

SERFF Tracking Number: STLR-125393352 State: Arkansas  
First Filing Company: Pennsylvania Manufacturers' Association State Tracking Number: #423822 \$50  
Insurance Company, ...  
Company Tracking Number: 07-0865-AR124  
TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC  
Product Name: Adoption of 1/1/08 Loss Costs  
Project Name/Number: 07-0865-AR124/07-0865-AR124

## Filing at a Glance

Companies: Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, Pennsylvania Manufacturers Indemnity Company

Product Name: Adoption of 1/1/08 Loss Costs SERFF Tr Num: STLR-125393352 State: Arkansas  
TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: #423822 \$50  
Sub-TOI: 16.0004 Standard WC Co Tr Num: 07-0865-AR124 State Status: Fees verified and received  
Filing Type: Rate Co Status: Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding  
Author: Linda Greer Disposition Date: 12/26/2007  
Date Submitted: 12/19/2007 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):  
State Filing Description:

## General Information

Project Name: 07-0865-AR124 Status of Filing in Domicile:  
Project Number: 07-0865-AR124 Domicile Status Comments:  
Reference Organization: NCCI Reference Number: Item #AR2007-10  
Reference Title: Approved voluntary advisory loss cost & rating values effective 1/1/08 Advisory Org. Circular: AR-2007-13  
Filing Status Changed: 12/26/2007  
State Status Changed: 12/26/2007 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:  
Adoption of loss costs approved in Item #AR2007-10, with no change to our current LCMs.

## Company and Contact

SERFF Tracking Number: STLR-125393352 State: Arkansas  
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**Filing Contact Information**

Linda Greer, Senior Underwriting Analyst Linda\_Greer@pmagroup.com  
 380 Sentry Parkway (610) 397-5226 [Phone]  
 Blue Bell, PA 19422-0754

**Filing Company Information**

Pennsylvania Manufacturers' Association CoCode: 12262 State of Domicile: Pennsylvania  
 Insurance Company  
 380 Sentry Parkway Group Code: 767 Company Type:  
 P. O. Box 3031  
 Blue Bell, PA 19422-0754 Group Name: State ID Number:  
 (610) 397-5462 ext. [Phone] FEIN Number: 23-1642962  
 -----

Manufacturers Alliance Insurance Company CoCode: 36897 State of Domicile: Pennsylvania  
 380 Sentry Parkway Group Code: 767 Company Type:  
 P. O. Box 3031  
 Blue Bell, PA 19422-0754 Group Name: State ID Number:  
 (610) 397-5462 ext. [Phone] FEIN Number: 23-2086596  
 -----

Pennsylvania Manufacturers Indemnity CoCode: 41424 State of Domicile: Pennsylvania  
 Company  
 380 Sentry Parkway Group Code: 767 Company Type:  
 P. O. Box 3031  
 Blue Bell, PA 19422-0754 Group Name: State ID Number:  
 (610) 397-5462 ext. [Phone] FEIN Number: 23-2217934  
 -----

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	12/26/2007	12/26/2007

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing fee	Note To Reviewer	Linda Greer	12/20/2007	12/20/2007

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## Disposition

Disposition Date: 12/26/2007  
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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 Insurance Company, ...  
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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	Letters of Intent	Approved	Yes





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## Supporting Document Schedules

**Bypassed -Name:** Uniform Transmittal Document-  
Property & Casualty  
**Bypass Reason:** n/a  
**Comments:**

**Review Status:** Approved 12/26/2007

**Bypassed -Name:** NAIC Loss Cost Filing Document  
for Workers' Compensation  
**Bypass Reason:** n/a  
**Comments:**

**Review Status:** Approved 12/26/2007

**Bypassed -Name:** NAIC loss cost data entry document  
**Bypass Reason:** n/a  
**Comments:**

**Review Status:** Approved 12/26/2007

**Satisfied -Name:** Letters of Intent  
**Comments:**  
**Attachments:**  
 AR PMA 1-08.pdf  
 AR MAICO 1-08.pdf  
 AR PMI 1-08.pdf

**Review Status:** Approved 12/26/2007

December 19, 2007

Julie Benefield Bowman  
Insurance Commissioner  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

**RE: Pennsylvania Manufacturers' Association Insurance Company  
Adoption of Loss Cost (AR2007-10)  
Effective January 1, 2008  
Filing #07-0865-AR124**

Dear Ms. Bowman:

Please be advised, the Pennsylvania Manufacturers' Association Insurance Company (NAIC #12262) is adopting the loss cost approved in Item #AR2007-10, effective January 1, 2008.

The Pennsylvania Manufacturers' Association Insurance Company will continue using its approved 1.250 Loss Cost Multiplier against the Loss Cost approved in Item #AR2007-10.

In addition to the Loss Cost Multiplier, we will continue using our Miscellaneous Values that include the Stock System of Expenses (Table " A" ) for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant.

Attached is the \$50.00 filing fee required for the three filings.

Sincerely,



**Linda R. Greer**  
Workers' Compensation Product Analyst  
Product Management  
(610) 397-5226  
linda\_greer@pmagroup.com

Attachments



380 Sentry Parkway  
P.O. Box 3031  
Blue Bell, PA 19422-0754

(610) 397-5000 • www.pmagroup.com

May 24, 1999

Mike Pickens  
Commissioner of Insurance  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

Approved until withdrawn  
or revoked

JUL 1 1999

Arkansas Insurance Department  
By: *LR*  
PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

RECEIVED

JUN 0 1 1999

*RE: Pennsylvania Manufacturers' Association Insurance Company  
Workers' Compensation Loss Cost Multiplier Filing  
Effective July 1, 1999*

Dear Mr. Pickens;

This letter and attached exhibits, represent a filing of the Loss Cost Multiplier, Miscellaneous Values, Rules and Retrospective Rating Values for business written by the Pennsylvania Manufacturers' Association Insurance Company (NAIC #12262).

The Pennsylvania Manufacturers' Association Insurance Company is filing for approval of a **1.250 Loss Cost Multiplier**. We developed our rates solely on the combination of our 1.250 Multiplier, against the Loss Cost approved in NCCI's filing AR99-01, effective July 1, 1999.

In addition to the Loss Cost Multiplier, we are filing our Schedule Rating Plan, and Miscellaneous Values that include the Stock System of Expenses (Table "A") for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant. Details of our Schedule Rating Plan, developed in compliance with established guidelines, are outlined in the attached overview.

Our Retrospective Rating Plan's Values incorporate the factors approved in NCCI's AR99-03 filing with our Tax Multipliers, 1.062 - State Classes and 1.185 - Federal Classes, Expected Loss Ratio of .621 and an Expected Loss and Allocated Expense Ratio (ALAE) of .680.

At this time, we also request approval to amend the premium eligibility requirement for NCCI's Item R-1295, Large Risk Alternative Rating Option/Multiple Lines, approved effective January 1, 1993, for use in Arkansas. This amendment would expand the

A premier property and casualty insurance organization specializing in workers' compensation and disability

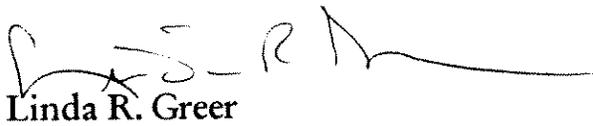
Large Risk Alternative Rating Option of the Retrospective Rating Plan. Making it available to risks with an estimated annual Workers' Compensation standard premium in excess of \$100,000 individually or in any combination with General Liability, Hospital Professional Liability, Commercial Automobile, Crime or Glass.

Attached are two copies of this filing, \$250.00 filing fee and postage-paid self-addressed envelopes for your convenience in responding.

Should questions arise concerning this filing, our toll-free phone number 1-800-222-2749, is available for your use.

We request approval to implement all values on workers' compensation business written in the state of Arkansas effective dates on or after July 1, 1999.

Sincerely,



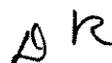
Linda R. Greer

Workers' Compensation Product Analyst  
Product Management  
(610) 397-5226

Approved until withdrawn  
or revoked

JUL 1 " 1999

Arkansas Insurance Department

By: 

Attachments

Cc: Tom Daley  
NCCI, Inc.  
750 Park of Commerce Drive  
Boca Raton, FL 33487

**ARKANSAS INSURANCE DEPARTMENT**

WORKERS' COMPENSATION INSURER RATE FILING  
ADOPTION OF RATING ORGANIZATION PROSPECTIVE LOSS COSTS  
SUMMARY OF SUPPORTING INFORMATION FORM  
CALCULATION OF COMPANY LOSS COST MULTIPLIER

Insurer Name: Pennsylvania Manufacturers' Association Insurance Company

NAIC Number: 12262

Date: 5/14/99

1. Does this filing apply to all classes contained in Item 4 of the Reference Filing Adoption Form?  
 Yes  No If No, for each affected class, attach Page 2 of form RF-WC with appropriate justification.

2. 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)

With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)

B. Loss Cost Modification Expressed as a Factor (See examples below): 1.000

3. 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	<u>10.5%</u>
B. General Expense	<u>5.5%</u>
C. Taxes, Licenses & Fees	<u>5.4%</u>
D. Underwriting Profit & Contingencies*	<u>2.3%</u>
E. Other (Explain)                      investment income = -9.0% premium discount buildback = 7.6%	<u>-1.4%</u>
F. TOTAL	<u>22.3%</u>

\*Explain how investment income is taken into account.

4. A. Expected Loss and Loss Adjustment Expense Ratio:  
ELR = 100% - 3F = 77.7%

B. ELR in decimal form = 0.777

5. Overall Impact of Expense Constant and Minimum Premiums:  
(A 2.3% impact would be expressed as 1.023) 1.000

6. Overall Impact of Size-of-Risk Discount plus Expense Graduation Recognition in Retrospective Rating:  
(An 8.67% average discount would be expressed as 0.914.) 0.924

7. Company Formula Loss Cost Multiplier:  
(2B/[6 - 3F] x 5) 1.287

8. Company Selected Loss Cost Multiplier = 1.250  
Explain any differences between 7 and 8: Selected for competitive reasons

9. Are you amending your minimum premium formula? If yes, attach documentation, including rate level impact as well as changes multipliers, expense constants, maximum minimums, etc.      Yes No      N/A

10. Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level change.      Yes No      N/A

Date: May 24, 1999

ARKANSAS INSURANCE DEPARTMENT  
WORKERS' COMPENSATION INSURER RATE FILING  
ADOPTION OF ADVISORY ORGANIZATION  
PROSPECTIVE LOSS COSTS  
REFERENCE FILING ADOPTION FORM

1. Insurer Name: Pennsylvania Manufacturers' Association Insurance Company (PMAIC)  
Address 380 Sentry Parkway  
P.O. Box 3031  
Blue Bell, Pennsylvania 19422-0754

Person responsible for filing: LINDA R. GREER  
Title: WC PRODUCT ANALYST Telephone #: (800) 222-2749 Ext. 5226

2. Insurer NAIC #: 12262

3. Advisory Rating Organization: NCCI

4. Advisory Rating Organization Reference Filing #: AR-99-01 & AR-99-03

5. The above insurer hereby declares that it is a member, subscriber or service purchaser of the named rating 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 the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

6. A Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>
7.A. Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>

8. ATTACH "SUMMARY OF SUPPORTING INFORMATION FORM"  
(Use separate Summary for each insurer-selected loss cost multiplier)

10. Check One of the Following:

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the rating organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the rating 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 rating organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or amended or withdrawn by the insurer.
- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Rating Organization Reference Filing.



The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
0005	3.41	4.26	5.00	3.92
0008	2.09	2.61	3.06	2.40
0016	4.39	5.49	6.43	5.05
0034	2.99	3.74	4.38	3.44
0035	1.74	2.18	2.55	2.00
0036	2.89	3.61	4.23	3.32
0037	3.13	3.91	4.59	3.60
0042	5.07	6.34	7.43	5.83
0050	3.86	4.83	5.65	4.44
0059D	0.21	0.26	0.31	0.24
0065D	0.04	0.05	0.06	0.05
0066D	0.04	0.05	0.06	0.05
0067D	0.04	0.05	0.06	0.05
0079	2.25	2.81	3.30	2.59
0083	5.91	7.39	8.66	6.80
0106	10.02	12.53	14.68	11.52
0113	3.35	4.19	4.91	3.85
0170	1.86	2.33	2.72	2.14
0251	3.77	4.71	5.52	4.34
0400	6.01	7.51	8.80	6.91
0401	8.77	10.96	12.85	10.09
0771N	0.22	0.28	0.32	0.25
0908P	89.00	111.25	130.39	102.35
0909P	-	-	-	-
0912P	-	-	-	-
0913P	238.00	297.50	348.67	273.70
0917	2.63	3.29	3.85	3.02
1005*	6.99	8.74	10.24	8.04
1016*	25.86	32.33	37.88	29.74
1164E	5.12	6.40	7.50	5.89
1165E	4.88	6.10	7.15	5.61
1320	2.06	2.58	3.02	2.37
1322	8.30	10.38	12.16	9.55
1430	3.74	4.68	5.48	4.30
1438	1.92	2.40	2.81	2.21
1452	1.32	1.65	1.93	1.52
1463	8.22	10.28	12.04	9.45
1472	2.50	3.13	3.66	2.88
1624E	5.41	6.76	7.93	6.22
1642	2.71	3.39	3.97	3.12
1654	5.85	7.31	8.57	6.73
1655	3.26	4.08	4.78	3.75
1699	1.51	1.89	2.21	1.74
1701	2.51	3.14	3.68	2.89
1710E	4.69	5.86	6.87	5.39
1741E	1.25	1.56	1.83	1.44

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
1745X	2.06	2.58	3.02	2.37
1747	1.72	2.15	2.52	1.98
1748	4.03	5.04	5.90	4.63
1803D	3.86	4.83	5.65	4.44
1852D	1.58	1.98	2.31	1.82
1853	1.88	2.35	2.75	2.16
1860	1.08	1.35	1.58	1.24
1924	2.29	2.86	3.35	2.63
1925	1.89	2.36	2.77	2.17
2001	1.71	2.14	2.51	1.97
2002	2.37	2.96	3.47	2.73
2003	1.99	2.49	2.92	2.29
2014	3.75	4.69	5.49	4.31
2016	1.72	2.15	2.52	1.98
2021	2.38	2.98	3.49	2.74
2039	3.27	4.09	4.79	3.76
2041	2.81	3.51	4.12	3.23
2065	0.87	1.09	1.27	1.00
2070	3.58	4.48	5.24	4.12
2081	3.09	3.86	4.53	3.55
2089	1.93	2.41	2.83	2.22
2095	2.29	2.86	3.35	2.63
2105	1.77	2.21	2.59	2.04
2110	1.59	1.99	2.33	1.83
2111	1.44	1.80	2.11	1.66
2112	1.83	2.29	2.68	2.10
2114	2.20	2.75	3.22	2.53
2121	1.40	1.75	2.05	1.61
2130	2.06	2.58	3.02	2.37
2131	1.26	1.58	1.85	1.45
2143	1.56	1.95	2.29	1.79
2150	-	-	-	-
2156	-	-	-	-
2157	2.70	3.38	3.96	3.11
2172	1.53	1.91	2.24	1.76
2174	1.99	2.49	2.92	2.29
2211	3.74	4.68	5.48	4.30
2220	1.42	1.78	2.08	1.63
2286	1.05	1.31	1.54	1.21
2288	3.28	4.10	4.81	3.77
2300	1.53	1.91	2.24	1.76
2302	1.34	1.68	1.96	1.54
2305	1.77	2.21	2.59	2.04
2361	0.96	1.20	1.41	1.10
2362	1.29	1.61	1.89	1.48
2380	4.40	5.50	6.45	5.06

