

Filing at a Glance

Company: National Casualty Company

Product Name: Personnel Consultants &
Temporary Help Services, A Risk Purchasing
Group Program

TOI: 17.0 Other Liability - Claims
Made/Occurrence

Sub-TOI: 17.0022 Other

Filing Type: Rate

SERFF Tr Num: SCTT-125227787 State: Arkansas

SERFF Status: Closed

State Tr Num: AR-PC-07-025383

Co Tr Num: TH AR03787NCR01

State Status:

Co Status:

Reviewer(s): Betty Montesi, Edith
Roberts, Brittany Yielding

Author: Kristin Abbott

Disposition Date: 07-11-2007

Date Submitted: 07-09-2007

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

General Information

Project Name: 3787 Personnel Consultants & Temporary Help
Services, RPG

Project Number: TH AR03787NCR01

Reference Organization: n/a

Reference Title: n/a

Filing Status Changed: 07-11-2007

State Status Changed: 07-10-2007

Corresponding Filing Tracking Number:

Filing Description:

National Casualty Company is submitting new rates for use with our Personnel Consultants and Temporary Help Services, A Risk Purchasing Group program. We request an effective date concurrent with your Departments approval.

Please find attached a memorandum for an explanation of the additions being filed. We have filed the corresponding forms for use with the General Liability coverages, under separate cover.

Company and Contact

Filing Contact Information

Kristin Abbott, Filings Analyst I

PO Box 4110

Scottsdale, AZ 85261

abbottk@scottsdaleins.com

(800) 423-7675 [Phone]

() -[FAX]

Filing Company Information

National Casualty Company
PO Box 4110
Scottsdale, AZ 85261
(800) 423-7675 ext. [Phone]

CoCode: 11991
Group Code: 140
Group Name:
FEIN Number: 38-0865250

State of Domicile: Wisconsin
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Rate filing - \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Casualty Company	\$0.00	07-09-2007	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0011572652	\$100.00	05-31-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	07-11-2007	07-11-2007

Disposition

Disposition Date: 07-11-2007

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

Created by SERFF on 07-11-2007 11:28 AM

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Pages	Filed	Yes

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual Pages	N-TH-R-AR-3	New	N-TH-R-AR-3 (6-07).pdf
Filed	Manual Pages	N-TH-R-CW	New	TH 3787 N-TH-R-CW.pdf

**NATIONAL CASUALTY COMPANY
 PROFESSIONAL LINES
 PERSONNEL CONSULTANTS AND TEMPORARY HELP SERVICES
 PROFESSIONAL LIABILITY AND EMPLOYMENT PRACTICES LIABILITY PROGRAM
 E&O - OCCURRENCE / EPL - CLAIMS MADE AND REPORTED
 COMPANY EXCEPTION PAGE**

13. **General Liability** - General Liability is written as Occurrence coverage only.

A. Base Rates

i. Permanent Placement

Base Rates - Per 1,000 Square Feet of Area

Rate
\$ 34.00

ii. Temporary Placement

Base Rates - Per \$1,000 Payroll

Classification	Rate
A Clerical	0.61
B Industrial	0.61
C Sales, Data Entry, Bookkeepers, Management Consultants	0.61
D Lawyers, Accountants, Auditors	0.73
E IT, EDP, Software Engineers	0.85
F Architects, Engineers	0.98

D. General Liability Schedule Rating Plan

The maximum debit/credit allowed is +/-25%.

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13. General Liability - General Liability is written as Occurrence coverage only.

A. Base Rates

i. Permanent Placement

Base Rates - Per 1,000 Square Feet of Area

(More than Fifty Percent (50%) of Revenue from Permanent Placements)

See state rate page.

ii. Temporary Placement

Base Rates - Per \$1,000 Payroll

(Fifty Percent (50%) or More of Revenue from Temporary Placements)

See state rate page.

B. Increased Limits Factor Table (Limits used must be the same as the E&O Limits)

General Liability Limits	Factor
\$250,000 / 500,000	0.83
\$250,000 / 750,000	0.87
\$500,000 / 500,000	0.90
\$1,000,000 / 1,000,000	1.00
\$1,000,000 / 2,000,000	1.15
\$1,000,000 / 3,000,000	1.25

For higher limits please refer to the Company.

