/16/2014	\$121,855.07	\$152,318.04
921	WC0144272-01	4/3/2013	8/8/2013	\$12,839.18	\$16,047.93
922	WC0144444-01	4/9/2013	12/19/2013	\$25,678.36	\$32,097.95
923	WC0144504-01	4/25/2013	4/25/2014	\$110,143.00	\$137,677.00
924	WC0144572-01	4/13/2013	4/13/2014	\$688,410.00	\$860,511.00
925	WC0144683-01	4/17/2013	4/17/2014	\$36,900.00	\$46,124.00
926	WC0144689-01	4/17/2013	4/17/2014	\$45,000.00	\$56,250.00
927	WC0144846-01	4/26/2013	4/26/2014	\$14,821.92	\$18,527.40
928	WC0144874-01	4/24/2013	4/24/2014	\$32,500.00	\$40,625.00
929	WC0144969-01	4/26/2013	4/26/2014	\$15,000.00	\$18,750.00
930	WC0145137-01	5/3/2013	8/3/2013	\$4,944.66	\$6,181.10
931	WC0145138-01	5/9/2013	5/9/2014	\$36,900.00	\$46,124.00
932	WC0145272-01	5/8/2013	5/8/2014	\$26,000.00	\$32,500.00
933	WC0145318-01	5/10/2013	9/12/2013	\$2,739.73	\$3,425.00
934	WC0145350-01	5/13/2013	5/13/2014	\$50,000.00	\$62,500.00
935	WC0145446-01	5/15/2013	5/15/2014	\$50,000.00	\$62,500.00
936	WC0145462-01	5/15/2013	2/1/2014	\$26,487.12	\$33,108.19
937	WC0145508-01	5/17/2013	5/17/2014	\$45,000.00	\$56,250.00
938	WC0145598-01	5/21/2013	3/7/2014	\$43,698.63	\$54,623.29
939	WC0145659-01	5/22/2013	5/22/2014	\$36,900.00	\$46,124.00
940	WC0145765-01	5/29/2013	5/29/2014	\$36,900.00	\$46,124.00
941	WC0145768-01	5/29/2013	5/29/2014	\$5,000.00	\$6,250.00
942	WC0145790-01	5/29/2013	5/29/2014	\$36,900.00	\$46,124.00
943	WC0145911-01	6/3/2013	9/3/2013	\$9,913.32	\$12,390.01
944	WC0145999-01	6/5/2013	9/5/2013	\$2,520.55	\$3,150.94

No.	Policy Number	Effective Date	Expiration Date	Payroll Amount	Payroll Amount After 1.25 Rate Applied
945	WC0146000-01	6/5/2013	6/5/2014	\$32,500.00	\$40,625.00
946	WC0146098-01	6/6/2013	6/6/2014	\$36,900.00	\$46,124.00
947	WC0146112-01	6/10/2013	11/12/2013	\$13,801.37	\$17,250.86
948	WC0146287-01	6/17/2013	6/17/2014	\$36,900.00	\$46,124.00
949	WC0146297-01	6/17/2013	6/17/2014	\$36,900.00	\$46,124.00
950	WC0146306-01	6/17/2013	9/18/2013	\$9,401.92	\$11,752.14
951	WC0146331-01	6/18/2013	10/17/2013	\$12,232.60	\$15,291.08
952	WC0146339-01	6/18/2013	4/2/2014	\$16,323.68	\$20,404.60
953	WC0146367-01	7/1/2013	12/7/2013	\$56,630.14	\$70,786.80
954	WC0146457-01	6/25/2013	10/25/2013	\$5,347.95	\$6,684.93
955	WC0146548-01	6/27/2013	6/27/2014	\$17,000.00	\$21,250.00
956	WC0146610-01	6/28/2013	1/3/2014	\$2,589.04	\$3,235.78
957	WC0146711-01	7/3/2013	7/3/2014	\$13,000.00	\$16,250.00
958	WC0146948-01	7/17/2013	7/17/2014	\$60,000.00	\$75,000.00
959	WC0147064-01	7/19/2013	12/20/2013	\$24,007.12	\$30,008.06
960	WC1040698-04	8/21/2010	8/21/2011	\$40,000.00	\$50,000.00
961	WC1040698-05	8/21/2011	8/21/2012	\$40,000.00	\$50,000.00
962	WC1040698-06	8/21/2012	8/21/2013	\$40,000.00	\$50,000.00
963	WC1040804-04	9/14/2010	9/14/2011	\$69,010.00	\$86,262.00
964	WC1040927-04	10/1/2010	10/1/2011	\$118,449.00	\$148,061.00
965	WC1040970-05	11/3/2011	11/3/2012	\$110,238.00	\$137,797.00
966	WC1040970-06	11/3/2012	11/3/2013	\$110,238.00	\$137,797.00

