

SERFF Tracking Number: HART-125578970 State: Arkansas
First Filing Company: Property and Casualty Insurance Company of Hartford, ... State Tracking Number: EFT \$100
Company Tracking Number: FN.20.100.2008.01
TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations
Product Name: WC Rule Filing - New Writing Companies
Project Name/Number: WC Rule Filing - New Writing Companies/FN.20.100.2008.01

Filing at a Glance

Companies: Property and Casualty Insurance Company of Hartford, Trumbull Insurance Company

Product Name: WC Rule Filing - New Writing SERFF Tr Num: HART-125578970 State: Arkansas

Companies

TOI: 16.0 Workers Compensation

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 16.0000 WC Sub-TOI Combinations

Co Tr Num: FN.20.100.2008.01

State Status: Fees verified and received

Filing Type: Rule

Co Status: Initial Filing

Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding

Authors: Kathleen Czarnecki, Joyce Disposition Date: 03/26/2008

Driscoll, Marilu Gonzalez, David

Logan, Sima Nizami, Angela Isaac

Date Submitted: 03/26/2008

Disposition Status: Approved

Effective Date Requested (New): 05/01/2008

Effective Date (New): 05/01/2008

Effective Date Requested (Renewal): 05/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: WC Rule Filing - New Writing Companies

Status of Filing in Domicile: Not Filed

Project Number: FN.20.100.2008.01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/26/2008

State Status Changed: 03/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford have recently been licensed to write Workers' Compensation and Employers' Liability in your state. The National Council on Compensation Insurance (NCCI) has been authorized to file rules and supplementary rating information on behalf of these companies.

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Company and Contact

Filing Contact Information

David Logan, Filing Analyst david.logan@thehartford.com
 690 Asylum Avenue (860) 547-3792 [Phone]
 Hartford, CT 06115 (860) 547-5941[FAX]

Filing Company Information

Property and Casualty Insurance Company of Hartford CoCode: 34690 State of Domicile: Indiana

Hartford Plaza Group Code: 91 Company Type: Property
 Hartford, CT 06115 Group Name: State ID Number:
 (860) 547-5000 ext. [Phone] FEIN Number: 06-1276326

Trumbull Insurance Company CoCode: 27120 State of Domicile: Connecticut
 Hartford Plaza Group Code: 91 Company Type: Property
 Hartford, CT 06115 Group Name: State ID Number:
 (860) 547-5000 ext. [Phone] FEIN Number: 06-1184984

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rule Filing - Group
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Property and Casualty Insurance Company of Hartford	\$100.00	03/26/2008	18973989
Trumbull Insurance Company	\$0.00	03/26/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	03/26/2008	03/26/2008

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Disposition

Disposition Date: 03/26/2008
Effective Date (New): 05/01/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/26/2008

Comments:

Attachment:

NAIC TD1.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for Workers' Compensation **Review Status:** Approved 03/26/2008

Bypass Reason: not applicable - filing only to add additional companies to currently filed and approved plan

Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Approved 03/26/2008

Bypass Reason: not applicable - filing only to add additional companies to currently filed and approved plan

Comments:

Satisfied -Name: Explanatory Memorandum **Review Status:** Approved 03/26/2008

Comments:

Attachment:

AR Expl Memo.pdf

Satisfied -Name: Cover Letter **Review Status:** Approved 03/26/2008

Comments:

Attachment:

AR CoverLetter.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only 	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Trumbull Ins. Co.	Connecticut	00914-27120	06-1184984	
Property & Casualty Ins. Co. of Hartford	Indiana	00914-34690	06-1276326	

5. Company Tracking Number	FN.20.100.2008.01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	KATHLEEN CZARNECKI, HO-2-19 Hartford Plaza, Hartford, CT 06115	PROD. CONS.	860-547-6165	860-547-4849	KATHLEEN.CZARNECKI@TheHartford.com
	7. Signature of authorized filer		<i>Kathleen Czarnacki</i>		
	8. Please print name of authorized filer		KATHLEEN CZARNECKI		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	16.0 WORKERS COMPENSATION
10. Sub-Type of Insurance (Sub-TOI)	16.0000
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 5/1/08 Renewal:
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	3/27/08
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	FN.20.100.2008.01
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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REFERENCE FILING FOR CURRENTLY APPROVED RULES AND RATING PLANS TO BE USED BY OUR NEW COMPANIES, TRUMBULL INSURANCE COMPANY AND PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD, WITH NO CHANGES MADE.

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

Check #: EFT
Amount: \$25.00

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

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

EXPLANATORY MEMORANDUM

ARKANSAS

Workers' Compensation and Employers' Liability Insurance - Rules/Rating Plans

Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford have recently been licensed to write Workers' Compensation and Employers' Liability in your state. The National Council on Compensation Insurance (NCCI) has been authorized to file rules and supplementary rating information on behalf of these companies.

The following rules and/or plans were previously filed and approved for use by Hartford Fire Insurance Company, etal. We hereby reference file these for use also by our new companies, Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford, with no changes made.