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
2386	0.86	1.08	1.26	0.99
2388	1.36	1.70	1.99	1.56
2402	1.64	2.05	2.40	1.89
2413	1.31	1.64	1.92	1.51
2416	1.36	1.70	1.99	1.56
2417	1.26	1.58	1.85	1.45
2501	1.07	1.34	1.57	1.23
2503	0.96	1.20	1.41	1.10
2534	1.70	2.13	2.49	1.96
2570	3.45	4.31	5.05	3.97
2576	-	-	-	-
2578	-	-	-	-
2585	1.90	2.38	2.78	2.19
2586	0.72	0.90	1.05	0.83
2587	1.54	1.93	2.26	1.77
2589	1.14	1.43	1.67	1.31
2600	3.45	4.31	5.05	3.97
2623	1.79	2.24	2.62	2.06
2651	1.59	1.99	2.33	1.83
2660	1.12	1.40	1.64	1.29
2670	1.67	2.09	2.45	1.92
2683	1.44	1.80	2.11	1.66
2688	2.06	2.58	3.02	2.37
2701	5.61	7.01	8.22	6.45
2702X	19.26	24.08	28.22	22.15
2710	5.93	7.41	8.69	6.82
2714	3.57	4.46	5.23	4.11
2719X	7.78	9.73	11.40	8.95
2731	2.61	3.26	3.82	3.00
2735	2.12	2.65	3.11	2.44
2759	5.29	6.61	7.75	6.08
2790	1.00	1.25	1.47	1.15
2802	4.61	5.76	6.75	5.30
2812	3.09	3.86	4.53	3.55
2835	1.18	1.48	1.73	1.36
2836	1.68	2.10	2.46	1.93
2841	2.93	3.66	4.29	3.37
2881	1.62	2.03	2.37	1.86
2883	3.07	3.84	4.50	3.53
2913	2.21	2.76	3.24	2.54
2915	2.74	3.43	4.01	3.15
2916	1.75	2.19	2.56	2.01
2923	1.45	1.81	2.12	1.67
2942	1.72	2.15	2.52	1.98
2960	2.15	2.69	3.15	2.47
3004	1.83	2.29	2.68	2.10

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
3018	2.20	2.75	3.22	2.53
3022	2.36	2.95	3.46	2.71
3027	2.14	2.68	3.14	2.46
3028	2.25	2.81	3.30	2.59
3030	2.97	3.71	4.35	3.42
3040	2.95	3.69	4.32	3.39
3041	2.55	3.19	3.74	2.93
3042	2.31	2.89	3.38	2.66
3064	3.30	4.13	4.83	3.80
3066	-	-	-	-
3069	4.79	5.99	7.02	5.51
3076	1.97	2.46	2.89	2.27
3081D	1.81	2.26	2.65	2.08
3082D	2.87	3.59	4.20	3.30
3085D	2.12	2.65	3.11	2.44
3110	2.16	2.70	3.16	2.48
3111	2.15	2.69	3.15	2.47
3113	1.54	1.93	2.26	1.77
3114	1.82	2.28	2.67	2.09
3118	1.02	1.28	1.49	1.17
3119	0.77	0.96	1.13	0.89
3122	0.82	1.03	1.20	0.94
3126	1.40	1.75	2.05	1.61
3131	0.64	0.80	0.94	0.74
3132	1.46	1.83	2.14	1.68
3145	1.36	1.70	1.99	1.56
3146	1.83	2.29	2.68	2.10
3169	1.88	2.35	2.75	2.16
3175D	2.07	2.59	3.03	2.38
3179	1.69	2.11	2.48	1.94
3180	1.51	1.89	2.21	1.74
3188	1.01	1.26	1.48	1.16
3220	1.43	1.79	2.09	1.64
3223	2.31	2.89	3.38	2.66
3224	1.89	2.36	2.77	2.17
3227	1.26	1.58	1.85	1.45
3240	2.37	2.96	3.47	2.73
3241	2.10	2.63	3.08	2.42
3255	1.86	2.33	2.72	2.14
3257	1.91	2.39	2.80	2.20
3270	3.13	3.91	4.59	3.60
3300	2.62	3.28	3.84	3.01
3303	2.58	3.23	3.78	2.97
3307	2.53	3.16	3.71	2.91
3315	1.89	2.36	2.77	2.17
3334	1.80	2.25	2.64	2.07

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
3336	1.75	2.19	2.56	2.01
3365	6.91	8.64	10.12	7.95
3372	1.94	2.43	2.84	2.23
3373	2.42	3.03	3.55	2.78
3383	0.69	0.86	1.01	0.79
3385	0.63	0.79	0.92	0.72
3400	1.84	2.30	2.70	2.12
3507	2.08	2.60	3.05	2.39
3515	1.68	2.10	2.46	1.93
3548	0.89	1.11	1.30	1.02
3559	1.54	1.93	2.26	1.77
3574	0.85	1.06	1.25	0.98
3581	0.86	1.08	1.26	0.99
3612	1.58	1.98	2.31	1.82
3620	4.34	5.43	6.36	4.99
3629	1.36	1.70	1.99	1.56
3632	2.20	2.75	3.22	2.53
3634	1.36	1.70	1.99	1.56
3635	1.27	1.59	1.86	1.46
3638	1.13	1.41	1.66	1.30
3642	0.66	0.83	0.97	0.76
3643	2.14	2.68	3.14	2.46
3647	2.30	2.88	3.37	2.65
3648	1.50	1.88	2.20	1.73
3681	1.00	1.25	1.47	1.15
3685	1.31	1.64	1.92	1.51
3719	2.42	3.03	3.55	2.78
3724	4.77	5.96	6.99	5.49
3726	2.55	3.19	3.74	2.93
3803	1.32	1.65	1.93	1.52
3807	1.14	1.43	1.67	1.31
3808	1.95	2.44	2.86	2.24
3821	3.00	3.75	4.40	3.45
3822	1.96	2.45	2.87	2.25
3824	3.44	4.30	5.04	3.96
3826	0.74	0.93	1.08	0.85
3827	0.85	1.06	1.25	0.98
3830	0.82	1.03	1.20	0.94
3851	2.04	2.55	2.99	2.35
3865	0.92	1.15	1.35	1.06
3881	2.71	3.39	3.97	3.12
4000	5.28	6.60	7.74	6.07
4021	3.20	4.00	4.69	3.68
4024E	1.21	1.51	1.77	1.39
4034	4.91	6.14	7.19	5.65
4036	1.88	2.35	2.75	2.16

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
4038	1.51	1.89	2.21	1.74
4053	2.30	2.88	3.37	2.65
4061	3.08	3.85	4.51	3.54
4062	2.23	2.79	3.27	2.56
4101	1.41	1.76	2.07	1.62
4111	1.66	2.08	2.43	1.91
4112	0.68	0.85	1.00	0.78
4113	1.20	1.50	1.76	1.38
4114	1.72	2.15	2.52	1.98
4130	4.00	5.00	5.86	4.60
4131	1.93	2.41	2.83	2.22
4133	1.84	2.30	2.70	2.12
4150	0.93	1.16	1.36	1.07
4206	2.84	3.55	4.16	3.27
4207	0.82	1.03	1.20	0.94
4239	0.95	1.19	1.39	1.09
4240	2.09	2.61	3.06	2.40
4243	1.02	1.28	1.49	1.17
4244	1.68	2.10	2.46	1.93
4250	1.06	1.33	1.55	1.22
4251	1.18	1.48	1.73	1.36
4263	1.70	2.13	2.49	1.96
4273	1.16	1.45	1.70	1.33
4279	1.26	1.58	1.85	1.45
4282	1.55	1.94	2.27	1.78
4283	1.67	2.09	2.45	1.92
4299	1.07	1.34	1.57	1.23
4304	1.98	2.48	2.90	2.28
4307	1.92	2.40	2.81	2.21
4308	-	-	-	-
4351	0.78	0.98	1.14	0.90
4352	0.73	0.91	1.07	0.84
4360	0.57	0.71	0.84	0.66
4361	0.96	1.20	1.41	1.10
4362	0.77	0.96	1.13	0.89
4410	2.09	2.61	3.06	2.40
4420	2.48	3.10	3.63	2.85
4431	1.05	1.31	1.54	1.21
4432	1.13	1.41	1.66	1.30
4439	1.33	1.66	1.95	1.53
4452	2.44	3.05	3.57	2.81
4459	1.50	1.88	2.20	1.73
4470	1.62	2.03	2.37	1.86
4484	1.67	2.09	2.45	1.92
4493	2.01	2.51	2.94	2.31
4511	0.49	0.61	0.72	0.56

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
4557	1.30	1.63	1.90	1.50
4558	1.34	1.68	1.96	1.54
4561	1.36	1.70	1.99	1.56
4568	1.91	2.39	2.80	2.20
4581	1.20	1.50	1.76	1.38
4583	3.27	4.09	4.79	3.76
4611	0.67	0.84	0.98	0.77
4635	2.74	3.43	4.01	3.15
4653	0.96	1.20	1.41	1.10
4665	4.87	6.09	7.13	5.60
4670	3.13	3.91	4.59	3.60
4683	3.32	4.15	4.86	3.82
4686	0.82	1.03	1.20	0.94
4692	0.26	0.33	0.38	0.30
4693	0.62	0.78	0.91	0.71
4703	1.65	2.06	2.42	1.90
4717	1.73	2.16	2.53	1.99
4720	2.83	3.54	4.15	3.25
4740	1.07	1.34	1.57	1.23
4741	1.28	1.60	1.88	1.47
4751	1.36	1.70	1.99	1.56
4771N	1.27	1.59	1.86	1.46
4777	1.26	1.58	1.85	1.45
4825	0.54	0.68	0.79	0.62
4828	1.02	1.28	1.49	1.17
4829	1.11	1.39	1.63	1.28
4902	1.22	1.53	1.79	1.40
4923	0.81	1.01	1.19	0.93
5020	4.11	5.14	6.02	4.73
5022	4.49	5.61	6.58	5.16
5037	12.53	15.66	18.36	14.41
5040	14.64	18.30	21.45	16.84
5057	11.53	14.41	16.89	13.26
5059	16.55	20.69	24.25	19.03
5069	15.91	19.89	23.31	18.30
5102	3.06	3.83	4.48	3.52
5146	3.62	4.53	5.30	4.16
5160	3.22	4.03	4.72	3.70
5183	2.33	2.91	3.41	2.68
5188	3.88	4.85	5.68	4.46
5190	2.27	2.84	3.33	2.61
5191X	1.27	1.59	1.86	1.46
5192	2.86	3.58	4.19	3.29
5213	5.50	6.88	8.06	6.33
5215	2.88	3.60	4.22	3.31
5221	2.93	3.66	4.29	3.37

<b>The PMA Insurance Group</b>				
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<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
5222	7.21	9.01	10.56	8.29
5223	3.94	4.93	5.77	4.53
5348	2.75	3.44	4.03	3.16
5402	3.61	4.51	5.29	4.15
5403	7.35	9.19	10.77	8.45
5437	3.37	4.21	4.94	3.88
5443	2.68	3.35	3.93	3.08
5445	3.41	4.26	5.00	3.92
5462	4.44	5.55	6.50	5.11
5472	3.67	4.59	5.38	4.22
5473	3.74	4.68	5.48	4.30
5474	5.20	6.50	7.62	5.98
5478	3.19	3.99	4.67	3.67
5479	7.45	9.31	10.91	8.57
5480	7.28	9.10	10.67	8.37
5491	1.56	1.95	2.29	1.79
5506	3.19	3.99	4.67	3.67
5507	4.17	5.21	6.11	4.80
5508D	5.30	6.63	7.76	6.10
5535	4.79	5.99	7.02	5.51
5536	-	-	-	-
5537	4.00	5.00	5.86	4.60
5538	-	-	-	-
5551	10.44	13.05	15.29	12.01
5606	1.41	1.76	2.07	1.62
5610	4.95	6.19	7.25	5.69
5645	8.27	10.34	12.12	9.51
5651	6.70	8.38	9.82	7.71
5703	72.06	90.08	105.57	82.87
5705	3.63	4.54	5.32	4.17
5951	0.27	0.34	0.40	0.31
6003	7.45	9.31	10.91	8.57
6005	4.91	6.14	7.19	5.65
6017	3.10	3.88	4.54	3.57
6018	1.58	1.98	2.31	1.82
6045	2.12	2.65	3.11	2.44
6204	6.92	8.65	10.14	7.96
6206	5.33	6.66	7.81	6.13
6213	8.25	10.31	12.09	9.49
6214	1.99	2.49	2.92	2.29
6216	3.76	4.70	5.51	4.32
6217	3.51	4.39	5.14	4.04
6229	2.94	3.68	4.31	3.38
6233	5.40	6.75	7.91	6.21
6235	8.17	10.21	11.97	9.40
6236	9.33	11.66	13.67	10.73

