

SERFF Tracking Number: ARKS-125593101 State: Arkansas
Filing Company: NCCI State Tracking Number: #2050822 \$100
Company Tracking Number:
TOI: 16.0 Workers Compensation Sub-TOI: 16.0000 WC Sub-TOI Combinations
Product Name: Workers Compensation
Project Name/Number: /

Filing at a Glance

Company: NCCI

Product Name: Workers Compensation

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0000 WC Sub-TOI Combinations

Filing Type: Rate

Effective Date Requested (New): 07/01/2008

Effective Date Requested (Renewal):

State Filing Description:

They sent in two checks with this filing: Ck#2050822 \$100 and Ck#2050823 \$100.

SERFF Tr Num: ARKS-125593101 State: Arkansas

SERFF Status: Closed

Co Tr Num:

Co Status:

Author:

Date Submitted: 04/03/2008

State Tr Num: #2050822 \$100

State Status: Fees verified and received

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

Disposition Date: 04/23/2008

Disposition Status: Approved

Effective Date (New): 07/01/2008

Effective Date (Renewal):

General Information

Project Name:

Project Number:

Reference Organization: NCCI

Reference Title: Advisory Loss Costs

Filing Status Changed: 04/23/2008

State Status Changed: 04/04/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number: AR-2008-02

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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NA

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(123) 555-4567 [Phone]

SERFF Tracking Number: ARKS-125593101

State: Arkansas

Filing Company: NCCI

State Tracking Number: #2050822 \$100

Company Tracking Number:

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers Compensation

Project Name/Number: /

NA, AR 00000

Filing Company Information

NCCI

CoCode:

State of Domicile: Florida

901 Peninsula Corporate Circle

Group Code:

Company Type:

Boca Raton, FL 33487

Group Name:

State ID Number:

(561) 893-3186 ext. [Phone]

FEIN Number: 65-0439698

SERFF Tracking Number: ARKS-125593101

State: Arkansas

Filing Company: NCCI

State Tracking Number: #2050822 \$100

Company Tracking Number:

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Product Name: Workers Compensation

Project Name/Number: /

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2050823	\$100.00	
2050822	\$100.00	

SERFF Tracking Number: ARKS-125593101

State: Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	04/23/2008	04/23/2008

SERFF Tracking Number: ARKS-125593101

State: Arkansas

Filing Company: NCCI

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Product Name: Workers Compensation

Project Name/Number: /

Disposition

Disposition Date: 04/23/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
NCCI	%	\$		\$	%	%	-12.800%

SERFF Tracking Number: ARKS-125593101

State: Arkansas

Filing Company: NCCI

State Tracking Number: #2050822 \$100

Company Tracking Number:

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Product Name: Workers Compensation

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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	Advisory Loss cost filing	Approved	Yes
Supporting Document	CONFIDENTIAL-Technical Supplement	Approved	No
Rate		Approved	Yes

SERFF Tracking Number: ARKS-125593101

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Company Tracking Number:

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0000 WC Sub-TOI Combinations

Product Name: Workers Compensation

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Paper

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

Decrease

Effective Date of Last Rate Revision:

01/01/2008

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
NCCI	-12.800%	%				%	%

SERFF Tracking Number: ARKS-125593101

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Product Name: Workers Compensation

Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
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Approved

SERFF Tracking Number: ARKS-125593101

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Filing Company: NCCI

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Supporting Document Schedules

Unsatisfied -Name: Uniform Transmittal Document-Property & Casualty	Review Status: Approved	04/23/2008
Comments:		
Unsatisfied -Name: NAIC Loss Cost Filing Document for Workers' Compensation	Review Status: Approved	04/23/2008
Comments:		
Unsatisfied -Name: NAIC loss cost data entry document	Review Status: Approved	04/23/2008
Comments:		
Satisfied -Name: Advisory Loss cost filing	Review Status: Approved	04/23/2008
Comments:		
Attachment: 7-2008 advisory LC AR-2008-02.pdf		



Circular

APRIL 4, 2008

FILING CIRCULAR

AR-2008-02

Arkansas—Item # AR-2008-02—Voluntary Advisory Loss Costs and Rating Values, Proposed to Be Effective July 1, 2008

ACTION NEEDED

Please review this circular prior to the approval of the proposed changes.