<u>Plan/Rule Description</u>	<u>Our Previous Filing Number</u>	<u>Effective Date</u>
Special Rule for the Workers' Compensation Broad Form Coverage	FN.20.001.1995.01	3/25/96
Managed Care Premium Credit Rating Plan	FN.20.004.1995.01	4/15/96
Large Deductible Plan	FN.20.687.1995.01 FN.20.694.1995.03 FN.20.687.2004.03	3/25/96 3/25/96 3/1/05
Schedule Rating Plan	FN.20.694.2002.02	10/1/02
Large Risk Alternative Rating Option	FN.00.989/001.2002.01	8/1/02
Waiver of our Right to Recover from Others Endorsement – Premium Charge	FN.20.014.2006.01	10/1/06
Negotiated Rating Option	FN.20.015.2006.01	12/15/06

In addition, the following NCCI Item filings were previously adopted for use by Hartford Fire Insurance Company, etal. We hereby adopt these plans for use by Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford.

NCCI Item Filing	Description
01-AR-2007	Elimination of Manual of Underground Coal Mine Rules
02-AR-2006	Revision to Code 7420 – Aviation-Aerial Application, Seeding, Herding or Scintillometer Surveying-Flying Crew
02-AR-2007	Revision to Basic Manual Classification 2719- Logging or Tree Removal: Certified Mechanized Harvesting Exclusively
B-1397-A	Revision to Basic Manual Classification and Rules – Amendment of B-1397
B-1399-A	Amendment to Classification Filing B-1399 (Rev. to Basic Manual Classification for Aviation Industry) Exposure Transition Program
B-1404	Basic Manual Revision to Appendix E – Table of Classification by Hazard Group
B-1405 and P-1405	Expedited Filing for Terrorism Risk Insurance- Certified Losses
P-1401	Revision to Rural Electrification Administration Endorsement
E-1400	Exclusion of Catastrophe Losses from Experience Rating

02-AR-94	Small Deductible Policy Option of Workers' Compensation Policies
B-1312	Wrap Up Construction Projects
B-1394	Revisions to Basic Manual Classifications and Rules, Addendum to Item Filing B-1387, and Addendum to Item Filing B-1391
01-AR-2004	Code 7409- Aircraft or Helicopter Operation: Aerial Application, Seeding, Herding or Schintillometer Surveying: Flying Crew
P-1392	Form WC 00 01 12 - Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Act of 2002
B-1393/AR-2005-04	Miscellaneous Values for Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents
B-1398	Miscellaneous Values for Foreign Terrorism
P-1389	Revision of the Employers' Liability Coverage Endorsement and Federal Employers' Liability Act Coverage Endorsement
01-AR-2003	Amended Classification Treatment of Sheet Metal Operations
B-1373	Basic Manual Rule Enhancements
E-1376	Exclusion of Terrorism Losses from Experience Rating
E-1379	2003 Experience Rating Plan Manual for Workers' Compensation and Employers' Liability
B-1391	Revision to the Basic Manual
B-1387	Basic Manual Revision for Charitable and Bottling Industries
B-1383	Catastrophic Provision- Certified Terrorism Losses (As Defined in Terrorism Risk Insurance Act of 2002)

Kathleen Czarnecki, Product Consultant
AR&PD – Technical Services
March 27, 2008



March 27, 2008

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

Re: **WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY – Rule Filing**
“Reference Filing” of Rules/Rating Plans for new companies

SAME Rules/Rating Plans AS PREVIOUSLY FILED AND APPROVED FOR:
Hartford Fire Insurance Company

<u>Our Filing Number: FN.20.100.2008.01</u>	<u>NAIC #</u>
Trumbull Insurance Company	27120
Property and Casualty Insurance Company of Hartford	34690

Dear Commissioner,

Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford have recently been licensed to write Workers' Compensation and Employers' Liability in your state. The National Council on Compensation Insurance (NCCI) has been authorized to file rules and supplementary rating information on behalf of these companies.

The enclosed Explanatory Memorandum outlines the currently approved rules and plans for use by Hartford Fire Insurance Company. We hereby reference file those for use by Trumbull Insurance Company and Property and Casualty Insurance Company of Hartford, with no changes made.

Enclosed please find the following in final print:

- NAIC Transmittal Document (RRFS not provided as this is a rule filing with no rate impact)
- Explanatory Memorandum prepared by Kathleen Czarnecki, Product Consultant

Copies of the currently approved rules and plans are available upon your request. The filing fees will be paid via EFT.

Our related loss cost multiplier filing and forms filing for these two new companies will be submitted separately in the near future, under our root company file numbers BR.20.696000 and FF.20.001, respectively.

For the above listed companies, **to be effective May 1, 2008**, we herewith submit for your approval the enclosed materials.

Thank you.

Very truly yours,

Kathleen Czarnecki

Kathleen M. Czarnecki, Product Consultant
AR&PD- Technical Services HO-2-19
Telephone: (860) 547-6165, FAX No.: (860) 547-4849
E-Mail Address: Kathleen.Czarnecki@thehartford.com