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Arkansas WC Rate Pages				
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		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
6237	2.56	3.20	3.75	2.94
6251D	5.56	6.95	8.15	6.39
6252D	5.04	6.30	7.38	5.80
6260D	3.82	4.78	5.60	4.39
6306	3.95	4.94	5.79	4.54
6319	3.95	4.94	5.79	4.54
6325	3.67	4.59	5.38	4.22
6400	4.93	6.16	7.22	5.67
6504	1.72	2.15	2.52	1.98
6702M*	5.25	6.56	7.69	6.04
6703M*	9.24	11.55	13.54	10.63
6704M*	5.83	7.29	8.54	6.70
6801F	10.08	12.60	14.77	11.59
6811	4.03	5.04	5.90	4.63
6824F	17.42	21.78	25.52	20.03
6826F	8.43	10.54	12.35	9.69
6834	3.01	3.76	4.41	3.46
6836	6.60	8.25	9.67	7.59
6843F	11.58	14.48	16.96	13.32
6845F	13.63	17.04	19.97	15.67
6854	3.80	4.75	5.57	4.37
6872F	15.74	19.68	23.06	18.10
6874F	27.96	34.95	40.96	32.15
6882	4.35	5.44	6.37	5.00
6884	9.55	11.94	13.99	10.98
7016M	3.95	4.94	5.79	4.54
7024M	4.39	5.49	6.43	5.05
7038M	4.69	5.86	6.87	5.39
7046M	20.66	25.83	30.27	23.76
7047M	6.96	8.70	10.20	8.00
7050M	8.26	10.33	12.10	9.50
7090M	5.21	6.51	7.63	5.99
7098M	22.96	28.70	33.64	26.40
7099M	36.39	45.49	53.31	41.85
7133	2.51	3.14	3.68	2.89
7151M	3.05	3.81	4.47	3.51
7152M	5.37	6.71	7.87	6.18
7153M	3.39	4.24	4.97	3.90
7222	7.16	8.95	10.49	8.23
7228X	5.61	7.01	8.22	6.45
7229X	5.58	6.98	8.17	6.42
7230	2.73	3.41	4.00	3.14
7231	6.03	7.54	8.83	6.93
7232	10.26	12.83	15.03	11.80
7309F	19.40	24.25	28.42	22.31
7313F	4.47	5.59	6.55	5.14

<b>The PMA Insurance Group</b>				
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		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
7317F	7.16	8.95	10.49	8.23
7327F	15.61	19.51	22.87	17.95
7333M	5.32	6.65	7.79	6.12
7335M	5.91	7.39	8.66	6.80
7337M	9.37	11.71	13.73	10.78
7350F	16.95	21.19	24.83	19.49
7360	4.23	5.29	6.20	4.86
7370	3.66	4.58	5.36	4.21
7380X	2.97	3.71	4.35	3.42
7382	2.01	2.51	2.94	2.31
7390	2.54	3.18	3.72	2.92
7394M	10.67	13.34	15.63	12.27
7395M	11.85	14.81	17.36	13.63
7398M	18.78	23.48	27.51	21.60
7403X	2.04	2.55	2.99	2.35
7405N	1.08	1.35	1.58	1.24
7409*	-	-	-	-
7420X*	15.57	19.46	22.81	17.91
7421	1.62	2.03	2.37	1.86
7422	1.79	2.24	2.62	2.06
7423X	2.04	2.55	2.99	2.35
7425	2.52	3.15	3.69	2.90
7431N	1.40	1.75	2.05	1.61
7445N	0.58	0.73	0.85	0.67
7453N	0.75	0.94	1.10	0.86
7502	2.12	2.65	3.11	2.44
7515	0.78	0.98	1.14	0.90
7520	2.17	2.71	3.18	2.50
7538	6.94	8.68	10.17	7.98
7539	4.41	5.51	6.46	5.07
7540	2.93	3.66	4.29	3.37
7580	1.48	1.85	2.17	1.70
7590	3.15	3.94	4.61	3.62
7600	2.14	2.68	3.14	2.46
7601	8.58	10.73	12.57	9.87
7605	2.40	3.00	3.52	2.76
7610	0.34	0.43	0.50	0.39
7611	4.25	5.31	6.23	4.89
7612	11.83	14.79	17.33	13.60
7613	3.40	4.25	4.98	3.91
7704	-	-	-	-
7705	1.98	2.48	2.90	2.28
7710	4.78	5.98	7.00	5.50
7711	4.78	5.98	7.00	5.50
7720X	1.98	2.48	2.90	2.28
7855	4.32	5.40	6.33	4.97

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Arkansas WC Rate Pages				
Effective Date:		1/1/2008		
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
8001	1.76	2.20	2.58	2.02
8002	2.31	2.89	3.38	2.66
8006	1.62	2.03	2.37	1.86
8008	0.84	1.05	1.23	0.97
8010	1.55	1.94	2.27	1.78
8013	0.36	0.45	0.53	0.41
8015	0.50	0.63	0.73	0.58
8017	0.86	1.08	1.26	0.99
8018X*	1.93	2.41	2.83	2.22
8021	1.24	1.55	1.82	1.43
8031	2.25	2.81	3.30	2.59
8032	1.16	1.45	1.70	1.33
8033	1.41	1.76	2.07	1.62
8039	1.05	1.31	1.54	1.21
8044	2.31	2.89	3.38	2.66
8045	0.33	0.41	0.48	0.38
8046	2.05	2.56	3.00	2.36
8047	0.88	1.10	1.29	1.01
8050	-	-	-	-
8058	2.07	2.59	3.03	2.38
8072	0.47	0.59	0.69	0.54
8102	1.91	2.39	2.80	2.20
8103	3.37	4.21	4.94	3.88
8105	3.41	4.26	5.00	3.92
8106	3.18	3.98	4.66	3.66
8107	2.93	3.66	4.29	3.37
8111	2.28	2.85	3.34	2.62
8116	3.30	4.13	4.83	3.80
8203	4.46	5.58	6.53	5.13
8204	4.50	5.63	6.59	5.18
8209	2.21	2.76	3.24	2.54
8215	3.96	4.95	5.80	4.55
8227	3.14	3.93	4.60	3.61
8232	4.65	5.81	6.81	5.35
8233	3.51	4.39	5.14	4.04
8235	2.94	3.68	4.31	3.38
8263	6.60	8.25	9.67	7.59
8264	2.93	3.66	4.29	3.37
8265	6.95	8.69	10.18	7.99
8279	7.51	9.39	11.00	8.64
8288	4.87	6.09	7.13	5.60
8291	1.77	2.21	2.59	2.04
8292	2.15	2.69	3.15	2.47
8293	5.94	7.43	8.70	6.83
8295X	4.31	5.39	6.31	4.96
8304	5.14	6.43	7.53	5.91

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
8350	3.76	4.70	5.51	4.32
8380	2.54	3.18	3.72	2.92
8381	1.01	1.26	1.48	1.16
8385	1.94	2.43	2.84	2.23
8392	2.50	3.13	3.66	2.88
8393	1.18	1.48	1.73	1.36
8500	3.65	4.56	5.35	4.20
8601	0.50	0.63	0.73	0.58
8606	2.59	3.24	3.79	2.98
8709F	5.90	7.38	8.64	6.79
8719	1.29	1.61	1.89	1.48
8720	0.86	1.08	1.26	0.99
8721	0.29	0.36	0.42	0.33
8726F	7.01	8.76	10.27	8.06
8734M	0.50	0.63	0.73	0.58
8737M	0.45	0.56	0.66	0.52
8738M	0.79	0.99	1.16	0.91
8742X	0.37	0.46	0.54	0.43
8745	3.37	4.21	4.94	3.88
8748	0.30	0.38	0.44	0.35
8755	0.21	0.26	0.31	0.24
8799	0.70	0.88	1.03	0.81
8800	0.70	0.88	1.03	0.81
8803	0.06	0.08	0.09	0.07
8805M	0.24	0.30	0.35	0.28
8810	0.18	0.23	0.26	0.21
8814M	0.22	0.28	0.32	0.25
8815M	0.39	0.49	0.57	0.45
8820	0.16	0.20	0.23	0.18
8824	2.05	2.56	3.00	2.36
8825	1.70	2.13	2.49	1.96
8826	1.63	2.04	2.39	1.87
8829	1.94	2.43	2.84	2.23
8831	2.15	2.69	3.15	2.47
8832	0.20	0.25	0.29	0.23
8833X*	0.81	1.01	1.19	0.93
8835	1.56	1.95	2.29	1.79
8842	0.85	1.06	1.25	0.98
8861	-	-	-	-
8864	0.85	1.06	1.25	0.98
8868	0.29	0.36	0.42	0.33
8869	0.54	0.68	0.79	0.62
8871	0.18	0.23	0.26	0.21
8901	0.21	0.26	0.31	0.24
9012	1.21	1.51	1.77	1.39
9014	1.69	2.11	2.48	1.94

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
9015X	2.00	2.50	2.93	2.30
9016	3.58	4.48	5.24	4.12
9019	2.41	3.01	3.53	2.77
9033	1.31	1.64	1.92	1.51
9040*	2.53	3.16	3.71	2.91
9052	1.27	1.59	1.86	1.46
9058	1.24	1.55	1.82	1.43
9059	2.13	2.66	3.12	2.45
9060	1.30	1.63	1.90	1.50
9061	0.99	1.24	1.45	1.14
9063	0.79	0.99	1.16	0.91
9077F	2.87	3.59	4.20	3.30
9082	1.19	1.49	1.74	1.37
9083	1.06	1.33	1.55	1.22
9084	1.47	1.84	2.15	1.69
9089	0.95	1.19	1.39	1.09
9093	1.06	1.33	1.55	1.22
9101	2.21	2.76	3.24	2.54
9102	2.17	2.71	3.18	2.50
9110	-	-	-	-
9154	1.77	2.21	2.59	2.04
9156	1.01	1.26	1.48	1.16
9170	1.69	2.11	2.48	1.94
9178	18.07	22.59	26.47	20.78
9179	31.54	39.43	46.21	36.27
9180	3.13	3.91	4.59	3.60
9182	1.93	2.41	2.83	2.22
9186	39.31	49.14	57.59	45.21
9220	2.73	3.41	4.00	3.14
9402	3.80	4.75	5.57	4.37
9403	4.67	5.84	6.84	5.37
9410	1.42	1.78	2.08	1.63
9501	3.49	4.36	5.11	4.01
9505	2.56	3.20	3.75	2.94
9516	2.04	2.55	2.99	2.35
9519	1.78	2.23	2.61	2.05
9521	3.82	4.78	5.60	4.39
9522	1.11	1.39	1.63	1.28
9534	5.41	6.76	7.93	6.22
9554	6.25	7.81	9.16	7.19
9586	0.53	0.66	0.78	0.61
9600	1.17	1.46	1.71	1.35
9620	0.88	1.10	1.29	1.01

**Workers' Compensation and Employers Liability      Arkansas**  
**Pennsylvania Manufacturers' Association Insurance Company**

**Effective January 1, 2008**

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**MISCELLANEOUS VALUES**

**Expense Constant** is applicable in accordance with Manual Rule VI-B-1.....\$180.00

**Aircraft Passenger Seat Surcharge** - In accordance with the footnote instructions for Classification Code 7421, the surcharge is .....\$100 per passenger seat  
 \$1,000 maximum surcharge per aircraft

**Minimum Premium Formula** - (rate x 135) + expense constant,  
 subject to a maximum change \$750.00

**Premium Discount Percentages** (manual rule VII-A). The following premium discounts are applicable to Standard Premiums:

	<b>Total Workers' Compensation Standard Premium</b>	<b>Stock Table "A"</b>
<b>First</b>	\$ 10,000	None
<b>next</b>	190,000	9.1%
<b>next</b>	1,550,000	11.3%
<b>over</b>	1,750,000	12.3%

December 19, 2007

Julie Benefield Bowman  
Insurance Commissioner  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

**RE: Manufacturers Alliance Insurance Company  
Adoption of Loss Cost (AR2007-10)  
Effective January 1, 2008  
Filing #07-0865-AR124**

Dear Ms. Bowman;

Please be advised, the Manufacturers Alliance Insurance Company (NAIC #36897) is adopting the loss cost approved in Item #AR2007-10, effective January 1, 2008.

The Manufacturers Alliance Insurance Company will continue using its approved 1.465 Loss Cost Multiplier against the Loss Cost approved in Item #AR2007-10.

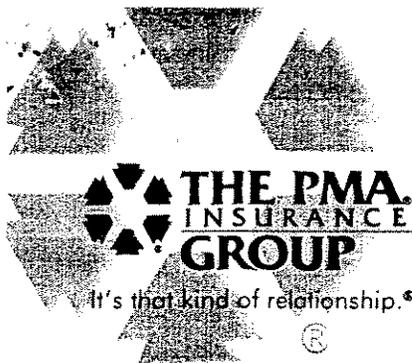
In addition to the Loss Cost Multiplier, we will continue using our Miscellaneous Values that include the Stock System of Expenses (Table " A" ) for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant.

Sincerely,



**Linda R. Greer**  
Workers' Compensation Product Analyst  
Product Management  
(610) 397-5226  
linda\_greer@pmagroup.com

Attachments



RECEIVED  
AUG 25 2003

380 Sentry Parkway  
P.O. Box 3031  
Blue Bell, PA 19422-0754

(610) 397-5000 • www.pmagroup.com

Approved until withdrawn  
or revoked

OCT 01 2003

July 31, 2003

Arkansas Insurance Department  
By: AKS

RECEIVED

AUG 01 2003

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

Mike Pickens  
Commissioner of Insurance  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

**RE: Manufacturers Alliance Insurance Company (NAIC #36897)  
Workers' Compensation Loss Cost Multiplier Filing #03-0755-AR2  
Effective October 1, 2003**

Dear Mr. Pickens:

This letter and attached exhibits represent a filing of the Loss Cost Multiplier, Miscellaneous Values, Rules and Retrospective Rating Values for business written by the Manufacturers Alliance Insurance Company.

The Manufacturers Alliance Insurance Company is filing for approval of a 1.465 Loss Cost Multiplier. We developed our rates solely on the combination of our 1.465 Multiplier, against the Loss Cost approved in NCCI's filing AR03-01, effective July 1, 2003.

In addition to the Loss Cost Multiplier, we are filing our Schedule Rating Plan, and Miscellaneous Values that include the Stock System of Expenses (Table "A") for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant. Details of our Schedule Rating Plan, developed in compliance with established guidelines, are outlined in the attached overview.

Please be advised, the Manufacturers Alliance Insurance Company hereby adopts Item 07-AR-99 filed by NCCI. By adopting this item, we agree to comply with the provisions approved in the Alcohol & Drug-Free Workplace Premium Credit Program as filed by NCCI. We will provide a premium credit of at least 5% to employers establishing and maintaining a drug-free workplace program that complies with the requirements of Act 1552. Certification from the Arkansas Workers' Compensation Commission is required for each year in which a premium credit is granted.

AID/P&C OCT 01 '03

Our Retrospective Rating Plan' s Values incorporate the factors approved in NCCI' s filing with our Tax Multipliers, 1.062 - State Classes and 1.185 - Federal Classes, Expected Loss Ratio of .39 and an Expected Loss and Allocated Expense Ratio (ALAE) of .697.

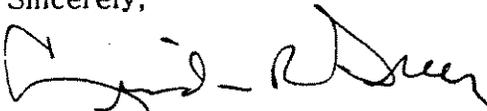
At this time, we also request approval to amend the premium eligibility requirement for NCCI' s Item R-1295, Large Risk Alternative Rating Option/Multiple Lines, approved effective January 1, 1993, for use in Arkansas. This amendment would expand the Large Risk Alternative Rating Option of the Retrospective Rating Plan, making it available to risks with an estimated annual Workers' Compensation standard premium in excess of \$250,000 individually or in any combination with General Liability, Hospital Professional Liability, Commercial Automobile, Crime or Glass.

