

SERFF Tracking Number: TRVD-125326251 State: Arkansas
 First Filing Company: Athena Assurance Company, ... State Tracking Number: AR-PC-07-026462
 Company Tracking Number: 2007-10-0015
 TOI: 16.0 Workers Compensation Sub-TOI: 16.0002 Employers Liability WC
 Product Name: Workers Compensation and Employee Liability Rate Filing
 Project Name/Number: Workers Compensation and Employee Liability Rate Filing/2007-10-0015

Filing at a Glance

Companies: Athena Assurance Company, Farmington Casualty Company, NIPPONKOA Insurance Company Ltd.,(U.S.Branch), St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, St. Paul Protective Insurance Company, The Charter Oak Fire Insurance Company, The Phoenix Insurance Company, The Standard Fire Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America, The Travelers Indemnity Company Of Connecticut, Travelers Casualty and Surety Company, Travelers Casualty Insurance Company of America, Travelers Property Casualty Company of America

Product Name: Workers Compensation and Employee Liability Rate Filing SERFF Tr Num: TRVD-125326251 State: Arkansas
 TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: AR-PC-07-026462
 Sub-TOI: 16.0002 Employers Liability WC Co Tr Num: 2007-10-0015 State Status:
 Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding
 Authors: Margaret Salisbury, Tia Slivinsky Disposition Date: 10/18/2007
 Date Submitted: 10/17/2007 Disposition Status: Approved
 Effective Date Requested (New): 01/01/2008 Effective Date (New): 01/01/2008
 Effective Date Requested (Renewal): 01/01/2008 Effective Date (Renewal):

General Information

Project Name: Workers Compensation and Employee Liability Rate Filing Status of Filing in Domicile: Not Filed
 Project Number: 2007-10-0015 Domicile Status Comments: N/A
 Reference Organization: N/A Reference Number: N/A
 Reference Title: N/A Advisory Org. Circular: N/A
 Filing Status Changed: 10/18/2007
 State Status Changed: 10/18/2007 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:

In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached filing for your review and consideration.

SERFF Tracking Number: TRVD-125326251 State: Arkansas
 First Filing Company: Athena Assurance Company, ... State Tracking Number: AR-PC-07-026462
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This filing adopts loss costs and rating values in the following bureau filings: AR-2007-10 & AR-2007-13.

The overall rate change for all companies is 2.7 %. Please refer to the enclosed Explanatory Memorandum for further details.

Company and Contact

Filing Contact Information

Margaret Salisbury, Senior Regulatory Analyst MSALSBUR@travelers.com
 One Tower Square (860) 277-6470 [Phone]
 Hartford, CT 06183 (860) 954-0580[FAX]

Filing Company Information

Athena Assurance Company	CoCode: 41769	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-1435765	

Farmington Casualty Company	CoCode: 41483	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-5660 ext. [Phone]	FEIN Number: 06-1067463	

NIPPONKOA Insurance Company Ltd.,(U.S.Branch)	CoCode: 27073	State of Domicile: New York
One Tower Square	Group Code: 2558	Company Type:
Hartford, CT 06183	Group Name:	State ID Number:
(860) 277-6470 ext. [Phone]	FEIN Number: 98-0032627	

St. Paul Fire and Marine Insurance Company	CoCode: 24767	State of Domicile: Minnesota
385 Washington Street	Group Code: 3548	Company Type:
St. Paul, MN 55102	Group Name:	State ID Number:
(651) 310-7782 ext. [Phone]	FEIN Number: 41-0406690	

St. Paul Guardian Insurance Company	CoCode: 24775	State of Domicile: Minnesota
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385 Washington Street Group Code: 3548 Company Type:
 St. Paul, MN 55102 Group Name: State ID Number:
 (651) 310-7782 ext. [Phone] FEIN Number: 41-0963301

St. Paul Mercury Insurance Company CoCode: 24791 State of Domicile: Minnesota
 385 Washington Street Group Code: 3548 Company Type:
 St. Paul, MN 55102 Group Name: State ID Number:
 (651) 310-7782 ext. [Phone] FEIN Number: 41-0881659

St. Paul Protective Insurance Company CoCode: 19224 State of Domicile: Illinois
 385 Washington Street Group Code: 3548 Company Type:
 St. Paul, MN 55102 Group Name: State ID Number:
 (651) 310-7782 ext. [Phone] FEIN Number: 36-2542404

The Charter Oak Fire Insurance Company CoCode: 25615 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type:
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-6470 ext. [Phone] FEIN Number: 06-0291290

The Phoenix Insurance Company CoCode: 25623 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type:
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-6470 ext. [Phone] FEIN Number: 06-0303275

The Standard Fire Insurance Company CoCode: 19070 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type:
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-5660 ext. [Phone] FEIN Number: 06-6033509

The Travelers Indemnity Company CoCode: 25658 State of Domicile: Connecticut
 One Tower Square Group Code: 3548 Company Type:
 Hartford, CT 06183 Group Name: State ID Number:
 (860) 277-6470 ext. [Phone] FEIN Number: 06-0566050

The Travelers Indemnity Company of America CoCode: 25666 State of Domicile: Connecticut

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Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 flat fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Travelers Casualty and Surety Company	\$100.00	10/17/2007	16160036
Travelers Casualty Insurance Company of America	\$0.00	10/17/2007	
The Standard Fire Insurance Company	\$0.00	10/17/2007	
St. Paul Protective Insurance Company	\$0.00	10/17/2007	
St. Paul Fire and Marine Insurance Company	\$0.00	10/17/2007	
St. Paul Guardian Insurance Company	\$0.00	10/17/2007	
St. Paul Mercury Insurance Company	\$0.00	10/17/2007	
The Charter Oak Fire Insurance Company	\$0.00	10/17/2007	
The Phoenix Insurance Company	\$0.00	10/17/2007	
The Travelers Indemnity Company	\$0.00	10/17/2007	
The Travelers Indemnity Company of America	\$0.00	10/17/2007	
Travelers Property Casualty Company of America	\$0.00	10/17/2007	
The Travelers Indemnity Company Of Connecticut	\$0.00	10/17/2007	
NIPPONKOA Insurance Company Ltd.,(U.S.Branch)	\$0.00	10/17/2007	
Farmington Casualty Company	\$0.00	10/17/2007	
Athena Assurance Company	\$0.00	10/17/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	10/18/2007	10/18/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Carol Stiffler	10/18/2007	10/18/2007	Margaret Salsbury	10/18/2007	10/18/2007
Industry Response						

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Disposition

Disposition Date: 10/18/2007
Effective Date (New): 01/01/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document (revised)	Cover Letter	Approved	Yes
Supporting Document	Cover Letter	Withdrawn	No
Supporting Document (revised)	Explanatory Memorandum	Approved	Yes
Supporting Document	Explanatory Memorandum	Withdrawn	No
Supporting Document	Filing Abstract	Approved	Yes
Rate	Arkansas Workers Compensation and Employee Liability Rate Pages	Approved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/18/2007

Submitted Date 10/18/2007

Respond By Date

Dear Margaret Salsbury,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: This filing adopts "bureau filings: AR-2007-10 and AR-2007-13". We have not approved an NCCI Item filing with the Item #AR-2007-13. I believe that is a Circular number. You must state the Item Filing number which is often different than the Circular number. We do not receive circulars which are issued after the Item Filing is approved. Often Circulars and Item Filings have the same numbers but are not related to each other. We CANNOT accept the Circular number in lieu of the Item Filing Number. You must state the Item Filing Number which I believe is Item AR-2007-10.

For future filings, In SERFF filings the NCCI Item Filing # should be listed in the field "Reference Number". The Reference Organization is NCCI.

Please feel free to contact me if you have questions.

Sincerely,

Carol Stiffler

Response Letter

Response Letter Status Submitted to State

Response Letter Date 10/18/2007

Submitted Date 10/18/2007

Dear Carol Stiffler,

Comments:

Response 1

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Comments: Ms. Stiffler,

You are correct, we included item - AR 0 2007-13 in error. Please see the attached revised letter and filing memorandum which removes all reference to Item AR - 2007-13. We apologize for any confusion this may have caused.

Regards,

Margaret Salsbury

Related Objection 1

Comment:

This filing adopts "bureau filings: AR-2007-10 and AR-2007-13". We have not approved an NCCI Item filing with the Item #AR-2007-13. I believe that is a Circular number. You must state the Item Filing number which is often different than the Circular number. We do not receive circulars which are issued after the Item Filing is approved. Often Circulars and Item Filings have the same numbers but are not related to each other. We CANNOT accept the Circular number in lieu of the Item Filing Number. You must state the Item Filing Number which I believe is Item AR-2007-10.

For future filings, In SERFF filings the NCCI Item Filing # should be listed in the field "Reference Number". The Reference Organization is NCCI.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter

Comment: see attached revised cover letter

Satisfied -Name: Explanatory Memorandum

Comment: see revised memorandum

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Margaret Salsbury, Tia Slivinsky

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Arkansas Workers Compensation and Employee Liability Rate Pages	1-43	New	AR - RATE PAGES.pdf

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Arkansas

Effective 01/01/2008

Class Code	Rate	Minimum Premium	Loss Constant
0005	4.85	850	0
0008	2.97	749	0
0016	6.24	850	0
0034	4.25	850	0
0035	2.47	657	0
0036	4.11	850	0
0037	4.45	850	0
0042	7.21	850	0
0050	5.49	850	0
0059D	0.30	255	0
0065D	0.06	211	0
0066D	0.06	211	0
0067D	0.06	211	0
0079	3.20	792	0
0083	8.40	850	0
0106	14.25	850	0
0113	4.76	850	0
0156	4.05	0	0
0158	16.21	0	0
0170	2.64	688	0
0251	5.36	850	0
0400	8.55	850	0
0401	12.47	850	0
0771N	0.31	0	0
0908R	127.00	327	0
0913R	338.00	538	0
0917	3.74	850	0
1005	5.89	850	0
1016	20.56	850	0
1164E	7.28	850	0
1165E	6.94	850	0
1320	2.93	742	0
1322	11.80	850	0
1430	5.32	850	0
1438	2.73	705	0
1452	1.88	548	0
1463	11.69	850	0
1472	3.55	850	0
1624E	7.69	850	0
1642	3.85	850	0
1654	8.32	850	0
1655	4.64	850	0
1699	2.15	598	0
1701	3.57	850	0
1710E	6.67	850	0
1741E	1.78	529	0
1745	2.93	742	0
1747	2.45	653	0
1748	5.73	850	0
1803D	5.49	850	0
1852D	2.25	616	0
1853	2.67	694	0
1860	1.54	485	0
1924	3.26	803	0
1925	2.69	698	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	2.43	650	0
2002	3.37	823	0
2003	2.83	724	0
2014	5.33	850	0
2016	2.45	653	0
2021	3.38	825	0
2039	4.65	850	0
2041	4.00	850	0
2065	1.24	429	0
2070	5.09	850	0
2081	4.39	850	0
2089	2.74	707	0
2095	3.26	803	0
2105	2.52	666	0
2110	2.26	618	0
2111	2.05	579	0
2112	2.60	681	0
2114	3.13	779	0
2121	1.99	568	0
2130	2.93	742	0
2131	1.79	531	0
2143	2.22	611	0
2157	3.84	850	0
2172	2.18	603	0
2174	2.83	724	0
2211	5.32	850	0
2220	2.02	574	0
2286	1.49	476	0
2288	4.66	850	0
2300	2.18	603	0
2302	1.91	553	0
2305	2.52	666	0
2361	1.37	453	0
2362	1.83	539	0
2380	6.26	850	0
2386	1.22	426	0
2388	1.93	557	0
2402	2.33	631	0
2413	1.86	544	0
2416	1.93	557	0
2417	1.79	531	0
2501	1.52	481	0
2503	1.37	453	0
2534	2.42	648	0
2570	4.91	850	0
2585	2.70	699	0
2586	1.02	389	0
2587	2.19	605	0
2589	1.62	500	0
2600	4.91	850	0
2623	2.55	672	0
2651	2.26	618	0
2660	1.59	494	0
2670	2.37	638	0
2683	2.05	579	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	2.93	742	0
2701	7.98	850	0
2702	27.39	850	0
2710	8.43	850	0
2714	5.08	850	0
2719	11.06	850	0
2731	3.71	850	0
2735	3.01	757	0
2759	7.52	850	0
2790	1.42	463	0
2802	6.56	850	0
2812	4.39	850	0
2835	1.68	511	0
2836	2.39	642	0
2841	4.17	850	0
2881	2.30	625	0
2883	4.37	850	0
2913	3.14	781	0
2915	3.90	850	0
2916	2.49	661	0
2923	2.06	581	0
2942	2.45	653	0
2960	3.06	766	0
3004	2.60	681	0
3018	3.13	779	0
3022	3.36	822	0
3027	3.04	762	0
3028	3.20	792	0
3030	4.22	850	0
3040	4.19	850	0
3041	3.63	850	0
3042	3.28	807	0
3064	4.69	850	0
3069	6.81	850	0
3076	2.80	718	0
3081D	2.57	675	0
3082D	4.08	850	0
3085D	3.01	757	0
3110	3.07	768	0
3111	3.06	766	0
3113	2.19	605	0
3114	2.59	679	0
3118	1.45	468	0
3119	1.09	402	0
3122	1.17	416	0
3126	1.99	568	0
3131	0.91	368	0
3132	2.08	585	0
3145	1.93	557	0
3146	2.60	681	0
3169	2.67	694	0
3175D	2.94	744	0
3179	2.40	644	0
3180	2.15	598	0
3188	1.44	466	0

Travelers Property Casualty Co of America
 Charter Oak Fire Insurance Co
 NIPPONKOA Insurance Co

St Paul Fire and Marine Insurance Co
 Athena Assurance Co

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Arkansas

Effective 01/01/2008

Class Code	Rate	Minimum Premium	Loss Constant
3220	2.03	576	0
3223	3.28	807	0
3224	2.69	698	0
3227	1.79	531	0
3240	3.37	823	0
3241	2.99	753	0
3255	2.64	688	0
3257	2.72	703	0
3270	4.45	850	0
3300	3.73	850	0
3303	3.67	850	0
3307	3.60	850	0
3315	2.69	698	0
3334	2.56	674	0
3336	2.49	661	0
3365	9.83	850	0
3372	2.76	711	0
3373	3.44	836	0
3383	0.98	381	0
3385	0.90	366	0
3400	2.62	685	0
3507	2.96	748	0
3515	2.39	642	0
3548	1.27	435	0
3559	2.19	605	0
3574	1.21	424	0
3581	1.22	426	0
3612	2.25	616	0
3620	6.17	850	0
3629	1.93	557	0
3632	3.13	779	0
3634	1.93	557	0
3635	1.81	535	0
3638	1.61	498	0
3642	0.94	374	0
3643	3.04	762	0
3647	3.27	805	0
3648	2.13	594	0
3681	1.42	463	0
3685	1.86	544	0
3719	3.44	836	0
3724	6.78	850	0
3726	3.63	850	0
3803	1.88	548	0
3807	1.62	500	0
3808	2.77	712	0
3821	4.27	850	0
3822	2.79	716	0
3824	4.89	850	0
3826	1.05	394	0
3827	1.21	424	0
3830	1.17	416	0
3851	2.90	736	0
3865	1.31	442	0
3881	3.85	850	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	7.51	850	0
4021	4.55	850	0
4024E	1.72	518	0
4034	6.98	850	0
4036	2.67	694	0
4038	2.15	598	0
4053	3.27	805	0
4061	4.38	850	0
4062	3.17	786	0
4101	2.01	572	0
4111	2.36	637	0
4112	0.97	379	0
4113	1.71	516	0
4114	2.45	653	0
4130	5.69	850	0
4131	2.74	707	0
4133	2.62	685	0
4150	1.32	444	0
4206	4.04	850	0
4207	1.17	416	0
4239	1.35	450	0
4240	2.97	749	0
4243	1.45	468	0
4244	2.39	642	0
4250	1.51	479	0
4251	1.68	511	0
4263	2.42	648	0
4273	1.65	505	0
4279	1.79	531	0
4282	2.20	607	0
4283	2.37	638	0
4299	1.52	481	0
4304	2.82	722	0
4307	2.73	705	0
4351	1.11	405	0
4352	1.04	392	0
4360	0.81	350	0
4361	1.37	453	0
4362	1.09	402	0
4410	2.97	749	0
4420	3.53	850	0
4431	1.49	476	0
4432	1.61	498	0
4439	1.89	550	0
4452	3.47	842	0
4459	2.13	594	0
4470	2.30	625	0
4484	2.37	638	0
4493	2.86	729	0
4511	0.70	329	0
4557	1.85	542	0
4558	1.91	553	0
4561	1.93	557	0
4568	2.72	703	0
4581	1.71	516	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	4.65	850	0
4611	0.95	376	0
4635	3.90	850	0
4653	1.37	453	0
4665	6.93	850	0
4670	4.45	850	0
4683	4.72	850	0
4686	1.17	416	0
4692	0.37	268	0
4693	0.88	363	0
4703	2.35	635	0
4717	2.46	655	0
4720	4.02	850	0
4740	1.52	481	0
4741	1.82	537	0
4751	1.93	557	0
4771N	1.81	592	0
4777	1.79	531	0
4825	0.77	342	0
4828	1.45	468	0
4829	1.58	492	0
4902	1.73	520	0
4923	1.15	413	0
5020	5.84	850	0
5022	6.38	850	0
5037	17.82	850	0
5040	20.82	850	0
5057	16.40	850	0
5059	23.53	850	0
5069	22.62	850	0
5102	4.35	850	0
5146	5.15	850	0
5160	4.58	850	0
5183	3.31	812	0
5188	5.52	850	0
5190	3.23	798	0
5191	1.81	535	0
5192	4.07	850	0
5213	7.82	850	0
5215	4.10	850	0
5221	4.17	850	0
5222	10.25	850	0
5223	5.60	850	0
5348	3.91	850	0
5402	5.13	850	0
5403	10.45	850	0
5437	4.79	850	0
5443	3.81	850	0
5445	4.85	850	0
5462	6.31	850	0
5472	5.22	850	0
5473	5.32	850	0
5474	7.39	850	0
5478	4.54	850	0
5479	10.59	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	10.35	850	0
5491	2.22	611	0
5506	4.54	850	0
5507	5.93	850	0
5508D	7.54	850	0
5535	6.81	850	0
5537	5.69	850	0
5551	14.85	850	0
5606	2.01	572	0
5610	7.04	850	0
5645	11.76	850	0
5651	9.53	850	0
5703	102.47	850	0
5705	5.16	850	0
5951	0.38	270	0
6003	10.59	850	0
6005	6.98	850	0
6017	4.41	850	0
6018	2.25	616	0
6045	3.01	757	0
6204	9.84	850	0
6206	7.58	850	0
6213	11.73	850	0
6214	2.83	724	0
6216	5.35	850	0
6217	4.99	850	0
6229	4.18	850	0
6233	7.68	850	0
6235	11.62	850	0
6236	13.27	850	0
6237	3.64	850	0
6251D	7.91	850	0
6252D	7.17	850	0
6260D	5.43	850	0
6306	5.62	850	0
6319	5.62	850	0
6325	5.22	850	0
6400	7.01	850	0
6504	2.45	653	0
6702S *	7.47	850	0
6703S *	13.14	850	0
6704S *	8.29	850	0
6801F	14.33	850	0
6811	5.73	850	0
6824F	24.77	850	0
6826F	11.99	850	0
6834	4.28	850	0
6836	9.39	850	0
6843F	16.47	850	0
6845F	19.38	850	0
6854	5.40	850	0
6872F	22.38	850	0
6874F	39.76	850	0
6882	6.19	850	0
6884	13.58	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	5.62	850	0
7024S	6.24	850	0
7038S	6.67	850	0
7046S	29.38	850	0
7047S	9.90	850	0
7050S	11.75	850	0
7090S	7.41	850	0
7098S	32.65	850	0
7099S	51.75	850	0
7133	3.57	850	0
7151S	4.34	850	0
7152S	7.64	850	0
7153S	4.82	850	0
7222	10.18	850	0
7228	7.98	850	0
7229	7.93	850	0
7230	3.88	850	0
7231	8.57	850	0
7232	14.59	850	0
7309F	27.59	850	0
7313F	6.36	850	0
7317F	10.18	850	0
7327F	22.20	850	0
7333S	7.57	850	0
7335S	8.40	850	0
7337S	13.32	850	0
7350F	24.10	850	0
7360	6.02	850	0
7370	5.20	850	0
7380	4.22	850	0
7382	2.86	729	0
7390	3.61	850	0
7394S	15.17	850	0
7395S	16.85	850	0
7398S	26.71	850	0
7403	2.90	736	0
7405N	1.54	637	0
7420 *	22.14	850	0
7421G	2.30	625	0
7422	2.55	672	0
7423	2.90	736	0
7425	3.58	850	0
7431N	1.99	766	0
7445N	0.82	0	0
7453N	1.07	0	0
7502	3.01	757	0
7515	1.11	405	0
7520	3.09	772	0
7538	9.87	850	0
7539	6.27	850	0
7540	4.17	850	0
7580	2.10	588	0
7590	4.48	850	0
7600	3.04	762	0
7601	12.20	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	3.41	831	0
7610	0.48	289	0
7611	6.04	850	0
7612	16.82	850	0
7613	4.83	850	0
7705	2.82	722	0
7710	6.80	850	0
7711	6.80	850	0
7720	2.82	722	0
7855	6.14	850	0
8001	2.50	663	0
8002	3.28	807	0
8006	2.30	625	0
8008	1.19	420	0
8010	2.20	607	0
8013	0.51	294	0
8015	0.71	331	0
8017	1.22	426	0
8018 *	2.74	707	0
8021	1.76	526	0
8031	3.20	792	0
8032	1.65	505	0
8033	2.01	572	0
8039	1.49	476	0
8044	3.28	807	0
8045	0.47	287	0
8046	2.92	740	0
8047	1.25	431	0
8058	2.94	744	0
8072	0.67	324	0
8102	2.72	703	0
8103	4.79	850	0
8105	4.85	850	0
8106	4.52	850	0
8107	4.17	850	0
8111	3.24	799	0
8116	4.69	850	0
8203	6.34	850	0
8204	6.40	850	0
8209	3.14	781	0
8215	5.63	850	0
8227	4.47	850	0
8232	6.61	850	0
8233	4.99	850	0
8235	4.18	850	0
8263	9.39	850	0
8264	4.17	850	0
8265	9.88	850	0
8279	10.68	850	0
8288	6.93	850	0
8291	2.52	666	0
8292	3.06	766	0
8293	8.45	850	0
8295	6.13	850	0
8304	7.31	850	0

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0005	3.88	850	0
0008	2.38	640	0
0016	4.99	850	0
0034	3.40	829	0
0035	1.98	566	0
0036	3.29	809	0
0037	3.56	850	0
0042	5.76	850	0
0050	4.39	850	0
0059D	0.24	244	0
0065D	0.05	209	0
0066D	0.05	209	0
0067D	0.05	209	0
0079	2.56	674	0
0083	6.72	850	0
0106	11.39	850	0
0113	3.81	850	0
0156	3.24	0	0
0158	12.96	0	0
0170	2.11	590	0
0251	4.29	850	0
0400	6.83	850	0
0401	9.97	850	0
0771N	0.25	0	0
0908R	101.00	301	0
0913R	271.00	471	0
0917	2.99	753	0
1005	4.71	850	0
1016	16.44	850	0
1164E	5.82	850	0
1165E	5.55	850	0
1320	2.34	633	0
1322	9.44	850	0
1430	4.25	850	0
1438	2.18	603	0
1452	1.50	478	0
1463	9.35	850	0
1472	2.84	725	0
1624E	6.15	850	0
1642	3.08	770	0
1654	6.65	850	0
1655	3.71	850	0
1699	1.72	518	0
1701	2.85	727	0
1710E	5.33	850	0
1741E	1.42	463	0
1745	2.34	633	0
1747	1.96	563	0
1748	4.58	850	0
1803D	4.39	850	0
1852D	1.80	533	0
1853	2.14	596	0
1860	1.23	428	0
1924	2.60	681	0
1925	2.15	598	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	1.94	559	0
2002	2.69	698	0
2003	2.26	618	0
2014	4.26	850	0
2016	1.96	563	0
2021	2.71	701	0
2039	3.72	850	0
2041	3.19	790	0
2065	0.99	383	0
2070	4.07	850	0
2081	3.51	849	0
2089	2.19	605	0
2095	2.60	681	0
2105	2.01	572	0
2110	1.81	535	0
2111	1.64	503	0
2112	2.08	585	0
2114	2.50	663	0
2121	1.59	494	0
2130	2.34	633	0
2131	1.43	465	0
2143	1.77	527	0
2157	3.07	768	0
2172	1.74	522	0
2174	2.26	618	0
2211	4.25	850	0
2220	1.61	498	0
2286	1.19	420	0
2288	3.73	850	0
2300	1.74	522	0
2302	1.52	481	0
2305	2.01	572	0
2361	1.09	402	0
2362	1.47	472	0
2380	5.00	850	0
2386	0.98	381	0
2388	1.55	487	0
2402	1.86	544	0
2413	1.49	476	0
2416	1.55	487	0
2417	1.43	465	0
2501	1.22	426	0
2503	1.09	402	0
2534	1.93	557	0
2570	3.92	850	0
2585	2.16	600	0
2586	0.82	352	0
2587	1.75	524	0
2589	1.30	440	0
2600	3.92	850	0
2623	2.04	577	0
2651	1.81	535	0
2660	1.27	435	0
2670	1.90	551	0
2683	1.64	503	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	2.34	633	0
2701	6.38	850	0
2702	21.90	850	0
2710	6.74	850	0
2714	4.06	850	0
2719	8.85	850	0
2731	2.97	749	0
2735	2.41	646	0
2759	6.01	850	0
2790	1.14	411	0
2802	5.24	850	0
2812	3.51	849	0
2835	1.34	448	0
2836	1.91	553	0
2841	3.33	816	0
2881	1.84	540	0
2883	3.49	846	0
2913	2.51	664	0
2915	3.12	777	0
2916	1.99	568	0
2923	1.65	505	0
2942	1.96	563	0
2960	2.44	651	0
3004	2.08	585	0
3018	2.50	663	0
3022	2.68	696	0
3027	2.43	650	0
3028	2.56	674	0
3030	3.38	825	0
3040	3.35	820	0
3041	2.90	736	0
3042	2.63	687	0
3064	3.75	850	0
3069	5.45	850	0
3076	2.24	614	0
3081D	2.06	581	0
3082D	3.26	803	0
3085D	2.41	646	0
3110	2.46	655	0
3111	2.44	651	0
3113	1.75	524	0
3114	2.07	583	0
3118	1.16	415	0
3119	0.88	363	0
3122	0.93	372	0
3126	1.59	494	0
3131	0.73	335	0
3132	1.66	507	0
3145	1.55	487	0
3146	2.08	585	0
3169	2.14	596	0
3175D	2.35	635	0
3179	1.92	555	0
3180	1.72	518	0
3188	1.15	413	0