Reference: §287.947.1 RSMo

Late Audit Policies

12. The examiners found that the Company failed to complete and bill the audit within 120 days of the policy expiration in the following 56 instances. The Company failed to provide evidence confirming if the delay was by mutual agreement of the policyholder and the Company or if the delay was caused by the policyholder's failure to respond to reasonable audit requests (uncooperative insured).

#	Crit #	Policy #	Effective Date	Expiration Date	Invoiced	Refunded
1	66	WC0023854-06	3/20/2010	3/20/2011	\$6343	
2	66	WC0026318-06	5/28/2010	5/28/2011	\$842	
3	66	WC0029591-06	8/1/2010	8/1/2011	\$2,993	
4	66	WC0059056-04	4/5/2010	8/17/2010	\$239	
5	66	WC0060962-04	5/15/2010	5/15/2011		\$1,769
6	66	WC0061791-04	6/3/2010	6/3/2011		\$2,466
7	66	WC0068966-06	12/27/2012	12/27/2013		\$109
8	66	WC0070809-03	1/21/2010	3/22/2010	0	
9	66	WC0071165-03	1/29/2010	11/16/2010		\$1,517
10	66	WC0071567-03	2/7/2010	9/14/2010		\$1,146
11	66	WC0072004-03	2/18/2010	2/18/2011	\$1,054	
12	66	WC0072167-03	2/21/2010	2/21/2011	\$1,272	
13	66	WC0073269-03	3/7/2010	3/7/2011	0	
14	66	WC0075091-03	4/8/2010	6/7/2010	0	
15	66	WC0077296-03	6/23/2010	7/28/2010		\$84
16	66	WC0082572-03	12/2/2010	3/5/2011	0	
17	66	WC0082632-05	12/4/2012	12/4/2013	0	
18	66	WC0084011-03	1/5/2011	11/18/2011	0	
19	66	WC0084368-05	1/15/2013	6/9/2013		\$1
20	66	WC0087502-02	3/13/2010	4/5/2010	0	
21	66	WC0088101-02	3/5/2010	7/1/2010		\$4
22	66	WC0088269-02	3/30/2010	3/30/2011	\$1,529	
23	66	WC0091174-02	6/1/2010	6/1/2011	\$809	
24	66	WC0091445-02	5/7/2010	5/7/2011	\$3,039	
25	66	WC0092417-02	6/14/2010	6/14/2011	\$4,199	
26	66	WC0093220-02	6/24/2010	6/24/2011	\$17,612	
27	66	WC0093971-05	7/1/2013	7/1/2014	\$276	
28	66	WC0094084-02	7/7/2010	7/17/2010	\$1	
29	66	WC0097242-03	9/5/2011	10/1/2011	0	
30	66	WC0102949-01	1/1/2010	9/7/2010		\$5,590
31	66	WC0104606-01	1/27/2010	1/27/2011		\$2,051
32	66	WC0104810-01	2/1/2010	2/9/2010	\$1	
33	66	WC0107136-03	3/15/2012	3/15/2013		\$4,803
34	66	WC0108197-03	4/1/2012	4/1/2013		\$515
35	66	WC0108827-03	4/13/2012	4/13/2013		\$515
36	66	WC0108992-01	4/24/2010	8/2/2010	\$130	