Recipients are advised to retain this filing circular since it will be **supplemented, but not replaced, by the approval circular** upon regulatory approval. This filing circular, State Information Circular AR-2008-04, and the approval circular will provide the entire package of relevant information for this change.

Important: Arkansas law does not allow NCCI to file rules and rates on its members' behalf. Therefore, insurance carriers must make an independent filing with the Arkansas Insurance Department, electing to adopt or not adopt a filing made by NCCI and subsequently approved by the Department. When such a filing is made with the Department, reference NCCI Item # AR-2008-02, NOT the circular number.

BACKGROUND

NCCI recently submitted to the Arkansas Insurance Department a voluntary advisory loss costs and rating values filing proposed to be effective July 1, 2008 for new and renewal policies.

IMPACT

The voluntary filing proposes an overall advisory loss cost level decrease of 12.8% for industrial classes and an overall advisory loss cost level decrease of 19.6% for F-classes. These changes are proposed to become effective July 1, 2008.

NCCI ACTION

NCCI will announce in an approval circular that these values, or some alternative set of values, have been approved by the regulator. We will post the voluntary loss costs and rating values on **ncci.com**. The Individual Classification Experience Exhibit is available upon request, or you can download it from **ncci.com**. For more information, please contact our Customer Service Center at 800-NCCI-123.

NCCI makes no representation or warranty, express or implied, as to any matter including, but not limited to, an assurance that the values in this circular will be approved by the regulator.

PERSON TO CONTACT

If you have any questions, please contact:

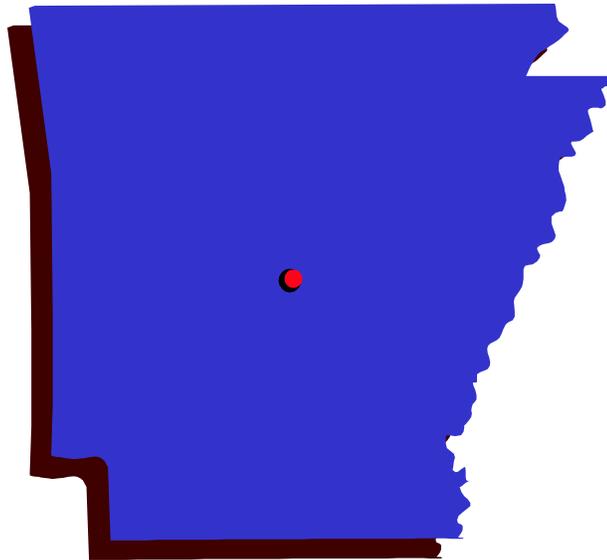
Terri Robinson
State Relations Executive
NCCI, Inc.
2400 Crestwood Drive, Suite 207
North Little Rock, AR 72116
501-753-5180

Technical Contact:

Tom Daley
Director and Actuary
NCCI, Inc.
901 Peninsula Corporate Circle
Boca Raton, FL 33487
561-893-3134

ARKANSAS

Voluntary Market



Advisory Loss Cost Filing

Proposed Effective July 1, 2008

Item # AR-2008-02



Terri Robinson
State Relations Executive
Regulatory Service Division

April 1, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1804

Re: **Item # AR-2008-02—Arkansas Workers Compensation Voluntary Advisory Loss Costs and Rating Values—Proposed to Be Effective July 1, 2008**

Dear Commissioner Bowman:

In accordance with the applicable statutes and regulations of the state of Arkansas, we are filing for your consideration and approval advisory voluntary loss costs for Arkansas to be effective July 1, 2008 for new and renewal policies.

This filing proposes an average overall decrease of 12.8% in the voluntary loss costs.