Attached are two copies of this filing, \$100.00 filing fee and postage-paid self-addressed envelopes for your convenience in responding.

Should questions arise concerning this filing, our toll-free phone number 1-800-222-2749 is available for your use.

We request approval to implement all values on workers' compensation business written in the state of Arkansas effective dates on or after October 1, 2003.

Sincerely,



Linda R. Greer  
Workers' Compensation Product Analyst  
Product Management  
Linda\_Greer@pmagroup.com  
(610) 397-5226

Attachments

Cc: Financial Data  
NCCI, Inc.  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487

A'D/P&C OCT 01 '03



Date:

July 31, 2003

ARKANSAS INSURANCE DEPARTMENT  
WORKERS' COMPENSATION INSURER RATE FILING  
ADOPTION OF ADVISORY ORGANIZATION  
PROSPECTIVE LOSS COSTS  
REFERENCE FILING ADOPTION FORM

1. Insurer Name: Manufacturers' Alliance Insurance Company (MAICO)  
Address 380 Sentry Parkway  
P.O. Box 3031  
Blue Bell, Pennsylvania 19422-0754

Person responsible for filing: LINDA R. GREER  
Title: WC PRODUCT ANALYST Telephone #: (800) 222-2749 Ext. 5226

2. Insurer NAIC #: 36897

3. Advisory Rating Organization: NCCI

4. Advisory Rating Organization Reference Filing #: AR03-01

5. The above insurer hereby declares that it is a member, subscriber or service purchaser of the named rating 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 the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

6. A Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>1-Oct-03</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>
7.A. Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>1-Oct-03</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>

8. ATTACH "SUMMARY OF SUPPORTING INFORMATION FORM"  
(Use separate Summary for each insurer-selected loss cost multiplier)

10. Check One of the Following:

The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the rating organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the rating 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 rating organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or amended or withdrawn by the insurer.

The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Rating Organization Reference Filing.

**ARKANSAS INSURANCE DEPARTMENT**  
**WORKERS' COMPENSATION INSURER RATE FILING**  
**ADOPTION OF RATING ORGANIZATION PROSPECTIVE LOSS COSTS**  
**SUMMARY OF SUPPORTING INFORMATION FORM**  
**CALCULATION OF COMPANY LOSS COST MULTIPLIER**

Insurer Name: Manufacturers Alliance Insurance Company

NAIC Number: 36897

Date 7/15/2003

1. Does this filing apply to all classes contained in Item 4 of the Reference Filing Adoption Form?  
 Yes  No      If No, for each affected class, attach Page 2 of form RF-WC with appropriate justification.

2. 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)

With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)

B. Loss Cost Modification Expressed as a Factor (See examples below):

1.148

3. 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

\_\_\_\_\_

B. General Expense

\_\_\_\_\_

C. Taxes, Licenses & Fees

\_\_\_\_\_

D. Underwriting Profit & Contingencies\*

\_\_\_\_\_

E. Other (Explain)      investment income = -9.0%  
    premium discount buildback = 7.6%

\_\_\_\_\_

F. TOTAL

\_\_\_\_\_

\*Explain how investment income is taken into account.

4. A. Expected Loss and Loss Adjustment Expense Ratio:

ELR = 100% - 3F =

\_\_\_\_\_

B. ELR in decimal form =

\_\_\_\_\_

5. Overall Impact of Expense Constant and Minimum Premiums:

(A 2.3% impact would be expressed as 1.023)

\_\_\_\_\_

6. Overall Impact of Size-of-Risk Discount plus Expense Graduation Recognition in Retrospective Rating:

(An 8.67% average discount would be expressed as 0.914.)

\_\_\_\_\_

7. Company Formula Loss Cost Multiplier:

$(2B/[6 - 3F] \times 5)$

\_\_\_\_\_

8. Company Selected Loss Cost Multiplier =

Explain any differences between 7 and 8:

Selected for competitive reasons.

9. Are you amending your minimum premium formula? If yes, attach documentation, including rate level impact as well as changes multipliers, expense constants, maximum minimums, etc.

Yes No

N/A

10. Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level change.

N/A

Date: April 1, 1999

Insurer Name: Manufacturers Alliance Insurance company

**STATE OF ARKANSAS**  
**EXPENSE CONSTANT SUPPLEMENT**  
**CALCULATION OF COMPANY LOSS COST MULTIPLIER**  
**WITH EXPENSE CONSTANT**

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

	Selected Provisions		
	<u>OVERALL</u>	<u>VARIABLE</u>	<u>FIXED</u>
A. Total Production Expense	10.4%	8.8%	1.6%
B. General Expense	7.3%	4.0%	3.3%
C. Taxes, Licenses & Fees	4.9%	4.9%	0.0%
D. Underwriting Profit & Contingencies	-4.6%	-4.6%	0.0%
E. Other (Explain)*	8.6%	8.6%	0.0%
F. TOTAL	26.5%	21.7%	4.9%

4. A. Expected Loss Ratio:  $ELR = 100\% - 3F =$  73.5%  
B. ELR in decimal form = 0.735  
C. Variable Expected Loss Ratio:  $VELR = 100\% - \text{Variable } 3F =$  78.3%  
D. VERL in decimal form = 0.783

5. Formula Expense Constant:  
 $[(1.00 / 4B) - (1.00 / 4D)] \times \text{Average Underlying Loss Cost} =$  169  
Formula Variable Loss Cost Multiplier:  $(2B / 4D) =$  1.465

6. Selected Expense Constant = 180  
Selected Variable Loss Cost Multiplier 1.465

7. Explain any differences between 5 and 6

Rate level change for the coverage to which this page applies N/A

8

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
0005	3.41	4.26	5.00	3.92
0008	2.09	2.61	3.06	2.40
0016	4.39	5.49	6.43	5.05
0034	2.99	3.74	4.38	3.44
0035	1.74	2.18	2.55	2.00
0036	2.89	3.61	4.23	3.32
0037	3.13	3.91	4.59	3.60
0042	5.07	6.34	7.43	5.83
0050	3.86	4.83	5.65	4.44
0059D	0.21	0.26	0.31	0.24
0065D	0.04	0.05	0.06	0.05
0066D	0.04	0.05	0.06	0.05
0067D	0.04	0.05	0.06	0.05
0079	2.25	2.81	3.30	2.59
0083	5.91	7.39	8.66	6.80
0106	10.02	12.53	14.68	11.52
0113	3.35	4.19	4.91	3.85
0170	1.86	2.33	2.72	2.14
0251	3.77	4.71	5.52	4.34
0400	6.01	7.51	8.80	6.91
0401	8.77	10.96	12.85	10.09
0771N	0.22	0.28	0.32	0.25
0908P	89.00	111.25	130.39	102.35
0909P	--	--	--	--
0912P	--	--	--	--
0913P	238.00	297.50	348.67	273.70
0917	2.63	3.29	3.85	3.02
1005*	6.99	8.74	10.24	8.04
1016*	25.86	32.33	37.88	29.74
1164E	5.12	6.40	7.50	5.89
1165E	4.88	6.10	7.15	5.61
1320	2.06	2.58	3.02	2.37
1322	8.30	10.38	12.16	9.55
1430	3.74	4.68	5.48	4.30
1438	1.92	2.40	2.81	2.21
1452	1.32	1.65	1.93	1.52
1463	8.22	10.28	12.04	9.45
1472	2.50	3.13	3.66	2.88
1624E	5.41	6.76	7.93	6.22
1642	2.71	3.39	3.97	3.12
1654	5.85	7.31	8.57	6.73
1655	3.26	4.08	4.78	3.75
1699	1.51	1.89	2.21	1.74
1701	2.51	3.14	3.68	2.89
1710E	4.69	5.86	6.87	5.39
1741E	1.25	1.56	1.83	1.44

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
1745X	2.06	2.58	3.02	2.37
1747	1.72	2.15	2.52	1.98
1748	4.03	5.04	5.90	4.63
1803D	3.86	4.83	5.65	4.44
1852D	1.58	1.98	2.31	1.82
1853	1.88	2.35	2.75	2.16
1860	1.08	1.35	1.58	1.24
1924	2.29	2.86	3.35	2.63
1925	1.89	2.36	2.77	2.17
2001	1.71	2.14	2.51	1.97
2002	2.37	2.96	3.47	2.73
2003	1.99	2.49	2.92	2.29
2014	3.75	4.69	5.49	4.31
2016	1.72	2.15	2.52	1.98
2021	2.38	2.98	3.49	2.74
2039	3.27	4.09	4.79	3.76
2041	2.81	3.51	4.12	3.23
2065	0.87	1.09	1.27	1.00
2070	3.58	4.48	5.24	4.12
2081	3.09	3.86	4.53	3.55
2089	1.93	2.41	2.83	2.22
2095	2.29	2.86	3.35	2.63
2105	1.77	2.21	2.59	2.04
2110	1.59	1.99	2.33	1.83
2111	1.44	1.80	2.11	1.66
2112	1.83	2.29	2.68	2.10
2114	2.20	2.75	3.22	2.53
2121	1.40	1.75	2.05	1.61
2130	2.06	2.58	3.02	2.37
2131	1.26	1.58	1.85	1.45
2143	1.56	1.95	2.29	1.79
2150	-	-	-	-
2156	-	-	-	-
2157	2.70	3.38	3.96	3.11
2172	1.53	1.91	2.24	1.76
2174	1.99	2.49	2.92	2.29
2211	3.74	4.68	5.48	4.30
2220	1.42	1.78	2.08	1.63
2286	1.05	1.31	1.54	1.21
2288	3.28	4.10	4.81	3.77
2300	1.53	1.91	2.24	1.76
2302	1.34	1.68	1.96	1.54
2305	1.77	2.21	2.59	2.04
2361	0.96	1.20	1.41	1.10
2362	1.29	1.61	1.89	1.48
2380	4.40	5.50	6.45	5.06

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
2386	0.86	1.08	1.26	0.99
2388	1.36	1.70	1.99	1.56
2402	1.64	2.05	2.40	1.89
2413	1.31	1.64	1.92	1.51
2416	1.36	1.70	1.99	1.56
2417	1.26	1.58	1.85	1.45
2501	1.07	1.34	1.57	1.23
2503	0.96	1.20	1.41	1.10
2534	1.70	2.13	2.49	1.96
2570	3.45	4.31	5.05	3.97
2576	--	--	--	--
2578	--	--	--	--
2585	1.90	2.38	2.78	2.19
2586	0.72	0.90	1.05	0.83
2587	1.54	1.93	2.26	1.77
2589	1.14	1.43	1.67	1.31
2600	3.45	4.31	5.05	3.97
2623	1.79	2.24	2.62	2.06
2651	1.59	1.99	2.33	1.83
2660	1.12	1.40	1.64	1.29
2670	1.67	2.09	2.45	1.92
2683	1.44	1.80	2.11	1.66
2688	2.06	2.58	3.02	2.37
2701	5.61	7.01	8.22	6.45
2702X	19.26	24.08	28.22	22.15
2710	5.93	7.41	8.69	6.82
2714	3.57	4.46	5.23	4.11
2719X	7.78	9.73	11.40	8.95
2731	2.61	3.26	3.82	3.00
2735	2.12	2.65	3.11	2.44
2759	5.29	6.61	7.75	6.08
2790	1.00	1.25	1.47	1.15
2802	4.61	5.76	6.75	5.30
2812	3.09	3.86	4.53	3.55
2835	1.18	1.48	1.73	1.36
2836	1.68	2.10	2.46	1.93
2841	2.93	3.66	4.29	3.37
2881	1.62	2.03	2.37	1.86
2883	3.07	3.84	4.50	3.53
2913	2.21	2.76	3.24	2.54
2915	2.74	3.43	4.01	3.15
2916	1.75	2.19	2.56	2.01
2923	1.45	1.81	2.12	1.67
2942	1.72	2.15	2.52	1.98
2960	2.15	2.69	3.15	2.47
3004	1.83	2.29	2.68	2.10

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
3018	2.20	2.75	3.22	2.53
3022	2.36	2.95	3.46	2.71
3027	2.14	2.68	3.14	2.46
3028	2.25	2.81	3.30	2.59
3030	2.97	3.71	4.35	3.42
3040	2.95	3.69	4.32	3.39
3041	2.55	3.19	3.74	2.93
3042	2.31	2.89	3.38	2.66
3064	3.30	4.13	4.83	3.80
3066	-	-	-	-
3069	4.79	5.99	7.02	5.51
3076	1.97	2.46	2.89	2.27
3081D	1.81	2.26	2.65	2.08
3082D	2.87	3.59	4.20	3.30
3085D	2.12	2.65	3.11	2.44
3110	2.16	2.70	3.16	2.48
3111	2.15	2.69	3.15	2.47
3113	1.54	1.93	2.26	1.77
3114	1.82	2.28	2.67	2.09
3118	1.02	1.28	1.49	1.17
3119	0.77	0.96	1.13	0.89
3122	0.82	1.03	1.20	0.94
3126	1.40	1.75	2.05	1.61
3131	0.64	0.80	0.94	0.74
3132	1.46	1.83	2.14	1.68
3145	1.36	1.70	1.99	1.56
3146	1.83	2.29	2.68	2.10
3169	1.88	2.35	2.75	2.16
3175D	2.07	2.59	3.03	2.38
3179	1.69	2.11	2.48	1.94
3180	1.51	1.89	2.21	1.74
3188	1.01	1.26	1.48	1.16
3220	1.43	1.79	2.09	1.64
3223	2.31	2.89	3.38	2.66
3224	1.89	2.36	2.77	2.17
3227	1.26	1.58	1.85	1.45
3240	2.37	2.96	3.47	2.73
3241	2.10	2.63	3.08	2.42
3255	1.86	2.33	2.72	2.14
3257	1.91	2.39	2.80	2.20
3270	3.13	3.91	4.59	3.60
3300	2.62	3.28	3.84	3.01
3303	2.58	3.23	3.78	2.97
3307	2.53	3.16	3.71	2.91
3315	1.89	2.36	2.77	2.17
3334	1.80	2.25	2.64	2.07