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3220	1.63	502	0
3223	2.63	687	0
3224	2.15	598	0
3227	1.43	465	0
3240	2.69	698	0
3241	2.39	642	0
3255	2.11	590	0
3257	2.17	601	0
3270	3.56	850	0
3300	2.98	751	0
3303	2.93	742	0
3307	2.88	733	0
3315	2.15	598	0
3334	2.05	579	0
3336	1.99	568	0
3365	7.86	850	0
3372	2.21	609	0
3373	2.75	709	0
3383	0.78	344	0
3385	0.72	333	0
3400	2.09	587	0
3507	2.36	637	0
3515	1.91	553	0
3548	1.01	387	0
3559	1.75	524	0
3574	0.97	379	0
3581	0.98	381	0
3612	1.80	533	0
3620	4.93	850	0
3629	1.55	487	0
3632	2.50	663	0
3634	1.55	487	0
3635	1.44	466	0
3638	1.28	437	0
3642	0.75	339	0
3643	2.43	650	0
3647	2.62	685	0
3648	1.71	516	0
3681	1.14	411	0
3685	1.49	476	0
3719	2.75	709	0
3724	5.42	850	0
3726	2.90	736	0
3803	1.50	478	0
3807	1.30	440	0
3808	2.22	611	0
3821	3.41	831	0
3822	2.23	613	0
3824	3.91	850	0
3826	0.84	355	0
3827	0.97	379	0
3830	0.93	372	0
3851	2.32	629	0
3865	1.05	394	0
3881	3.08	770	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	6.00	850	0
4021	3.64	850	0
4024E	1.38	455	0
4034	5.58	850	0
4036	2.14	596	0
4038	1.72	518	0
4053	2.62	685	0
4061	3.50	848	0
4062	2.54	670	0
4101	1.60	496	0
4111	1.89	550	0
4112	0.77	342	0
4113	1.36	452	0
4114	1.96	563	0
4130	4.55	850	0
4131	2.19	605	0
4133	2.09	587	0
4150	1.06	396	0
4206	3.23	798	0
4207	0.93	372	0
4239	1.08	400	0
4240	2.38	640	0
4243	1.16	415	0
4244	1.91	553	0
4250	1.21	424	0
4251	1.34	448	0
4263	1.93	557	0
4273	1.32	444	0
4279	1.43	465	0
4282	1.76	526	0
4283	1.90	551	0
4299	1.22	426	0
4304	2.25	616	0
4307	2.18	603	0
4351	0.89	365	0
4352	0.83	354	0
4360	0.65	320	0
4361	1.09	402	0
4362	0.88	363	0
4410	2.38	640	0
4420	2.82	722	0
4431	1.19	420	0
4432	1.28	437	0
4439	1.51	479	0
4452	2.77	712	0
4459	1.71	516	0
4470	1.84	540	0
4484	1.90	551	0
4493	2.29	624	0
4511	0.56	304	0
4557	1.48	474	0
4558	1.52	481	0
4561	1.55	487	0
4568	2.17	601	0
4581	1.36	452	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	3.72	850	0
4611	0.76	341	0
4635	3.12	777	0
4653	1.09	402	0
4665	5.54	850	0
4670	3.56	850	0
4683	3.77	850	0
4686	0.93	372	0
4692	0.30	255	0
4693	0.70	329	0
4703	1.88	548	0
4717	1.97	564	0
4720	3.22	796	0
4740	1.22	426	0
4741	1.46	470	0
4751	1.55	487	0
4771N	1.44	513	0
4777	1.43	465	0
4825	0.61	313	0
4828	1.16	415	0
4829	1.26	433	0
4902	1.39	457	0
4923	0.92	370	0
5020	4.67	850	0
5022	5.11	850	0
5037	14.25	850	0
5040	16.65	850	0
5057	13.11	850	0
5059	18.82	850	0
5069	18.09	850	0
5102	3.48	844	0
5146	4.12	850	0
5160	3.66	850	0
5183	2.65	690	0
5188	4.41	850	0
5190	2.58	677	0
5191	1.44	466	0
5192	3.25	801	0
5213	6.25	850	0
5215	3.27	805	0
5221	3.33	816	0
5222	8.20	850	0
5223	4.48	850	0
5348	3.13	779	0
5402	4.10	850	0
5403	8.36	850	0
5437	3.83	850	0
5443	3.05	764	0
5445	3.88	850	0
5462	5.05	850	0
5472	4.17	850	0
5473	4.25	850	0
5474	5.91	850	0
5478	3.63	850	0
5479	8.47	850	0