IMPORTANT: Arkansas law does not permit NCCI to file voluntary loss costs and rating values on its members' behalf. This filing is made for reference by the members and subscribers of NCCI. If these loss costs are approved, an independent filing, referencing NCCI Item # AR-2008-02, must be made by each carrier to either adopt or not adopt these loss costs and rating values.

The attached loss costs represent advisory information only. All expenses have been excluded except loss adjustment expense. Carriers may satisfy the Arkansas Insurance Department's rate filing requirements by adopting these loss costs and rating values and providing their own loss cost multiplier. Alternatively, carriers may opt to not adopt these loss costs and rating values and make an independent filing instead.

In the enclosed appendix is a list of companies that, as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.



April 1, 2008
Honorable Julie Benafield Bowman
Page 2

Please contact me (501-753-5180) if you have any questions or need any further information.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

A handwritten signature in black ink that reads "Terri Robinson". The signature is written in a cursive, flowing style.

Terri Robinson
State Relations Executive
TR:ah



**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

Actuarial Certification

The information contained in this filing has been prepared under the direction of the undersigned actuary in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its *Code of Professional Conduct*, to observe the Actuarial Standards of Practice when practicing in the United States.

Filing prepared by:

A handwritten signature in black ink that reads "Tom Daley". The signature is written in a cursive, flowing style.

Tom Daley, ACAS, MAAA
Director and Actuary
Actuarial and Economic Services



**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

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**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

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ARKANSAS VOLUNTARY LOSS COST WORKERS COMPENSATION FILING – JULY 1, 2008

BACKGROUND AND FILING PROCEDURE

The workers compensation benefit system in Arkansas is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Arkansas, and submits proposed advisory prospective loss costs for review and approval by the Arkansas Commissioner of Insurance. These advisory prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc...).

Each insurance company offering workers compensation insurance in Arkansas may satisfy the Arkansas Insurance Department's rate filing requirements by filing a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates that they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs. Alternatively, insurance companies may opt to not adopt these loss costs and make an independent filing instead.

In this filing, NCCI is proposing that the Commissioner of Insurance approve an overall average decrease of 12.8% to the current loss costs—which have been in effect since January 1, 2008. It is proposed that the revised loss costs and rating values will become effective July 1, 2008. This document will explain why this decrease is necessary.

NCCI separately determines loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost differs depending on the classification. In fact, the loss costs for some classifications would increase if this filing were approved.