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
3336	1.75	2.19	2.56	2.01
3365	6.91	8.64	10.12	7.95
3372	1.94	2.43	2.84	2.23
3373	2.42	3.03	3.55	2.78
3383	0.69	0.86	1.01	0.79
3385	0.63	0.79	0.92	0.72
3400	1.84	2.30	2.70	2.12
3507	2.08	2.60	3.05	2.39
3515	1.68	2.10	2.46	1.93
3548	0.89	1.11	1.30	1.02
3559	1.54	1.93	2.26	1.77
3574	0.85	1.06	1.25	0.98
3581	0.86	1.08	1.26	0.99
3612	1.58	1.98	2.31	1.82
3620	4.34	5.43	6.36	4.99
3629	1.36	1.70	1.99	1.56
3632	2.20	2.75	3.22	2.53
3634	1.36	1.70	1.99	1.56
3635	1.27	1.59	1.86	1.46
3638	1.13	1.41	1.66	1.30
3642	0.66	0.83	0.97	0.76
3643	2.14	2.68	3.14	2.46
3647	2.30	2.88	3.37	2.65
3648	1.50	1.88	2.20	1.73
3681	1.00	1.25	1.47	1.15
3685	1.31	1.64	1.92	1.51
3719	2.42	3.03	3.55	2.78
3724	4.77	5.96	6.99	5.49
3726	2.55	3.19	3.74	2.93
3803	1.32	1.65	1.93	1.52
3807	1.14	1.43	1.67	1.31
3808	1.95	2.44	2.86	2.24
3821	3.00	3.75	4.40	3.45
3822	1.96	2.45	2.87	2.25
3824	3.44	4.30	5.04	3.96
3826	0.74	0.93	1.08	0.85
3827	0.85	1.06	1.25	0.98
3830	0.82	1.03	1.20	0.94
3851	2.04	2.55	2.99	2.35
3865	0.92	1.15	1.35	1.06
3881	2.71	3.39	3.97	3.12
4000	5.28	6.60	7.74	6.07
4021	3.20	4.00	4.69	3.68
4024E	1.21	1.51	1.77	1.39
4034	4.91	6.14	7.19	5.65
4036	1.88	2.35	2.75	2.16

The PMA Insurance Group					
Arkansas WC Rate Pages					
Effective Date:		1/1/2008			
		PMAIC	MAICO	PMIC	
LCM's >		1.250	1.465	1.150	
Class Code	Loss Cost	Rate	Rate	Rate	
4038	1.51	1.89	2.21	1.74	
4053	2.30	2.88	3.37	2.65	
4061	3.08	3.85	4.51	3.54	
4062	2.23	2.79	3.27	2.56	
4101	1.41	1.76	2.07	1.62	
4111	1.66	2.08	2.43	1.91	
4112	0.68	0.85	1.00	0.78	
4113	1.20	1.50	1.76	1.38	
4114	1.72	2.15	2.52	1.98	
4130	4.00	5.00	5.86	4.60	
4131	1.93	2.41	2.83	2.22	
4133	1.84	2.30	2.70	2.12	
4150	0.93	1.16	1.36	1.07	
4206	2.84	3.55	4.16	3.27	
4207	0.82	1.03	1.20	0.94	
4239	0.95	1.19	1.39	1.09	
4240	2.09	2.61	3.06	2.40	
4243	1.02	1.28	1.49	1.17	
4244	1.68	2.10	2.46	1.93	
4250	1.06	1.33	1.55	1.22	
4251	1.18	1.48	1.73	1.36	
4263	1.70	2.13	2.49	1.96	
4273	1.16	1.45	1.70	1.33	
4279	1.26	1.58	1.85	1.45	
4282	1.55	1.94	2.27	1.78	
4283	1.67	2.09	2.45	1.92	
4299	1.07	1.34	1.57	1.23	
4304	1.98	2.48	2.90	2.28	
4307	1.92	2.40	2.81	2.21	
4308	-	-	-	-	
4351	0.78	0.98	1.14	0.90	
4352	0.73	0.91	1.07	0.84	
4360	0.57	0.71	0.84	0.66	
4361	0.96	1.20	1.41	1.10	
4362	0.77	0.96	1.13	0.89	
4410	2.09	2.61	3.06	2.40	
4420	2.48	3.10	3.63	2.85	
4431	1.05	1.31	1.54	1.21	
4432	1.13	1.41	1.66	1.30	
4439	1.33	1.66	1.95	1.53	
4452	2.44	3.05	3.57	2.81	
4459	1.50	1.88	2.20	1.73	
4470	1.62	2.03	2.37	1.86	
4484	1.67	2.09	2.45	1.92	
4493	2.01	2.51	2.94	2.31	
4511	0.49	0.61	0.72	0.56	

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
4557	1.30	1.63	1.90	1.50
4558	1.34	1.68	1.96	1.54
4561	1.36	1.70	1.99	1.56
4568	1.91	2.39	2.80	2.20
4581	1.20	1.50	1.76	1.38
4583	3.27	4.09	4.79	3.76
4611	0.67	0.84	0.98	0.77
4635	2.74	3.43	4.01	3.15
4653	0.96	1.20	1.41	1.10
4665	4.87	6.09	7.13	5.60
4670	3.13	3.91	4.59	3.60
4683	3.32	4.15	4.86	3.82
4686	0.82	1.03	1.20	0.94
4692	0.26	0.33	0.38	0.30
4693	0.62	0.78	0.91	0.71
4703	1.65	2.06	2.42	1.90
4717	1.73	2.16	2.53	1.99
4720	2.83	3.54	4.15	3.25
4740	1.07	1.34	1.57	1.23
4741	1.28	1.60	1.88	1.47
4751	1.36	1.70	1.99	1.56
4771N	1.27	1.59	1.86	1.46
4777	1.26	1.58	1.85	1.45
4825	0.54	0.68	0.79	0.62
4828	1.02	1.28	1.49	1.17
4829	1.11	1.39	1.63	1.28
4902	1.22	1.53	1.79	1.40
4923	0.81	1.01	1.19	0.93
5020	4.11	5.14	6.02	4.73
5022	4.49	5.61	6.58	5.16
5037	12.53	15.66	18.36	14.41
5040	14.64	18.30	21.45	16.84
5057	11.53	14.41	16.89	13.26
5059	16.55	20.69	24.25	19.03
5069	15.91	19.89	23.31	18.30
5102	3.06	3.83	4.48	3.52
5146	3.62	4.53	5.30	4.16
5160	3.22	4.03	4.72	3.70
5183	2.33	2.91	3.41	2.68
5188	3.88	4.85	5.68	4.46
5190	2.27	2.84	3.33	2.61
5191X	1.27	1.59	1.86	1.46
5192	2.86	3.58	4.19	3.29
5213	5.50	6.88	8.06	6.33
5215	2.88	3.60	4.22	3.31
5221	2.93	3.66	4.29	3.37

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
5222	7.21	9.01	10.56	8.29
5223	3.94	4.93	5.77	4.53
5348	2.75	3.44	4.03	3.16
5402	3.61	4.51	5.29	4.15
5403	7.35	9.19	10.77	8.45
5437	3.37	4.21	4.94	3.88
5443	2.68	3.35	3.93	3.08
5445	3.41	4.26	5.00	3.92
5462	4.44	5.55	6.50	5.11
5472	3.67	4.59	5.38	4.22
5473	3.74	4.68	5.48	4.30
5474	5.20	6.50	7.62	5.98
5478	3.19	3.99	4.67	3.67
5479	7.45	9.31	10.91	8.57
5480	7.28	9.10	10.67	8.37
5491	1.56	1.95	2.29	1.79
5506	3.19	3.99	4.67	3.67
5507	4.17	5.21	6.11	4.80
5508D	5.30	6.63	7.76	6.10
5535	4.79	5.99	7.02	5.51
5536	-	-	-	-
5537	4.00	5.00	5.86	4.60
5538	-	-	-	-
5551	10.44	13.05	15.29	12.01
5606	1.41	1.76	2.07	1.62
5610	4.95	6.19	7.25	5.69
5645	8.27	10.34	12.12	9.51
5651	6.70	8.38	9.82	7.71
5703	72.06	90.08	105.57	82.87
5705	3.63	4.54	5.32	4.17
5951	0.27	0.34	0.40	0.31
6003	7.45	9.31	10.91	8.57
6005	4.91	6.14	7.19	5.65
6017	3.10	3.88	4.54	3.57
6018	1.58	1.98	2.31	1.82
6045	2.12	2.65	3.11	2.44
6204	6.92	8.65	10.14	7.96
6206	5.33	6.66	7.81	6.13
6213	8.25	10.31	12.09	9.49
6214	1.99	2.49	2.92	2.29
6216	3.76	4.70	5.51	4.32
6217	3.51	4.39	5.14	4.04
6229	2.94	3.68	4.31	3.38
6233	5.40	6.75	7.91	6.21
6235	8.17	10.21	11.97	9.40
6236	9.33	11.66	13.67	10.73

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
6237	2.56	3.20	3.75	2.94
6251D	5.56	6.95	8.15	6.39
6252D	5.04	6.30	7.38	5.80
6260D	3.82	4.78	5.60	4.39
6306	3.95	4.94	5.79	4.54
6319	3.95	4.94	5.79	4.54
6325	3.67	4.59	5.38	4.22
6400	4.93	6.16	7.22	5.67
6504	1.72	2.15	2.52	1.98
6702M*	5.25	6.56	7.69	6.04
6703M*	9.24	11.55	13.54	10.63
6704M*	5.83	7.29	8.54	6.70
6801F	10.08	12.60	14.77	11.59
6811	4.03	5.04	5.90	4.63
6824F	17.42	21.78	25.52	20.03
6826F	8.43	10.54	12.35	9.69
6834	3.01	3.76	4.41	3.46
6836	6.60	8.25	9.67	7.59
6843F	11.58	14.48	16.96	13.32
6845F	13.63	17.04	19.97	15.67
6854	3.80	4.75	5.57	4.37
6872F	15.74	19.68	23.06	18.10
6874F	27.96	34.95	40.96	32.15
6882	4.35	5.44	6.37	5.00
6884	9.55	11.94	13.99	10.98
7016M	3.95	4.94	5.79	4.54
7024M	4.39	5.49	6.43	5.05
7038M	4.69	5.86	6.87	5.39
7046M	20.66	25.83	30.27	23.76
7047M	6.96	8.70	10.20	8.00
7050M	8.26	10.33	12.10	9.50
7090M	5.21	6.51	7.63	5.99
7098M	22.96	28.70	33.64	26.40
7099M	36.39	45.49	53.31	41.85
7133	2.51	3.14	3.68	2.89
7151M	3.05	3.81	4.47	3.51
7152M	5.37	6.71	7.87	6.18
7153M	3.39	4.24	4.97	3.90
7222	7.16	8.95	10.49	8.23
7228X	5.61	7.01	8.22	6.45
7229X	5.58	6.98	8.17	6.42
7230	2.73	3.41	4.00	3.14
7231	6.03	7.54	8.83	6.93
7232	10.26	12.83	15.03	11.80
7309F	19.40	24.25	28.42	22.31
7313F	4.47	5.59	6.55	5.14

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
7317F	7.16	8.95	10.49	8.23
7327F	15.61	19.51	22.87	17.95
7333M	5.32	6.65	7.79	6.12
7335M	5.91	7.39	8.66	6.80
7337M	9.37	11.71	13.73	10.78
7350F	16.95	21.19	24.83	19.49
7360	4.23	5.29	6.20	4.86
7370	3.66	4.58	5.36	4.21
7380X	2.97	3.71	4.35	3.42
7382	2.01	2.51	2.94	2.31
7390	2.54	3.18	3.72	2.92
7394M	10.67	13.34	15.63	12.27
7395M	11.85	14.81	17.36	13.63
7398M	18.78	23.48	27.51	21.60
7403X	2.04	2.55	2.99	2.35
7405N	1.08	1.35	1.58	1.24
7409*	-	-	-	-
7420X*	15.57	19.46	22.81	17.91
7421	1.62	2.03	2.37	1.86
7422	1.79	2.24	2.62	2.06
7423X	2.04	2.55	2.99	2.35
7425	2.52	3.15	3.69	2.90
7431N	1.40	1.75	2.05	1.61
7445N	0.58	0.73	0.85	0.67
7453N	0.75	0.94	1.10	0.86
7502	2.12	2.65	3.11	2.44
7515	0.78	0.98	1.14	0.90
7520	2.17	2.71	3.18	2.50
7538	6.94	8.68	10.17	7.98
7539	4.41	5.51	6.46	5.07
7540	2.93	3.66	4.29	3.37
7580	1.48	1.85	2.17	1.70
7590	3.15	3.94	4.61	3.62
7600	2.14	2.68	3.14	2.46
7601	8.58	10.73	12.57	9.87
7605	2.40	3.00	3.52	2.76
7610	0.34	0.43	0.50	0.39
7611	4.25	5.31	6.23	4.89
7612	11.83	14.79	17.33	13.60
7613	3.40	4.25	4.98	3.91
7704	-	-	-	-
7705	1.98	2.48	2.90	2.28
7710	4.78	5.98	7.00	5.50
7711	4.78	5.98	7.00	5.50
7720X	1.98	2.48	2.90	2.28
7855	4.32	5.40	6.33	4.97

<b>The PMA Insurance Group</b>				
<b>Arkansas WC Rate Pages</b>				
<b>Effective Date:</b>	<b>1/1/2008</b>			
		<b>PMAIC</b>	<b>MAICO</b>	<b>PMIC</b>
<b>LCM's &gt;</b>		<b>1.250</b>	<b>1.465</b>	<b>1.150</b>
<b>Class Code</b>	<b>Loss Cost</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
8001	1.76	2.20	2.58	2.02
8002	2.31	2.89	3.38	2.66
8006	1.62	2.03	2.37	1.86
8008	0.84	1.05	1.23	0.97
8010	1.55	1.94	2.27	1.78
8013	0.36	0.45	0.53	0.41
8015	0.50	0.63	0.73	0.58
8017	0.86	1.08	1.26	0.99
8018X*	1.93	2.41	2.83	2.22
8021	1.24	1.55	1.82	1.43
8031	2.25	2.81	3.30	2.59
8032	1.16	1.45	1.70	1.33
8033	1.41	1.76	2.07	1.62
8039	1.05	1.31	1.54	1.21
8044	2.31	2.89	3.38	2.66
8045	0.33	0.41	0.48	0.38
8046	2.05	2.56	3.00	2.36
8047	0.88	1.10	1.29	1.01
8050	--	--	--	--
8058	2.07	2.59	3.03	2.38
8072	0.47	0.59	0.69	0.54
8102	1.91	2.39	2.80	2.20
8103	3.37	4.21	4.94	3.88
8105	3.41	4.26	5.00	3.92
8106	3.18	3.98	4.66	3.66
8107	2.93	3.66	4.29	3.37
8111	2.28	2.85	3.34	2.62
8116	3.30	4.13	4.83	3.80
8203	4.46	5.58	6.53	5.13
8204	4.50	5.63	6.59	5.18
8209	2.21	2.76	3.24	2.54
8215	3.96	4.95	5.80	4.55
8227	3.14	3.93	4.60	3.61
8232	4.65	5.81	6.81	5.35
8233	3.51	4.39	5.14	4.04
8235	2.94	3.68	4.31	3.38
8263	6.60	8.25	9.67	7.59
8264	2.93	3.66	4.29	3.37
8265	6.95	8.69	10.18	7.99
8279	7.51	9.39	11.00	8.64
8288	4.87	6.09	7.13	5.60
8291	1.77	2.21	2.59	2.04
8292	2.15	2.69	3.15	2.47
8293	5.94	7.43	8.70	6.83
8295X	4.31	5.39	6.31	4.96
8304	5.14	6.43	7.53	5.91