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5480	8.28	850	0
5491	1.77	527	0
5506	3.63	850	0
5507	4.74	850	0
5508D	6.03	850	0
5535	5.45	850	0
5537	4.55	850	0
5551	11.87	850	0
5606	1.60	496	0
5610	5.63	850	0
5645	9.40	850	0
5651	7.62	850	0
5703	81.93	850	0
5705	4.13	850	0
5951	0.31	257	0
6003	8.47	850	0
6005	5.58	850	0
6017	3.52	850	0
6018	1.80	533	0
6045	2.41	646	0
6204	7.87	850	0
6206	6.06	850	0
6213	9.38	850	0
6214	2.26	618	0
6216	4.28	850	0
6217	3.99	850	0
6229	3.34	818	0
6233	6.14	850	0
6235	9.29	850	0
6236	10.61	850	0
6237	2.91	738	0
6251D	6.32	850	0
6252D	5.73	850	0
6260D	4.34	850	0
6306	4.49	850	0
6319	4.49	850	0
6325	4.17	850	0
6400	5.61	850	0
6504	1.96	563	0
6702S *	5.97	850	0
6703S *	10.51	850	0
6704S *	6.63	850	0
6801F	11.46	850	0
6811	4.58	850	0
6824F	19.81	850	0
6826F	9.58	850	0
6834	3.42	833	0
6836	7.50	850	0
6843F	13.17	850	0
6845F	15.50	850	0
6854	4.32	850	0
6872F	17.90	850	0
6874F	31.79	850	0
6882	4.95	850	0
6884	10.86	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	4.49	850	0
7024S	4.99	850	0
7038S	5.33	850	0
7046S	23.49	850	0
7047S	7.91	850	0
7050S	9.39	850	0
7090S	5.92	850	0
7098S	26.11	850	0
7099S	41.38	850	0
7133	2.85	727	0
7151S	3.47	842	0
7152S	6.11	850	0
7153S	3.85	850	0
7222	8.14	850	0
7228	6.38	850	0
7229	6.34	850	0
7230	3.10	773	0
7231	6.86	850	0
7232	11.67	850	0
7309F	22.06	850	0
7313F	5.08	850	0
7317F	8.14	850	0
7327F	17.75	850	0
7333S	6.05	850	0
7335S	6.72	850	0
7337S	10.65	850	0
7350F	19.27	850	0
7360	4.81	850	0
7370	4.16	850	0
7380	3.38	825	0
7382	2.29	624	0
7390	2.89	735	0
7394S	12.13	850	0
7395S	13.47	850	0
7398S	21.35	850	0
7403	2.32	629	0
7405N	1.23	550	0
7420 *	17.70	850	0
7421G	1.84	540	0
7422	2.04	577	0
7423	2.32	629	0
7425	2.87	731	0
7431N	1.59	651	0
7445N	0.66	0	0
7453N	0.85	0	0
7502	2.41	646	0
7515	0.89	365	0
7520	2.47	657	0
7538	7.89	850	0
7539	5.01	850	0
7540	3.33	816	0
7580	1.68	511	0
7590	3.58	850	0
7600	2.43	650	0
7601	9.76	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	2.73	705	0
7610	0.39	272	0
7611	4.83	850	0
7612	13.45	850	0
7613	3.87	850	0
7705	2.25	616	0
7710	5.43	850	0
7711	5.43	850	0
7720	2.25	616	0
7855	4.91	850	0
8001	2.00	570	0
8002	2.63	687	0
8006	1.84	540	0
8008	0.96	378	0
8010	1.76	526	0
8013	0.41	276	0
8015	0.57	305	0
8017	0.98	381	0
8018 *	2.19	605	0
8021	1.41	461	0
8031	2.56	674	0
8032	1.32	444	0
8033	1.60	496	0
8039	1.19	420	0
8044	2.63	687	0
8045	0.38	270	0
8046	2.33	631	0
8047	1.00	385	0
8058	2.35	635	0
8072	0.53	298	0
8102	2.17	601	0
8103	3.83	850	0
8105	3.88	850	0
8106	3.62	850	0
8107	3.33	816	0
8111	2.59	679	0
8116	3.75	850	0
8203	5.07	850	0
8204	5.12	850	0
8209	2.51	664	0
8215	4.50	850	0
8227	3.57	850	0
8232	5.29	850	0
8233	3.99	850	0
8235	3.34	818	0
8263	7.50	850	0
8264	3.33	816	0
8265	7.90	850	0
8279	8.54	850	0
8288	5.54	850	0
8291	2.01	572	0
8292	2.44	651	0
8293	6.75	850	0
8295	4.90	850	0
8304	5.84	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	4.36	850	0
0008	2.67	694	0
0016	5.61	850	0
0034	3.82	850	0
0035	2.23	613	0
0036	3.70	850	0
0037	4.00	850	0
0042	6.48	850	0
0050	4.94	850	0
0059D	0.27	250	0
0065D	0.05	209	0
0066D	0.05	209	0
0067D	0.05	209	0
0079	2.88	733	0
0083	7.56	850	0
0106	12.82	850	0
0113	4.28	850	0
0156	3.65	0	0
0158	14.58	0	0
0170	2.38	640	0
0251	4.82	850	0
0400	7.69	850	0
0401	11.22	850	0
0771N	0.28	0	0
0908R	114.00	314	0
0913R	304.00	504	0
0917	3.36	822	0
1005	5.30	850	0
1016	18.49	850	0
1164E	6.55	850	0
1165E	6.24	850	0
1320	2.63	687	0
1322	10.62	850	0
1430	4.78	850	0
1438	2.46	655	0
1452	1.69	513	0
1463	10.51	850	0
1472	3.20	792	0
1624E	6.92	850	0
1642	3.47	842	0
1654	7.48	850	0
1655	4.17	850	0
1699	1.93	557	0
1701	3.21	794	0
1710E	6.00	850	0
1741E	1.60	496	0
1745	2.63	687	0
1747	2.20	607	0
1748	5.15	850	0
1803D	4.94	850	0
1852D	2.02	574	0
1853	2.40	644	0
1860	1.38	455	0
1924	2.93	742	0
1925	2.42	648	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	2.19	605	0
2002	3.03	761	0
2003	2.55	672	0
2014	4.80	850	0
2016	2.20	607	0
2021	3.04	762	0
2039	4.18	850	0
2041	3.59	850	0
2065	1.11	405	0
2070	4.58	850	0
2081	3.95	850	0
2089	2.47	657	0
2095	2.93	742	0
2105	2.26	618	0
2110	2.03	576	0
2111	1.84	540	0
2112	2.34	633	0
2114	2.81	720	0
2121	1.79	531	0
2130	2.63	687	0
2131	1.61	498	0
2143	2.00	570	0
2157	3.45	838	0
2172	1.96	563	0
2174	2.55	672	0
2211	4.78	850	0
2220	1.82	537	0
2286	1.34	448	0
2288	4.20	850	0
2300	1.96	563	0
2302	1.71	516	0
2305	2.26	618	0
2361	1.23	428	0
2362	1.65	505	0
2380	5.63	850	0
2386	1.10	403	0
2388	1.74	522	0
2402	2.10	588	0
2413	1.68	511	0
2416	1.74	522	0
2417	1.61	498	0
2501	1.37	453	0
2503	1.23	428	0
2534	2.17	601	0
2570	4.41	850	0
2585	2.43	650	0
2586	0.92	370	0
2587	1.97	564	0
2589	1.46	470	0
2600	4.41	850	0
2623	2.29	624	0
2651	2.03	576	0
2660	1.43	465	0
2670	2.14	596	0
2683	1.84	540	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	2.63	687	0
2701	7.18	850	0
2702	24.63	850	0
2710	7.58	850	0
2714	4.57	850	0
2719	9.95	850	0
2731	3.34	818	0
2735	2.71	701	0
2759	6.77	850	0
2790	1.28	437	0
2802	5.90	850	0
2812	3.95	850	0
2835	1.51	479	0
2836	2.15	598	0
2841	3.75	850	0
2881	2.07	583	0
2883	3.93	850	0
2913	2.83	724	0
2915	3.50	848	0
2916	2.24	614	0
2923	1.85	542	0
2942	2.20	607	0
2960	2.75	709	0
3004	2.34	633	0
3018	2.81	720	0
3022	3.02	759	0
3027	2.74	707	0
3028	2.88	733	0
3030	3.80	850	0
3040	3.77	850	0
3041	3.26	803	0
3042	2.95	746	0
3064	4.22	850	0
3069	6.13	850	0
3076	2.52	666	0
3081D	2.31	627	0
3082D	3.67	850	0
3085D	2.71	701	0
3110	2.76	711	0
3111	2.75	709	0
3113	1.97	564	0
3114	2.33	631	0
3118	1.30	440	0
3119	0.98	381	0
3122	1.05	394	0
3126	1.79	531	0
3131	0.82	352	0
3132	1.87	546	0
3145	1.74	522	0
3146	2.34	633	0
3169	2.40	644	0
3175D	2.65	690	0
3179	2.16	600	0
3180	1.93	557	0
3188	1.29	439	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	1.83	539	0
3223	2.95	746	0
3224	2.42	648	0
3227	1.61	498	0
3240	3.03	761	0
3241	2.69	698	0
3255	2.38	640	0
3257	2.44	651	0
3270	4.00	850	0
3300	3.35	820	0
3303	3.30	810	0
3307	3.24	799	0
3315	2.42	648	0
3334	2.30	625	0
3336	2.24	614	0
3365	8.84	850	0
3372	2.48	659	0
3373	3.10	773	0
3383	0.88	363	0
3385	0.81	350	0
3400	2.35	635	0
3507	2.66	692	0
3515	2.15	598	0
3548	1.14	411	0
3559	1.97	564	0
3574	1.09	402	0
3581	1.10	403	0
3612	2.02	574	0
3620	5.55	850	0
3629	1.74	522	0
3632	2.81	720	0
3634	1.74	522	0
3635	1.62	500	0
3638	1.45	468	0
3642	0.84	355	0
3643	2.74	707	0
3647	2.94	744	0
3648	1.92	555	0
3681	1.28	437	0
3685	1.68	511	0
3719	3.10	773	0
3724	6.10	850	0
3726	3.26	803	0
3803	1.69	513	0
3807	1.46	470	0
3808	2.49	661	0
3821	3.84	850	0
3822	2.51	664	0
3824	4.40	850	0
3826	0.95	376	0
3827	1.09	402	0
3830	1.05	394	0
3851	2.61	683	0
3865	1.18	418	0
3881	3.47	842	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	6.75	850	0
4021	4.09	850	0
4024E	1.55	487	0
4034	6.28	850	0
4036	2.40	644	0
4038	1.93	557	0
4053	2.94	744	0
4061	3.94	850	0
4062	2.85	727	0
4101	1.80	533	0
4111	2.12	592	0
4112	0.87	361	0
4113	1.53	483	0
4114	2.20	607	0
4130	5.12	850	0
4131	2.47	657	0
4133	2.35	635	0
4150	1.19	420	0
4206	3.63	850	0
4207	1.05	394	0
4239	1.22	426	0
4240	2.67	694	0
4243	1.30	440	0
4244	2.15	598	0
4250	1.36	452	0
4251	1.51	479	0
4263	2.17	601	0
4273	1.48	474	0
4279	1.61	498	0
4282	1.98	566	0
4283	2.14	596	0
4299	1.37	453	0
4304	2.53	668	0
4307	2.46	655	0
4351	1.00	385	0
4352	0.93	372	0
4360	0.73	335	0
4361	1.23	428	0
4362	0.98	381	0
4410	2.67	694	0
4420	3.17	786	0
4431	1.34	448	0
4432	1.45	468	0
4439	1.70	514	0
4452	3.12	777	0
4459	1.92	555	0
4470	2.07	583	0
4484	2.14	596	0
4493	2.57	675	0
4511	0.63	317	0
4557	1.66	507	0
4558	1.71	516	0
4561	1.74	522	0
4568	2.44	651	0
4581	1.53	483	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	4.18	850	0
4611	0.86	359	0
4635	3.50	848	0
4653	1.23	428	0
4665	6.23	850	0
4670	4.00	850	0
4683	4.25	850	0
4686	1.05	394	0
4692	0.33	261	0
4693	0.79	346	0
4703	2.11	590	0
4717	2.21	609	0
4720	3.62	850	0
4740	1.37	453	0
4741	1.64	503	0
4751	1.74	522	0
4771N	1.62	552	0
4777	1.61	498	0
4825	0.69	328	0
4828	1.30	440	0
4829	1.42	463	0
4902	1.56	489	0
4923	1.04	392	0
5020	5.26	850	0
5022	5.74	850	0
5037	16.03	850	0
5040	18.72	850	0
5057	14.75	850	0
5059	21.17	850	0
5069	20.35	850	0
5102	3.91	850	0
5146	4.63	850	0
5160	4.12	850	0
5183	2.98	751	0
5188	4.96	850	0
5190	2.90	736	0
5191	1.62	500	0
5192	3.66	850	0
5213	7.03	850	0
5215	3.68	850	0
5221	3.75	850	0
5222	9.22	850	0
5223	5.04	850	0
5348	3.52	850	0
5402	4.62	850	0
5403	9.40	850	0
5437	4.31	850	0
5443	3.43	835	0
5445	4.36	850	0
5462	5.68	850	0
5472	4.69	850	0
5473	4.78	850	0
5474	6.65	850	0
5478	4.08	850	0
5479	9.53	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	9.31	850	0
5491	2.00	570	0
5506	4.08	850	0
5507	5.33	850	0
5508D	6.78	850	0
5535	6.13	850	0
5537	5.12	850	0
5551	13.35	850	0
5606	1.80	533	0
5610	6.33	850	0
5645	10.58	850	0
5651	8.57	850	0
5703	92.16	850	0
5705	4.64	850	0
5951	0.35	265	0
6003	9.53	850	0
6005	6.28	850	0
6017	3.96	850	0
6018	2.02	574	0
6045	2.71	701	0
6204	8.85	850	0
6206	6.82	850	0
6213	10.55	850	0
6214	2.55	672	0
6216	4.81	850	0
6217	4.49	850	0
6229	3.76	850	0
6233	6.91	850	0
6235	10.45	850	0
6236	11.93	850	0
6237	3.27	805	0
6251D	7.11	850	0
6252D	6.45	850	0
6260D	4.89	850	0
6306	5.05	850	0
6319	5.05	850	0
6325	4.69	850	0
6400	6.31	850	0
6504	2.20	607	0
6702S *	6.71	850	0
6703S *	11.82	850	0
6704S *	7.46	850	0
6801F	12.89	850	0
6811	5.15	850	0
6824F	22.28	850	0
6826F	10.78	850	0
6834	3.85	850	0
6836	8.44	850	0
6843F	14.81	850	0
6845F	17.43	850	0
6854	4.86	850	0
6872F	20.13	850	0
6874F	35.76	850	0
6882	5.56	850	0
6884	12.21	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	5.05	850	0
7024S	5.61	850	0
7038S	6.00	850	0
7046S	26.42	850	0
7047S	8.90	850	0
7050S	10.56	850	0
7090S	6.66	850	0
7098S	29.37	850	0
7099S	46.54	850	0
7133	3.21	794	0
7151S	3.90	850	0
7152S	6.87	850	0
7153S	4.34	850	0
7222	9.16	850	0
7228	7.18	850	0
7229	7.14	850	0
7230	3.49	846	0
7231	7.71	850	0
7232	13.12	850	0
7309F	24.81	850	0
7313F	5.72	850	0
7317F	9.16	850	0
7327F	19.97	850	0
7333S	6.80	850	0
7335S	7.56	850	0
7337S	11.98	850	0
7350F	21.68	850	0
7360	5.41	850	0
7370	4.68	850	0
7380	3.80	850	0
7382	2.57	675	0
7390	3.25	801	0
7394S	13.65	850	0
7395S	15.16	850	0
7398S	24.02	850	0
7403	2.61	683	0
7405N	1.38	592	0
7420 *	19.91	850	0
7421G	2.07	583	0
7422	2.29	624	0
7423	2.61	683	0
7425	3.22	796	0
7431N	1.79	709	0
7445N	0.74	0	0
7453N	0.96	0	0
7502	2.71	701	0
7515	1.00	385	0
7520	2.78	714	0
7538	8.88	850	0
7539	5.64	850	0
7540	3.75	850	0
7580	1.89	550	0
7590	4.03	850	0
7600	2.74	707	0
7601	10.97	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	3.07	768	0
7610	0.43	280	0
7611	5.44	850	0
7612	15.13	850	0
7613	4.35	850	0
7705	2.53	668	0
7710	6.11	850	0
7711	6.11	850	0
7720	2.53	668	0
7855	5.53	850	0
8001	2.25	616	0
8002	2.95	746	0
8006	2.07	583	0
8008	1.07	398	0
8010	1.98	566	0
8013	0.46	285	0
8015	0.64	318	0
8017	1.10	403	0
8018 *	2.47	657	0
8021	1.59	494	0
8031	2.88	733	0
8032	1.48	474	0
8033	1.80	533	0
8039	1.34	448	0
8044	2.95	746	0
8045	0.42	278	0
8046	2.62	685	0
8047	1.13	409	0
8058	2.65	690	0
8072	0.60	311	0
8102	2.44	651	0
8103	4.31	850	0
8105	4.36	850	0
8106	4.07	850	0
8107	3.75	850	0
8111	2.92	740	0
8116	4.22	850	0
8203	5.70	850	0
8204	5.76	850	0
8209	2.83	724	0
8215	5.06	850	0
8227	4.02	850	0
8232	5.95	850	0
8233	4.49	850	0
8235	3.76	850	0
8263	8.44	850	0
8264	3.75	850	0
8265	8.89	850	0
8279	9.61	850	0
8288	6.23	850	0
8291	2.26	618	0
8292	2.75	709	0
8293	7.60	850	0
8295	5.51	850	0
8304	6.57	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	5.33	850	0
0008	3.27	805	0
0016	6.87	850	0
0034	4.68	850	0
0035	2.72	703	0
0036	4.52	850	0
0037	4.90	850	0
0042	7.93	850	0
0050	6.04	850	0
0059D	0.33	261	0
0065D	0.06	211	0
0066D	0.06	211	0
0067D	0.06	211	0
0079	3.52	850	0
0083	9.24	850	0
0106	15.67	850	0
0113	5.24	850	0
0156	4.46	0	0
0158	17.83	0	0
0170	2.91	738	0
0251	5.90	850	0
0400	9.40	850	0
0401	13.72	850	0
0771N	0.34	0	0
0908R	139.00	339	0
0913R	372.00	572	0
0917	4.11	850	0
1005	6.47	850	0
1016	22.62	850	0
1164E	8.01	850	0
1165E	7.63	850	0
1320	3.22	796	0
1322	12.98	850	0
1430	5.85	850	0
1438	3.00	755	0
1452	2.06	581	0
1463	12.86	850	0
1472	3.91	850	0
1624E	8.46	850	0
1642	4.24	850	0
1654	9.15	850	0
1655	5.10	850	0
1699	2.36	637	0
1701	3.93	850	0
1710E	7.34	850	0
1741E	1.95	561	0
1745	3.22	796	0
1747	2.69	698	0
1748	6.30	850	0
1803D	6.04	850	0
1852D	2.47	657	0
1853	2.94	744	0
1860	1.69	513	0
1924	3.58	850	0
1925	2.96	748	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	2.67	694	0
2002	3.71	850	0
2003	3.11	775	0
2014	5.86	850	0
2016	2.69	698	0
2021	3.72	850	0
2039	5.11	850	0
2041	4.39	850	0
2065	1.36	452	0
2070	5.60	850	0
2081	4.83	850	0
2089	3.02	759	0
2095	3.58	850	0
2105	2.77	712	0
2110	2.49	661	0
2111	2.25	616	0
2112	2.86	729	0
2114	3.44	836	0
2121	2.19	605	0
2130	3.22	796	0
2131	1.97	564	0
2143	2.44	651	0
2157	4.22	850	0
2172	2.39	642	0
2174	3.11	775	0
2211	5.85	850	0
2220	2.22	611	0
2286	1.64	503	0
2288	5.13	850	0
2300	2.39	642	0
2302	2.10	588	0
2305	2.77	712	0
2361	1.50	478	0
2362	2.02	574	0
2380	6.88	850	0
2386	1.35	450	0
2388	2.13	594	0
2402	2.56	674	0
2413	2.05	579	0
2416	2.13	594	0
2417	1.97	564	0
2501	1.67	509	0
2503	1.50	478	0
2534	2.66	692	0
2570	5.40	850	0
2585	2.97	749	0
2586	1.13	409	0
2587	2.41	646	0
2589	1.78	529	0
2600	5.40	850	0
2623	2.80	718	0
2651	2.49	661	0
2660	1.75	524	0
2670	2.61	683	0
2683	2.25	616	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	3.22	796	0
2701	8.77	850	0
2702	30.12	850	0
2710	9.27	850	0
2714	5.58	850	0
2719	12.17	850	0
2731	4.08	850	0
2735	3.32	814	0
2759	8.27	850	0
2790	1.56	489	0
2802	7.21	850	0
2812	4.83	850	0
2835	1.85	542	0
2836	2.63	687	0
2841	4.58	850	0
2881	2.53	668	0
2883	4.80	850	0
2913	3.46	840	0
2915	4.29	850	0
2916	2.74	707	0
2923	2.27	620	0
2942	2.69	698	0
2960	3.36	822	0
3004	2.86	729	0
3018	3.44	836	0
3022	3.69	850	0
3027	3.35	820	0
3028	3.52	850	0
3030	4.65	850	0
3040	4.61	850	0
3041	3.99	850	0
3042	3.61	850	0
3064	5.16	850	0
3069	7.49	850	0
3076	3.08	770	0
3081D	2.83	724	0
3082D	4.49	850	0
3085D	3.32	814	0
3110	3.38	825	0
3111	3.36	822	0
3113	2.41	646	0
3114	2.85	727	0
3118	1.60	496	0
3119	1.20	422	0
3122	1.28	437	0
3126	2.19	605	0
3131	1.00	385	0
3132	2.28	622	0
3145	2.13	594	0
3146	2.86	729	0
3169	2.94	744	0
3175D	3.24	799	0
3179	2.64	688	0
3180	2.36	637	0
3188	1.58	492	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	2.24	614	0
3223	3.61	850	0
3224	2.96	748	0
3227	1.97	564	0
3240	3.71	850	0
3241	3.28	807	0
3255	2.91	738	0
3257	2.99	753	0
3270	4.90	850	0
3300	4.10	850	0
3303	4.04	850	0
3307	3.96	850	0
3315	2.96	748	0
3334	2.82	722	0
3336	2.74	707	0
3365	10.81	850	0
3372	3.03	761	0
3373	3.78	850	0
3383	1.08	400	0
3385	0.99	383	0
3400	2.88	733	0
3507	3.25	801	0
3515	2.63	687	0
3548	1.39	457	0
3559	2.41	646	0
3574	1.33	446	0
3581	1.35	450	0
3612	2.47	657	0
3620	6.79	850	0
3629	2.13	594	0
3632	3.44	836	0
3634	2.13	594	0
3635	1.99	568	0
3638	1.77	527	0
3642	1.03	391	0
3643	3.35	820	0
3647	3.60	850	0
3648	2.35	635	0
3681	1.56	489	0
3685	2.05	579	0
3719	3.78	850	0
3724	7.46	850	0
3726	3.99	850	0
3803	2.06	581	0
3807	1.78	529	0
3808	3.05	764	0
3821	4.69	850	0
3822	3.07	768	0
3824	5.38	850	0
3826	1.16	415	0
3827	1.33	446	0
3830	1.28	437	0
3851	3.19	790	0
3865	1.44	466	0
3881	4.24	850	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	8.26	850	0
4021	5.00	850	0
4024E	1.89	550	0
4034	7.68	850	0
4036	2.94	744	0
4038	2.36	637	0
4053	3.60	850	0
4061	4.82	850	0
4062	3.49	846	0
4101	2.21	609	0
4111	2.60	681	0
4112	1.06	396	0
4113	1.88	548	0
4114	2.69	698	0
4130	6.26	850	0
4131	3.02	759	0
4133	2.88	733	0
4150	1.45	468	0
4206	4.44	850	0
4207	1.28	437	0
4239	1.49	476	0
4240	3.27	805	0
4243	1.60	496	0
4244	2.63	687	0
4250	1.66	507	0
4251	1.85	542	0
4263	2.66	692	0
4273	1.81	535	0
4279	1.97	564	0
4282	2.42	648	0
4283	2.61	683	0
4299	1.67	509	0
4304	3.10	773	0
4307	3.00	755	0
4351	1.22	426	0
4352	1.14	411	0
4360	0.89	365	0
4361	1.50	478	0
4362	1.20	422	0
4410	3.27	805	0
4420	3.88	850	0
4431	1.64	503	0
4432	1.77	527	0
4439	2.08	585	0
4452	3.82	850	0
4459	2.35	635	0
4470	2.53	668	0
4484	2.61	683	0
4493	3.14	781	0
4511	0.77	342	0
4557	2.03	576	0
4558	2.10	588	0
4561	2.13	594	0
4568	2.99	753	0
4581	1.88	548	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	5.11	850	0
4611	1.05	394	0
4635	4.29	850	0
4653	1.50	478	0
4665	7.62	850	0
4670	4.90	850	0
4683	5.19	850	0
4686	1.28	437	0
4692	0.41	276	0
4693	0.97	379	0
4703	2.58	677	0
4717	2.71	701	0
4720	4.43	850	0
4740	1.67	509	0
4741	2.00	570	0
4751	2.13	594	0
4771N	1.99	631	0
4777	1.97	564	0
4825	0.84	355	0
4828	1.60	496	0
4829	1.74	522	0
4902	1.91	553	0
4923	1.27	435	0
5020	6.43	850	0
5022	7.02	850	0
5037	19.60	850	0
5040	22.90	850	0
5057	18.03	850	0
5059	25.88	850	0
5069	24.88	850	0
5102	4.79	850	0
5146	5.66	850	0
5160	5.04	850	0
5183	3.64	850	0
5188	6.07	850	0
5190	3.55	850	0
5191	1.99	568	0
5192	4.47	850	0
5213	8.60	850	0
5215	4.50	850	0
5221	4.58	850	0
5222	11.28	850	0
5223	6.16	850	0
5348	4.30	850	0
5402	5.65	850	0
5403	11.50	850	0
5437	5.27	850	0
5443	4.19	850	0
5445	5.33	850	0
5462	6.94	850	0
5472	5.74	850	0
5473	5.85	850	0
5474	8.13	850	0
5478	4.99	850	0
5479	11.65	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	11.39	850	0
5491	2.44	651	0
5506	4.99	850	0
5507	6.52	850	0
5508D	8.29	850	0
5535	7.49	850	0
5537	6.26	850	0
5551	16.33	850	0
5606	2.21	609	0
5610	7.74	850	0
5645	12.93	850	0
5651	10.48	850	0
5703	112.70	850	0
5705	5.68	850	0
5951	0.42	278	0
6003	11.65	850	0
6005	7.68	850	0
6017	4.85	850	0
6018	2.47	657	0
6045	3.32	814	0
6204	10.82	850	0
6206	8.34	850	0
6213	12.90	850	0
6214	3.11	775	0
6216	5.88	850	0
6217	5.49	850	0
6229	4.60	850	0
6233	8.45	850	0
6235	12.78	850	0
6236	14.59	850	0
6237	4.00	850	0
6251D	8.70	850	0
6252D	7.88	850	0
6260D	5.97	850	0
6306	6.18	850	0
6319	6.18	850	0
6325	5.74	850	0
6400	7.71	850	0
6504	2.69	698	0
6702S *	8.21	850	0
6703S *	14.45	850	0
6704S *	9.12	850	0
6801F	15.77	850	0
6811	6.30	850	0
6824F	27.24	850	0
6826F	13.18	850	0
6834	4.71	850	0
6836	10.32	850	0
6843F	18.11	850	0
6845F	21.32	850	0
6854	5.94	850	0
6872F	24.62	850	0
6874F	43.73	850	0
6882	6.80	850	0
6884	14.94	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	6.18	850	0
7024S	6.87	850	0
7038S	7.34	850	0
7046S	32.31	850	0
7047S	10.89	850	0
7050S	12.92	850	0
7090S	8.15	850	0
7098S	35.91	850	0
7099S	56.91	850	0
7133	3.93	850	0
7151S	4.77	850	0
7152S	8.40	850	0
7153S	5.30	850	0
7222	11.20	850	0
7228	8.77	850	0
7229	8.73	850	0
7230	4.27	850	0
7231	9.43	850	0
7232	16.05	850	0
7309F	30.34	850	0
7313F	6.99	850	0
7317F	11.20	850	0
7327F	24.41	850	0
7333S	8.32	850	0
7335S	9.24	850	0
7337S	14.65	850	0
7350F	26.51	850	0
7360	6.62	850	0
7370	5.72	850	0
7380	4.65	850	0
7382	3.14	781	0
7390	3.97	850	0
7394S	16.69	850	0
7395S	18.53	850	0
7398S	29.37	850	0
7403	3.19	790	0
7405N	1.69	681	0
7420 *	24.35	850	0
7421G	2.53	668	0
7422	2.80	718	0
7423	3.19	790	0
7425	3.94	850	0
7431N	2.19	822	0
7445N	0.91	0	0
7453N	1.17	0	0
7502	3.32	814	0
7515	1.22	426	0
7520	3.39	827	0
7538	10.85	850	0
7539	6.90	850	0
7540	4.58	850	0
7580	2.31	627	0
7590	4.93	850	0
7600	3.35	820	0
7601	13.42	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	3.75	850	0
7610	0.53	298	0
7611	6.65	850	0
7612	18.50	850	0
7613	5.32	850	0
7705	3.10	773	0
7710	7.48	850	0
7711	7.48	850	0
7720	3.10	773	0
7855	6.76	850	0
8001	2.75	709	0
8002	3.61	850	0
8006	2.53	668	0
8008	1.31	442	0
8010	2.42	648	0
8013	0.56	304	0
8015	0.78	344	0
8017	1.35	450	0
8018 *	3.02	759	0
8021	1.94	559	0
8031	3.52	850	0
8032	1.81	535	0
8033	2.21	609	0
8039	1.64	503	0
8044	3.61	850	0
8045	0.52	296	0
8046	3.21	794	0
8047	1.38	455	0
8058	3.24	799	0
8072	0.74	337	0
8102	2.99	753	0
8103	5.27	850	0
8105	5.33	850	0
8106	4.97	850	0
8107	4.58	850	0
8111	3.57	850	0
8116	5.16	850	0
8203	6.98	850	0
8204	7.04	850	0
8209	3.46	840	0
8215	6.19	850	0
8227	4.91	850	0
8232	7.27	850	0
8233	5.49	850	0
8235	4.60	850	0
8263	10.32	850	0
8264	4.58	850	0
8265	10.87	850	0
8279	11.75	850	0
8288	7.62	850	0
8291	2.77	712	0
8292	3.36	822	0
8293	9.29	850	0
8295	6.74	850	0
8304	8.04	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	6.30	850	0
0008	3.86	850	0
0016	8.11	850	0
0034	5.53	850	0
0035	3.22	796	0
0036	5.34	850	0
0037	5.78	850	0
0042	9.37	850	0
0050	7.13	850	0
0059D	0.39	272	0
0065D	0.07	213	0
0066D	0.07	213	0
0067D	0.07	213	0
0079	4.16	850	0
0083	10.92	850	0
0106	18.52	850	0
0113	6.19	850	0
0156	5.27	0	0
0158	21.07	0	0
0170	3.44	836	0
0251	6.97	850	0
0400	11.11	850	0
0401	16.21	850	0
0771N	0.41	0	0
0908R	164.00	364	0
0913R	440.00	640	0
0917	4.86	850	0
1005	7.65	850	0
1016	26.72	850	0
1164E	9.46	850	0
1165E	9.02	850	0
1320	3.81	850	0
1322	15.34	850	0
1430	6.91	850	0
1438	3.55	850	0
1452	2.44	651	0
1463	15.19	850	0
1472	4.62	850	0
1624E	10.00	850	0
1642	5.01	850	0
1654	10.81	850	0
1655	6.02	850	0
1699	2.79	716	0
1701	4.64	850	0
1710E	8.67	850	0
1741E	2.31	627	0
1745	3.81	850	0
1747	3.18	788	0
1748	7.45	850	0
1803D	7.13	850	0
1852D	2.92	740	0
1853	3.47	842	0
1860	2.00	570	0
1924	4.23	850	0
1925	3.49	846	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	3.16	785	0
2002	4.38	850	0
2003	3.68	850	0
2014	6.93	850	0
2016	3.18	788	0
2021	4.40	850	0
2039	6.04	850	0
2041	5.19	850	0
2065	1.61	498	0
2070	6.62	850	0
2081	5.71	850	0
2089	3.57	850	0
2095	4.23	850	0
2105	3.27	805	0
2110	2.94	744	0
2111	2.66	692	0
2112	3.38	825	0
2114	4.07	850	0
2121	2.59	679	0
2130	3.81	850	0
2131	2.33	631	0
2143	2.88	733	0
2157	4.99	850	0
2172	2.83	724	0
2174	3.68	850	0
2211	6.91	850	0
2220	2.62	685	0
2286	1.94	559	0
2288	6.06	850	0
2300	2.83	724	0
2302	2.48	659	0
2305	3.27	805	0
2361	1.77	527	0
2362	2.38	640	0
2380	8.13	850	0
2386	1.59	494	0
2388	2.51	664	0
2402	3.03	761	0
2413	2.42	648	0
2416	2.51	664	0
2417	2.33	631	0
2501	1.98	566	0
2503	1.77	527	0
2534	3.14	781	0
2570	6.38	850	0
2585	3.51	849	0
2586	1.33	446	0
2587	2.85	727	0
2589	2.11	590	0
2600	6.38	850	0
2623	3.31	812	0
2651	2.94	744	0
2660	2.07	583	0
2670	3.09	772	0
2683	2.66	692	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	3.81	850	0
2701	10.37	850	0
2702	35.59	850	0
2710	10.96	850	0
2714	6.60	850	0
2719	14.38	850	0
2731	4.82	850	0
2735	3.92	850	0
2759	9.78	850	0
2790	1.85	542	0
2802	8.52	850	0
2812	5.71	850	0
2835	2.18	603	0
2836	3.10	773	0
2841	5.41	850	0
2881	2.99	753	0
2883	5.67	850	0
2913	4.08	850	0
2915	5.06	850	0
2916	3.23	798	0
2923	2.68	696	0
2942	3.18	788	0
2960	3.97	850	0
3004	3.38	825	0
3018	4.07	850	0
3022	4.36	850	0
3027	3.95	850	0
3028	4.16	850	0
3030	5.49	850	0
3040	5.45	850	0
3041	4.71	850	0
3042	4.27	850	0
3064	6.10	850	0
3069	8.85	850	0
3076	3.64	850	0
3081D	3.34	818	0
3082D	5.30	850	0
3085D	3.92	850	0
3110	3.99	850	0
3111	3.97	850	0
3113	2.85	727	0
3114	3.36	822	0
3118	1.88	548	0
3119	1.42	463	0
3122	1.52	481	0
3126	2.59	679	0
3131	1.18	418	0
3132	2.70	699	0
3145	2.51	664	0
3146	3.38	825	0
3169	3.47	842	0
3175D	3.83	850	0
3179	3.12	777	0
3180	2.79	716	0
3188	1.87	546	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	2.64	688	0
3223	4.27	850	0
3224	3.49	846	0
3227	2.33	631	0
3240	4.38	850	0
3241	3.88	850	0
3255	3.44	836	0
3257	3.53	850	0
3270	5.78	850	0
3300	4.84	850	0
3303	4.77	850	0
3307	4.68	850	0
3315	3.49	846	0
3334	3.33	816	0
3336	3.23	798	0
3365	12.77	850	0
3372	3.59	850	0
3373	4.47	850	0
3383	1.28	437	0
3385	1.16	415	0
3400	3.40	829	0
3507	3.84	850	0
3515	3.10	773	0
3548	1.64	503	0
3559	2.85	727	0
3574	1.57	490	0
3581	1.59	494	0
3612	2.92	740	0
3620	8.02	850	0
3629	2.51	664	0
3632	4.07	850	0
3634	2.51	664	0
3635	2.35	635	0
3638	2.09	587	0
3642	1.22	426	0
3643	3.95	850	0
3647	4.25	850	0
3648	2.77	712	0
3681	1.85	542	0
3685	2.42	648	0
3719	4.47	850	0
3724	8.81	850	0
3726	4.71	850	0
3803	2.44	651	0
3807	2.11	590	0
3808	3.60	850	0
3821	5.54	850	0
3822	3.62	850	0
3824	6.36	850	0
3826	1.37	453	0
3827	1.57	490	0
3830	1.52	481	0
3851	3.77	850	0
3865	1.70	514	0
3881	5.01	850	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	9.76	850	0
4021	5.91	850	0
4024E	2.24	614	0
4034	9.07	850	0
4036	3.47	842	0
4038	2.79	716	0
4053	4.25	850	0
4061	5.69	850	0
4062	4.12	850	0
4101	2.61	683	0
4111	3.07	768	0
4112	1.26	433	0
4113	2.22	611	0
4114	3.18	788	0
4130	7.39	850	0
4131	3.57	850	0
4133	3.40	829	0
4150	1.72	518	0
4206	5.25	850	0
4207	1.52	481	0
4239	1.76	526	0
4240	3.86	850	0
4243	1.88	548	0
4244	3.10	773	0
4250	1.96	563	0
4251	2.18	603	0
4263	3.14	781	0
4273	2.14	596	0
4279	2.33	631	0
4282	2.86	729	0
4283	3.09	772	0
4299	1.98	566	0
4304	3.66	850	0
4307	3.55	850	0
4351	1.44	466	0
4352	1.35	450	0
4360	1.05	394	0
4361	1.77	527	0
4362	1.42	463	0
4410	3.86	850	0
4420	4.58	850	0
4431	1.94	559	0
4432	2.09	587	0
4439	2.46	655	0
4452	4.51	850	0
4459	2.77	712	0
4470	2.99	753	0
4484	3.09	772	0
4493	3.71	850	0
4511	0.91	368	0
4557	2.40	644	0
4558	2.48	659	0
4561	2.51	664	0
4568	3.53	850	0
4581	2.22	611	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	6.04	850	0
4611	1.24	429	0
4635	5.06	850	0
4653	1.77	527	0
4665	9.00	850	0
4670	5.78	850	0
4683	6.14	850	0
4686	1.52	481	0
4692	0.48	289	0
4693	1.15	413	0
4703	3.05	764	0
4717	3.20	792	0
4720	5.23	850	0
4740	1.98	566	0
4741	2.37	638	0
4751	2.51	664	0
4771N	2.35	711	0
4777	2.33	631	0
4825	1.00	385	0
4828	1.88	548	0
4829	2.05	579	0
4902	2.25	616	0
4923	1.50	478	0
5020	7.60	850	0
5022	8.30	850	0
5037	23.16	850	0
5040	27.05	850	0
5057	21.31	850	0
5059	30.58	850	0
5069	29.40	850	0
5102	5.65	850	0
5146	6.69	850	0
5160	5.95	850	0
5183	4.31	850	0
5188	7.17	850	0
5190	4.19	850	0
5191	2.35	635	0
5192	5.29	850	0
5213	10.16	850	0
5215	5.32	850	0
5221	5.41	850	0
5222	13.32	850	0
5223	7.28	850	0
5348	5.08	850	0
5402	6.67	850	0
5403	13.58	850	0
5437	6.23	850	0
5443	4.95	850	0
5445	6.30	850	0
5462	8.21	850	0
5472	6.78	850	0
5473	6.91	850	0
5474	9.61	850	0
5478	5.90	850	0
5479	13.77	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	13.45	850	0
5491	2.88	733	0
5506	5.90	850	0
5507	7.71	850	0
5508D	9.79	850	0
5535	8.85	850	0
5537	7.39	850	0
5551	19.29	850	0
5606	2.61	683	0
5610	9.15	850	0
5645	15.28	850	0
5651	12.38	850	0
5703	133.17	850	0
5705	6.71	850	0
5951	0.50	293	0
6003	13.77	850	0
6005	9.07	850	0
6017	5.73	850	0
6018	2.92	740	0
6045	3.92	850	0
6204	12.79	850	0
6206	9.85	850	0
6213	15.25	850	0
6214	3.68	850	0
6216	6.95	850	0
6217	6.49	850	0
6229	5.43	850	0
6233	9.98	850	0
6235	15.10	850	0
6236	17.24	850	0
6237	4.73	850	0
6251D	10.27	850	0
6252D	9.31	850	0
6260D	7.06	850	0
6306	7.30	850	0
6319	7.30	850	0
6325	6.78	850	0
6400	9.11	850	0
6504	3.18	788	0
6702S *	9.70	850	0
6703S *	17.08	850	0
6704S *	10.77	850	0
6801F	18.63	850	0
6811	7.45	850	0
6824F	32.19	850	0
6826F	15.58	850	0
6834	5.56	850	0
6836	12.20	850	0
6843F	21.40	850	0
6845F	25.19	850	0
6854	7.02	850	0
6872F	29.09	850	0
6874F	51.67	850	0
6882	8.04	850	0
6884	17.65	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	7.30	850	0
7024S	8.11	850	0
7038S	8.67	850	0
7046S	38.18	850	0
7047S	12.86	850	0
7050S	15.26	850	0
7090S	9.63	850	0
7098S	42.43	850	0
7099S	67.25	850	0
7133	4.64	850	0
7151S	5.64	850	0
7152S	9.92	850	0
7153S	6.26	850	0
7222	13.23	850	0
7228	10.37	850	0
7229	10.31	850	0
7230	5.05	850	0
7231	11.14	850	0
7232	18.96	850	0
7309F	35.85	850	0
7313F	8.26	850	0
7317F	13.23	850	0
7327F	28.85	850	0
7333S	9.83	850	0
7335S	10.92	850	0
7337S	17.32	850	0
7350F	31.32	850	0
7360	7.82	850	0
7370	6.76	850	0
7380	5.49	850	0
7382	3.71	850	0
7390	4.69	850	0
7394S	19.72	850	0
7395S	21.90	850	0
7398S	34.71	850	0
7403	3.77	850	0
7405N	2.00	768	0
7420 *	28.77	850	0
7421G	2.99	753	0
7422	3.31	812	0
7423	3.77	850	0
7425	4.66	850	0
7431N	2.59	850	0
7445N	1.07	0	0
7453N	1.39	0	0
7502	3.92	850	0
7515	1.44	466	0
7520	4.01	850	0
7538	12.83	850	0
7539	8.15	850	0
7540	5.41	850	0
7580	2.74	707	0
7590	5.82	850	0
7600	3.95	850	0
7601	15.86	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	4.44	850	0
7610	0.63	317	0
7611	7.85	850	0
7612	21.86	850	0
7613	6.28	850	0
7705	3.66	850	0
7710	8.83	850	0
7711	8.83	850	0
7720	3.66	850	0
7855	7.98	850	0
8001	3.25	801	0
8002	4.27	850	0
8006	2.99	753	0
8008	1.55	487	0
8010	2.86	729	0
8013	0.67	324	0
8015	0.92	370	0
8017	1.59	494	0
8018 *	3.57	850	0
8021	2.29	624	0
8031	4.16	850	0
8032	2.14	596	0
8033	2.61	683	0
8039	1.94	559	0
8044	4.27	850	0
8045	0.61	313	0
8046	3.79	850	0
8047	1.63	502	0
8058	3.83	850	0
8072	0.87	361	0
8102	3.53	850	0
8103	6.23	850	0
8105	6.30	850	0
8106	5.88	850	0
8107	5.41	850	0
8111	4.21	850	0
8116	6.10	850	0
8203	8.24	850	0
8204	8.32	850	0
8209	4.08	850	0
8215	7.32	850	0
8227	5.80	850	0
8232	8.59	850	0
8233	6.49	850	0
8235	5.43	850	0
8263	12.20	850	0
8264	5.41	850	0
8265	12.84	850	0
8279	13.88	850	0
8288	9.00	850	0
8291	3.27	805	0
8292	3.97	850	0
8293	10.98	850	0
8295	7.96	850	0
8304	9.50	850	0