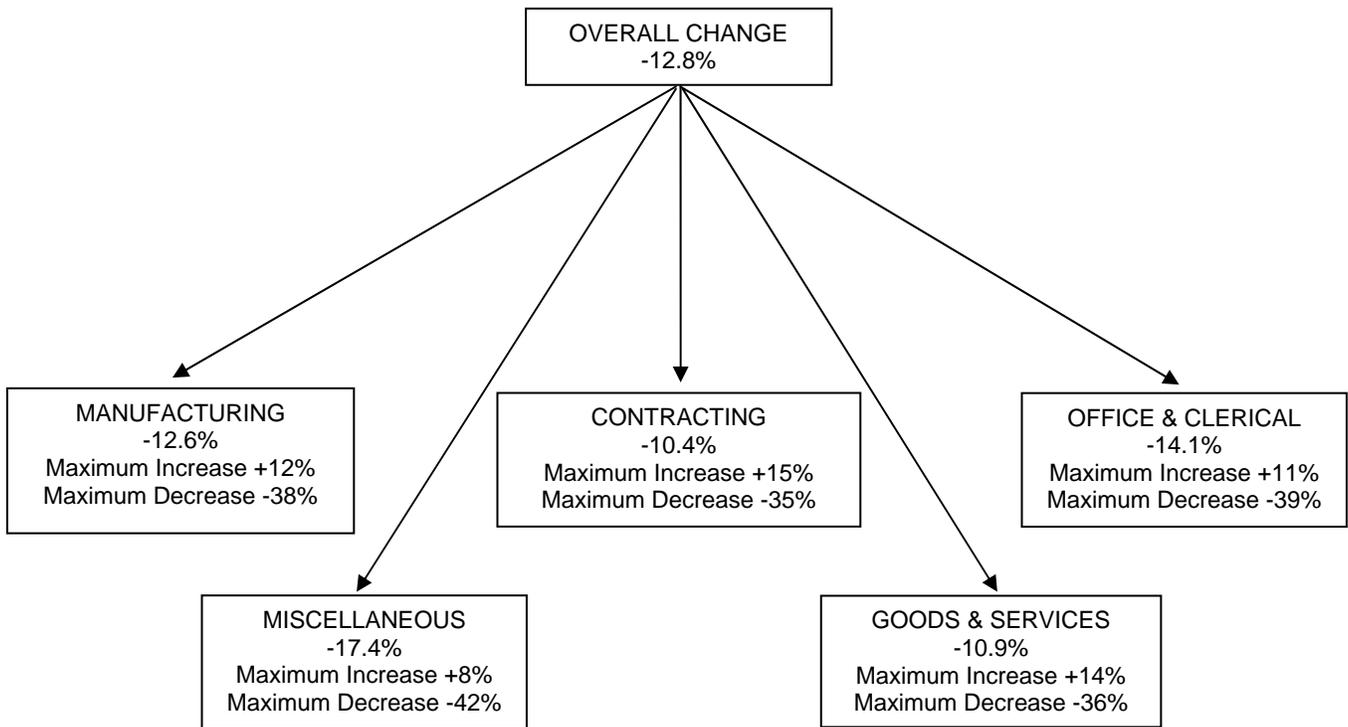
**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

SUMMARY OF PROPOSED CHANGE IN LOSS COSTS

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend and Benefits	-14.6%
Loss Adjustment Expense	+2.1%
Overall Loss Cost Level Change Requested	-12.8%

A brief discussion of each of these key components follows this page.

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



**ARKANSAS
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WORKERS COMPENSATION FILING – JULY 1, 2008**

KEY COMPONENTS

There are four key components in this filing:

I) EXPERIENCE

NCCI analyzed the emerging experience of Arkansas workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2004 and 2005, evaluated as of December 31, 2006. A policy year captures the premiums and losses from the block of policies that have effective dates during a given year. 2005 is the most recently available policy year, since the last policy had an effective date of December 31, 2005 and did not expire until December 31, 2006. The use of the two most recently available policy years is consistent with the filings made in the past several years by NCCI in Arkansas.

It should be noted that NCCI adjusts the historical policy and calendar-accident year experience to reflect both loss cost changes approved and statutory benefit changes implemented since that time period.

To smooth the impact that individual large claims can have on the loss cost indication, NCCI uses a large loss procedure. This procedure limits individual claims above a large loss threshold. The use of this procedure is consistent with last year's filing.

From these limited losses, NCCI has computed loss development factors. They are needed since there is a substantial lag between the time a claim is reported and the time the claim is ultimately settled.

Consistent with last year's filing, the specific loss experience used by NCCI in this filing is paid plus case reserve, which includes both the benefit amounts already paid by insurers on reported claims and the outstanding case reserves on those claims.

In this filing, NCCI is relying on a 5-year average of paid plus case reserve loss development factors (LDF), which is consistent with last year's filing. The 5-year average LDF method balances stability and responsiveness by smoothing the effect of reserve fluctuations on LDF while reflecting the impact of changing case reserves.

Finally, a state specific excess factor is applied to the limited developed losses to adjust to an unlimited basis.