#	Crit #	Policy #	Effective Date	Expiration Date	Invoiced	Refunded
37	66	WC0110136-01	5/5/2010	9/7/2010		\$174
38	66	WC0110154-02	5/7/2011	5/7/2012	0	
39	66	WC0110623-01	5/16/2010	5/16/2011	\$3,523	
40	66	WC0111154-01	5/16/2010	5/16/2011		\$324
41	66	WC0112312-01	7/1/2010	7/1/2011		\$918
42	66	WC0113258-01	7/9/2010	11/13/2010	\$2	
43	66	WC0114541-01	8/15/2010	8/15/2011	\$126	
44	66	WC0115481-02	9/5/2011	9/5/2012	0	
45	66	WC0116462-02	9/30/2011	8/30/2012	\$6,626	
46	66	WC0118113-03	11/18/2012	11/18/2013	\$127	
47	66	WC0122530-01	3/27/2011	3/27/2012	0	
48	66	WC0122814-02	4/1/2012	4/1/2013	\$732	
49	66	WC0123440-02	4/21/2012	4/21/2013	\$12,708	
50	66	WC0124644-02	5/20/2012	5/20/2013		\$515
51	66	WC0133027-02	2/14/2013	6/11/2013		\$618
52	66	WC0133554-01	3/11/2012	3/11/2013		\$97
53	66	WC0135977-01	5/21/2012	3/7/2013	0	
54	66	WC0136897-01	6/20/2012	6/20/2013		\$515
55	66	WC0142564-01	2/4/2013	2/4/2014	\$664	
56	66	WC0146781-01	7/9/2013	7/9/2014		\$33

Reference: §§287.955.1, 287.310.1 RSMo, 20 CSR 500-6.500(2)(A) and NCCI Basic Manual WC 24 06 04 A – Missouri Amendatory Endorsement Section G

II. COMPLAINT HANDLING PRACTICES

This section of the report is designed to provide a review of the Company's complaint handling practices. Examiners reviewed how the Company handled complaints to ensure it was performing according to its own guidelines and Missouri statutes and regulations.

Section 375.936.(3) RSMo, requires companies to maintain a registry of all written complaints received for the last three years. The registry must include all Missouri complaints, including those sent to the DIFP and those sent directly to the company.

The examiners verified the Company's complaint registry, dated January 1, 2010 through July 22, 2013.

A. Complaints Sent Directly to the DIFP

The review consisted of a review of the nature of each complaint, the disposition of the complaint, and the time taken to process the complaint as required by §375.936.(3), RSMo, and 20 CSR 300-2.100(3)(D) (as replaced by 20 CSR 100-8.040(3)(D), eff. 1/30/09). There were seven complaints sent to the DIFP during the examination period. The examiners found no evidence to the contrary.

The examiners discovered no issues or concerns.

B. Complaints Sent Directly to the Company

The Company did not receive any complaints which were sent directly from the consumer or their managing agent during the market conduct examination period. The examiners discovered no evidence to the contrary.

III. CRITICISMS AND FORMAL REQUESTS TIME STUDY

This study is based upon the time required by the Company to provide the examiners with the requested material or to respond to criticisms. Missouri law requires companies to respond to criticisms and formal requests within 10 calendar days. Please note that in the event an extension was requested by the Company and granted by the examiners, the response was deemed timely if it was received within the time frame granted by the examiners. If the response was not received within that time period, the response was not considered timely.

A. Criticism Time Study

<u>Calendar Days</u>	<u>Number of Criticisms</u>	<u>Percentage</u>
Received within the time limit including any extensions:	65	98.5%
Received outside time limit including any extensions:	1	1.5%
No response:	0	0.0%
Total:	66	100.0%

1. The Company failed to submit a response to Criticism 35 within 10 calendar days of the request.

Crit #	Surv #	Survey	Policy #	Eff.	# Of Days
61	82	CNR	WC0115435-01	9/2/2010	14

Reference: §374.205.2(2) RSMo

B. Formal Request Time Study

<u>Calendar Days</u>	<u>Number of Formal Requests</u>	<u>Percentage</u>
Received within the time limit including any extensions:	4	100.0%
Received outside time limit including any extensions:	0	0.0%
No response:	0	0.0%
Total:	4	0.0%

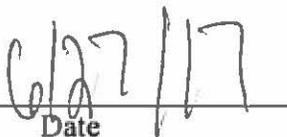
Reference: §374.205.2(2) RSMo and 20 CSR 100-8.040(6)

EXAMINATION REPORT SUBMISSION

Attached hereto is the Division of Insurance Market Regulation's Final Report of the examination of FirstComp Insurance Company (NAIC #27626), Examination Number 1310-25-TGT. This examination was conducted by Scott B. Pendleton, Dale Hobart, Dennis Foley and Jon Meyer. The findings in the Final Report were extracted from the Market Conduct Examiner's Draft Report, dated December 22, 2016. Any changes from the text of the Market Conduct Examiner's Draft Report reflected in this Final Report were made by the Chief Market Conduct Examiner or with the Chief Market Conduct Examiner's approval. This Final Report has been reviewed and approved by the undersigned.



Jim Mealer
Chief Market Conduct Examiner



Date