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0005	7.03	850	0
0008	4.31	850	0
0016	9.05	850	0
0034	6.16	850	0
0035	3.59	850	0
0036	5.96	850	0
0037	6.45	850	0
0042	10.45	850	0
0050	7.96	850	0
0059D	0.43	280	0
0065D	0.08	215	0
0066D	0.08	215	0
0067D	0.08	215	0
0079	4.64	850	0
0083	12.18	850	0
0106	20.65	850	0
0113	6.90	850	0
0156	5.87	0	0
0158	23.50	0	0
0170	3.83	850	0
0251	7.77	850	0
0400	12.39	850	0
0401	18.07	850	0
0771N	0.45	0	0
0908R	183.00	383	0
0913R	491.00	691	0
0917	5.42	850	0
1005	8.53	850	0
1016	29.80	850	0
1164E	10.55	850	0
1165E	10.06	850	0
1320	4.25	850	0
1322	17.11	850	0
1430	7.71	850	0
1438	3.96	850	0
1452	2.72	703	0
1463	16.94	850	0
1472	5.15	850	0
1624E	11.15	850	0
1642	5.59	850	0
1654	12.06	850	0
1655	6.72	850	0
1699	3.11	775	0
1701	5.17	850	0
1710E	9.67	850	0
1741E	2.58	677	0
1745	4.25	850	0
1747	3.54	850	0
1748	8.31	850	0
1803D	7.96	850	0
1852D	3.26	803	0
1853	3.87	850	0
1860	2.23	613	0
1924	4.72	850	0
1925	3.90	850	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	3.52	850	0
2002	4.88	850	0
2003	4.10	850	0
2014	7.73	850	0
2016	3.54	850	0
2021	4.91	850	0
2039	6.74	850	0
2041	5.79	850	0
2065	1.79	531	0
2070	7.38	850	0
2081	6.37	850	0
2089	3.98	850	0
2095	4.72	850	0
2105	3.65	850	0
2110	3.28	807	0
2111	2.97	749	0
2112	3.77	850	0
2114	4.53	850	0
2121	2.89	735	0
2130	4.25	850	0
2131	2.60	681	0
2143	3.22	796	0
2157	5.56	850	0
2172	3.15	783	0
2174	4.10	850	0
2211	7.71	850	0
2220	2.93	742	0
2286	2.16	600	0
2288	6.76	850	0
2300	3.15	783	0
2302	2.76	711	0
2305	3.65	850	0
2361	1.98	566	0
2362	2.66	692	0
2380	9.07	850	0
2386	1.77	527	0
2388	2.80	718	0
2402	3.38	825	0
2413	2.70	699	0
2416	2.80	718	0
2417	2.60	681	0
2501	2.21	609	0
2503	1.98	566	0
2534	3.50	848	0
2570	7.11	850	0
2585	3.92	850	0
2586	1.48	474	0
2587	3.17	786	0
2589	2.35	635	0
2600	7.11	850	0
2623	3.69	850	0
2651	3.28	807	0
2660	2.31	627	0
2670	3.44	836	0
2683	2.97	749	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	4.25	850	0
2701	11.56	850	0
2702	39.69	850	0
2710	12.22	850	0
2714	7.36	850	0
2719	16.03	850	0
2731	5.38	850	0
2735	4.37	850	0
2759	10.90	850	0
2790	2.06	581	0
2802	9.50	850	0
2812	6.37	850	0
2835	2.43	650	0
2836	3.46	840	0
2841	6.04	850	0
2881	3.34	818	0
2883	6.33	850	0
2913	4.55	850	0
2915	5.65	850	0
2916	3.61	850	0
2923	2.99	753	0
2942	3.54	850	0
2960	4.43	850	0
3004	3.77	850	0
3018	4.53	850	0
3022	4.86	850	0
3027	4.41	850	0
3028	4.64	850	0
3030	6.12	850	0
3040	6.08	850	0
3041	5.26	850	0
3042	4.76	850	0
3064	6.80	850	0
3069	9.87	850	0
3076	4.06	850	0
3081D	3.73	850	0
3082D	5.92	850	0
3085D	4.37	850	0
3110	4.45	850	0
3111	4.43	850	0
3113	3.17	786	0
3114	3.75	850	0
3118	2.10	588	0
3119	1.59	494	0
3122	1.69	513	0
3126	2.89	735	0
3131	1.32	444	0
3132	3.01	757	0
3145	2.80	718	0
3146	3.77	850	0
3169	3.87	850	0
3175D	4.27	850	0
3179	3.48	844	0
3180	3.11	775	0
3188	2.08	585	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	2.95	746	0
3223	4.76	850	0
3224	3.90	850	0
3227	2.60	681	0
3240	4.88	850	0
3241	4.33	850	0
3255	3.83	850	0
3257	3.94	850	0
3270	6.45	850	0
3300	5.40	850	0
3303	5.32	850	0
3307	5.21	850	0
3315	3.90	850	0
3334	3.71	850	0
3336	3.61	850	0
3365	14.24	850	0
3372	4.00	850	0
3373	4.99	850	0
3383	1.42	463	0
3385	1.30	440	0
3400	3.79	850	0
3507	4.29	850	0
3515	3.46	840	0
3548	1.83	539	0
3559	3.17	786	0
3574	1.75	524	0
3581	1.77	527	0
3612	3.26	803	0
3620	8.94	850	0
3629	2.80	718	0
3632	4.53	850	0
3634	2.80	718	0
3635	2.62	685	0
3638	2.33	631	0
3642	1.36	452	0
3643	4.41	850	0
3647	4.74	850	0
3648	3.09	772	0
3681	2.06	581	0
3685	2.70	699	0
3719	4.99	850	0
3724	9.83	850	0
3726	5.26	850	0
3803	2.72	703	0
3807	2.35	635	0
3808	4.02	850	0
3821	6.18	850	0
3822	4.04	850	0
3824	7.09	850	0
3826	1.53	483	0
3827	1.75	524	0
3830	1.69	513	0
3851	4.20	850	0
3865	1.90	551	0
3881	5.59	850	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	10.88	850	0
4021	6.60	850	0
4024E	2.49	661	0
4034	10.12	850	0
4036	3.87	850	0
4038	3.11	775	0
4053	4.74	850	0
4061	6.35	850	0
4062	4.60	850	0
4101	2.91	738	0
4111	3.42	833	0
4112	1.40	459	0
4113	2.47	657	0
4114	3.54	850	0
4130	8.24	850	0
4131	3.98	850	0
4133	3.79	850	0
4150	1.92	555	0
4206	5.85	850	0
4207	1.69	513	0
4239	1.96	563	0
4240	4.31	850	0
4243	2.10	588	0
4244	3.46	840	0
4250	2.18	603	0
4251	2.43	650	0
4263	3.50	848	0
4273	2.39	642	0
4279	2.60	681	0
4282	3.19	790	0
4283	3.44	836	0
4299	2.21	609	0
4304	4.08	850	0
4307	3.96	850	0
4351	1.61	498	0
4352	1.50	478	0
4360	1.17	416	0
4361	1.98	566	0
4362	1.59	494	0
4410	4.31	850	0
4420	5.11	850	0
4431	2.16	600	0
4432	2.33	631	0
4439	2.74	707	0
4452	5.03	850	0
4459	3.09	772	0
4470	3.34	818	0
4484	3.44	836	0
4493	4.14	850	0
4511	1.01	387	0
4557	2.68	696	0
4558	2.76	711	0
4561	2.80	718	0
4568	3.94	850	0
4581	2.47	657	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	6.74	850	0
4611	1.38	455	0
4635	5.65	850	0
4653	1.98	566	0
4665	10.04	850	0
4670	6.45	850	0
4683	6.84	850	0
4686	1.69	513	0
4692	0.54	300	0
4693	1.28	437	0
4703	3.40	829	0
4717	3.57	850	0
4720	5.83	850	0
4740	2.21	609	0
4741	2.64	688	0
4751	2.80	718	0
4771N	2.62	768	0
4777	2.60	681	0
4825	1.11	405	0
4828	2.10	588	0
4829	2.29	624	0
4902	2.51	664	0
4923	1.67	509	0
5020	8.47	850	0
5022	9.25	850	0
5037	25.82	850	0
5040	30.17	850	0
5057	23.76	850	0
5059	34.11	850	0
5069	32.79	850	0
5102	6.31	850	0
5146	7.46	850	0
5160	6.64	850	0
5183	4.80	850	0
5188	8.00	850	0
5190	4.68	850	0
5191	2.62	685	0
5192	5.89	850	0
5213	11.34	850	0
5215	5.94	850	0
5221	6.04	850	0
5222	14.86	850	0
5223	8.12	850	0
5348	5.67	850	0
5402	7.44	850	0
5403	15.15	850	0
5437	6.95	850	0
5443	5.52	850	0
5445	7.03	850	0
5462	9.15	850	0
5472	7.56	850	0
5473	7.71	850	0
5474	10.72	850	0
5478	6.57	850	0
5479	15.35	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	15.00	850	0
5491	3.22	796	0
5506	6.57	850	0
5507	8.59	850	0
5508D	10.92	850	0
5535	9.87	850	0
5537	8.24	850	0
5551	21.52	850	0
5606	2.91	738	0
5610	10.20	850	0
5645	17.04	850	0
5651	13.81	850	0
5703	148.52	850	0
5705	7.48	850	0
5951	0.56	304	0
6003	15.35	850	0
6005	10.12	850	0
6017	6.39	850	0
6018	3.26	803	0
6045	4.37	850	0
6204	14.26	850	0
6206	10.99	850	0
6213	17.00	850	0
6214	4.10	850	0
6216	7.75	850	0
6217	7.23	850	0
6229	6.06	850	0
6233	11.13	850	0
6235	16.84	850	0
6236	19.23	850	0
6237	5.28	850	0
6251D	11.46	850	0
6252D	10.39	850	0
6260D	7.87	850	0
6306	8.14	850	0
6319	8.14	850	0
6325	7.56	850	0
6400	10.16	850	0
6504	3.54	850	0
6702S *	10.82	850	0
6703S *	19.04	850	0
6704S *	12.02	850	0
6801F	20.77	850	0
6811	8.31	850	0
6824F	35.90	850	0
6826F	17.37	850	0
6834	6.20	850	0
6836	13.60	850	0
6843F	23.87	850	0
6845F	28.09	850	0
6854	7.83	850	0
6872F	32.44	850	0
6874F	57.63	850	0
6882	8.97	850	0
6884	19.68	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	8.14	850	0
7024S	9.05	850	0
7038S	9.67	850	0
7046S	42.58	850	0
7047S	14.34	850	0
7050S	17.02	850	0
7090S	10.74	850	0
7098S	47.32	850	0
7099S	75.00	850	0
7133	5.17	850	0
7151S	6.29	850	0
7152S	11.07	850	0
7153S	6.99	850	0
7222	14.76	850	0
7228	11.56	850	0
7229	11.50	850	0
7230	5.63	850	0
7231	12.43	850	0
7232	21.15	850	0
7309F	39.98	850	0
7313F	9.21	850	0
7317F	14.76	850	0
7327F	32.17	850	0
7333S	10.96	850	0
7335S	12.18	850	0
7337S	19.31	850	0
7350F	34.93	850	0
7360	8.72	850	0
7370	7.54	850	0
7380	6.12	850	0
7382	4.14	850	0
7390	5.23	850	0
7394S	21.99	850	0
7395S	24.42	850	0
7398S	38.71	850	0
7403	4.20	850	0
7405N	2.23	835	0
7420 *	32.09	850	0
7421G	3.34	818	0
7422	3.69	850	0
7423	4.20	850	0
7425	5.19	850	0
7431N	2.89	850	0
7445N	1.20	0	0
7453N	1.55	0	0
7502	4.37	850	0
7515	1.61	498	0
7520	4.47	850	0
7538	14.30	850	0
7539	9.09	850	0
7540	6.04	850	0
7580	3.05	764	0
7590	6.49	850	0
7600	4.41	850	0
7601	17.68	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	4.95	850	0
7610	0.70	329	0
7611	8.76	850	0
7612	24.38	850	0
7613	7.01	850	0
7705	4.08	850	0
7710	9.85	850	0
7711	9.85	850	0
7720	4.08	850	0
7855	8.90	850	0
8001	3.63	850	0
8002	4.76	850	0
8006	3.34	818	0
8008	1.73	520	0
8010	3.19	790	0
8013	0.74	337	0
8015	1.03	391	0
8017	1.77	527	0
8018 *	3.98	850	0
8021	2.56	674	0
8031	4.64	850	0
8032	2.39	642	0
8033	2.91	738	0
8039	2.16	600	0
8044	4.76	850	0
8045	0.68	326	0
8046	4.23	850	0
8047	1.81	535	0
8058	4.27	850	0
8072	0.97	379	0
8102	3.94	850	0
8103	6.95	850	0
8105	7.03	850	0
8106	6.55	850	0
8107	6.04	850	0
8111	4.70	850	0
8116	6.80	850	0
8203	9.19	850	0
8204	9.27	850	0
8209	4.55	850	0
8215	8.16	850	0
8227	6.47	850	0
8232	9.58	850	0
8233	7.23	850	0
8235	6.06	850	0
8263	13.60	850	0
8264	6.04	850	0
8265	14.32	850	0
8279	15.48	850	0
8288	10.04	850	0
8291	3.65	850	0
8292	4.43	850	0
8293	12.24	850	0
8295	8.88	850	0
8304	10.59	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	5.82	850	0
0008	3.57	850	0
0016	7.49	850	0
0034	5.10	850	0
0035	2.97	749	0
0036	4.93	850	0
0037	5.34	850	0
0042	8.65	850	0
0050	6.59	850	0
0059D	0.36	267	0
0065D	0.07	213	0
0066D	0.07	213	0
0067D	0.07	213	0
0079	3.84	850	0
0083	10.08	850	0
0106	17.09	850	0
0113	5.72	850	0
0156	4.86	0	0
0158	19.45	0	0
0170	3.17	786	0
0251	6.43	850	0
0400	10.25	850	0
0401	14.96	850	0
0771N	0.38	0	0
0908R	152.00	352	0
0913R	406.00	606	0
0917	4.49	850	0
1005	7.06	850	0
1016	24.67	850	0
1164E	8.73	850	0
1165E	8.33	850	0
1320	3.51	849	0
1322	14.16	850	0
1430	6.38	850	0
1438	3.28	807	0
1452	2.25	616	0
1463	14.02	850	0
1472	4.26	850	0
1624E	9.23	850	0
1642	4.62	850	0
1654	9.98	850	0
1655	5.56	850	0
1699	2.58	677	0
1701	4.28	850	0
1710E	8.00	850	0
1741E	2.13	594	0
1745	3.51	849	0
1747	2.93	742	0
1748	6.88	850	0
1803D	6.59	850	0
1852D	2.70	699	0
1853	3.21	794	0
1860	1.84	540	0
1924	3.91	850	0
1925	3.22	796	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	2.92	740	0
2002	4.04	850	0
2003	3.39	827	0
2014	6.40	850	0
2016	2.93	742	0
2021	4.06	850	0
2039	5.58	850	0
2041	4.79	850	0
2065	1.48	474	0
2070	6.11	850	0
2081	5.27	850	0
2089	3.29	809	0
2095	3.91	850	0
2105	3.02	759	0
2110	2.71	701	0
2111	2.46	655	0
2112	3.12	777	0
2114	3.75	850	0
2121	2.39	642	0
2130	3.51	849	0
2131	2.15	598	0
2143	2.66	692	0
2157	4.61	850	0
2172	2.61	683	0
2174	3.39	827	0
2211	6.38	850	0
2220	2.42	648	0
2286	1.79	531	0
2288	5.60	850	0
2300	2.61	683	0
2302	2.29	624	0
2305	3.02	759	0
2361	1.64	503	0
2362	2.20	607	0
2380	7.51	850	0
2386	1.47	472	0
2388	2.32	629	0
2402	2.80	718	0
2413	2.23	613	0
2416	2.32	629	0
2417	2.15	598	0
2501	1.83	539	0
2503	1.64	503	0
2534	2.90	736	0
2570	5.89	850	0
2585	3.24	799	0
2586	1.23	428	0
2587	2.63	687	0
2589	1.94	559	0
2600	5.89	850	0
2623	3.05	764	0
2651	2.71	701	0
2660	1.91	553	0
2670	2.85	727	0
2683	2.46	655	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	3.51	849	0
2701	9.57	850	0
2702	32.86	850	0
2710	10.12	850	0
2714	6.09	850	0
2719	13.27	850	0
2731	4.45	850	0
2735	3.62	850	0
2759	9.02	850	0
2790	1.71	516	0
2802	7.86	850	0
2812	5.27	850	0
2835	2.01	572	0
2836	2.87	731	0
2841	5.00	850	0
2881	2.76	711	0
2883	5.24	850	0
2913	3.77	850	0
2915	4.67	850	0
2916	2.99	753	0
2923	2.47	657	0
2942	2.93	742	0
2960	3.67	850	0
3004	3.12	777	0
3018	3.75	850	0
3022	4.03	850	0
3027	3.65	850	0
3028	3.84	850	0
3030	5.07	850	0
3040	5.03	850	0
3041	4.35	850	0
3042	3.94	850	0
3064	5.63	850	0
3069	8.17	850	0
3076	3.36	822	0
3081D	3.09	772	0
3082D	4.90	850	0
3085D	3.62	850	0
3110	3.68	850	0
3111	3.67	850	0
3113	2.63	687	0
3114	3.10	773	0
3118	1.74	522	0
3119	1.31	442	0
3122	1.40	459	0
3126	2.39	642	0
3131	1.09	402	0
3132	2.49	661	0
3145	2.32	629	0
3146	3.12	777	0
3169	3.21	794	0
3175D	3.53	850	0
3179	2.88	733	0
3180	2.58	677	0
3188	1.72	518	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	2.44	651	0
3223	3.94	850	0
3224	3.22	796	0
3227	2.15	598	0
3240	4.04	850	0
3241	3.58	850	0
3255	3.17	786	0
3257	3.26	803	0
3270	5.34	850	0
3300	4.47	850	0
3303	4.40	850	0
3307	4.32	850	0
3315	3.22	796	0
3334	3.07	768	0
3336	2.99	753	0
3365	11.79	850	0
3372	3.31	812	0
3373	4.13	850	0
3383	1.18	418	0
3385	1.07	398	0
3400	3.14	781	0
3507	3.55	850	0
3515	2.87	731	0
3548	1.52	481	0
3559	2.63	687	0
3574	1.45	468	0
3581	1.47	472	0
3612	2.70	699	0
3620	7.40	850	0
3629	2.32	629	0
3632	3.75	850	0
3634	2.32	629	0
3635	2.17	601	0
3638	1.93	557	0
3642	1.13	409	0
3643	3.65	850	0
3647	3.92	850	0
3648	2.56	674	0
3681	1.71	516	0
3685	2.23	613	0
3719	4.13	850	0
3724	8.14	850	0
3726	4.35	850	0
3803	2.25	616	0
3807	1.94	559	0
3808	3.33	816	0
3821	5.12	850	0
3822	3.34	818	0
3824	5.87	850	0
3826	1.26	433	0
3827	1.45	468	0
3830	1.40	459	0
3851	3.48	844	0
3865	1.57	490	0
3881	4.62	850	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	9.01	850	0
4021	5.46	850	0
4024E	2.06	581	0
4034	8.38	850	0
4036	3.21	794	0
4038	2.58	677	0
4053	3.92	850	0
4061	5.25	850	0
4062	3.80	850	0
4101	2.41	646	0
4111	2.83	724	0
4112	1.16	415	0
4113	2.05	579	0
4114	2.93	742	0
4130	6.82	850	0
4131	3.29	809	0
4133	3.14	781	0
4150	1.59	494	0
4206	4.85	850	0
4207	1.40	459	0
4239	1.62	500	0
4240	3.57	850	0
4243	1.74	522	0
4244	2.87	731	0
4250	1.81	535	0
4251	2.01	572	0
4263	2.90	736	0
4273	1.98	566	0
4279	2.15	598	0
4282	2.64	688	0
4283	2.85	727	0
4299	1.83	539	0
4304	3.38	825	0
4307	3.28	807	0
4351	1.33	446	0
4352	1.25	431	0
4360	0.97	379	0
4361	1.64	503	0
4362	1.31	442	0
4410	3.57	850	0
4420	4.23	850	0
4431	1.79	531	0
4432	1.93	557	0
4439	2.27	620	0
4452	4.16	850	0
4459	2.56	674	0
4470	2.76	711	0
4484	2.85	727	0
4493	3.43	835	0
4511	0.84	355	0
4557	2.22	611	0
4558	2.29	624	0
4561	2.32	629	0
4568	3.26	803	0
4581	2.05	579	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	5.58	850	0
4611	1.14	411	0
4635	4.67	850	0
4653	1.64	503	0
4665	8.31	850	0
4670	5.34	850	0
4683	5.66	850	0
4686	1.40	459	0
4692	0.44	281	0
4693	1.06	396	0
4703	2.81	720	0
4717	2.95	746	0
4720	4.83	850	0
4740	1.83	539	0
4741	2.18	603	0
4751	2.32	629	0
4771N	2.17	672	0
4777	2.15	598	0
4825	0.92	370	0
4828	1.74	522	0
4829	1.89	550	0
4902	2.08	585	0
4923	1.38	455	0
5020	7.01	850	0
5022	7.66	850	0
5037	21.38	850	0
5040	24.98	850	0
5057	19.67	850	0
5059	28.23	850	0
5069	27.14	850	0
5102	5.22	850	0
5146	6.18	850	0
5160	5.49	850	0
5183	3.97	850	0
5188	6.62	850	0
5190	3.87	850	0
5191	2.17	601	0
5192	4.88	850	0
5213	9.38	850	0
5215	4.91	850	0
5221	5.00	850	0
5222	12.30	850	0
5223	6.72	850	0
5348	4.69	850	0
5402	6.16	850	0
5403	12.54	850	0
5437	5.75	850	0
5443	4.57	850	0
5445	5.82	850	0
5462	7.57	850	0
5472	6.26	850	0
5473	6.38	850	0
5474	8.87	850	0
5478	5.44	850	0
5479	12.71	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	12.42	850	0
5491	2.66	692	0
5506	5.44	850	0
5507	7.11	850	0
5508D	9.04	850	0
5535	8.17	850	0
5537	6.82	850	0
5551	17.81	850	0
5606	2.41	646	0
5610	8.44	850	0
5645	14.11	850	0
5651	11.43	850	0
5703	122.93	850	0
5705	6.19	850	0
5951	0.46	285	0
6003	12.71	850	0
6005	8.38	850	0
6017	5.29	850	0
6018	2.70	699	0
6045	3.62	850	0
6204	11.81	850	0
6206	9.09	850	0
6213	14.07	850	0
6214	3.39	827	0
6216	6.41	850	0
6217	5.99	850	0
6229	5.02	850	0
6233	9.21	850	0
6235	13.94	850	0
6236	15.92	850	0
6237	4.37	850	0
6251D	9.49	850	0
6252D	8.60	850	0
6260D	6.52	850	0
6306	6.74	850	0
6319	6.74	850	0
6325	6.26	850	0
6400	8.41	850	0
6504	2.93	742	0
6702S *	8.96	850	0
6703S *	15.76	850	0
6704S *	9.95	850	0
6801F	17.20	850	0
6811	6.88	850	0
6824F	29.72	850	0
6826F	14.38	850	0
6834	5.14	850	0
6836	11.26	850	0
6843F	19.76	850	0
6845F	23.25	850	0
6854	6.48	850	0
6872F	26.85	850	0
6874F	47.70	850	0
6882	7.42	850	0
6884	16.29	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	6.74	850	0
7024S	7.49	850	0
7038S	8.00	850	0
7046S	35.25	850	0
7047S	11.87	850	0
7050S	14.09	850	0
7090S	8.89	850	0
7098S	39.17	850	0
7099S	62.08	850	0
7133	4.28	850	0
7151S	5.20	850	0
7152S	9.16	850	0
7153S	5.78	850	0
7222	12.21	850	0
7228	9.57	850	0
7229	9.52	850	0
7230	4.66	850	0
7231	10.29	850	0
7232	17.50	850	0
7309F	33.10	850	0
7313F	7.63	850	0
7317F	12.21	850	0
7327F	26.63	850	0
7333S	9.08	850	0
7335S	10.08	850	0
7337S	15.99	850	0
7350F	28.92	850	0
7360	7.22	850	0
7370	6.24	850	0
7380	5.07	850	0
7382	3.43	835	0
7390	4.33	850	0
7394S	18.20	850	0
7395S	20.22	850	0
7398S	32.04	850	0
7403	3.48	844	0
7405N	1.84	724	0
7420 *	26.56	850	0
7421G	2.76	711	0
7422	3.05	764	0
7423	3.48	844	0
7425	4.30	850	0
7431N	2.39	850	0
7445N	0.99	0	0
7453N	1.28	0	0
7502	3.62	850	0
7515	1.33	446	0
7520	3.70	850	0
7538	11.84	850	0
7539	7.52	850	0
7540	5.00	850	0
7580	2.52	666	0
7590	5.37	850	0
7600	3.65	850	0
7601	14.64	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	4.09	850	0
7610	0.58	307	0
7611	7.25	850	0
7612	20.18	850	0
7613	5.80	850	0
7705	3.38	825	0
7710	8.15	850	0
7711	8.15	850	0
7720	3.38	825	0
7855	7.37	850	0
8001	3.00	755	0
8002	3.94	850	0
8006	2.76	711	0
8008	1.43	465	0
8010	2.64	688	0
8013	0.61	313	0
8015	0.85	357	0
8017	1.47	472	0
8018 *	3.29	809	0
8021	2.12	592	0
8031	3.84	850	0
8032	1.98	566	0
8033	2.41	646	0
8039	1.79	531	0
8044	3.94	850	0
8045	0.56	304	0
8046	3.50	848	0
8047	1.50	478	0
8058	3.53	850	0
8072	0.80	348	0
8102	3.26	803	0
8103	5.75	850	0
8105	5.82	850	0
8106	5.43	850	0
8107	5.00	850	0
8111	3.89	850	0
8116	5.63	850	0
8203	7.61	850	0
8204	7.68	850	0
8209	3.77	850	0
8215	6.76	850	0
8227	5.36	850	0
8232	7.93	850	0
8233	5.99	850	0
8235	5.02	850	0
8263	11.26	850	0
8264	5.00	850	0
8265	11.86	850	0
8279	12.81	850	0
8288	8.31	850	0
8291	3.02	759	0
8292	3.67	850	0
8293	10.13	850	0
8295	7.35	850	0
8304	8.77	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	3.39	827	0
0008	2.08	585	0
0016	4.37	850	0
0034	2.98	751	0
0035	1.73	520	0
0036	2.88	733	0
0037	3.11	775	0
0042	5.04	850	0
0050	3.84	850	0
0059D	0.21	239	0
0065D	0.04	207	0
0066D	0.04	207	0
0067D	0.04	207	0
0079	2.24	614	0
0083	5.88	850	0
0106	9.97	850	0
0113	3.33	816	0
0156	2.84	0	0
0158	11.34	0	0
0170	1.85	542	0
0251	3.75	850	0
0400	5.98	850	0
0401	8.73	850	0
0771N	0.22	0	0
0908R	89.00	289	0
0913R	237.00	437	0
0917	2.62	685	0
1005	4.12	850	0
1016	14.39	850	0
1164E	5.09	850	0
1165E	4.86	850	0
1320	2.05	579	0
1322	8.26	850	0
1430	3.72	850	0
1438	1.91	553	0
1452	1.31	442	0
1463	8.18	850	0
1472	2.49	661	0
1624E	5.38	850	0
1642	2.70	699	0
1654	5.82	850	0
1655	3.24	799	0
1699	1.50	478	0
1701	2.50	663	0
1710E	4.67	850	0
1741E	1.24	429	0
1745	2.05	579	0
1747	1.71	516	0
1748	4.01	850	0
1803D	3.84	850	0
1852D	1.57	490	0
1853	1.87	546	0
1860	1.07	398	0
1924	2.28	622	0
1925	1.88	548	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	1.70	514	0
2002	2.36	637	0
2003	1.98	566	0
2014	3.73	850	0
2016	1.71	516	0
2021	2.37	638	0
2039	3.25	801	0
2041	2.80	718	0
2065	0.87	361	0
2070	3.56	850	0
2081	3.07	768	0
2089	1.92	555	0
2095	2.28	622	0
2105	1.76	526	0
2110	1.58	492	0
2111	1.43	465	0
2112	1.82	537	0
2114	2.19	605	0
2121	1.39	457	0
2130	2.05	579	0
2131	1.25	431	0
2143	1.55	487	0
2157	2.69	698	0
2172	1.52	481	0
2174	1.98	566	0
2211	3.72	850	0
2220	1.41	461	0
2286	1.04	392	0
2288	3.26	803	0
2300	1.52	481	0
2302	1.33	446	0
2305	1.76	526	0
2361	0.96	378	0
2362	1.28	437	0
2380	4.38	850	0
2386	0.86	359	0
2388	1.35	450	0
2402	1.63	502	0
2413	1.30	440	0
2416	1.35	450	0
2417	1.25	431	0
2501	1.06	396	0
2503	0.96	378	0
2534	1.69	513	0
2570	3.43	835	0
2585	1.89	550	0
2586	0.72	333	0
2587	1.53	483	0
2589	1.13	409	0
2600	3.43	835	0
2623	1.78	529	0
2651	1.58	492	0
2660	1.11	405	0
2670	1.66	507	0
2683	1.43	465	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	2.05	579	0
2701	5.58	850	0
2702	19.16	850	0
2710	5.90	850	0
2714	3.55	850	0
2719	7.74	850	0
2731	2.60	681	0
2735	2.11	590	0
2759	5.26	850	0
2790	0.99	383	0
2802	4.59	850	0
2812	3.07	768	0
2835	1.17	416	0
2836	1.67	509	0
2841	2.92	740	0
2881	1.61	498	0
2883	3.05	764	0
2913	2.20	607	0
2915	2.73	705	0
2916	1.74	522	0
2923	1.44	466	0
2942	1.71	516	0
2960	2.14	596	0
3004	1.82	537	0
3018	2.19	605	0
3022	2.35	635	0
3027	2.13	594	0
3028	2.24	614	0
3030	2.96	748	0
3040	2.94	744	0
3041	2.54	670	0
3042	2.30	625	0
3064	3.28	807	0
3069	4.77	850	0
3076	1.96	563	0
3081D	1.80	533	0
3082D	2.86	729	0
3085D	2.11	590	0
3110	2.15	598	0
3111	2.14	596	0
3113	1.53	483	0
3114	1.81	535	0
3118	1.01	387	0
3119	0.77	342	0
3122	0.82	352	0
3126	1.39	457	0
3131	0.64	318	0
3132	1.45	468	0
3145	1.35	450	0
3146	1.82	537	0
3169	1.87	546	0
3175D	2.06	581	0
3179	1.68	511	0
3180	1.50	478	0
3188	1.00	385	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	1.42	463	0
3223	2.30	625	0
3224	1.88	548	0
3227	1.25	431	0
3240	2.36	637	0
3241	2.09	587	0
3255	1.85	542	0
3257	1.90	551	0
3270	3.11	775	0
3300	2.61	683	0
3303	2.57	675	0
3307	2.52	666	0
3315	1.88	548	0
3334	1.79	531	0
3336	1.74	522	0
3365	6.88	850	0
3372	1.93	557	0
3373	2.41	646	0
3383	0.69	328	0
3385	0.63	317	0
3400	1.83	539	0
3507	2.07	583	0
3515	1.67	509	0
3548	0.89	365	0
3559	1.53	483	0
3574	0.85	357	0
3581	0.86	359	0
3612	1.57	490	0
3620	4.32	850	0
3629	1.35	450	0
3632	2.19	605	0
3634	1.35	450	0
3635	1.26	433	0
3638	1.12	407	0
3642	0.66	322	0
3643	2.13	594	0
3647	2.29	624	0
3648	1.49	476	0
3681	0.99	383	0
3685	1.30	440	0
3719	2.41	646	0
3724	4.75	850	0
3726	2.54	670	0
3803	1.31	442	0
3807	1.13	409	0
3808	1.94	559	0
3821	2.98	751	0
3822	1.95	561	0
3824	3.42	833	0
3826	0.74	337	0
3827	0.85	357	0
3830	0.82	352	0
3851	2.03	576	0
3865	0.92	370	0
3881	2.70	699	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	5.25	850	0
4021	3.18	788	0
4024E	1.20	422	0
4034	4.89	850	0
4036	1.87	546	0
4038	1.50	478	0
4053	2.29	624	0
4061	3.06	766	0
4062	2.22	611	0
4101	1.40	459	0
4111	1.65	505	0
4112	0.68	326	0
4113	1.19	420	0
4114	1.71	516	0
4130	3.98	850	0
4131	1.92	555	0
4133	1.83	539	0
4150	0.93	372	0
4206	2.83	724	0
4207	0.82	352	0
4239	0.95	376	0
4240	2.08	585	0
4243	1.01	387	0
4244	1.67	509	0
4250	1.05	394	0
4251	1.17	416	0
4263	1.69	513	0
4273	1.15	413	0
4279	1.25	431	0
4282	1.54	485	0
4283	1.66	507	0
4299	1.06	396	0
4304	1.97	564	0
4307	1.91	553	0
4351	0.78	344	0
4352	0.73	335	0
4360	0.57	305	0
4361	0.96	378	0
4362	0.77	342	0
4410	2.08	585	0
4420	2.47	657	0
4431	1.04	392	0
4432	1.12	407	0
4439	1.32	444	0
4452	2.43	650	0
4459	1.49	476	0
4470	1.61	498	0
4484	1.66	507	0
4493	2.00	570	0
4511	0.49	291	0
4557	1.29	439	0
4558	1.33	446	0
4561	1.35	450	0
4568	1.90	551	0
4581	1.19	420	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	3.25	801	0
4611	0.67	324	0
4635	2.73	705	0
4653	0.96	378	0
4665	4.85	850	0
4670	3.11	775	0
4683	3.30	810	0
4686	0.82	352	0
4692	0.26	248	0
4693	0.62	315	0
4703	1.64	503	0
4717	1.72	518	0
4720	2.82	722	0
4740	1.06	396	0
4741	1.27	435	0
4751	1.35	450	0
4771N	1.26	474	0
4777	1.25	431	0
4825	0.54	300	0
4828	1.01	387	0
4829	1.10	403	0
4902	1.21	424	0
4923	0.81	350	0
5020	4.09	850	0
5022	4.47	850	0
5037	12.47	850	0
5040	14.57	850	0
5057	11.47	850	0
5059	16.47	850	0
5069	15.83	850	0
5102	3.04	762	0
5146	3.60	850	0
5160	3.20	792	0
5183	2.32	629	0
5188	3.86	850	0
5190	2.26	618	0
5191	1.26	433	0
5192	2.85	727	0
5213	5.47	850	0
5215	2.87	731	0
5221	2.92	740	0
5222	7.17	850	0
5223	3.92	850	0
5348	2.74	707	0
5402	3.59	850	0
5403	7.31	850	0
5437	3.35	820	0
5443	2.67	694	0
5445	3.39	827	0
5462	4.42	850	0
5472	3.65	850	0
5473	3.72	850	0
5474	5.17	850	0
5478	3.17	786	0
5479	7.41	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
5480	7.24	850	0
5491	1.55	487	0
5506	3.17	786	0
5507	4.15	850	0
5508D	5.27	850	0
5535	4.77	850	0
5537	3.98	850	0
5551	10.39	850	0
5606	1.40	459	0
5610	4.93	850	0
5645	8.23	850	0
5651	6.67	850	0
5703	71.70	850	0
5705	3.61	850	0
5951	0.27	250	0
6003	7.41	850	0
6005	4.89	850	0
6017	3.08	770	0
6018	1.57	490	0
6045	2.11	590	0
6204	6.89	850	0
6206	5.30	850	0
6213	8.21	850	0
6214	1.98	566	0
6216	3.74	850	0
6217	3.49	846	0
6229	2.93	742	0
6233	5.37	850	0
6235	8.13	850	0
6236	9.28	850	0
6237	2.55	672	0
6251D	5.53	850	0
6252D	5.01	850	0
6260D	3.80	850	0
6306	3.93	850	0
6319	3.93	850	0
6325	3.65	850	0
6400	4.91	850	0
6504	1.71	516	0
6702S *	5.22	850	0
6703S *	9.19	850	0
6704S *	5.80	850	0
6801F	10.03	850	0
6811	4.01	850	0
6824F	17.33	850	0
6826F	8.39	850	0
6834	2.99	753	0
6836	6.57	850	0
6843F	11.52	850	0
6845F	13.56	850	0
6854	3.78	850	0
6872F	15.66	850	0
6874F	27.82	850	0
6882	4.33	850	0
6884	9.50	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	3.93	850	0
7024S	4.37	850	0
7038S	4.67	850	0
7046S	20.56	850	0
7047S	6.93	850	0
7050S	8.22	850	0
7090S	5.18	850	0
7098S	22.85	850	0
7099S	36.21	850	0
7133	2.50	663	0
7151S	3.03	761	0
7152S	5.34	850	0
7153S	3.37	823	0
7222	7.12	850	0
7228	5.58	850	0
7229	5.55	850	0
7230	2.72	703	0
7231	6.00	850	0
7232	10.21	850	0
7309F	19.30	850	0
7313F	4.45	850	0
7317F	7.12	850	0
7327F	15.53	850	0
7333S	5.29	850	0
7335S	5.88	850	0
7337S	9.32	850	0
7350F	16.87	850	0
7360	4.21	850	0
7370	3.64	850	0
7380	2.96	748	0
7382	2.00	570	0
7390	2.53	668	0
7394S	10.62	850	0
7395S	11.79	850	0
7398S	18.69	850	0
7403	2.03	576	0
7405N	1.07	505	0
7420 *	15.49	850	0
7421G	1.61	498	0
7422	1.78	529	0
7423	2.03	576	0
7425	2.51	664	0
7431N	1.39	596	0
7445N	0.58	0	0
7453N	0.75	0	0
7502	2.11	590	0
7515	0.78	344	0
7520	2.16	600	0
7538	6.91	850	0
7539	4.39	850	0
7540	2.92	740	0
7580	1.47	472	0
7590	3.13	779	0
7600	2.13	594	0
7601	8.54	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	2.39	642	0
7610	0.34	263	0
7611	4.23	850	0
7612	11.77	850	0
7613	3.38	825	0
7705	1.97	564	0
7710	4.76	850	0
7711	4.76	850	0
7720	1.97	564	0
7855	4.30	850	0
8001	1.75	524	0
8002	2.30	625	0
8006	1.61	498	0
8008	0.84	355	0
8010	1.54	485	0
8013	0.36	267	0
8015	0.50	293	0
8017	0.86	359	0
8018 *	1.92	555	0
8021	1.23	428	0
8031	2.24	614	0
8032	1.15	413	0
8033	1.40	459	0
8039	1.04	392	0
8044	2.30	625	0
8045	0.33	261	0
8046	2.04	577	0
8047	0.88	363	0
8058	2.06	581	0
8072	0.47	287	0
8102	1.90	551	0
8103	3.35	820	0
8105	3.39	827	0
8106	3.16	785	0
8107	2.92	740	0
8111	2.27	620	0
8116	3.28	807	0
8203	4.44	850	0
8204	4.48	850	0
8209	2.20	607	0
8215	3.94	850	0
8227	3.12	777	0
8232	4.63	850	0
8233	3.49	846	0
8235	2.93	742	0
8263	6.57	850	0
8264	2.92	740	0
8265	6.92	850	0
8279	7.47	850	0
8288	4.85	850	0
8291	1.76	526	0
8292	2.14	596	0
8293	5.91	850	0
8295	4.29	850	0
8304	5.11	850	0