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
8350	3.76	4.70	5.51	4.32
8380	2.54	3.18	3.72	2.92
8381	1.01	1.26	1.48	1.16
8385	1.94	2.43	2.84	2.23
8392	2.50	3.13	3.66	2.88
8393	1.18	1.48	1.73	1.36
8500	3.65	4.56	5.35	4.20
8601	0.50	0.63	0.73	0.58
8606	2.59	3.24	3.79	2.98
8709F	5.90	7.38	8.64	6.79
8719	1.29	1.61	1.89	1.48
8720	0.86	1.08	1.26	0.99
8721	0.29	0.36	0.42	0.33
8726F	7.01	8.76	10.27	8.06
8734M	0.50	0.63	0.73	0.58
8737M	0.45	0.56	0.66	0.52
8738M	0.79	0.99	1.16	0.91
8742X	0.37	0.46	0.54	0.43
8745	3.37	4.21	4.94	3.88
8748	0.30	0.38	0.44	0.35
8755	0.21	0.26	0.31	0.24
8799	0.70	0.88	1.03	0.81
8800	0.70	0.88	1.03	0.81
8803	0.06	0.08	0.09	0.07
8805M	0.24	0.30	0.35	0.28
8810	0.18	0.23	0.26	0.21
8814M	0.22	0.28	0.32	0.25
8815M	0.39	0.49	0.57	0.45
8820	0.16	0.20	0.23	0.18
8824	2.05	2.56	3.00	2.36
8825	1.70	2.13	2.49	1.96
8826	1.63	2.04	2.39	1.87
8829	1.94	2.43	2.84	2.23
8831	2.15	2.69	3.15	2.47
8832	0.20	0.25	0.29	0.23
8833X*	0.81	1.01	1.19	0.93
8835	1.56	1.95	2.29	1.79
8842	0.85	1.06	1.25	0.98
8861	-	-	-	-
8864	0.85	1.06	1.25	0.98
8868	0.29	0.36	0.42	0.33
8869	0.54	0.68	0.79	0.62
8871	0.18	0.23	0.26	0.21
8901	0.21	0.26	0.31	0.24
9012	1.21	1.51	1.77	1.39
9014	1.69	2.11	2.48	1.94

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:		1/1/2008		
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
9015X	2.00	2.50	2.93	2.30
9016	3.58	4.48	5.24	4.12
9019	2.41	3.01	3.53	2.77
9033	1.31	1.64	1.92	1.51
9040*	2.53	3.16	3.71	2.91
9052	1.27	1.59	1.86	1.46
9058	1.24	1.55	1.82	1.43
9059	2.13	2.66	3.12	2.45
9060	1.30	1.63	1.90	1.50
9061	0.99	1.24	1.45	1.14
9063	0.79	0.99	1.16	0.91
9077F	2.87	3.59	4.20	3.30
9082	1.19	1.49	1.74	1.37
9083	1.06	1.33	1.55	1.22
9084	1.47	1.84	2.15	1.69
9089	0.95	1.19	1.39	1.09
9093	1.06	1.33	1.55	1.22
9101	2.21	2.76	3.24	2.54
9102	2.17	2.71	3.18	2.50
9110	-	-	-	-
9154	1.77	2.21	2.59	2.04
9156	1.01	1.26	1.48	1.16
9170	1.69	2.11	2.48	1.94
9178	18.07	22.59	26.47	20.78
9179	31.54	39.43	46.21	36.27
9180	3.13	3.91	4.59	3.60
9182	1.93	2.41	2.83	2.22
9186	39.31	49.14	57.59	45.21
9220	2.73	3.41	4.00	3.14
9402	3.80	4.75	5.57	4.37
9403	4.67	5.84	6.84	5.37
9410	1.42	1.78	2.08	1.63
9501	3.49	4.36	5.11	4.01
9505	2.56	3.20	3.75	2.94
9516	2.04	2.55	2.99	2.35
9519	1.78	2.23	2.61	2.05
9521	3.82	4.78	5.60	4.39
9522	1.11	1.39	1.63	1.28
9534	5.41	6.76	7.93	6.22
9554	6.25	7.81	9.16	7.19
9586	0.53	0.66	0.78	0.61
9600	1.17	1.46	1.71	1.35
9620	0.88	1.10	1.29	1.01

**Workers' Compensation and Employers Liability      Arkansas**  
**Manufacturers Alliance Insurance Company**

**Effective January 1, 2008**

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**MISCELLANEOUS VALUES**

**Expense Constant** is applicable in accordance with Manual Rule VI-B-1.....\$180.00

**Aircraft Passenger Seat Surcharge** - In accordance with the footnote instructions for Classification Code 7421, the surcharge is .....\$100 per passenger seat  
\$1,000 maximum surcharge per aircraft

**Minimum Premium Formula** - (rate x 135) + expense constant,  
subject to a maximum change \$750.00

**Premium Discount Percentages** (manual rule VII-A). The following premium discounts are applicable to Standard Premiums:

	<b>Total Workers' Compensation Standard Premium</b>	<b>Stock Table "A"</b>
<b>First</b>	\$ 10,000	None
<b>next</b>	190,000	9.1%
<b>next</b>	1,550,000	11.3%
<b>over</b>	1,750,000	12.3%



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December 19, 2007

Julie Benefield Bowman  
Insurance Commissioner  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

**RE: Pennsylvania Manufacturers Indemnity Company  
Adoption of Loss Cost (AR2007-10)  
Effective January 1, 2008  
Filing #07-0865-AR124**

Dear Ms. Bowman:

Please be advised, the Pennsylvania Manufacturers Indemnity Company (NAIC #41424) is adopting the loss cost approved in Item #AR2007-10, effective January 1, 2008.

The Pennsylvania Manufacturers Indemnity Company will continue using its approved 1.150 Loss Cost Multiplier against the Loss Cost approved in Item #AR2007-10.

In addition to the Loss Cost Multiplier, we will continue using our Miscellaneous Values that include the Stock System of Expenses (Table " A" ) for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant.

Sincerely,

**Linda R. Greer**  
Workers' Compensation Product Analyst  
Product Management  
(610) 397-5226  
linda\_greer@pmagroup.com

Attachments



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Approved until withdrawn  
or revoked

OCT 01 2003

Arkansas Insurance Department  
By: *OKS*

RECEIVED

OCT 1 - 2003

RECEIVED

AUG 25 2003

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

July 31, 2003

Mike Pickens  
Commissioner of Insurance  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

**RE: *Pennsylvania Manufacturers Indemnity Company (NAIC #41424)***  
***Workers' Compensation Loss Cost Multiplier Filing #03-0754-AR4***  
***Effective October 1, 2003***

Dear Mr. Pickens;

This letter and attached exhibits represent a filing of the Loss Cost Multiplier, Miscellaneous Values, Rules and Retrospective Rating Values for business written by the Pennsylvania Manufacturers Indemnity Company.

The Pennsylvania Manufacturers Indemnity Company is filing for approval of a 1.150 Loss Cost Multiplier. We developed our rates solely on the combination of our 1.150 Multiplier, against the Loss Cost approved in NCCI's filing AR03-01, effective July 1, 2003.

In addition to the Loss Cost Multiplier, we are filing our Schedule Rating Plan, and Miscellaneous Values that include the Stock System of Expenses (Table "A") for calculating Premium Discount and Retrospective Rating, Minimum Premium Formulas, and a \$180 Expense Constant. Details of our Schedule Rating Plan, developed in compliance with established guidelines, are outlined in the attached overview.

Please be advised, the Pennsylvania Manufacturers Indemnity Company hereby adopts Item 07-AR-99 filed by NCCI. By adopting this item, we agree to comply with the provisions approved in the Alcohol & Drug-Free Workplace Premium Credit Program as filed by NCCI. We will provide a premium credit of at least 5% to employers establishing and maintaining a drug-free workplace program that complies with the requirements of Act 1552. Certification from the Arkansas Workers' Compensation Commission is required for each year in which a premium credit is granted

A premier property and casualty insurance organization specializing in workers' compensation and disability

AID/P&C OCT 01 '03

Our Retrospective Rating Plan's Values incorporate the factors approved in NCCI's filing with our Tax Multipliers, 1.062 - State Classes and 1.185 - Federal Classes, Expected Loss Ratio of .39 and an Expected Loss and Allocated Expense Ratio (ALAE) of .697.

At this time, we also request approval to amend the premium eligibility requirement for NCCI's Item R-1295, Large Risk Alternative Rating Option/Multiple Lines, approved effective January 1, 1993, for use in Arkansas. This amendment would expand the Large Risk Alternative Rating Option of the Retrospective Rating Plan, making it available to risks with an estimated annual Workers' Compensation standard premium in excess of \$250,000 individually or in any combination with General Liability, Hospital Professional Liability, Commercial Automobile, Crime or Glass.

Attached are two copies of this filing, \$100.00 filing fee and postage-paid self-addressed envelopes for your convenience in responding.

Should questions arise concerning this filing, our toll-free phone number 1-800-222-2749 is available for your use.

We request approval to implement all values on workers' compensation business written in the state of Arkansas effective dates on or after October 1, 2003.

Sincerely,



Linda R. Greer  
Workers' Compensation Product Analyst  
Product Management  
Linda\_Greer@pmagroup.com  
(610) 397-5226

Attachments

Cc: Financial Data  
NCCI, Inc.  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487

AID/P&C OCT 01 '03



Date:

July 29, 2003

ARKANSAS INSURANCE DEPARTMENT  
WORKERS' COMPENSATION INSURER RATE FILING  
ADOPTION OF ADVISORY ORGANIZATION  
PROSPECTIVE LOSS COSTS  
REFERENCE FILING ADOPTION FORM

1. Insurer Name: Pennsylvania Manufacturers' Indemnity Company (PMIC)  
Address 380 Sentry Parkway  
P.O. Box 3031  
Blue Bell, Pennsylvania 19422-0754

Person responsible for filing: LINDA R. GREER  
Title: WC PRODUCT ANALYST Telephone #: (800) 222-2749 Ext. 5226

2. Insurer NAIC #: 41424

3. Advisory Rating Organization: NCCI

4. Advisory Rating Organization Reference Filing #: AR03-01

5. The above insurer hereby declares that it is a member, subscriber or service purchaser of the named rating 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 the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

6. A Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>10/1/2003</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>
7.A. Proposed Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>10/1/2003</u>
B Prior Rate Level Change:	<u>N/A</u> %	Effective Date:	<u>N/A</u>

8. ATTACH "SUMMARY OF SUPPORTING INFORMATION FORM"  
(Use separate Summary for each insurer-selected loss cost multiplier)

10. Check One of the Following:

- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the rating organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the rating 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 rating organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or amended or withdrawn by the insurer.
- The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Rating Organization Reference Filing.

AID/P&C OCT 01 '03

ARKANSAS INSURANCE DEPARTMENT  
**WORKERS' COMPENSATION INSURER RATE FILING**  
**ADOPTION OF RATING ORGANIZATION PROSPECTIVE LOSS COSTS**  
**SUMMARY OF SUPPORTING INFORMATION FORM**  
**CALCULATION OF COMPANY LOSS COST MULTIPLIER**

Insurer Name: Pennsylvania Manufacturers Indemnity Company  
 NAIC Number: 41424

Date 7/15/2003

1. Does this filing apply to all classes contained in Item 4 of the Reference Filing Adoption Form?  
 Yes  No If No, for each affected class, attach Page 2 of form RF-WC with appropriate justification.

2. 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)  
 With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.)  
 B. Loss Cost Modification Expressed as a Factor (See examples below): 0.901

3. 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	_____
B. General Expense	_____
C. Taxes, Licenses & Fees	_____
D. Underwriting Profit & Contingencies*	_____
E. Other (Explain) <span style="float: right; font-size: small;">investment income = -9.0% premium discount buildback = 7.6%</span>	_____
F. TOTAL	_____

\*Explain how investment income is taken into account.

4. A. Expected Loss and Loss Adjustment Expense Ratio:  
 ELR = 100% - 3F = \_\_\_\_\_  
 B. ELR in decimal form = \_\_\_\_\_

5. Overall Impact of Expense Constant and Minimum Premiums:  
 (A 2.3% impact would be expressed as 1.023) \_\_\_\_\_  
 6. Overall Impact of Size-of-Risk Discount plus Expense Graduation Recognition in Retrospective Rating:  
 (An 8.67% average discount would be expressed as 0.914.) \_\_\_\_\_

7. Company Formula Loss Cost Multiplier:  
 (2B/[6 - 3F] x 5) \_\_\_\_\_

8. Company Selected Loss Cost Multiplier = \_\_\_\_\_  
 Explain any differences between 7 and 8: \_\_\_\_\_

9. Are you amending your minimum premium formula? If yes, attach documentation, including rate level impact as well as changes multipliers, expense constants, maximum minimums, etc.  

	Yes	No		
	<input type="checkbox"/>	<input type="checkbox"/>		N/A

10. Are you changing your premium discount schedules? If yes, attach schedules and support, detailing premium or rate level change.  