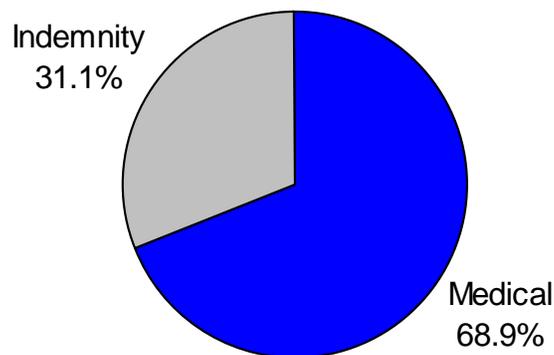
**ARKANSAS
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II) TREND

As noted above, the filing relies primarily on the experience from policy years 2004 and 2005. However, since the proposed loss costs are intended for use with policies having effective dates starting on July 1, 2008, it is necessary to use trend factors that forecast how much the future Arkansas workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared to anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Arkansas benefit costs.

Distribution of Arkansas Benefit Costs

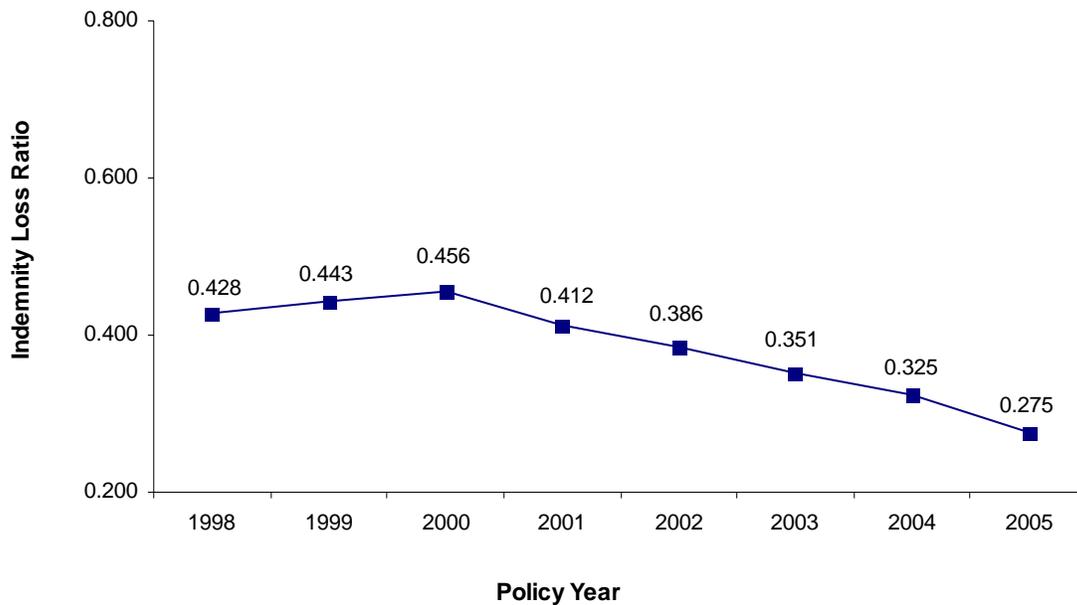


As can be seen, medical costs account for nearly 70% of total benefit costs in Arkansas.

ARKANSAS VOLUNTARY LOSS COST WORKERS COMPENSATION FILING – JULY 1, 2008

The chart below shows the history of indemnity loss ratios for the past eight years. An indemnity loss ratio represents the proportion of premium dollars that is necessary to cover indemnity benefits. The figures in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels. In addition, the underlying claims are limited to a large loss threshold.