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Class Code	Rate	Minimum Premium	Loss Constant
0005	2.91	738	0
0008	1.78	529	0
0016	3.74	850	0
0034	2.55	672	0
0035	1.48	474	0
0036	2.47	657	0
0037	2.67	694	0
0042	4.32	850	0
0050	3.29	809	0
0059D	0.18	233	0
0065D	0.03	206	0
0066D	0.03	206	0
0067D	0.03	206	0
0079	1.92	555	0
0083	5.04	850	0
0106	8.55	850	0
0113	2.86	729	0
0156	2.43	0	0
0158	9.72	0	0
0170	1.59	494	0
0251	3.22	796	0
0400	5.13	850	0
0401	7.48	850	0
0771N	0.19	0	0
0908R	76.00	276	0
0913R	203.00	403	0
0917	2.24	614	0
1005	3.53	850	0
1016	12.33	850	0
1164E	4.37	850	0
1165E	4.16	850	0
1320	1.76	526	0
1322	7.08	850	0
1430	3.19	790	0
1438	1.64	503	0
1452	1.13	409	0
1463	7.01	850	0
1472	2.13	594	0
1624E	4.61	850	0
1642	2.31	627	0
1654	4.99	850	0
1655	2.78	714	0
1699	1.29	439	0
1701	2.14	596	0
1710E	4.00	850	0
1741E	1.07	398	0
1745	1.76	526	0
1747	1.47	472	0
1748	3.44	836	0
1803D	3.29	809	0
1852D	1.35	450	0
1853	1.60	496	0
1860	0.92	370	0
1924	1.95	561	0
1925	1.61	498	0

Class Code	Rate	Minimum Premium	Loss Constant
2001	1.46	470	0
2002	2.02	574	0
2003	1.70	514	0
2014	3.20	792	0
2016	1.47	472	0
2021	2.03	576	0
2039	2.79	716	0
2041	2.40	644	0
2065	0.74	337	0
2070	3.05	764	0
2081	2.64	688	0
2089	1.65	505	0
2095	1.95	561	0
2105	1.51	479	0
2110	1.36	452	0
2111	1.23	428	0
2112	1.56	489	0
2114	1.88	548	0
2121	1.19	420	0
2130	1.76	526	0
2131	1.07	398	0
2143	1.33	446	0
2157	2.30	625	0
2172	1.31	442	0
2174	1.70	514	0
2211	3.19	790	0
2220	1.21	424	0
2286	0.90	366	0
2288	2.80	718	0
2300	1.31	442	0
2302	1.14	411	0
2305	1.51	479	0
2361	0.82	352	0
2362	1.10	403	0
2380	3.75	850	0
2386	0.73	335	0
2388	1.16	415	0
2402	1.40	459	0
2413	1.12	407	0
2416	1.16	415	0
2417	1.07	398	0
2501	0.91	368	0
2503	0.82	352	0
2534	1.45	468	0
2570	2.94	744	0
2585	1.62	500	0
2586	0.61	313	0
2587	1.31	442	0
2589	0.97	379	0
2600	2.94	744	0
2623	1.53	483	0
2651	1.36	452	0
2660	0.96	378	0
2670	1.42	463	0
2683	1.23	428	0

Class Code	Rate	Minimum Premium	Loss Constant
2688	1.76	526	0
2701	4.79	850	0
2702	16.43	850	0
2710	5.06	850	0
2714	3.05	764	0
2719	6.64	850	0
2731	2.23	613	0
2735	1.81	535	0
2759	4.51	850	0
2790	0.85	357	0
2802	3.93	850	0
2812	2.64	688	0
2835	1.01	387	0
2836	1.43	465	0
2841	2.50	663	0
2881	1.38	455	0
2883	2.62	685	0
2913	1.89	550	0
2915	2.34	633	0
2916	1.49	476	0
2923	1.24	429	0
2942	1.47	472	0
2960	1.83	539	0
3004	1.56	489	0
3018	1.88	548	0
3022	2.01	572	0
3027	1.83	539	0
3028	1.92	555	0
3030	2.53	668	0
3040	2.52	666	0
3041	2.18	603	0
3042	1.97	564	0
3064	2.81	720	0
3069	4.09	850	0
3076	1.68	511	0
3081D	1.54	485	0
3082D	2.45	653	0
3085D	1.81	535	0
3110	1.84	540	0
3111	1.83	539	0
3113	1.31	442	0
3114	1.55	487	0
3118	0.87	361	0
3119	0.66	322	0
3122	0.70	329	0
3126	1.19	420	0
3131	0.55	302	0
3132	1.25	431	0
3145	1.16	415	0
3146	1.56	489	0
3169	1.60	496	0
3175D	1.77	527	0
3179	1.44	466	0
3180	1.29	439	0
3188	0.86	359	0

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Class Code	Rate	Minimum Premium	Loss Constant
3220	1.22	426	0
3223	1.97	564	0
3224	1.61	498	0
3227	1.07	398	0
3240	2.02	574	0
3241	1.79	531	0
3255	1.59	494	0
3257	1.63	502	0
3270	2.67	694	0
3300	2.23	613	0
3303	2.20	607	0
3307	2.16	600	0
3315	1.61	498	0
3334	1.54	485	0
3336	1.49	476	0
3365	5.89	850	0
3372	1.65	505	0
3373	2.06	581	0
3383	0.59	309	0
3385	0.54	300	0
3400	1.57	490	0
3507	1.77	527	0
3515	1.43	465	0
3548	0.76	341	0
3559	1.31	442	0
3574	0.73	335	0
3581	0.73	335	0
3612	1.35	450	0
3620	3.70	850	0
3629	1.16	415	0
3632	1.88	548	0
3634	1.16	415	0
3635	1.08	400	0
3638	0.96	378	0
3642	0.56	304	0
3643	1.83	539	0
3647	1.96	563	0
3648	1.28	437	0
3681	0.85	357	0
3685	1.12	407	0
3719	2.06	581	0
3724	4.07	850	0
3726	2.18	603	0
3803	1.13	409	0
3807	0.97	379	0
3808	1.66	507	0
3821	2.56	674	0
3822	1.67	509	0
3824	2.93	742	0
3826	0.63	317	0
3827	0.73	335	0
3830	0.70	329	0
3851	1.74	522	0
3865	0.78	344	0
3881	2.31	627	0

Class Code	Rate	Minimum Premium	Loss Constant
4000	4.50	850	0
4021	2.73	705	0
4024E	1.03	391	0
4034	4.19	850	0
4036	1.60	496	0
4038	1.29	439	0
4053	1.96	563	0
4061	2.63	687	0
4062	1.90	551	0
4101	1.20	422	0
4111	1.42	463	0
4112	0.58	307	0
4113	1.02	389	0
4114	1.47	472	0
4130	3.41	831	0
4131	1.65	505	0
4133	1.57	490	0
4150	0.79	346	0
4206	2.42	648	0
4207	0.70	329	0
4239	0.81	350	0
4240	1.78	529	0
4243	0.87	361	0
4244	1.43	465	0
4250	0.90	366	0
4251	1.01	387	0
4263	1.45	468	0
4273	0.99	383	0
4279	1.07	398	0
4282	1.32	444	0
4283	1.42	463	0
4299	0.91	368	0
4304	1.69	513	0
4307	1.64	503	0
4351	0.67	324	0
4352	0.62	315	0
4360	0.49	291	0
4361	0.82	352	0
4362	0.66	322	0
4410	1.78	529	0
4420	2.12	592	0
4431	0.90	366	0
4432	0.96	378	0
4439	1.13	409	0
4452	2.08	585	0
4459	1.28	437	0
4470	1.38	455	0
4484	1.42	463	0
4493	1.71	516	0
4511	0.42	278	0
4557	1.11	405	0
4558	1.14	411	0
4561	1.16	415	0
4568	1.63	502	0
4581	1.02	389	0

Class Code	Rate	Minimum Premium	Loss Constant
4583	2.79	716	0
4611	0.57	305	0
4635	2.34	633	0
4653	0.82	352	0
4665	4.15	850	0
4670	2.67	694	0
4683	2.83	724	0
4686	0.70	329	0
4692	0.22	241	0
4693	0.53	298	0
4703	1.41	461	0
4717	1.48	474	0
4720	2.41	646	0
4740	0.91	368	0
4741	1.09	402	0
4751	1.16	415	0
4771N	1.08	435	0
4777	1.07	398	0
4825	0.46	285	0
4828	0.87	361	0
4829	0.95	376	0
4902	1.04	392	0
4923	0.69	328	0
5020	3.51	849	0
5022	3.83	850	0
5037	10.69	850	0
5040	12.49	850	0
5057	9.84	850	0
5059	14.12	850	0
5069	13.57	850	0
5102	2.61	683	0
5146	3.09	772	0
5160	2.75	709	0
5183	1.99	568	0
5188	3.31	812	0
5190	1.94	559	0
5191	1.08	400	0
5192	2.44	651	0
5213	4.69	850	0
5215	2.46	655	0
5221	2.50	663	0
5222	6.15	850	0
5223	3.36	822	0
5348	2.35	635	0
5402	3.08	770	0
5403	6.27	850	0
5437	2.87	731	0
5443	2.29	624	0
5445	2.91	738	0
5462	3.79	850	0
5472	3.13	779	0
5473	3.19	790	0
5474	4.44	850	0
5478	2.72	703	0
5479	6.35	850	0