C. Deductible Credit Table

General Liability Deductible	Each Claim Loss & LAE
None	0%
\$2,500	3%
\$5,000	5%
\$7,500	7%
\$10,000	9%
\$25,000	18%
\$50,000	29%

For other deductibles please refer to the Company

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D. General Liability Schedule Rating Plan

Classification	(+Debit or (-)Credit
Management - co-operation, experience, qualification, stability	+8% to -8%
Location - exposures, accessibility, congestion	+7% to -7%
Building Features - age, condition, unusual structural features	+10% to -10%
Premises & Equipment - care, condition, type	+10% to -10%
Employees - selection, training, experience, supervision	+6% to -6%
Protection - not otherwise recognized	+4% to -4%
Attitude - complies with recommendations controls exposure to loss; has Medical Facilities and/or Safety Program.	+5% to -5%
Maximum Debit / Credit	See state rate pages

E. Minimum Premium

The minimum premium for GL coverage is \$500.

F. Additional Coverage

The following additional coverages may be added. These coverages can only be written in conjunction with General Liability.

The premiums for additional coverages are added to the final premium.

i. Care Custody and Control

The limit for Care, Custody and Control is a separate limit in addition to all other limits.

Limit: \$200,000/200,000 - Deductible: \$1,000

Rate: Flat charge \$500

ii. Hired and Non-Owned Automobile Liability

Limit: \$1,000,000/1,000,000 - Rate: \$365

For lower limits multiply the rate by the applicable limit in Table B. above.

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iii. Employee Benefits

The limit for Employee Benefits is a separate limit in addition to all other limits. Employee Benefits Liability limit will be no greater than the General Liability limit. The Employee Benefits deductible must be the same amount as the General Liability Deductible.

Number of Employees	Rate
0 – 200	\$241
Over 200	\$301

For optional limits see B. above.

iv. Medical Payments

Medical Payments is provided for a \$5,000 limit. The limit may be increase to \$10,000 for a flat charge of \$25.

v. Additional Insureds

Flat charge \$100 per additional insured.

vi. Waiver of Transfer of Rights

Flat charge \$150 per each Additional Insured request for Waiver of Transfer of Rights.

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Filed 07-11-2007
Comments:
Attachment:
TH AR3787ncrcvrltr.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Filed 07-11-2007
Comments:
Attachment:
TH 3787nccfilingmemorandum.pdf

N A T I O N A L C A S U A L T Y C O M P A N Y

8877 North Gainey Center Drive
Scottsdale, Arizona 85258

Reply to:

Post Office Box 4110
Scottsdale, AZ 85261-4110

Telephone

800 423-7675 x3140

July 9, 2007

The Honorable Julia Benafield Bowman
Commissioner
Arkansas Department of Insurance
1200 W. Third Street
Little Rock AR 77201-1904

Re: National Casualty Company
NAIC # 140-11991
FEIN # 38-0865250
Personnel Consultants & Temporary Help Services, A Risk Purchasing Group Program
A Risk Purchasing Group for Professional Liability Assurance Society, Inc. (PLASI)
Rate Filing
Company File Number: TH AR03787NCR01

Dear Commissioner Bowman:

National Casualty Company is submitting new rates for use with our Personnel Consultants and Temporary Help Services, A Risk Purchasing Group program. We request an effective date concurrent with your Department's approval.

Please find attached a memorandum for an explanation of the additions being filed. We have filed the corresponding forms for use with the General Liability coverages, under separate cover.

We hope you will be in a position to grant favorable consideration to this filing submission, however, should you need further information, please feel free to contact me on the toll free number or e-mail address listed below.

Sincerely,



Kristin Abbott
State Filings Analyst I
abbottk@scottsdaleins.com
(800) 423-7675 x3140
Encl.

NATIONAL CASUALTY COMPANY **FILING MEMORANDUM**

National Casualty Insurance Company (NCC) is making revisions to our Personnel Consultants and Temporary Help Services Professional Liability and Employment Practices Liability Program in your state. These changes are additions to our program to be more flexible and better meet the needs of our insureds.

We are adding the option for General Liability rates to this program. General Liability will only be available with the Professional Liability; however the General Liability coverage will have a separate limit. The General Liability will be written on an Occurrence basis.

The rates for the General Liability were developed by reviewing state averages of ISO loss costs and applying a loss cost multiplier. The ISO class 47367 was used for the Temporary Placement. These rates apply per \$1,000 of payroll. For Permanent Placement the ISO class 43200 was used. Permanent Placement rates apply per 1,000 square feet of area.

The Increased Limit Factors and Deductible Credits are the same as we are currently using for the Errors & Omissions coverage.

The additional optional coverage's were judgementally developed using ISO and competitor data.