	Yes	No		
	<input type="checkbox"/>	<input type="checkbox"/>		N/A

Date: July 15, 2003

Insurer Name: Pennsylvania Manufacturers Indemnity Company

**STATE OF ARKANSAS**  
**EXPENSE CONSTANT SUPPLEMENT**  
**CALCULATION OF COMPANY LOSS COST MULTIPLIER**  
**WITH EXPENSE CONSTANT**

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

	Selected Provisions		
	OVERALL	VARIABLE	FIXED
A. Total Production Expense	10.4%	8.8%	1.6%
B. General Expense	7.3%	4.0%	3.3%
C. Taxes, Licenses & Fees	4.9%	4.9%	0.0%
D. Underwriting Profit & Contingencies	-4.6%	-4.6%	0.0%
E. Other (Explain)*	8.6%	8.6%	0.0%
F. TOTAL	26.5%	21.7%	4.9%

4. A. Expected Loss Ratio:  $ELR = 100\% - 3F =$  73.5%  
B. ELR in decimal form = 0.735  
C. Variable Expected Loss Ratio:  $VELR = 100\% - \text{Variable } 3F =$  78.3%  
D. VERL in decimal form = 0.783

5. Formula Expense Constant:  
 $[(1.00 / 4B) - (1.00 / 4D)] \times \text{Average Underlying Loss Cost} =$  169  
Formula Variable Loss Cost Multiplier:  $(2B / 4D) =$  1.150

6. Selected Expense Constant = 180  
Selected Variable Loss Cost Multiplier = 1.150

7. Explain any differences between 5 and 6  
Rate level change for the coverage to which this page applies N/A

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
0005	3.41	4.26	5.00	3.92
0008	2.09	2.61	3.06	2.40
0016	4.39	5.49	6.43	5.05
0034	2.99	3.74	4.38	3.44
0035	1.74	2.18	2.55	2.00
0036	2.89	3.61	4.23	3.32
0037	3.13	3.91	4.59	3.60
0042	5.07	6.34	7.43	5.83
0050	3.86	4.83	5.65	4.44
0059D	0.21	0.26	0.31	0.24
0065D	0.04	0.05	0.06	0.05
0066D	0.04	0.05	0.06	0.05
0067D	0.04	0.05	0.06	0.05
0079	2.25	2.81	3.30	2.59
0083	5.91	7.39	8.66	6.80
0106	10.02	12.53	14.68	11.52
0113	3.35	4.19	4.91	3.85
0170	1.86	2.33	2.72	2.14
0251	3.77	4.71	5.52	4.34
0400	6.01	7.51	8.80	6.91
0401	8.77	10.96	12.85	10.09
0771N	0.22	0.28	0.32	0.25
0908P	89.00	111.25	130.39	102.35
0909P	-	-	-	-
0912P	-	-	-	-
0913P	238.00	297.50	348.67	273.70
0917	2.63	3.29	3.85	3.02
1005*	6.99	8.74	10.24	8.04
1016*	25.86	32.33	37.88	29.74
1164E	5.12	6.40	7.50	5.89
1165E	4.88	6.10	7.15	5.61
1320	2.06	2.58	3.02	2.37
1322	8.30	10.38	12.16	9.55
1430	3.74	4.68	5.48	4.30
1438	1.92	2.40	2.81	2.21
1452	1.32	1.65	1.93	1.52
1463	8.22	10.28	12.04	9.45
1472	2.50	3.13	3.66	2.88
1624E	5.41	6.76	7.93	6.22
1642	2.71	3.39	3.97	3.12
1654	5.85	7.31	8.57	6.73
1655	3.26	4.08	4.78	3.75
1699	1.51	1.89	2.21	1.74
1701	2.51	3.14	3.68	2.89
1710E	4.69	5.86	6.87	5.39
1741E	1.25	1.56	1.83	1.44

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
1745X	2.06	2.58	3.02	2.37
1747	1.72	2.15	2.52	1.98
1748	4.03	5.04	5.90	4.63
1803D	3.86	4.83	5.65	4.44
1852D	1.58	1.98	2.31	1.82
1853	1.88	2.35	2.75	2.16
1860	1.08	1.35	1.58	1.24
1924	2.29	2.86	3.35	2.63
1925	1.89	2.36	2.77	2.17
2001	1.71	2.14	2.51	1.97
2002	2.37	2.96	3.47	2.73
2003	1.99	2.49	2.92	2.29
2014	3.75	4.69	5.49	4.31
2016	1.72	2.15	2.52	1.98
2021	2.38	2.98	3.49	2.74
2039	3.27	4.09	4.79	3.76
2041	2.81	3.51	4.12	3.23
2065	0.87	1.09	1.27	1.00
2070	3.58	4.48	5.24	4.12
2081	3.09	3.86	4.53	3.55
2089	1.93	2.41	2.83	2.22
2095	2.29	2.86	3.35	2.63
2105	1.77	2.21	2.59	2.04
2110	1.59	1.99	2.33	1.83
2111	1.44	1.80	2.11	1.66
2112	1.83	2.29	2.68	2.10
2114	2.20	2.75	3.22	2.53
2121	1.40	1.75	2.05	1.61
2130	2.06	2.58	3.02	2.37
2131	1.26	1.58	1.85	1.45
2143	1.56	1.95	2.29	1.79
2150	-	-	-	-
2156	-	-	-	-
2157	2.70	3.38	3.96	3.11
2172	1.53	1.91	2.24	1.76
2174	1.99	2.49	2.92	2.29
2211	3.74	4.68	5.48	4.30
2220	1.42	1.78	2.08	1.63
2286	1.05	1.31	1.54	1.21
2288	3.28	4.10	4.81	3.77
2300	1.53	1.91	2.24	1.76
2302	1.34	1.68	1.96	1.54
2305	1.77	2.21	2.59	2.04
2361	0.96	1.20	1.41	1.10
2362	1.29	1.61	1.89	1.48
2380	4.40	5.50	6.45	5.06

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
2386	0.86	1.08	1.26	0.99
2388	1.36	1.70	1.99	1.56
2402	1.64	2.05	2.40	1.89
2413	1.31	1.64	1.92	1.51
2416	1.36	1.70	1.99	1.56
2417	1.26	1.58	1.85	1.45
2501	1.07	1.34	1.57	1.23
2503	0.96	1.20	1.41	1.10
2534	1.70	2.13	2.49	1.96
2570	3.45	4.31	5.05	3.97
2576	-	-	-	-
2578	-	-	-	-
2585	1.90	2.38	2.78	2.19
2586	0.72	0.90	1.05	0.83
2587	1.54	1.93	2.26	1.77
2589	1.14	1.43	1.67	1.31
2600	3.45	4.31	5.05	3.97
2623	1.79	2.24	2.62	2.06
2651	1.59	1.99	2.33	1.83
2660	1.12	1.40	1.64	1.29
2670	1.67	2.09	2.45	1.92
2683	1.44	1.80	2.11	1.66
2688	2.06	2.58	3.02	2.37
2701	5.61	7.01	8.22	6.45
2702X	19.26	24.08	28.22	22.15
2710	5.93	7.41	8.69	6.82
2714	3.57	4.46	5.23	4.11
2719X	7.78	9.73	11.40	8.95
2731	2.61	3.26	3.82	3.00
2735	2.12	2.65	3.11	2.44
2759	5.29	6.61	7.75	6.08
2790	1.00	1.25	1.47	1.15
2802	4.61	5.76	6.75	5.30
2812	3.09	3.86	4.53	3.55
2835	1.18	1.48	1.73	1.36
2836	1.68	2.10	2.46	1.93
2841	2.93	3.66	4.29	3.37
2881	1.62	2.03	2.37	1.86
2883	3.07	3.84	4.50	3.53
2913	2.21	2.76	3.24	2.54
2915	2.74	3.43	4.01	3.15
2916	1.75	2.19	2.56	2.01
2923	1.45	1.81	2.12	1.67
2942	1.72	2.15	2.52	1.98
2960	2.15	2.69	3.15	2.47
3004	1.83	2.29	2.68	2.10

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
3018	2.20	2.75	3.22	2.53
3022	2.36	2.95	3.46	2.71
3027	2.14	2.68	3.14	2.46
3028	2.25	2.81	3.30	2.59
3030	2.97	3.71	4.35	3.42
3040	2.95	3.69	4.32	3.39
3041	2.55	3.19	3.74	2.93
3042	2.31	2.89	3.38	2.66
3064	3.30	4.13	4.83	3.80
3066	-	-	-	-
3069	4.79	5.99	7.02	5.51
3076	1.97	2.46	2.89	2.27
3081D	1.81	2.26	2.65	2.08
3082D	2.87	3.59	4.20	3.30
3085D	2.12	2.65	3.11	2.44
3110	2.16	2.70	3.16	2.48
3111	2.15	2.69	3.15	2.47
3113	1.54	1.93	2.26	1.77
3114	1.82	2.28	2.67	2.09
3118	1.02	1.28	1.49	1.17
3119	0.77	0.96	1.13	0.89
3122	0.82	1.03	1.20	0.94
3126	1.40	1.75	2.05	1.61
3131	0.64	0.80	0.94	0.74
3132	1.46	1.83	2.14	1.68
3145	1.36	1.70	1.99	1.56
3146	1.83	2.29	2.68	2.10
3169	1.88	2.35	2.75	2.16
3175D	2.07	2.59	3.03	2.38
3179	1.69	2.11	2.48	1.94
3180	1.51	1.89	2.21	1.74
3188	1.01	1.26	1.48	1.16
3220	1.43	1.79	2.09	1.64
3223	2.31	2.89	3.38	2.66
3224	1.89	2.36	2.77	2.17
3227	1.26	1.58	1.85	1.45
3240	2.37	2.96	3.47	2.73
3241	2.10	2.63	3.08	2.42
3255	1.86	2.33	2.72	2.14
3257	1.91	2.39	2.80	2.20
3270	3.13	3.91	4.59	3.60
3300	2.62	3.28	3.84	3.01
3303	2.58	3.23	3.78	2.97
3307	2.53	3.16	3.71	2.91
3315	1.89	2.36	2.77	2.17
3334	1.80	2.25	2.64	2.07

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
3336	1.75	2.19	2.56	2.01
3365	6.91	8.64	10.12	7.95
3372	1.94	2.43	2.84	2.23
3373	2.42	3.03	3.55	2.78
3383	0.69	0.86	1.01	0.79
3385	0.63	0.79	0.92	0.72
3400	1.84	2.30	2.70	2.12
3507	2.08	2.60	3.05	2.39
3515	1.68	2.10	2.46	1.93
3548	0.89	1.11	1.30	1.02
3559	1.54	1.93	2.26	1.77
3574	0.85	1.06	1.25	0.98
3581	0.86	1.08	1.26	0.99
3612	1.58	1.98	2.31	1.82
3620	4.34	5.43	6.36	4.99
3629	1.36	1.70	1.99	1.56
3632	2.20	2.75	3.22	2.53
3634	1.36	1.70	1.99	1.56
3635	1.27	1.59	1.86	1.46
3638	1.13	1.41	1.66	1.30
3642	0.66	0.83	0.97	0.76
3643	2.14	2.68	3.14	2.46
3647	2.30	2.88	3.37	2.65
3648	1.50	1.88	2.20	1.73
3681	1.00	1.25	1.47	1.15
3685	1.31	1.64	1.92	1.51
3719	2.42	3.03	3.55	2.78
3724	4.77	5.96	6.99	5.49
3726	2.55	3.19	3.74	2.93
3803	1.32	1.65	1.93	1.52
3807	1.14	1.43	1.67	1.31
3808	1.95	2.44	2.86	2.24
3821	3.00	3.75	4.40	3.45
3822	1.96	2.45	2.87	2.25
3824	3.44	4.30	5.04	3.96
3826	0.74	0.93	1.08	0.85
3827	0.85	1.06	1.25	0.98
3830	0.82	1.03	1.20	0.94
3851	2.04	2.55	2.99	2.35
3865	0.92	1.15	1.35	1.06
3881	2.71	3.39	3.97	3.12
4000	5.28	6.60	7.74	6.07
4021	3.20	4.00	4.69	3.68
4024E	1.21	1.51	1.77	1.39
4034	4.91	6.14	7.19	5.65
4036	1.88	2.35	2.75	2.16

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
4038	1.51	1.89	2.21	1.74
4053	2.30	2.88	3.37	2.65
4061	3.08	3.85	4.51	3.54
4062	2.23	2.79	3.27	2.56
4101	1.41	1.76	2.07	1.62
4111	1.66	2.08	2.43	1.91
4112	0.68	0.85	1.00	0.78
4113	1.20	1.50	1.76	1.38
4114	1.72	2.15	2.52	1.98
4130	4.00	5.00	5.86	4.60
4131	1.93	2.41	2.83	2.22
4133	1.84	2.30	2.70	2.12
4150	0.93	1.16	1.36	1.07
4206	2.84	3.55	4.16	3.27
4207	0.82	1.03	1.20	0.94
4239	0.95	1.19	1.39	1.09
4240	2.09	2.61	3.06	2.40
4243	1.02	1.28	1.49	1.17
4244	1.68	2.10	2.46	1.93
4250	1.06	1.33	1.55	1.22
4251	1.18	1.48	1.73	1.36
4263	1.70	2.13	2.49	1.96
4273	1.16	1.45	1.70	1.33
4279	1.26	1.58	1.85	1.45
4282	1.55	1.94	2.27	1.78
4283	1.67	2.09	2.45	1.92
4299	1.07	1.34	1.57	1.23
4304	1.98	2.48	2.90	2.28
4307	1.92	2.40	2.81	2.21
4308	-	-	-	-
4351	0.78	0.98	1.14	0.90
4352	0.73	0.91	1.07	0.84
4360	0.57	0.71	0.84	0.66
4361	0.96	1.20	1.41	1.10
4362	0.77	0.96	1.13	0.89
4410	2.09	2.61	3.06	2.40
4420	2.48	3.10	3.63	2.85
4431	1.05	1.31	1.54	1.21
4432	1.13	1.41	1.66	1.30
4439	1.33	1.66	1.95	1.53
4452	2.44	3.05	3.57	2.81
4459	1.50	1.88	2.20	1.73
4470	1.62	2.03	2.37	1.86
4484	1.67	2.09	2.45	1.92
4493	2.01	2.51	2.94	2.31
4511	0.49	0.61	0.72	0.56

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
4557	1.30	1.63	1.90	1.50
4558	1.34	1.68	1.96	1.54
4561	1.36	1.70	1.99	1.56
4568	1.91	2.39	2.80	2.20
4581	1.20	1.50	1.76	1.38
4583	3.27	4.09	4.79	3.76
4611	0.67	0.84	0.98	0.77
4635	2.74	3.43	4.01	3.15
4653	0.96	1.20	1.41	1.10
4665	4.87	6.09	7.13	5.60
4670	3.13	3.91	4.59	3.60
4683	3.32	4.15	4.86	3.82
4686	0.82	1.03	1.20	0.94
4692	0.26	0.33	0.38	0.30
4693	0.62	0.78	0.91	0.71
4703	1.65	2.06	2.42	1.90
4717	1.73	2.16	2.53	1.99
4720	2.83	3.54	4.15	3.25
4740	1.07	1.34	1.57	1.23
4741	1.28	1.60	1.88	1.47
4751	1.36	1.70	1.99	1.56
4771N	1.27	1.59	1.86	1.46
4777	1.26	1.58	1.85	1.45
4825	0.54	0.68	0.79	0.62
4828	1.02	1.28	1.49	1.17
4829	1.11	1.39	1.63	1.28
4902	1.22	1.53	1.79	1.40
4923	0.81	1.01	1.19	0.93
5020	4.11	5.14	6.02	4.73
5022	4.49	5.61	6.58	5.16
5037	12.53	15.66	18.36	14.41
5040	14.64	18.30	21.45	16.84
5057	11.53	14.41	16.89	13.26
5059	16.55	20.69	24.25	19.03
5069	15.91	19.89	23.31	18.30
5102	3.06	3.83	4.48	3.52
5146	3.62	4.53	5.30	4.16
5160	3.22	4.03	4.72	3.70
5183	2.33	2.91	3.41	2.68
5188	3.88	4.85	5.68	4.46
5190	2.27	2.84	3.33	2.61
5191X	1.27	1.59	1.86	1.46
5192	2.86	3.58	4.19	3.29
5213	5.50	6.88	8.06	6.33
5215	2.88	3.60	4.22	3.31
5221	2.93	3.66	4.29	3.37