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Arkansas

Effective 01/01/2008

Class Code	Rate	Minimum Premium	Loss Constant
5480	6.21	850	0
5491	1.33	446	0
5506	2.72	703	0
5507	3.56	850	0
5508D	4.52	850	0
5535	4.09	850	0
5537	3.41	831	0
5551	8.91	850	0
5606	1.20	422	0
5610	4.22	850	0
5645	7.05	850	0
5651	5.72	850	0
5703	61.47	850	0
5705	3.10	773	0
5951	0.23	243	0
6003	6.35	850	0
6005	4.19	850	0
6017	2.64	688	0
6018	1.35	450	0
6045	1.81	535	0
6204	5.90	850	0
6206	4.55	850	0
6213	7.04	850	0
6214	1.70	514	0
6216	3.21	794	0
6217	2.99	753	0
6229	2.51	664	0
6233	4.61	850	0
6235	6.97	850	0
6236	7.96	850	0
6237	2.18	603	0
6251D	4.74	850	0
6252D	4.30	850	0
6260D	3.26	803	0
6306	3.37	823	0
6319	3.37	823	0
6325	3.13	779	0
6400	4.21	850	0
6504	1.47	472	0
6702S *	4.48	850	0
6703S *	7.88	850	0
6704S *	4.97	850	0
6801F	8.60	850	0
6811	3.44	836	0
6824F	14.86	850	0
6826F	7.19	850	0
6834	2.57	675	0
6836	5.63	850	0
6843F	9.88	850	0
6845F	11.63	850	0
6854	3.24	799	0
6872F	13.43	850	0
6874F	23.85	850	0
6882	3.71	850	0
6884	8.15	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7016S	3.37	823	0
7024S	3.74	850	0
7038S	4.00	850	0
7046S	17.62	850	0
7047S	5.94	850	0
7050S	7.05	850	0
7090S	4.44	850	0
7098S	19.58	850	0
7099S	31.04	850	0
7133	2.14	596	0
7151S	2.60	681	0
7152S	4.58	850	0
7153S	2.89	735	0
7222	6.11	850	0
7228	4.79	850	0
7229	4.76	850	0
7230	2.33	631	0
7231	5.14	850	0
7232	8.75	850	0
7309F	16.55	850	0
7313F	3.81	850	0
7317F	6.11	850	0
7327F	13.32	850	0
7333S	4.54	850	0
7335S	5.04	850	0
7337S	7.99	850	0
7350F	14.46	850	0
7360	3.61	850	0
7370	3.12	777	0
7380	2.53	668	0
7382	1.71	516	0
7390	2.17	601	0
7394S	9.10	850	0
7395S	10.11	850	0
7398S	16.02	850	0
7403	1.74	522	0
7405N	0.92	461	0
7420 *	13.28	850	0
7421G	1.38	455	0
7422	1.53	483	0
7423	1.74	522	0
7425	2.15	598	0
7431N	1.19	539	0
7445N	0.49	0	0
7453N	0.64	0	0
7502	1.81	535	0
7515	0.67	324	0
7520	1.85	542	0
7538	5.92	850	0
7539	3.76	850	0
7540	2.50	663	0
7580	1.26	433	0
7590	2.69	698	0
7600	1.83	539	0
7601	7.32	850	0

Class Code	Rate	Minimum Premium	Loss Constant
7605	2.05	579	0
7610	0.29	254	0
7611	3.63	850	0
7612	10.09	850	0
7613	2.90	736	0
7705	1.69	513	0
7710	4.08	850	0
7711	4.08	850	0
7720	1.69	513	0
7855	3.68	850	0
8001	1.50	478	0
8002	1.97	564	0
8006	1.38	455	0
8008	0.72	333	0
8010	1.32	444	0
8013	0.31	257	0
8015	0.43	280	0
8017	0.73	335	0
8018 *	1.65	505	0
8021	1.06	396	0
8031	1.92	555	0
8032	0.99	383	0
8033	1.20	422	0
8039	0.90	366	0
8044	1.97	564	0
8045	0.28	252	0
8046	1.75	524	0
8047	0.75	339	0
8058	1.77	527	0
8072	0.40	274	0
8102	1.63	502	0
8103	2.87	731	0
8105	2.91	738	0
8106	2.71	701	0
8107	2.50	663	0
8111	1.94	559	0
8116	2.81	720	0
8203	3.80	850	0
8204	3.84	850	0
8209	1.89	550	0
8215	3.38	825	0
8227	2.68	696	0
8232	3.97	850	0
8233	2.99	753	0
8235	2.51	664	0
8263	5.63	850	0
8264	2.50	663	0
8265	5.93	850	0
8279	6.41	850	0
8288	4.15	850	0
8291	1.51	479	0
8292	1.83	539	0
8293	5.07	850	0
8295	3.68	850	0
8304	4.38	850	0

Workers Compensation and Employers Liability Rate Pages

FOOTNOTES

- a** Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D** Rate already includes specific disease loading. See Basic Manual Rule 3-A-7.
- E** Rate already includes specific disease loading.
- F** Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for the federal assessment.
- G** Aircraft Seat Surcharge applicable.
- N** This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>	<u>Class Code</u>	<u>Non-Ratable Element Code</u>
1005	0156	7405 N	7445 N
1016	0158	7431 N	7453 N
4771 N	0771 N		

- R** Classification is computed on a per capita basis.
- S** Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).
- *** Class Codes with Specific Footnotes:

Class Codes with Specific Footnotes

- 6702** Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection rate and elr each x 1.215.
- 6703** Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection rate x 2.14 and elr x 1.982.
- 6704** Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection rate and elr each x 1.35.
- 7409** Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005.
- 7420** Payroll is subject to a maximum of \$600 per week per employee effective July 1, 2006.
- 8018** See Arkansas Special Classification for Warehousing - groceries exclusively.

8833 The ex-medical rate is

SPF	SPM	SPG	SAA	SPP	IND	TIL	COF	TIA	TCT	PHX	ACR	JFM	ASF	AFC	ACJ
\$ 0.61	\$ 0.55	\$ 0.43	\$ 0.61	\$ 0.67	\$ 0.49	\$ 0.61	\$ 0.61	\$ 0.79	\$ 0.55	\$ 0.67	\$ 0.89	\$ 0.61	\$ 0.43	\$ 0.37	\$ 0.73

9040 The ex-medical rate is

SPF	SPM	SPG	SAA	SPP	IND	TIL	COF	TIA	TCT	PHX	ACR	JFM	ASF	AFC	ACJ
\$ 1.76	\$ 1.59	\$ 1.23	\$ 1.76	\$ 1.94	\$ 1.41	\$ 1.76	\$ 1.76	\$ 2.29	\$ 1.59	\$ 1.94	\$ 2.56	\$ 1.76	\$ 1.23	\$ 1.06	\$ 2.12

8833, 9040 The following charge is to be added to this class' rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

SPF	SPM	SPG	SAA	SPP	IND	TIL	COF	TIA	TCT	PHX	JFM	ACR	ACJ	ASF	AFC
\$ 0.14	\$ 0.13	\$ 0.10	\$ 0.14	\$ 0.16	\$ 0.11	\$ 0.14	\$ 0.14	\$ 0.18	\$ 0.13	\$ 0.16	\$ 0.14	\$ 0.21	\$ 0.17	\$ 0.10	\$ 0.09

Licensed Companies

St. Paul Fire & Marine Ins Co (SPF), St. Paul Mercury Ins Co (SPM), St. Paul Guardian Ins Co (SPG), Athena Assurance Co (SAA), St. Paul Protective Ins Co (SPP), Travelers Indemnity Co (IND), Travelers Property Casualty Co of America (TIL), Charter Oak Fire Ins Co (COF), Travelers Indemnity Co of America (TIA), Travelers Indemnity Co of CT (TCT), Phoenix Ins Co (PHX), Travelers Casualty & Surety Co (ACR), NIPPONKOA Ins Co (JFM), Standard Fire Ins Co (ASF), Farmington Casualty Co (AFC), Travelers Casualty Ins Co of America (ACJ)

Effective:

Workers Compensation and Employers Liability Rate Pages

MISCELLANEOUS VALUES

Expense Constant in accordance with Basic Manual Rule 3-A-11 \$200

Premium Discount will apply in accordance with Basic Manual Rule 3-A-19	<u>Standard Premium</u>	<u>Discount</u>
	First \$ 10,000	0.0%
NCCI Table 10 - Type "B" Carrier	Next \$ 190,000	5.1%
	Next \$ 1,550,000	6.5%
	Over \$ 1,750,000	7.5%

Basis of Premium applicable in accordance with the Basic Manual footnote instruction for Code 7370 -- "Taxicab Co."

Employee operated vehicle	\$ 46,220.00
Leased or rented vehicle	\$ 30,813.00

7420 - "Aviation - Aerial Application, Seeding, Herding, or Scintillometer Surveying - Flying Crew" \$ 600.00

Maximum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" and the Basic Manual footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 "Carnival -- Traveling" \$ 2,400.00

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" \$ 300.00

Per Passenger Seat Surcharge - In accordance with Basic Manual footnote instructions for classification code 7421, the surcharge is maximum surcharge per aircraft \$ 1,000.00
per passenger seat \$ 100.00

Premium Determination for Partners and Sole Proprietors and Members of Limited Liability Companies in accordance with Basic Manual Rule 2-E-3 \$ 30,800.00

Terrorism/TRIA \$ 0.03

Domestic Terrorism, Earthquake and Catastrophic Industrial Accidents \$ 0.01

United States Longshore & Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 90%

(Multiply a Non-F class rate by a factor of 1.90.)

Percent Premium Reduction - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Total Losses							
Deductible Amount	Hazard Groups						
	A	B	C	D	E	F	G
\$ 1,000	7.2%	5.9%	5.1%	4.3%	3.6%	2.5%	1.9%
\$ 1,500	8.8%	7.2%	6.3%	5.3%	4.5%	3.2%	2.4%
\$ 2,000	10.0%	8.3%	7.2%	6.2%	5.2%	3.8%	2.9%
\$ 2,500	11.1%	9.2%	8.0%	6.9%	5.9%	4.3%	3.3%
\$ 3,000	12.1%	10.0%	8.8%	7.6%	6.5%	4.8%	3.7%
\$ 3,500	13.0%	10.8%	9.5%	8.2%	7.0%	5.2%	4.1%
\$ 4,000	13.8%	11.5%	10.2%	8.8%	7.6%	5.7%	4.4%
\$ 4,500	14.5%	12.2%	10.7%	9.3%	8.0%	6.1%	4.7%
\$ 5,000	15.2%	12.8%	11.3%	9.9%	8.5%	6.5%	5.0%

Medical Losses							
Deductible Amount	Hazard Groups						
	A	B	C	D	E	F	G
\$ 1,000	7.0%	5.7%	4.9%	4.1%	3.5%	2.4%	1.8%
\$ 1,500	8.4%	6.9%	5.9%	5.0%	4.2%	3.0%	2.3%
\$ 2,000	9.5%	7.8%	6.8%	5.7%	4.9%	3.5%	2.6%
\$ 2,500	10.4%	8.5%	7.5%	6.3%	5.4%	3.9%	3.0%
\$ 3,000	11.1%	9.2%	8.0%	6.9%	5.8%	4.3%	3.3%
\$ 3,500	11.8%	9.8%	8.6%	7.3%	6.3%	4.6%	3.6%
\$ 4,000	12.4%	10.4%	9.1%	7.8%	6.7%	4.9%	3.8%
\$ 4,500	13.0%	10.9%	9.5%	8.2%	7.1%	5.2%	4.1%
\$ 5,000	13.5%	11.3%	9.9%	8.6%	7.4%	5.5%	4.3%

Indemnity Losses							
Deductible Amount	Hazard Groups						
	A	B	C	D	E	F	G
\$ 1,000	1.6%	1.3%	1.2%	1.1%	1.0%	0.8%	0.6%
\$ 1,500	2.2%	1.8%	1.6%	1.5%	1.4%	1.1%	0.9%
\$ 2,000	2.7%	2.2%	2.1%	1.9%	1.7%	1.5%	1.1%
\$ 2,500	3.1%	2.6%	2.4%	2.3%	2.0%	1.7%	1.3%
\$ 3,000	3.6%	3.0%	2.8%	2.6%	2.3%	1.9%	1.5%
\$ 3,500	4.0%	3.3%	3.1%	2.9%	2.6%	2.2%	1.7%
\$ 4,000	4.3%	3.7%	3.4%	3.2%	2.8%	2.4%	1.9%
\$ 4,500	4.7%	4.0%	3.7%	3.5%	3.1%	2.6%	2.1%
\$ 5,000	5.0%	4.3%	3.9%	3.7%	3.3%	2.8%	2.2%

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.

Licensed Companies

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY
TABLE OF SPECIFIC DISEASE LOADINGS
DISEASE SYMBOLS

Asb=Asbestos

S=Silica

Code No.	Disease Symbol	Specific Disease Loadings															
		SPF	SPM	SPG	SAA	SPP	IND	TIL	COF	TIA	TCT	PHX	JFM	ACR	ACJ	ASF	AFC
0059 D	S	0.30	0.27	0.21	0.30	0.33	0.24	0.30	0.30	0.39	0.27	0.33	0.30	0.43	0.36	0.21	0.18
0065 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
0066 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
0067 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
1164 E	S	0.09	0.08	0.06	0.09	0.09	0.07	0.09	0.09	0.11	0.08	0.09	0.09	0.12	0.10	0.06	0.05
1165 E	S	0.04	0.04	0.03	0.04	0.05	0.03	0.04	0.04	0.06	0.04	0.05	0.04	0.06	0.05	0.03	0.03
1624 E	S	0.04	0.04	0.03	0.04	0.05	0.03	0.04	0.04	0.06	0.04	0.05	0.04	0.06	0.05	0.03	0.03
1710 E	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
1741 E	S	0.24	0.22	0.17	0.24	0.27	0.19	0.24	0.24	0.31	0.22	0.27	0.24	0.35	0.29	0.17	0.15
1803 D	S	0.24	0.22	0.17	0.24	0.27	0.19	0.24	0.24	0.31	0.22	0.27	0.24	0.35	0.29	0.17	0.15
1852 D	ASB	0.04	0.04	0.03	0.04	0.05	0.03	0.04	0.04	0.06	0.04	0.05	0.04	0.06	0.05	0.03	0.03
3081 D	S	0.04	0.04	0.03	0.04	0.05	0.03	0.04	0.04	0.06	0.04	0.05	0.04	0.06	0.05	0.03	0.03
3082 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
3085 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
3175 D	S	0.03	0.03	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.03	0.03	0.03	0.04	0.03	0.02	0.02
4024 E	S	0.01	0.01	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.02	0.01	0.02	0.02	0.01	0.01
5508 D	S	0.03	0.03	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.03	0.03	0.03	0.04	0.03	0.02	0.02
6251 D	S	0.06	0.05	0.04	0.06	0.06	0.05	0.06	0.06	0.07	0.05	0.06	0.06	0.08	0.07	0.04	0.03
6252 D	S	0.04	0.04	0.03	0.04	0.05	0.03	0.04	0.04	0.06	0.04	0.05	0.04	0.06	0.05	0.03	0.03
6260 D	S	0.03	0.03	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.03	0.03	0.03	0.04	0.03	0.02	0.02

+ See Manual Supplement - Treatment of Disease Coverage

Licensed Companies

St. Paul Fire & Marine Ins Co (SPF), St. Paul Mercury Ins Co (SPM), St. Paul Guardian Ins Co (SPG), Athena Assurance Co (SAA), St. Paul Protective Ins Co (SPP), Travelers Indemnity Co (IND), Travelers Property Casualty Co of America (TIL), Charter Oak Fire Ins Co (COF), Travelers Indemnity Co of America (TIA), Travelers Indemnity Co of CT (TCT), Phoenix Ins Co (PHX), Travelers Casualty & Surety Co (ACR), NIPPONKOA Ins Co (JFM), Standard Fire Ins Co (ASF), Farmington Casualty Co (AFC), Travelers Casualty Ins Co of America (ACJ)

Retrospective Rating Values

<p>1) Expected Loss Size Ranges for Entry Into Table of Insurance Charges* 2008 Table - Effective 1/1/08</p>	<p>2) Expected Loss Only Ratio Expected Loss and Allocated Expense Ratio</p>	<p>0.582 0.639</p>	<p>3) Table of Expense Ratios - Loss Only Table of Expense Ratios - Loss & ALAE</p>	<p>3-1-B 3-1-D</p>															
<p>4) Tax Multipliers a. State (non-F classes) 1.070 b. Federal classes 1.159</p>	<p>5) Table of Insurance Charges 1998 Table</p>																		
		<p>6) Hazard Group Differentials *</p> <table border="1"> <thead> <tr> <th>A</th> <th>B</th> <th>C</th> <th>D</th> <th>E</th> <th>F</th> <th>G</th> </tr> </thead> <tbody> <tr> <td>1.890</td> <td>1.420</td> <td>1.260</td> <td>1.130</td> <td>0.980</td> <td>0.790</td> <td>0.590</td> </tr> </tbody> </table>	A	B	C	D	E	F	G	1.890	1.420	1.260	1.130	0.980	0.790	0.590			
A	B	C	D	E	F	G													
1.890	1.420	1.260	1.130	0.980	0.790	0.590													

7) **Excess Loss Premium Factors**

Per Accident Limit	Hazard Groups						
	A	B	C	D	E	F	G
25,000	0.262	0.303	0.326	0.348	0.374	0.411	0.445
30,000	0.241	0.281	0.305	0.328	0.355	0.394	0.430
35,000	0.224	0.262	0.287	0.310	0.339	0.378	0.417
40,000	0.208	0.247	0.271	0.294	0.323	0.364	0.404
50,000	0.184	0.221	0.245	0.268	0.298	0.339	0.382
75,000	0.144	0.176	0.199	0.221	0.250	0.292	0.339
100,000	0.120	0.148	0.170	0.190	0.218	0.258	0.307
125,000	0.103	0.127	0.149	0.167	0.194	0.233	0.283
150,000	0.092	0.114	0.133	0.150	0.176	0.214	0.264
175,000	0.082	0.102	0.121	0.137	0.160	0.198	0.247
200,000	0.075	0.093	0.112	0.126	0.148	0.184	0.233
225,000	0.069	0.086	0.103	0.117	0.138	0.172	0.220
250,000	0.065	0.080	0.097	0.109	0.130	0.163	0.211
275,000	0.061	0.075	0.091	0.103	0.123	0.154	0.201
300,000	0.057	0.071	0.086	0.098	0.116	0.147	0.193
325,000	0.054	0.067	0.082	0.092	0.111	0.140	0.186
350,000	0.051	0.063	0.078	0.088	0.105	0.134	0.179
375,000	0.049	0.061	0.075	0.084	0.101	0.129	0.173
400,000	0.047	0.058	0.071	0.081	0.097	0.124	0.167
425,000	0.045	0.055	0.069	0.078	0.093	0.119	0.162
450,000	0.043	0.053	0.067	0.075	0.090	0.115	0.158
475,000	0.041	0.051	0.064	0.073	0.087	0.112	0.153
500,000	0.040	0.050	0.062	0.070	0.084	0.108	0.149
600,000	0.036	0.044	0.055	0.063	0.075	0.097	0.135
700,000	0.033	0.040	0.050	0.056	0.068	0.088	0.125
800,000	0.031	0.037	0.047	0.052	0.063	0.082	0.117
900,000	0.029	0.035	0.044	0.049	0.058	0.076	0.109
1,000,000	0.027	0.033	0.041	0.046	0.055	0.071	0.103
2,000,000	0.016	0.020	0.026	0.029	0.035	0.046	0.069
3,000,000	0.011	0.014	0.018	0.021	0.026	0.035	0.053
4,000,000	0.008	0.011	0.014	0.016	0.020	0.028	0.044
5,000,000	0.007	0.009	0.012	0.014	0.017	0.023	0.037
6,000,000	0.005	0.007	0.010	0.011	0.014	0.019	0.031
7,000,000	0.005	0.006	0.008	0.009	0.012	0.016	0.027
8,000,000	0.004	0.005	0.007	0.008	0.010	0.014	0.024
9,000,000	0.004	0.005	0.006	0.007	0.009	0.012	0.021
10,000,000	0.003	0.004	0.005	0.007	0.008	0.011	0.019

Excess Loss & ALAE Premium Factors

Per Accident Limit	Hazard Groups						
	A	B	C	D	E	F	G
25,000	0.307	0.351	0.376	0.400	0.427	0.465	0.500
30,000	0.285	0.328	0.354	0.379	0.407	0.447	0.485
35,000	0.266	0.309	0.335	0.360	0.390	0.431	0.471
40,000	0.249	0.292	0.318	0.343	0.374	0.417	0.458
50,000	0.222	0.263	0.290	0.315	0.347	0.391	0.436
75,000	0.177	0.213	0.239	0.263	0.295	0.341	0.391
100,000	0.148	0.180	0.205	0.228	0.260	0.305	0.357
125,000	0.129	0.157	0.181	0.203	0.233	0.277	0.330
150,000	0.114	0.140	0.163	0.183	0.212	0.254	0.308
175,000	0.103	0.126	0.148	0.167	0.194	0.236	0.290
200,000	0.094	0.116	0.137	0.154	0.180	0.220	0.274
225,000	0.086	0.106	0.126	0.143	0.168	0.207	0.260
250,000	0.081	0.099	0.119	0.134	0.158	0.196	0.249
275,000	0.075	0.093	0.112	0.126	0.150	0.186	0.238
300,000	0.071	0.088	0.106	0.120	0.141	0.177	0.228
325,000	0.067	0.083	0.101	0.114	0.135	0.169	0.220
350,000	0.064	0.079	0.096	0.108	0.129	0.161	0.212
375,000	0.061	0.075	0.092	0.103	0.123	0.155	0.205
400,000	0.058	0.071	0.088	0.099	0.118	0.149	0.199
425,000	0.056	0.069	0.084	0.095	0.114	0.144	0.192
450,000	0.054	0.066	0.082	0.092	0.109	0.139	0.187
475,000	0.052	0.064	0.079	0.089	0.106	0.135	0.182
500,000	0.050	0.061	0.076	0.086	0.103	0.131	0.177
600,000	0.044	0.054	0.068	0.076	0.091	0.117	0.161
700,000	0.040	0.049	0.062	0.069	0.083	0.106	0.149
800,000	0.037	0.046	0.057	0.065	0.077	0.099	0.139
900,000	0.035	0.043	0.054	0.060	0.071	0.092	0.131
1,000,000	0.033	0.040	0.050	0.056	0.067	0.086	0.123
2,000,000	0.020	0.024	0.032	0.036	0.043	0.056	0.083
3,000,000	0.014	0.018	0.024	0.027	0.033	0.043	0.065
4,000,000	0.010	0.014	0.018	0.021	0.026	0.035	0.053
5,000,000	0.008	0.011	0.015	0.017	0.021	0.029	0.045
6,000,000	0.006	0.009	0.012	0.014	0.017	0.024	0.038
7,000,000	0.005	0.007	0.010	0.012	0.015	0.020	0.033
8,000,000	0.005	0.007	0.009	0.010	0.013	0.018	0.030
9,000,000	0.005	0.006	0.008	0.009	0.012	0.016	0.027
10,000,000	0.004	0.005	0.007	0.008	0.010	0.014	0.024

8) **Retrospective Development Factors**

With Loss Limit	1st Adj	0.09	Without Loss Limit	1st Adj	0.21	Fourth and Subsequent Adj	-
	2nd Adj	0.06		2nd Adj	0.15		
	3rd Adj	0.06		3rd Adj	0.15		

9) **State Special Classifications by Hazard Group**

1745	E	2719	E	8295	C
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* Updates to Items 1) and 6) above are deemed implemented upon bureau filing and approvals. See appropriate circular for current values and effective dates.