Arkansas Indemnity Loss Ratio History

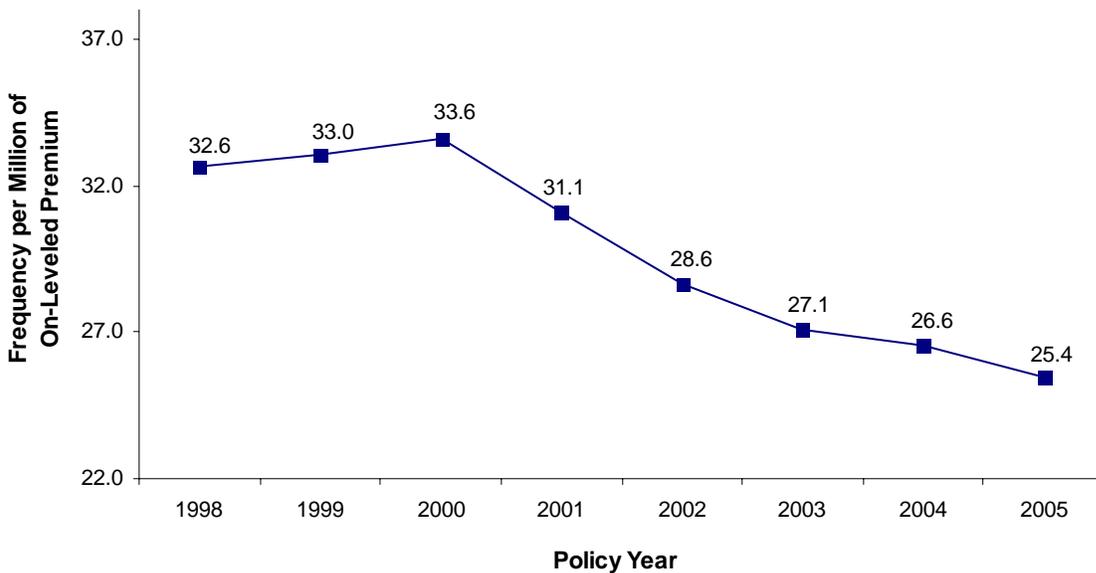


The indemnity loss ratios for the most recent two policy years are much lower when compared to the prior six policy years.

ARKANSAS VOLUNTARY LOSS COST WORKERS COMPENSATION FILING – JULY 1, 2008

Underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Arkansas.

Arkansas Frequency

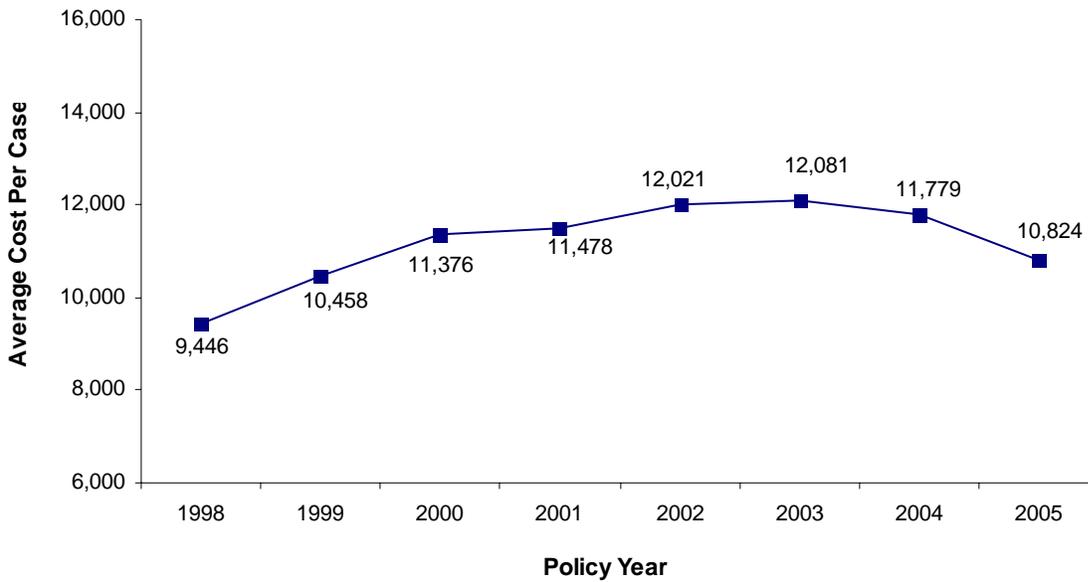


As this chart illustrates, the average claim frequency has declined significantly since policy year 2000.