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:		1/1/2008		
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
5222	7.21	9.01	10.56	8.29
5223	3.94	4.93	5.77	4.53
5348	2.75	3.44	4.03	3.16
5402	3.61	4.51	5.29	4.15
5403	7.35	9.19	10.77	8.45
5437	3.37	4.21	4.94	3.88
5443	2.68	3.35	3.93	3.08
5445	3.41	4.26	5.00	3.92
5462	4.44	5.55	6.50	5.11
5472	3.67	4.59	5.38	4.22
5473	3.74	4.68	5.48	4.30
5474	5.20	6.50	7.62	5.98
5478	3.19	3.99	4.67	3.67
5479	7.45	9.31	10.91	8.57
5480	7.28	9.10	10.67	8.37
5491	1.56	1.95	2.29	1.79
5506	3.19	3.99	4.67	3.67
5507	4.17	5.21	6.11	4.80
5508D	5.30	6.63	7.76	6.10
5535	4.79	5.99	7.02	5.51
5536	-	-	-	-
5537	4.00	5.00	5.86	4.60
5538	-	-	-	-
5551	10.44	13.05	15.29	12.01
5606	1.41	1.76	2.07	1.62
5610	4.95	6.19	7.25	5.69
5645	8.27	10.34	12.12	9.51
5651	6.70	8.38	9.82	7.71
5703	72.06	90.08	105.57	82.87
5705	3.63	4.54	5.32	4.17
5951	0.27	0.34	0.40	0.31
6003	7.45	9.31	10.91	8.57
6005	4.91	6.14	7.19	5.65
6017	3.10	3.88	4.54	3.57
6018	1.58	1.98	2.31	1.82
6045	2.12	2.65	3.11	2.44
6204	6.92	8.65	10.14	7.96
6206	5.33	6.66	7.81	6.13
6213	8.25	10.31	12.09	9.49
6214	1.99	2.49	2.92	2.29
6216	3.76	4.70	5.51	4.32
6217	3.51	4.39	5.14	4.04
6229	2.94	3.68	4.31	3.38
6233	5.40	6.75	7.91	6.21
6235	8.17	10.21	11.97	9.40
6236	9.33	11.66	13.67	10.73

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
6237	2.56	3.20	3.75	2.94
6251D	5.56	6.95	8.15	6.39
6252D	5.04	6.30	7.38	5.80
6260D	3.82	4.78	5.60	4.39
6306	3.95	4.94	5.79	4.54
6319	3.95	4.94	5.79	4.54
6325	3.67	4.59	5.38	4.22
6400	4.93	6.16	7.22	5.67
6504	1.72	2.15	2.52	1.98
6702M*	5.25	6.56	7.69	6.04
6703M*	9.24	11.55	13.54	10.63
6704M*	5.83	7.29	8.54	6.70
6801F	10.08	12.60	14.77	11.59
6811	4.03	5.04	5.90	4.63
6824F	17.42	21.78	25.52	20.03
6826F	8.43	10.54	12.35	9.69
6834	3.01	3.76	4.41	3.46
6836	6.60	8.25	9.67	7.59
6843F	11.58	14.48	16.96	13.32
6845F	13.63	17.04	19.97	15.67
6854	3.80	4.75	5.57	4.37
6872F	15.74	19.68	23.06	18.10
6874F	27.96	34.95	40.96	32.15
6882	4.35	5.44	6.37	5.00
6884	9.55	11.94	13.99	10.98
7016M	3.95	4.94	5.79	4.54
7024M	4.39	5.49	6.43	5.05
7038M	4.69	5.86	6.87	5.39
7046M	20.66	25.83	30.27	23.76
7047M	6.96	8.70	10.20	8.00
7050M	8.26	10.33	12.10	9.50
7090M	5.21	6.51	7.63	5.99
7098M	22.96	28.70	33.64	26.40
7099M	36.39	45.49	53.31	41.85
7133	2.51	3.14	3.68	2.89
7151M	3.05	3.81	4.47	3.51
7152M	5.37	6.71	7.87	6.18
7153M	3.39	4.24	4.97	3.90
7222	7.16	8.95	10.49	8.23
7228X	5.61	7.01	8.22	6.45
7229X	5.58	6.98	8.17	6.42
7230	2.73	3.41	4.00	3.14
7231	6.03	7.54	8.83	6.93
7232	10.26	12.83	15.03	11.80
7309F	19.40	24.25	28.42	22.31
7313F	4.47	5.59	6.55	5.14

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:		1/1/2008		
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
7317F	7.16	8.95	10.49	8.23
7327F	15.61	19.51	22.87	17.95
7333M	5.32	6.65	7.79	6.12
7335M	5.91	7.39	8.66	6.80
7337M	9.37	11.71	13.73	10.78
7350F	16.95	21.19	24.83	19.49
7360	4.23	5.29	6.20	4.86
7370	3.66	4.58	5.36	4.21
7380X	2.97	3.71	4.35	3.42
7382	2.01	2.51	2.94	2.31
7390	2.54	3.18	3.72	2.92
7394M	10.67	13.34	15.63	12.27
7395M	11.85	14.81	17.36	13.63
7398M	18.78	23.48	27.51	21.60
7403X	2.04	2.55	2.99	2.35
7405N	1.08	1.35	1.58	1.24
7409*	-	-	-	-
7420X*	15.57	19.46	22.81	17.91
7421	1.62	2.03	2.37	1.86
7422	1.79	2.24	2.62	2.06
7423X	2.04	2.55	2.99	2.35
7425	2.52	3.15	3.69	2.90
7431N	1.40	1.75	2.05	1.61
7445N	0.58	0.73	0.85	0.67
7453N	0.75	0.94	1.10	0.86
7502	2.12	2.65	3.11	2.44
7515	0.78	0.98	1.14	0.90
7520	2.17	2.71	3.18	2.50
7538	6.94	8.68	10.17	7.98
7539	4.41	5.51	6.46	5.07
7540	2.93	3.66	4.29	3.37
7580	1.48	1.85	2.17	1.70
7590	3.15	3.94	4.61	3.62
7600	2.14	2.68	3.14	2.46
7601	8.58	10.73	12.57	9.87
7605	2.40	3.00	3.52	2.76
7610	0.34	0.43	0.50	0.39
7611	4.25	5.31	6.23	4.89
7612	11.83	14.79	17.33	13.60
7613	3.40	4.25	4.98	3.91
7704	-	-	-	-
7705	1.98	2.48	2.90	2.28
7710	4.78	5.98	7.00	5.50
7711	4.78	5.98	7.00	5.50
7720X	1.98	2.48	2.90	2.28
7855	4.32	5.40	6.33	4.97

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
8001	1.76	2.20	2.58	2.02
8002	2.31	2.89	3.38	2.66
8006	1.62	2.03	2.37	1.86
8008	0.84	1.05	1.23	0.97
8010	1.55	1.94	2.27	1.78
8013	0.36	0.45	0.53	0.41
8015	0.50	0.63	0.73	0.58
8017	0.86	1.08	1.26	0.99
8018X*	1.93	2.41	2.83	2.22
8021	1.24	1.55	1.82	1.43
8031	2.25	2.81	3.30	2.59
8032	1.16	1.45	1.70	1.33
8033	1.41	1.76	2.07	1.62
8039	1.05	1.31	1.54	1.21
8044	2.31	2.89	3.38	2.66
8045	0.33	0.41	0.48	0.38
8046	2.05	2.56	3.00	2.36
8047	0.88	1.10	1.29	1.01
8050	-	-	-	-
8058	2.07	2.59	3.03	2.38
8072	0.47	0.59	0.69	0.54
8102	1.91	2.39	2.80	2.20
8103	3.37	4.21	4.94	3.88
8105	3.41	4.26	5.00	3.92
8106	3.18	3.98	4.66	3.66
8107	2.93	3.66	4.29	3.37
8111	2.28	2.85	3.34	2.62
8116	3.30	4.13	4.83	3.80
8203	4.46	5.58	6.53	5.13
8204	4.50	5.63	6.59	5.18
8209	2.21	2.76	3.24	2.54
8215	3.96	4.95	5.80	4.55
8227	3.14	3.93	4.60	3.61
8232	4.65	5.81	6.81	5.35
8233	3.51	4.39	5.14	4.04
8235	2.94	3.68	4.31	3.38
8263	6.60	8.25	9.67	7.59
8264	2.93	3.66	4.29	3.37
8265	6.95	8.69	10.18	7.99
8279	7.51	9.39	11.00	8.64
8288	4.87	6.09	7.13	5.60
8291	1.77	2.21	2.59	2.04
8292	2.15	2.69	3.15	2.47
8293	5.94	7.43	8.70	6.83
8295X	4.31	5.39	6.31	4.96
8304	5.14	6.43	7.53	5.91

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
8350	3.76	4.70	5.51	4.32
8380	2.54	3.18	3.72	2.92
8381	1.01	1.26	1.48	1.16
8385	1.94	2.43	2.84	2.23
8392	2.50	3.13	3.66	2.88
8393	1.18	1.48	1.73	1.36
8500	3.65	4.56	5.35	4.20
8601	0.50	0.63	0.73	0.58
8606	2.59	3.24	3.79	2.98
8709F	5.90	7.38	8.64	6.79
8719	1.29	1.61	1.89	1.48
8720	0.86	1.08	1.26	0.99
8721	0.29	0.36	0.42	0.33
8726F	7.01	8.76	10.27	8.06
8734M	0.50	0.63	0.73	0.58
8737M	0.45	0.56	0.66	0.52
8738M	0.79	0.99	1.16	0.91
8742X	0.37	0.46	0.54	0.43
8745	3.37	4.21	4.94	3.88
8748	0.30	0.38	0.44	0.35
8755	0.21	0.26	0.31	0.24
8799	0.70	0.88	1.03	0.81
8800	0.70	0.88	1.03	0.81
8803	0.06	0.08	0.09	0.07
8805M	0.24	0.30	0.35	0.28
8810	0.18	0.23	0.26	0.21
8814M	0.22	0.28	0.32	0.25
8815M	0.39	0.49	0.57	0.45
8820	0.16	0.20	0.23	0.18
8824	2.05	2.56	3.00	2.36
8825	1.70	2.13	2.49	1.96
8826	1.63	2.04	2.39	1.87
8829	1.94	2.43	2.84	2.23
8831	2.15	2.69	3.15	2.47
8832	0.20	0.25	0.29	0.23
8833X*	0.81	1.01	1.19	0.93
8835	1.56	1.95	2.29	1.79
8842	0.85	1.06	1.25	0.98
8861	-	-	-	-
8864	0.85	1.06	1.25	0.98
8868	0.29	0.36	0.42	0.33
8869	0.54	0.68	0.79	0.62
8871	0.18	0.23	0.26	0.21
8901	0.21	0.26	0.31	0.24
9012	1.21	1.51	1.77	1.39
9014	1.69	2.11	2.48	1.94

The PMA Insurance Group				
Arkansas WC Rate Pages				
Effective Date:	1/1/2008			
		PMAIC	MAICO	PMIC
LCM's >		1.250	1.465	1.150
Class Code	Loss Cost	Rate	Rate	Rate
9015X	2.00	2.50	2.93	2.30
9016	3.58	4.48	5.24	4.12
9019	2.41	3.01	3.53	2.77
9033	1.31	1.64	1.92	1.51
9040*	2.53	3.16	3.71	2.91
9052	1.27	1.59	1.86	1.46
9058	1.24	1.55	1.82	1.43
9059	2.13	2.66	3.12	2.45
9060	1.30	1.63	1.90	1.50
9061	0.99	1.24	1.45	1.14
9063	0.79	0.99	1.16	0.91
9077F	2.87	3.59	4.20	3.30
9082	1.19	1.49	1.74	1.37
9083	1.06	1.33	1.55	1.22
9084	1.47	1.84	2.15	1.69
9089	0.95	1.19	1.39	1.09
9093	1.06	1.33	1.55	1.22
9101	2.21	2.76	3.24	2.54
9102	2.17	2.71	3.18	2.50
9110	-	-	-	-
9154	1.77	2.21	2.59	2.04
9156	1.01	1.26	1.48	1.16
9170	1.69	2.11	2.48	1.94
9178	18.07	22.59	26.47	20.78
9179	31.54	39.43	46.21	36.27
9180	3.13	3.91	4.59	3.60
9182	1.93	2.41	2.83	2.22
9186	39.31	49.14	57.59	45.21
9220	2.73	3.41	4.00	3.14
9402	3.80	4.75	5.57	4.37
9403	4.67	5.84	6.84	5.37
9410	1.42	1.78	2.08	1.63
9501	3.49	4.36	5.11	4.01
9505	2.56	3.20	3.75	2.94
9516	2.04	2.55	2.99	2.35
9519	1.78	2.23	2.61	2.05
9521	3.82	4.78	5.60	4.39
9522	1.11	1.39	1.63	1.28
9534	5.41	6.76	7.93	6.22
9554	6.25	7.81	9.16	7.19
9586	0.53	0.66	0.78	0.61
9600	1.17	1.46	1.71	1.35
9620	0.88	1.10	1.29	1.01

**Workers' Compensation and Employers Liability      Arkansas**  
**Pennsylvania Manufacturers Indemnity Company**

**Effective January 1, 2008**

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**MISCELLANEOUS VALUES**

**Expense Constant** is applicable in accordance with Manual Rule VI-B-1.....\$180.00

**Aircraft Passenger Seat Surcharge** - In accordance with the footnote instructions for Classification Code 7421, the surcharge is .....\$100 per passenger seat  
 \$1,000 maximum surcharge per aircraft

**Minimum Premium Formula** - (rate x 135) + expense constant,  
 subject to a maximum change \$750.00

**Premium Discount Percentages** (manual rule VII-A). The following premium discounts are applicable to Standard Premiums:

	<b>Total Workers' Compensation Standard Premium</b>	<b>Stock Table "A"</b>
<b>First</b>	\$ 10,000	None
<b>next</b>	190,000	9.1%
<b>next</b>	1,550,000	11.3%
<b>over</b>	1,750,000	12.3%