Licensed Companies
St. Paul Fire & Marine Ins Co (SPF), St. Paul Mercury Ins Co (SPM), St. Paul Guardian Ins Co (SPG), Athena Assurance Co (SAA), St. Paul Protective Ins Co (SPP), Travelers Indemnity Co (IND), Travelers Property Casualty Co of America (TPL), Charter Oak Fire Ins Co (COF), Travelers Indemnity Co of America (TIA), Travelers Indemnity Co of CT (TCT), Phoenix Ins Co (PHX), Travelers Casualty & Surety Co (ACR), NIPPONKOA Ins Co (JFM), Standard Fire Ins Co (ASF), Farmington Casualty Co (AFC), Travelers Casualty Ins Co of America (ACJ)

Arkansas
TABLE OF EXPENSE RATIOS - EXCLUDING TAXES
AND INCLUDING PROFIT AND CONTINGENCIES

TABLE 03-1-B - TYPE B CARRIERS

Workers Compensation Premium Range				Workers Compensation Premium Range				Workers Compensation Premium Range			
From	To	Expense Ratio		From	To	Expense Ratio		From	To	Expense Ratio	
\$ -	-	10,105	0.353	25,947	-	27,429	0.323	1,789,566	-	1,960,000	0.293
10,106	-	10,323	0.352	27,430	-	29,091	0.322	1,960,001	-	2,166,316	0.292
10,324	-	10,549	0.351	29,092	-	30,968	0.321	2,166,317	-	2,421,176	0.291
10,550	-	10,787	0.350	30,969	-	33,103	0.320	2,421,177	-	2,744,000	0.290
10,788	-	11,034	0.349	33,104	-	35,556	0.319	2,744,001	-	3,166,154	0.289
11,035	-	11,294	0.348	35,557	-	38,400	0.318	3,166,155	-	3,741,818	0.288
11,295	-	11,566	0.347	38,401	-	41,739	0.317	3,741,819	-	4,573,333	0.287
11,567	-	11,852	0.346	41,740	-	45,714	0.316	4,573,334	-	5,880,000	0.286
11,853	-	12,152	0.345	45,715	-	50,526	0.315	5,880,001	-	8,232,000	0.285
12,153	-	12,468	0.344	50,527	-	56,471	0.314	8,232,001	-	13,720,000	0.284
12,469	-	12,800	0.343	56,472	-	64,000	0.313	13,720,001	-	41,160,000	0.283
12,801	-	13,151	0.342	64,001	-	73,846	0.312	41,160,001	& Over		0.282
13,152	-	13,521	0.341	73,847	-	87,273	0.311				
13,522	-	13,913	0.340	87,274	-	106,667	0.310				
13,914	-	14,328	0.339	106,668	-	137,143	0.309				
14,329	-	14,769	0.338	137,144	-	192,000	0.308	These Expense Ratios are based on the following Premium Discounts: First \$ 10,000 0.0% Next \$ 190,000 5.1% Next \$ 1,550,000 6.5% Over \$ 1,750,000 7.5% Expected Loss Ratio: 0.582 Tax Multiplier: 1.070			
14,770	-	15,238	0.337	192,001	-	212,414	0.307				
15,239	-	15,738	0.336	212,415	-	228,148	0.306				
15,739	-	16,271	0.335	228,149	-	246,400	0.305				
16,272	-	16,842	0.334	246,401	-	267,826	0.304				
16,843	-	17,455	0.333	267,827	-	293,333	0.303				
17,456	-	18,113	0.332	293,334	-	324,211	0.302				
18,114	-	18,824	0.331	324,212	-	362,353	0.301				
18,825	-	19,592	0.330	362,354	-	410,667	0.300				
19,593	-	20,426	0.329	410,668	-	473,846	0.299				
20,427	-	21,333	0.328	473,847	-	560,000	0.298				
21,334	-	22,326	0.327	560,001	-	684,444	0.297				
22,327	-	23,415	0.326	684,445	-	880,000	0.296				
23,416	-	24,615	0.325	880,001	-	1,232,000	0.295				
24,616	-	25,946	0.324	1,232,001	-	1,789,565	0.294				

Arkansas

TABLE OF EXPENSE RATIOS - EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSES AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES

TABLE 03-1-D - TYPE B CARRIERS

Workers Compensation Premium Range				Workers Compensation Premium Range				Workers Compensation Premium Range				
From		To		From		To		From		To		
			Expense Ratio				Expense Ratio				Expense Ratio	
\$	-	-	10,105	0.296	25,947	-	27,429	0.266	1,789,566	-	1,960,000	0.236
	10,106	-	10,323	0.295	27,430	-	29,091	0.265	1,960,001	-	2,166,316	0.235
	10,324	-	10,549	0.294	29,092	-	30,968	0.264	2,166,317	-	2,421,176	0.234
	10,550	-	10,787	0.293	30,969	-	33,103	0.263	2,421,177	-	2,744,000	0.233
	10,788	-	11,034	0.292	33,104	-	35,556	0.262	2,744,001	-	3,166,154	0.232
	11,035	-	11,294	0.291	35,557	-	38,400	0.261	3,166,155	-	3,741,818	0.231
	11,295	-	11,566	0.290	38,401	-	41,739	0.260	3,741,819	-	4,573,333	0.230
	11,567	-	11,852	0.289	41,740	-	45,714	0.259	4,573,334	-	5,880,000	0.229
	11,853	-	12,152	0.288	45,715	-	50,526	0.258	5,880,001	-	8,232,000	0.228
	12,153	-	12,468	0.287	50,527	-	56,471	0.257	8,232,001	-	13,720,000	0.227
	12,469	-	12,800	0.286	56,472	-	64,000	0.256	13,720,001	-	41,160,000	0.226
	12,801	-	13,151	0.285	64,001	-	73,846	0.255	41,160,001	& Over		0.225
	13,152	-	13,521	0.284	73,847	-	87,273	0.254				
	13,522	-	13,913	0.283	87,274	-	106,667	0.253				
	13,914	-	14,328	0.282	106,668	-	137,143	0.252				
	14,329	-	14,769	0.281	137,144	-	192,000	0.251				
	14,770	-	15,238	0.280	192,001	-	212,414	0.250				
	15,239	-	15,738	0.279	212,415	-	228,148	0.249				
	15,739	-	16,271	0.278	228,149	-	246,400	0.248				
	16,272	-	16,842	0.277	246,401	-	267,826	0.247				
	16,843	-	17,455	0.276	267,827	-	293,333	0.246				
	17,456	-	18,113	0.275	293,334	-	324,211	0.245				
	18,114	-	18,824	0.274	324,212	-	362,353	0.244				
	18,825	-	19,592	0.273	362,354	-	410,667	0.243				
	19,593	-	20,426	0.272	410,668	-	473,846	0.242				
	20,427	-	21,333	0.271	473,847	-	560,000	0.241				
	21,334	-	22,326	0.270	560,001	-	684,444	0.240				
	22,327	-	23,415	0.269	684,445	-	880,000	0.239				
	23,416	-	24,615	0.268	880,001	-	1,232,000	0.238				
	24,616	-	25,946	0.267	1,232,001	-	1,789,565	0.237				

These Expense Ratios are based on the following Premium Discounts:

First	\$	10,000	0.0%
Next	\$	190,000	5.1%
Next	\$	1,550,000	6.5%
Over	\$	1,750,000	7.5%

Expected Loss Ratio: 0.639
Tax Multiplier: 1.070

SERFF Tracking Number: TRVD-125326251 State: Arkansas
 First Filing Company: Athena Assurance Company, ... State Tracking Number: AR-PC-07-026462
 Company Tracking Number: 2007-10-0015
 TOI: 16.0 Workers Compensation Sub-TOI: 16.0002 Employers Liability WC
 Product Name: Workers Compensation and Employee Liability Rate Filing
 Project Name/Number: Workers Compensation and Employee Liability Rate Filing/2007-10-0015

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 10/18/2007

Comments:

Attachments:

NAIC Transmittal - 1.pdf
 NAIC Transmittal - 2.pdf
 rate - rule - schedule.pdf

Satisfied -Name: NAIC Loss Cost Filing Document for Workers' Compensation **Review Status:** Approved 10/18/2007

Comments:

Attachment:

AR - LC - STATE FORMS.pdf

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Approved 10/18/2007

Comments:
 Please see NAIC Loss Cost Filing Document for Workers' Compensation

Satisfied -Name: Cover Letter **Review Status:** Approved 10/18/2007

Comments:
 see attached revised cover letter

Attachments:
 AR - 2007-10-0015.pdf
 AR - 2007-10-0015- REVISED.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 10/18/2007

Comments:
 see revised memorandum

SERFF Tracking Number: TRVD-125326251 *State:* Arkansas
First Filing Company: Athena Assurance Company, ... *State Tracking Number:* AR-PC-07-026462
Company Tracking Number: 2007-10-0015
TOI: 16.0 Workers Compensation *Sub-TOI:* 16.0002 Employers Liability WC
Product Name: Workers Compensation and Employee Liability Rate Filing
Project Name/Number: Workers Compensation and Employee Liability Rate Filing/2007-10-0015

Attachments:

AR - FILING MEMO.pdf

AR - REVISED FILING MEMORANDUM.pdf

SERFF Tracking Number: TRVD-125326251 State: Arkansas
First Filing Company: Athena Assurance Company, ... State Tracking Number: AR-PC-07-026462
Company Tracking Number: 2007-10-0015
TOI: 16.0 Workers Compensation Sub-TOI: 16.0002 Employers Liability WC
Product Name: Workers Compensation and Employee Liability Rate Filing
Project Name/Number: Workers Compensation and Employee Liability Rate Filing/2007-10-0015

Satisfied -Name: Filing Abstract **Review Status:** Approved 10/18/2007

Comments:

Attachment:

AR - WC - Abstract.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only			
	a. Date the filing is received:			
	b. Analyst:			
	c. Disposition:			
	d. Date of disposition of the filing:			
	e. Effective date of filing:			
	New Business			
	Renewal Business			
	f. State Filing #:			
	g. SERFF Filing #:			
	h. Subject Codes			
3. Group Name	Group NAIC #			
The Travelers Companies, Inc.	3548			
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
The Travelers Indemnity Company	CT	25658	06-0566050	
The Charter Oak Fire Insurance Company	CT	25615	06-0291290	
The Travelers Indemnity Company of Connecticut	CT	25682	06-0336212	
The Travelers Indemnity Company of America	CT	25666	58-6020487	
The Phoenix Insurance Company	CT	25623	06-0303275	
Travelers Property Casualty Company of America	CT	25674	36-2719165	
Travelers Casualty and Surety Company	CT	19038	06-6033504	
Travelers Casualty Insurance Company of America	CT	19046	06-0907370	
The Standard Fire Insurance Company	CT	19070	06-6033509	
5. Company Tracking Number	2007-10-0015			
Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]				
6. Name and address	Title	Telephone #s	FAX #	e-mail
Margaret M. Salsbury Travelers One Tower Square Hartford, CT 06183	Senior Regulatory Analyst	(860) 277-6470	(860) 954-0580	MSALSBUR@Travelers.com
7. Signature of authorized filer	<i>Margaret M. Salsbury</i>			
8. Please print name of authorized filer	Margaret M. Salsbury			
Filing information (see General Instructions for descriptions of these fields)				
9. Type of Insurance (TOI)	16.0			
10. Sub-Type of Insurance (Sub-TOI)	16.0002			
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	N/A			
12. Company Program Title (Marketing title)	N/A			
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New: 01/01/2008 Renewal: 01/01/2008			
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)	N/A			
17. Reference Organization # & Title	N/A			
18. Company's Date of Filing	10/17/2007			
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	2007-10-0015
--	--------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached filing for your review and consideration.

This filing adopts loss costs and rating values in the following bureau filings: AR-2007-10 & AR-2007-13.

The overall rate change for all companies is 2.7 %. Please refer to the enclosed Explanatory Memorandum for further details.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: cont'd
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only		2. Insurance Department Use only			
		a. Date the filing is received:			
		b. Analyst:			
		c. Disposition:			
		d. Date of disposition of the filing:			
		e. Effective date of filing:			
		New Business			
		Renewal Business			
		f. State Filing #:			
g. SERFF Filing #:					
h. Subject Codes					
3. Group Name					
The Travelers Companies, Inc.				Group NAIC #	
NIPPONKOA Insurance Company, Ltd.				3548	
				2558	
4. Company Name(s)					
	Domicile	NAIC #	FEIN #	State #	
Farmington Casualty Company	CT	41483	06-1067463		
St. Paul Fire and Marine Insurance Company	MN	24767	41-0406690		
St. Paul Mercury Insurance Company	MN	24791	41-0881659		
St. Paul Guardian Insurance Company	MN	24775	41-0963301		
Athena Assurance Company	MN	41769	41-1435765		
St. Paul Protective Insurance Company	IL	19224	36-2542404		
NIPPONKOA Insurance Company, Ltd.	NY	27073	98-0032627		
5. Company Tracking Number		2007-10-0015			
Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]					
6. Name and address	Title	Telephone #s	FAX #	e-mail	
Margaret M. Salsbury Travelers One Tower Square Hartford, CT 06183	Senior Regulatory Analyst	(860) 277-6470	(860) 954-0580	MSALSBUR@Travelers.com	
7. Signature of authorized filer		<i>Margaret M. Salsbury</i>			
8. Please print name of authorized filer		Margaret M. Salsbury			
Filing information (see General Instructions for descriptions of these fields)					
9. Type of Insurance (TOI)		16.0			
10. Sub-Type of Insurance (Sub-TOI)		16.0002			
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]		N/A			
12. Company Program Title (Marketing title)		N/A			
13. Filing Type		<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested		New: 01/01/2008 Renewal: 01/01/2008			
15. Reference Filing?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)		N/A			
17. Reference Organization # & Title		N/A			
18. Company's Date of Filing		10/17/2007			
19. Status of filing in domicile		<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	2007-10-0015
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached filing for your review and consideration.

This filing adopts loss costs and rating values in the following bureau filings: AR-2007-10 & AR-2007-13.

The overall rate change for all companies is 2.7 %. Please refer to the enclosed Explanatory Memorandum for further details.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: N/A - EFT
Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-10-0015
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	2.7%	
5b.	Overall percentage rate impact for this filing	See Memorandum	
5c.	Effect of Rate Filing – Written premium change for this program	See Memorandum	
5d.	Effect of Rate Filing – Number of policyholders affected	See Memorandum	

6.	Overall percentage of last rate revision	-20.0%
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7.	Effective Date of last rate revision	07/01/2005
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Arkansas Workers Compensation and Employee Liability Rate Pages	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF **TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA** LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.422

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.422

8. Explain any differences between 6 and 7:

<p>The expense constant of \$200 is the proposed expense constant.</p>
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9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	B. 3548-25674

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	43	-1.1%	7/1/02	468,000	-556,000	-118.8%	65.3%
2003	66	1.8%	7/1/03	361,000	678,000	187.8%	99.4%
2004	95	5.6%	7/1/04	607,000	91,000	15.0%	86.0%
2005	211	-7.1%	7/1/05	2,179,000	68,000	3.1%	68.5%
2006	313	2.2%	7/1/06	3,395,609	2,816,757	83.0%	102.7%
2007	not avail.	-7.1%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

CALCULATION OF **ST. PAUL FIRE AND MARINE INSURANCE COMPANY** LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 (X) Without modification (factor = 1.000)
 () With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) 0.0%

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A
*Explain how investment income is taken into account.			
5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF ST. PAUL FIRE AND MARINE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
<small>(Company tracking number of form filing, if applicable)</small>	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

Selected Provisions

4.			Overall	Variable	Fixed
	A.	Total Production Expense	16.0%	15.0%	1.0%
	B.	General Expense	7.4%	6.1%	1.3%
	C.	Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D.	Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E.	Other (explain)	0.0%	0.0%	0.0%
	F.	Total	32.0%	29.7%	2.3%
		*Explain how investment income is taken into account.			

5.	A.	Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B.	ELR in Decimal Form =		0.680
	C.	Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D.	VELR in Decimal Form =		0.703

6.	A.	Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B.	Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.422

7.	A.	Selected Expense Constant =		\$200
	B.	Selected Variable Loss Cost Multiplier =		1.422

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.		Rate level change for the coverage (s) to which this page applies		n/a
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	Company Name A. ST. PAUL FIRE & MARINE INSURANCE COMPANY	Company NAIC Number B. 3548-24767
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4.	Product Coding Matrix Line of Business (i.e. Type of Insurance) A. Workers Compensation	Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance) B.
----	--	---

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	N/A	68.0%	1.000	1.422	\$200	1.422
TOTAL OVERALL EFFECT	N/A	N/A	68.0%	1.000	1.422	\$200	1.422

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	807	15.0%	8/20/02	5,328,000	2,102,000	39.5%	57.7%
2003	956	0.0%	7/1/03	5,157,000	2,227,000	43.2%	57.9%
2004	698	-0.9%	7/1/04	4,636,000	2,102,000	45.3%	65.5%
2005	307	-2.6%	7/1/05	3,575,000	1,220,000	34.1%	67.2%
2006	83	-4.3%	7/1/06	1,202,297	152,384	12.7%	63.7%
2007	not avail.	-1.0%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) n/a
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION
CALCULATION OF ATHENA ASSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 (X) Without modification (factor = 1.000)
 () With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) 0.0%

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A
*Explain how investment income is taken into account.			
5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF ATHENA ASSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.422

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.422

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		n/a
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. ATHENA ASSURANCE COMPANY	B. 3548-41769

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage Instructions	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	N/A	68.0%	1.000	1.422	\$200	1.422
TOTAL OVERALL EFFECT	N/A	N/A	68.0%	1.000	1.422	\$200	1.422

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	0	15.0%	8/20/02	0	0	0.0%	0.0%
2003	0	0.0%	7/1/03	0	0	0.0%	0.0%
2004	4	-0.9%	7/1/04	2,000	1,000	50.0%	44.5%
2005	3	2.7%	7/1/05	3,000	1,000	33.3%	55.8%
2006	0	11.7%	7/1/06	1,207	-531	-44.0%	4.7%
2007	not avail.	0.0%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. 0.0% Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) N/A
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION
CALCULATION OF NIPPONKOA INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 (X) Without modification (factor = 1.000)
 () With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) 0.0%

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A
*Explain how investment income is taken into account.			
5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF NIPPONKOA INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.422

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.422

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	A. Company Name	Company NAIC Number
	NIPPONKOA INSURANCE COMPANY	B. 2558-27073

4.	A. Product Coding Matrix Line of Business (i.e. Type of Insurance)	Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
	Workers Compensation	B.

(A) Coverage Instructions	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422

6. 5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	0	0.0%	7/1/02	0	0	0.0%	93.4%
2003	0	0.0%	7/1/03	0	0	0.0%	47.8%
2004	0	0.0%	7/1/04	0	0	0.0%	43.6%
2005	0	0.0%	7/1/05	0	0	0.0%	47.8%
2006	0	0.0%	7/1/06	0	0	0.0%	56.3%
2007	not avail.	0.0%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

CALCULATION OF CHARTER OAK FIRE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number <small>(Company tracking number of form filing, if applicable)</small>	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
(Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 (X) Without modification (factor = 1.000)
 () With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) 0.0%

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A

*Explain how investment income is taken into account.

5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF CHARTER OAK FIRE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
<small>(Company tracking number of form filing, if applicable)</small>	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.422

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.422

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1. This filing transmittal is part of Company Tracking # 2007 - 10 - 0015

2. If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number NCCI Item Filing # AR-2007-10

3. **A.** Company Name: CHARTER OAK FIRE INSURANCE COMPANY **B.** Company NAIC Number: 3548-25615

4. **A.** Product Coding Matrix Line of Business (i.e. Type of Insurance): Workers Compensation **B.** Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance):

5.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.000	1.422	\$200	1.422

6. 5 year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	215	-1.1%	7/1/02	1,105,000	1,007,000	91.1%	41.9%
2003	311	1.8%	7/1/03	1,204,000	505,000	41.9%	61.2%
2004	356	5.6%	7/1/04	1,373,000	663,000	48.3%	71.5%
2005	403	-8.9%	7/1/05	1,519,000	-137,000	-9.0%	54.6%
2006	480	-8.0%	7/1/06	1,681,538	556,913	33.1%	54.3%
2007	not avail.	-9.0%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
 9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
 10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF **TRAVELERS INDEMNITY COMPANY OF CONNECTICUT** LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
<small>(Company tracking number of form filing, if applicable)</small>	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

Selected Provisions

4.			Overall	Variable	Fixed
	A.	Total Production Expense	16.0%	15.0%	1.0%
	B.	General Expense	7.4%	6.1%	1.3%
	C.	Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D.	Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E.	Other (explain)	0.0%	0.0%	0.0%
	F.	Total	32.0%	29.7%	2.3%
		*Explain how investment income is taken into account.			

5.	A.	Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B.	ELR in Decimal Form =		0.680
	C.	Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D.	VELR in Decimal Form =		0.703

6.	A.	Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B.	Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.279

7.	A.	Selected Expense Constant =		\$200
	B.	Selected Variable Loss Cost Multiplier =		1.279

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.		Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	A. TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	B. 3548-25682
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4.	A. Workers Compensation	B.
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(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	0.900	1.279	\$200	1.279
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	0.900	1.279	\$200	1.279

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	26	-1.1%	7/1/02	1,450,000	1,105,000	76.2%	79.6%
2003	38	1.8%	7/1/03	1,924,000	1,910,000	99.3%	87.7%
2004	66	5.6%	7/1/04	927,000	240,000	25.9%	77.0%
2005	106	-10.5%	7/1/05	538,000	-397,000	-73.8%	40.0%
2006	179	2.4%	7/1/06	1,592,206	108,502	6.8%	62.4%
2007	not avail.	-8.1%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF FARMINGTON CASUALTY COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		0.853

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		0.853

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	A. Company Name FARMINGTON CASUALTY COMPANY	B. Company NAIC Number 3548-41483
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4.	A. Product Coding Matrix Line of Business (i.e. Type of Insurance) Workers Compensation	B. Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
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(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	0.600	0.853	\$200	0.853
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	0.600	0.853	\$200	0.853

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	Not Avail.	Not Avail.	7/1/02	-2,000	-176,000	8800.0%	-2316.9%
2003	Not Avail.	Not Avail.	7/1/03	2,000	-121,000	-6050.0%	650.5%
2004	Not Avail.	Not Avail.	7/1/04	0	234,000	-	67040.0%
2005	Not Avail.	Not Avail.	7/1/05	0	175,000	-	23443.2%
2006	12	N/A	7/1/06	1,733	-21,336	-1231.2%	46.3%
2007	not avail.	-4.10%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF PHOENIX INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.564

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.564

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	A. PHOENIX INSURANCE COMPANY	B. 3548-25623
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4.	A. Workers Compensation	B.
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(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.100	1.564	\$200	1.564
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.100	1.564	\$200	1.564

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	93	-1.1%	7/1/02	309,000	377,000	122.0%	76.6%
2003	85	1.8%	7/1/03	646,000	1,068,000	165.3%	80.0%
2004	115	5.6%	7/1/04	680,000	406,000	59.7%	68.4%
2005	94	-4.3%	7/1/05	805,000	253,000	31.4%	61.4%
2006	108	-2.4%	7/1/06	959,611	461,141	48.1%	64.2%
2007	not avail.	-6.4%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

CALCULATION OF ST. PAUL GUARDIAN INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 () Without modification (factor = 1.000)
 (X) With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) -30.0%

Current approved company deviation of -30%.

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 0.700

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A

*Explain how investment income is taken into account.

5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF ST. PAUL GUARDIAN INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		0.995

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		0.995

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		n/a
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	Company Name A. ST. PAUL GUARDIAN INSURANCE COMPANY	Company NAIC Number B. 3548-24775
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4.	Product Coding Matrix Line of Business (i.e. Type of Insurance) A. Workers Compensation	Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance) B.
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(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	N/A	68.0%	0.700	0.995	\$200	0.995
TOTAL OVERALL EFFECT	N/A	N/A	68.0%	0.700	0.995	\$200	0.995

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	17	15.0%	8/20/02	231,000	831,000	359.7%	114.9%
2003	29	0.0%	7/1/03	173,000	387,000	223.7%	75.1%
2004	31	-0.9%	7/1/04	219,000	82,000	37.4%	85.0%
2005	12	-4.9%	7/1/05	221,000	234,000	105.9%	69.9%
2006	5	-2.5%	7/1/06	167,721	-43,332	-25.8%	57.9%
2007	not avail.	-5.9%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) n/a
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF TRAVELERS INDEMNITY COMPANY OF AMERICA LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.848

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.848

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1. This filing transmittal is part of Company Tracking # 2007 - 10 - 0015

2. If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number NCCI Item Filing # AR-2007-10

3.

A. TRAVELERS INDEMNITY COMPANY OF AMERICA	B. 3548-25666
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4.

A. Workers Compensation	B.
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5.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.300	1.848	\$200	1.848
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.300	1.848	\$200	1.848

6. 5 year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	307	-1.1%	7/1/02	1,740,000	1,625,000	93.4%	39.3%
2003	220	1.8%	7/1/03	1,419,000	727,000	51.2%	79.2%
2004	116	5.6%	7/1/04	1,069,000	615,000	57.5%	76.1%
2005	87	-2.8%	7/1/05	721,000	-320,000	-44.4%	54.3%
2006	85	0.0%	7/1/06	928,885	576,537	62.1%	74.6%
2007	not avail.	-6.5%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)

9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%

10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION
CALCULATION OF THE STANDARD FIRE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)
 () Without modification (factor = 1.000)
 (X) With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) -30.0%

Current approved company deviation of -30%.

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 0.700

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.
 Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A

*Explain how investment income is taken into account.

5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF THE STANDARD FIRE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		0.995

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		0.995

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. THE STANDARD FIRE INSURANCE COMPANY	B. 3548-19070

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	0.700	0.995	\$200	0.995
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	0.700	0.995	\$200	0.995

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	Not Avail.	Not Avail.	7/1/02	-143,000	-38,000	26.6%	129.5%
2003	Not Avail.	Not Avail.	7/1/03	411,000	241,000	58.6%	-84.8%
2004	Not Avail.	Not Avail.	7/1/04	-9,000	-197,000	2188.9%	-292.3%
2005	Not Avail.	Not Avail.	7/1/05	714,000	481,000	67.4%	396.3%
2006	30	N/A	7/1/06	52,259	163,297	312.5%	-39.4%
2007	not avail.	-9.20%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF ST. PAUL MERCURY INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

			Selected Provisions		
4.			Overall	Variable	Fixed
	A.	Total Production Expense	16.0%	15.0%	1.0%
	B.	General Expense	7.4%	6.1%	1.3%
	C.	Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D.	Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E.	Other (explain)	0.0%	0.0%	0.0%
	F.	Total	32.0%	29.7%	2.3%
		*Explain how investment income is taken into account.			