ARKANSAS VOLUNTARY LOSS COST WORKERS COMPENSATION FILING – JULY 1, 2008

For these workplace injuries, the average indemnity cost over time can be tracked by observing the following chart.

Arkansas Indemnity Cost Per Case

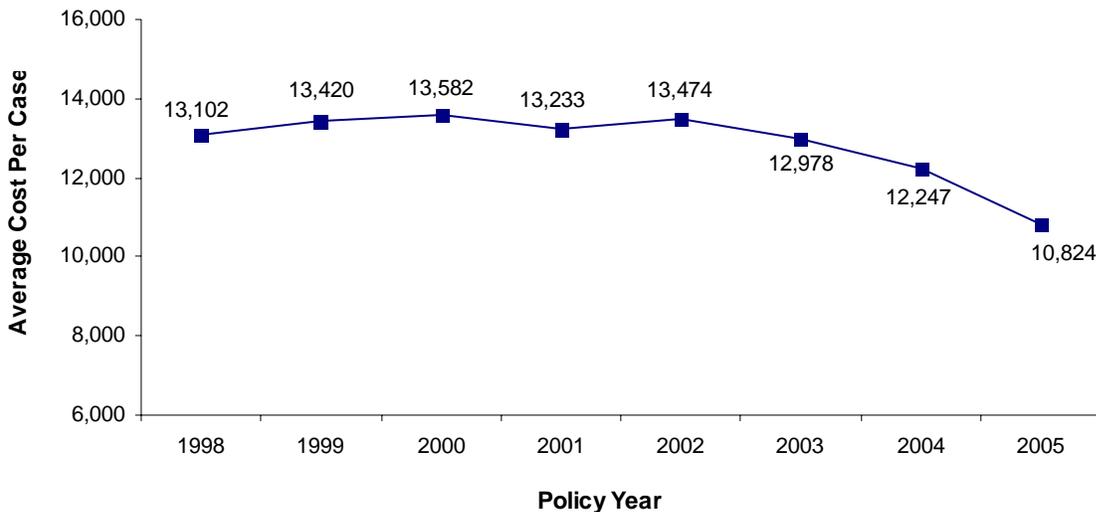


Following several years of continually increasing indemnity average cost per case, the average indemnity cost per case has decreased during the most recent two policy years.

**ARKANSAS
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After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.

**Arkansas Indemnity Cost Per Case
in Excess of Wage Growth**



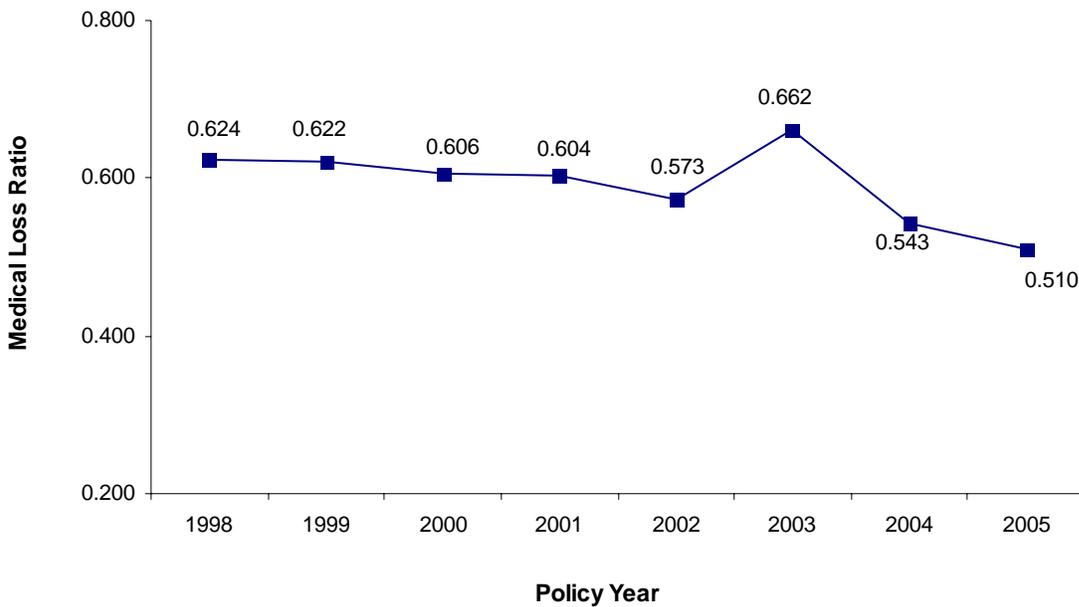
As this chart illustrates, the average indemnity cost per case in excess of wage growth has noticeably decreased in the most recent policy years.

