



# Dora

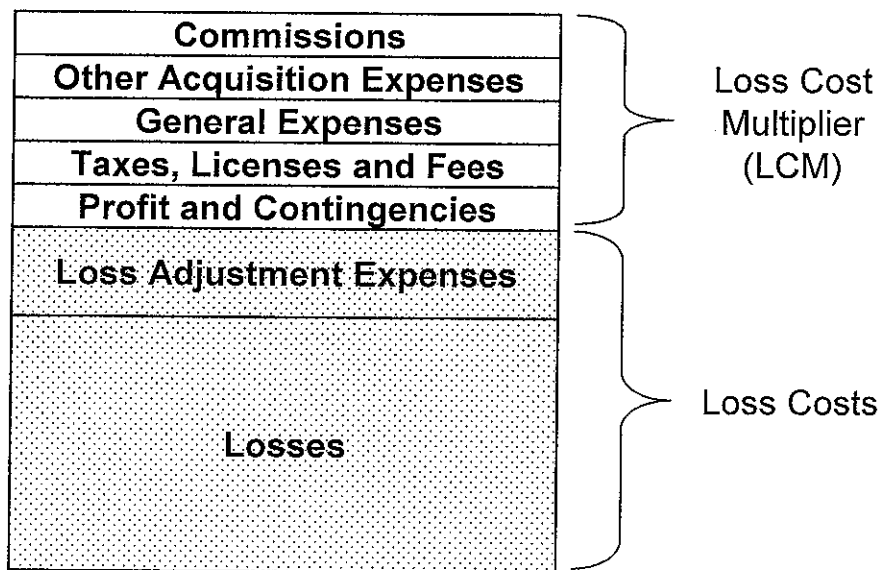
Department of Regulatory Agencies

**Division of Insurance**  
Marcy Morrison  
Commissioner

COLORADO DIVISION OF INSURANCE  
Testimony to the Interim Committee  
August 14, 2009

## Exhibit 2

*A pictorial representation of what comprises the loss costs and loss cost multipliers.*





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## Exhibit 3

*A summary of NCCI's proposed overall loss cost change, the consulting actuary's recommendations, and the final overall change approved by the Commissioner of Insurance.*

<b>Effective Date</b>	<b>Overall Change Filed by NCCI</b>	<b>Change Recommended by Consultant</b>	<b>Overall Change Approved by Commissioner</b>
1/1/2004	-6.2%	-10.3%	-6.1%
1/1/2005	-3.4%	-8.2%	-5.4%
1/1/2006	5.1%	-5.1%	-1.0%
1/1/2007	No Filing	No Filing	No Filing
1/1/2008	0.8%	-12.2%	-7.5%
1/1/2009	-9.7%	-19.8%	-16.0%