5.	A.	Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B.	ELR in Decimal Form =		0.680
	C.	Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D.	VELR in Decimal Form =		0.703

6.	A.	Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B.	Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.279

7.	A.	Selected Expense Constant =		\$200
	B.	Selected Variable Loss Cost Multiplier =		1.279

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		n/a
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. ST. PAUL MERCURY INSURANCE COMPANY	B. 3548-24791

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	N/A	68.0%	0.900	1.279	\$200	1.279
TOTAL OVERALL EFFECT	N/A	N/A	68.0%	0.900	1.279	\$200	1.279

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	27	15.0%	8/20/02	310,000	-392,000	-126.5%	86.4%
2003	26	0.0%	7/1/03	90,000	120,000	133.3%	80.0%
2004	34	-0.9%	7/1/04	80,000	-153,000	-191.3%	82.5%
2005	22	-3.1%	7/1/05	54,000	14,000	25.9%	61.6%
2006	8	5.7%	7/1/06	70,838	-79,924	-112.8%	33.5%
2007	not avail.	-3.5%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) n/a
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

CALCULATION OF TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

(X) **Loss Cost Reference Filing** NCCI Item Filing # AR-2007-10 () **Independent Rate Filing**
 (Advisory Org. & Reference Filing #)

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers, and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing

2. Does this filing apply to all class codes? Yes If no, complete a copy of this form for each affected class with appropriate justification.

3. Loss Cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check one)

- () Without modification (factor = 1.000)
- (X) With the following modification (s). (Cite the nature and percent modification, and attach supporting data and / or rationale for the modification.) 20.0%

Current approved company deviation of +20%.

B. Loss Cost Modification Expressed as a Factor (See Examples Below) 1.200

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of 0.90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4 - 11 BELOW.

4. Development of Expected Loss and Loss Adjustment Expense (Target Cost) Ratio. (Attach exhibit detailing insurer expense data, impact of premium discount plans, and / or other supporting information.)
 PROJECTED EXPENSES: Compared to standard premium at company rates.

		Selected Provisions	
	A.	Total Production Expense	N/A
	B.	General Expense	N/A
	C.	Taxes, Licenses, and Fees	N/A
	D.	Underwriting profit and contingencies *	N/A
	E.	Other (explain)	N/A
	F.	Total	N/A

*Explain how investment income is taken into account.

5.	A.	Expected Loss Ratio: ELR = 100% - 4F	N/A
	B.	ELR in Decimal Form	N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.706

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.706

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	B. 3548-19046

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.200	1.706	\$200	1.706
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.200	1.706	\$200	1.706

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	Not Avail.	Not Avail.	7/1/02	-5,000	-13,000	260.0%	-1755.8%
2003	Not Avail.	Not Avail.	7/1/03	4,000	-21,000	-525.0%	-178.0%
2004	Not Avail.	Not Avail.	7/1/04	-1,000	-5,000	500.0%	215.3%
2005	Not Avail.	Not Avail.	7/1/05	0	27,000	-	250.1%
2006	2	N/A	7/1/06	10,886	-32,233	-296.1%	35.5%
2007	not avail.	-10.30%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF TRAVELERS INDEMNITY COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.137

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.137

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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3.	Company Name A. TRAVELERS INDEMNITY COMPANY	Company NAIC Number B. 3548-25658
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4.	Product Coding Matrix Line of Business (i.e. Type of Insurance) A. Workers Compensation	Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance) B.
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(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	0.800	1.137	\$200	1.137
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	0.800	1.137	\$200	1.137

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	58	-1.1%	7/1/02	8,909,000	9,029,000	101.3%	74.4%
2003	46	1.8%	7/1/03	13,170,000	13,505,000	102.5%	74.0%
2004	65	5.6%	7/1/04	16,194,000	13,892,000	85.8%	76.3%
2005	109	-5.5%	7/1/05	10,024,000	-8,161,000	-81.4%	65.4%
2006	192	-2.5%	7/1/06	10,102,996	23,000,158	227.7%	78.1%
2007	not avail.	-7.8%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF ST. PAUL PROTECTIVE INSURANCE COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		1.564

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		1.564

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		n/a
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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
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Company Name		Company NAIC Number
3.	A. ST. PAUL PROTECTIVE INSURANCE COMPANY	B. 3548-19224

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage Instructions	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	N/A	68.0%	1.100	1.564	\$200	1.564
TOTAL OVERALL EFFECT	N/A	N/A	68.0%	1.100	1.564	\$200	1.564

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	1	15.0%	8/20/02	9,000	-160,000	-1777.8%	156.5%
2003	2	0.0%	7/1/03	-4,000	-15,000	375.0%	106.5%
2004	5	-0.9%	7/1/04	7,000	3,000	42.9%	77.0%
2005	0	-3.2%	7/1/05	169,000	64,000	37.9%	86.1%
2006	0	0.0%	7/1/06	45,160	101,806	225.4%	43.9%
2007	not avail.	0.0%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. 0.0% Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) N/A
10. 0.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) N/A

NAIC LOSS COST FILING DOCUMENT - WORKERS COMPENSATION

6.	Overall Impact of Expense Constant and Minimum Premiums: (a 2.3% impact would be expressed as 1.023)	N/A
7.	Overall Impact of Size - of Risk Discounts plus Expense Graduation Recognition in Retrospective Rating: (An 8.6% average discount would be expressed as 0.914).	N/A
8.	Company Formula Loss Cost Multiplier [3B / (7 - 4F) X 6 }	N/A
9.	Company Selected Loss Cost Multiplier (Attach explanation for any differences between 6 and 7)	N/A

- | | | | |
|------------|--|-----|-----|
| | | Yes | No |
| 10. | Are you amending your minimum premium formula? If yes, attach documentation including rate level impact as well as changes in multipliers, expense constants, maximum, etc. | () | (X) |
| 11. | Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level changes. | () | (X) |

NAIC EXPENSE CONSTANT SUPPLEMENT

CALCULATION OF TRAVELERS CASUALTY & SURETY COMPANY LOSS COST MULTIPLIER

(EFFECTIVE JANUARY 1, 2008)

(This form must be provided ONLY when making a filing that includes an expense constant.)

This filing transmittal is part of Company Tracking #	2007-10-0015
This filing corresponds to form filing number	2007-04-0100
(Company tracking number of form filing, if applicable)	

NCCI Item Filing # AR-2007-10

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and / or other supporting information.)

		Selected Provisions		
4.		Overall	Variable	Fixed
	A. Total Production Expense	16.0%	15.0%	1.0%
	B. General Expense	7.4%	6.1%	1.3%
	C. Taxes, Licenses, and Fees	5.9%	5.9%	0.0%
	D. Underwriting profit and contingencies *	2.7%	2.7%	0.0%
	E. Other (explain)	0.0%	0.0%	0.0%
	F. Total	32.0%	29.7%	2.3%
	*Explain how investment income is taken into account.			

5.	A. Expected Loss Ratio: ELR = 100% - Overall 4F		68.0%
	B. ELR in Decimal Form =		0.680
	C. Variable Expected Loss Ratio: VELR = 100% - 4F		70.3%
	D. VELR in Decimal Form =		0.703

6.	A. Formula Expense Constant: [(1.00 divided by 5B) - (1.00 divided by 5D)]		\$197
	B. Formula Variable Loss Cost Multiplier (3B divided by 5D)		2.061

7.	A. Selected Expense Constant =		\$200
	B. Selected Variable Loss Cost Multiplier =		2.061

8. Explain any differences between 6 and 7:

The expense constant of \$200 is the proposed expense constant.

9.	Rate level change for the coverage (s) to which this page applies		2.7%
----	---	--	------

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE January 1, 2008)

1.	This filing transmittal is part of Company Tracking #	2007 - 10 - 0015
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2.	If filing is an adoption of and advisory organization loss cost filing, give name of Advisory Organization and Reference / Item Filing Number	NCCI Item Filing # AR-2007-10
----	---	-------------------------------

Company Name		Company NAIC Number
3.	A. TRAVELERS CASUALTY & SURETY COMPANY	B. 3548-19038

Product Coding Matrix Line of Business (i.e. Type of Insurance)		Product Coding Matrix Line of Business (i.e. Sub - Type of Insurance)
4.	A. Workers Compensation	B.

(A) Coverage (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (if applicable)	(H) Co. Current Loss Cost Multiplier
Workers Compensation	N/A	2.7% (for group)	68.0%	1.450	2.061	\$200	2.061
TOTAL OVERALL EFFECT	N/A	2.7% (for group)	68.0%	1.450	2.061	\$200	2.061

5 year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2002	115	-1.1%	7/1/02	194,000	-1,006,000	-518.6%	-7.1%
2003	155	1.8%	7/1/03	597,000	1,798,000	301.2%	42.9%
2004	186	5.6%	7/1/04	922,000	1,265,000	137.2%	40.0%
2005	146	-1.9%	7/1/05	1,049,000	-1,884,000	-179.6%	14.4%
2006	123	1.9%	7/1/06	635,825	-372,515	-58.6%	39.7%
2007	not avail.	-7.4%	7/1/07	not avail.	not avail.	not avail.	not avail.

Expense Constants	Selected Provisions
A. Total Production Expense	16.0%
B. General Expense	7.4%
C. Taxes, Licenses & Fees	5.9%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	32.0%

8. Y Apply Loss Cost Factors to Future filings? (Y or N)
9. Estimated Maximum Rate Increase for any Insured (%) Territory (if Applicable) 2.7%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if Applicable) n/a



Margaret M. Salsbury
Senior Regulatory Analyst
Regulatory Affairs, Business Insurance
Direct: (860) 277-6470; Fax: (860) 954-0580
One Tower Square, 0000-MN08A
Hartford CT, 06183
MSALSBUR@travelers.com

October 17, 2007

Commissioner Julie Benafield Bowman
Commissioner of Insurance
State of Arkansas
1200 West Third Street
3rd and Cross
Little Rock, AR 72201-1904

The Travelers Indemnity Company	3548-25658
The Charter Oak Fire Insurance Company	3548-25615
The Travelers Indemnity Company of Connecticut	3548-25682
The Travelers Indemnity Company of America	3548-25666
The Phoenix Insurance Company	3548-25623
Travelers Property Casualty Company of America	3548-25674
Travelers Casualty & Surety Company	3548-19038
Travelers Casualty Insurance Company of America	3548-19046
Standard Fire Insurance Company	3548-19070
Farmington Casualty Company	3548-41483
St. Paul Fire and Marine Insurance Company	3548-24767
St. Paul Mercury Insurance Company	3548-24791
St. Paul Guardian Insurance Company	3548-24775
Athena Assurance Company	3548-41769
St. Paul Protective Insurance Company	3548-19224
NIPPONKOA Insurance Company, Ltd. (U. S. Branch)	2558-27073

Workers Compensation
And Employers Liability - Rate Filing
Company Filing Number: 2007-10-0015

Dear Commissioner Bowman:

In compliance with the insurance laws and regulations in your state, our companies respectfully submit the attached filing for your review and consideration.

This filing adopts loss costs and rating values in the following bureau filings: AR-2007-10 & AR-2007-13.

The overall rate change for all companies is 2.7 %. Please refer to the enclosed Explanatory Memorandum for further details.

We plan to implement these changes with respect to policies effective on or after January 1, 2008.

Sincerely,

Margaret M. Salsbury
Senior Regulatory Analyst
MS/ts
Enclosures



Margaret M. Salsbury
Senior Regulatory Analyst
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Direct: (860) 277-6470; Fax: (860) 954-0580
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And Employers Liability - Rate Filing
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We plan to implement these changes with respect to policies effective on or after January 1, 2008.

Sincerely,

Margaret M. Salsbury
Senior Regulatory Analyst
MS/ts
Enclosures

**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

APPLICANT(S)

Travelers Property Casualty Company of America
Charter Oak Fire Insurance Company
NIPPONKOA Insurance Company
St. Paul Fire & Marine Insurance Company
Athena Assurance Company
Travelers Indemnity Company of Connecticut
St. Paul Mercury Insurance Company
Travelers Indemnity Company
The Standard Fire Insurance Company
St. Paul Guardian Insurance Company
Farmington Casualty Company
Phoenix Insurance Company
St. Paul Protective Insurance Company
Travelers Casualty Insurance Company of America
Travelers Indemnity Company of America
Travelers Casualty & Surety Company

EFFECTIVE DATE

Applicable to all new and renewal policies effective on or after January 1, 2008.

BUREAU REFERENCE FILING

This filing adopts loss costs and rating values in the following bureau filings: AR-2007-10, AR 2007-13.

RATES AND RATING VALUES

Rates are calculated as the product of the referenced rating values and the appropriate company loss cost multipliers from the table below:

Company	Loss Cost Multiplier	Rate Change
Travelers Property Casualty Company of America	1.422	2.7%
Charter Oak Fire Insurance Company	1.422	2.7%
NIPPONKOA Insurance Company	1.422	2.7%
St. Paul Fire & Marine Insurance Company	1.422	n/a
Athena Assurance Company	1.422	n/a
Travelers Indemnity Company of Connecticut	1.279	2.7%
St. Paul Mercury Insurance Company	1.279	n/a
Travelers Indemnity Company	1.137	2.7%
The Standard Fire Insurance Company	0.995	2.7%
St. Paul Guardian Insurance Company	0.995	n/a
Farmington Casualty Company	0.853	2.7%
Phoenix Insurance Company	1.564	2.7%
St. Paul Protective Insurance Company	1.564	n/a
Travelers Casualty Insurance Company of America	1.706	2.7%
Travelers Indemnity Company of America	1.848	2.7%
Travelers Casualty & Surety Company	2.061	2.7%

**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

The rate change displayed by company represents the change in loss costs based on the company's current mix of guaranteed cost business and any change in individual company loss cost multipliers. The overall rate change for all companies is 2.7%.

There are no changes to any of the currently approved company loss cost multipliers. The company lost cost multipliers were approved effective 7/1/2007.

Final rates are rounded to the nearest cent for all classes except Per Capita. Per Capita rates are rounded to the nearest dollar.

Unless otherwise noted in this memorandum, all other rating values are adopted as filed in the bureau reference filing.

EXPENSE CONSTANT

All companies will use the current expense constant of \$200.

UNITED STATES LONGSHORE AND HARBOR WORKERS' COMPENSATION COVERAGE PERCENTAGE

This filing adopts a percentage of 90% for all companies. This equates to a factor of 1.90.

FOREIGN TERRORISM

All companies will use the current rate of \$0.03 per \$100 of payroll.

DOMESTIC TERRORISM, EARTHQUAKES AND CATASTROPHIC INDUSTRIAL ACCIDENTS

All companies will use the current rate of \$0.01 per \$100 of payroll.

MINIMUM PREMIUMS

Minimum premiums for all classes are calculated based on the formula:

Minimum Premium = [Rate x Minimum Premium Multiplier] + Expense Constant, subject to a maximum

where:

Class Group	Minimum Premium Multiplier	Maximum	Minimum
Per Capita – All Cos.	1	\$850	\$0
All Other	185	\$850	\$0

The above represents no change from the current minimum premium multiplier and the current maximum minimum premium.

Minimum premiums are rounded to the nearest dollar.

PREMIUM DISCOUNT

All companies will use the current premium discount table (NCCI Table 10 – Type "B" Carrier):

Premium Range	Discount
First \$10,000	0%
Next \$190,000	5.1%
Next \$1,550,000	6.5%
Over \$1,750,000	7.5%

**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

EXPERIENCE RATING PLAN VALUES

Experience rating plan values are adopted as filed in the bureau reference filing.

SMALL DEDUCTIBLE CREDITS

Small deductible credits are calculated using the following formula:

$$\text{Deductible credit} = (kFE)/(1-v)$$

Where

f = safety factor

k = bureau loss elimination ratio

E = expected loss ratio = $(1 - \text{total expense}) / (1 + \text{LAE})$

a = fixed expense

v = variable expense

In this filing,

$$f = 0.700$$

$$E = 0.582$$

$$a = .172$$

$$v = .246$$

$$\text{total expense} = 0.320$$

$$\text{LAE} = 0.169$$

A sample calculation follows:

$$k = \text{NCCI loss elimination ratio for } \$1000 \text{ total claim deductible, hazard group A} = .134$$

$$\text{Deductible credit for } \$1000 \text{ total claim deductible, hazard group A} = [(.134)(0.700)(0.582)] / (1 - .246) = .072 \text{ (7.2\%)}$$

RETROSPECTIVE RATING VALUES

Our retrospective rating values are calculated as follows:

$$\text{Expected Loss and LAE Ratio} = 1 - \text{Total Expenses}$$

$$\text{Expected Loss Only Ratio} = (\text{Expected Loss and LAE Ratio}) / (1 + \text{LAE Load})$$

$$\text{Expected Loss and ALAE Ratio} = (\text{Expected Loss Only Ratio}) \times (1 + \text{ALAE Load})$$

$$\text{Excess Loss Premium Factors} = (\text{Bureau Excess Loss Pure Premium Factors}) \times (\text{Expected Loss and LAE Ratio})$$

$$\text{Excess Loss and ALAE Premium Factors} = (\text{Bureau Excess Loss and ALAE Pure Premium Factors}) \times (\text{Expected Loss and LAE Ratio})$$

In this filing:

$$\text{Total Expenses} = 0.320$$

$$\text{Expected Loss and LAE Ratio} = 0.680$$

$$\text{Expected Loss Only Ratio} = 0.582$$

$$\text{Expected Loss and ALAE Ratio} = 0.639$$

$$\text{LAE Load} = 0.169$$

$$\text{ALAE Load} = 0.099$$

**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

APPLICANT(S)

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Charter Oak Fire Insurance Company
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St. Paul Mercury Insurance Company
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St. Paul Guardian Insurance Company
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Travelers Casualty Insurance Company of America
Travelers Indemnity Company of America
Travelers Casualty & Surety Company

EFFECTIVE DATE

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This filing adopts loss costs and rating values in NCCI Item Filing #AR-2007-10.

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**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

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MINIMUM PREMIUMS

Minimum premiums for all classes are calculated based on the formula:

$$\text{Minimum Premium} = [\text{Rate} \times \text{Minimum Premium Multiplier}] + \text{Expense Constant, subject to a maximum}$$

where:

Class Group	Minimum Premium Multiplier	Maximum	Minimum
Per Capita – All Cos.	1	\$850	\$0
All Other	185	\$850	\$0

The above represents no change from the current minimum premium multiplier and the current maximum minimum premium.

Minimum premiums are rounded to the nearest dollar.

PREMIUM DISCOUNT

All companies will use the current premium discount table (NCCI Table 10 – Type "B" Carrier):

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**Workers Compensation and Employers Liability
Explanatory Memorandum
ARKANSAS**

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v = variable expense

In this filing,

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$$E = 0.582$$

$$a = .172$$

$$v = .246$$

$$\text{total expense} = 0.320$$

$$\text{LAE} = 0.169$$

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$$\text{Excess Loss Premium Factors} = (\text{Bureau Excess Loss Pure Premium Factors}) \times (\text{Expected Loss and LAE Ratio})$$

$$\text{Excess Loss and ALAE Premium Factors} = (\text{Bureau Excess Loss and ALAE Pure Premium Factors}) \times (\text{Expected Loss and LAE Ratio})$$

In this filing:

$$\text{Total Expenses} = 0.320$$

$$\text{Expected Loss and LAE Ratio} = 0.680$$

$$\text{Expected Loss Only Ratio} = 0.582$$

$$\text{Expected Loss and ALAE Ratio} = 0.639$$

$$\text{LAE Load} = 0.169$$

$$\text{ALAE Load} = 0.099$$

Arkansas

ARKANSAS INSURANCE DEPARTMENT WORKERS' COMPENSATION ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

Company Name Travelers Indemnity Company
NAIC Number 25658 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>-20.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 12.8%
5. What was the average percentage of debit given on policies eligible under the deviation? 0.1%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Variable and Fixed - \$ 0 Dividends Paid in CY 2006
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

Margaret M. Salisbury

Signature

Senior Regulatory Analyst

Title

(860) 277-6470

Telephone Number

Arkansas

ARKANSAS INSURANCE DEPARTMENT WORKERS' COMPENSATION ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

Company Name Charter Oak Fire Insurance Company
NAIC Number 25615 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>5.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 2.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 2.5%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Variable Plan - \$ 30,240 Dividends Paid in CY 2006
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

Margaret M. Salisbury

Signature

Senior Regulatory Analyst

Title

(860) 277-6470

Telephone Number

Arkansas

ARKANSAS INSURANCE DEPARTMENT

WORKERS' COMPENSATION ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

Company Name Travelers Indemnity Company of America
NAIC Number 25666 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>30.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 2.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 4.5%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEFS

Margaret M. Salisbury

Signature

Senior Regulatory Analyst

Title

(860) 277-6470

Telephone Number

Arkansas

ARKANSAS INSURANCE DEPARTMENT WORKERS' COMPENSATION ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

Company Name Travelers Indemnity Company of Connecticut
NAIC Number 25682 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>-10.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 7.6%
5. What was the average percentage of debit given on policies eligible under the deviation? 0.1%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan ? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Variable - \$0 Dividends Paid in CY 2006
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

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ARKANSAS INSURANCE DEPARTMENT

WORKERS' COMPENSATION ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group.

Company Name Phoenix Insurance Company
NAIC Number 25623 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>15.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 4.8%
5. What was the average percentage of debit given on policies eligible under the deviation? 0.3%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Variable - \$59 Dividends Paid in CY 2006
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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ARKANSAS INSURANCE DEPARTMENT

WORKERS' COMPENSATION ABSTRACT

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Company Name NIPPONKOA Insurance Company
NAIC Number 27073 Group Number 2558
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>November 1, 1996</u>	<u>+ / - 25.0%</u>
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 0.0%
5. What was the average percentage of debit given on policies eligible under the deviation? 0.0%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business
(b) A lesser penetration
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF *Margaret M. Salisbury*

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ARKANSAS INSURANCE DEPARTMENT WORKERS' COMPENSATION ABSTRACT

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Company Name Travelers Casualty & Surety Company
NAIC Number 19038 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 2001</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>45.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 3.6%
5. What was the average percentage of debit given on policies eligible under the deviation? 2.8%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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Company Name The Standard Fire Insurance Company
NAIC Number 19070 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>July 1, 2006</u>	<u>+ / - 25.0%</u>
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 0.5%
5. What was the average percentage of debit given on policies eligible under the deviation? 0.0%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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Company Name St. Paul Fire and Marine Insurance Company
NAIC Number 24767 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 1996</u>	<u>+ / - 25.0%</u>
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 3.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 4.3%
6. State the number of Arkansas policies issued since the approval of your deviation
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Retention Plans, Dividend Plans A, B, and C. Paid dividends in 2006: \$68,645
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF:

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Company Name St. Paul Mercury Insurance Company
NAIC Number 24791 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 1996</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>-15.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 3.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 4.3%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Retention Plans, Dividend Plans A, B, and C. Paid dividends in 2006: \$3,114
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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Company Name St. Paul Guardian Insurance Company
NAIC Number 24775 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 2001</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>-30.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 3.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 4.3%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. Retention Plans, Dividend Plans A, B, and C. Paid dividends in 2006: \$1,448
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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Company Name Athena Assurance Company
NAIC Number 41769 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 1996</u>	<u>+ / - 25.0%</u>
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? 3.3%
5. What was the average percentage of debit given on policies eligible under the deviation? 4.3%
6. State the number of Arkansas policies issued since the approval of your deviation.
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount.
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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Company Name St. Paul Protective Insurance Company
NAIC Number 19224 Group Number 3548
Deviation From Filed January 1, 2008 Rates Proposed Effective Date January 1, 2008

1. What type of deviation(s) are you currently utilizing? (Specify whether deviation is a schedule rating plan or an across-the-board deviation.)

TYPE	APPROVED	PERCENTAGE
<u>Schedule Rating</u>	<u>October 1, 2001</u>	<u>+ / - 25.0%</u>
<u>Company Deviation</u>	<u>July 1, 2005</u>	<u>25.0%</u>

2. What, if any, restrictions apply to the deviation? None
3. What is the minimum premium requirement for eligibility for the deviation? None
4. What was the average percentage of credit given on policies eligible under the deviation? N / A
5. What was the average percentage of debit given on policies eligible under the deviation? N / A
6. State the number of Arkansas policies issued since the approval of your deviation
Of these policies, how many received a deviation? Not Available
7. Do you allow both schedule rating plans and across-the board deviations on the same risk? We will
8. Does your company offer a dividend plan? If so, please describe the type of dividend, including the amount paid in dividends for the preceding calendar year. No
9. When promulgating an individual policy premium, at what point is the deviation applied? After Experience
Modification and before Expense Constant or Premium Discount
10. Do plans for the future market provide for:
(a) A greater market penetration for this type of business _____
(b) A lesser penetration _____
(c) Status quo Yes

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