In last year's Arkansas filing, NCCI proposed an annual indemnity trend factor of -1.5% per year. Based on our analysis this year—with meaningful indemnity frequency and severity declines observed in the most recent two policy years—we are proposing an indemnity trend factor of -3.5%. This means that indemnity benefits are expected to grow at a slower pace than worker's wages.

**ARKANSAS
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On the medical side of benefits, the chart below shows the history of medical loss ratios for the past eight years. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits. The figures in this chart reflect premiums at today's loss costs and losses at today's statutory benefit levels. In addition, the underlying claims are limited to a large loss threshold.

Arkansas Medical Loss Ratio History

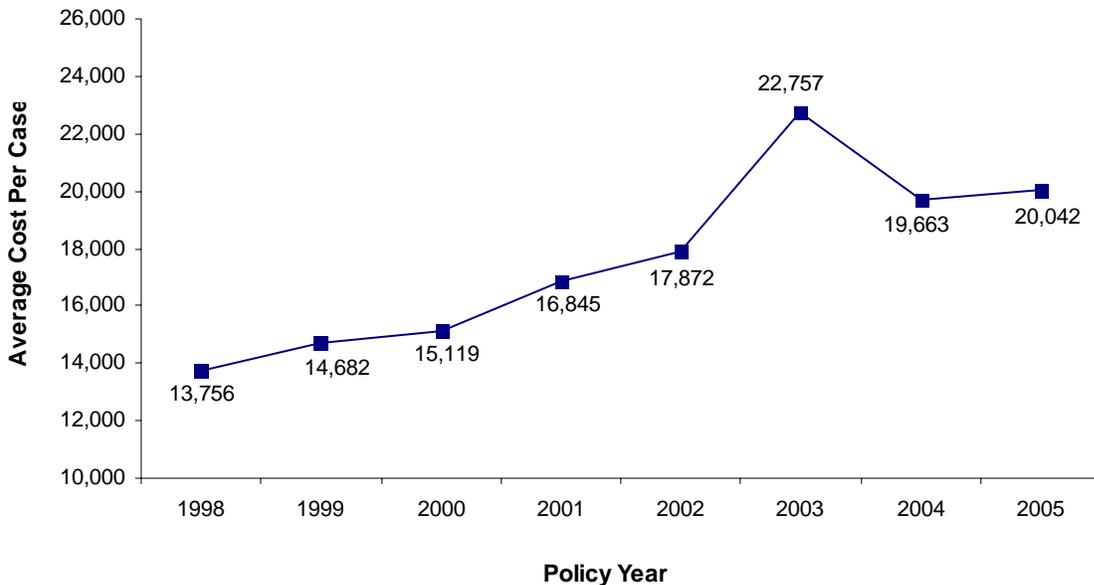


With the exception of policy year 2003, historical medical loss ratios have decreased since 1998. During policy year 2003, the medical loss ratio increased significantly when compared to other policy years. The increase in the 2003 medical loss ratio is attributed to several large claims.

ARKANSAS VOLUNTARY LOSS COST WORKERS COMPENSATION FILING – JULY 1, 2008

As with indemnity, underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The frequency chart discussed earlier is also a primary driver of medical costs. For these workplace injuries, the average medical cost over time is tracked in the following chart.

Arkansas Medical Cost Per Case

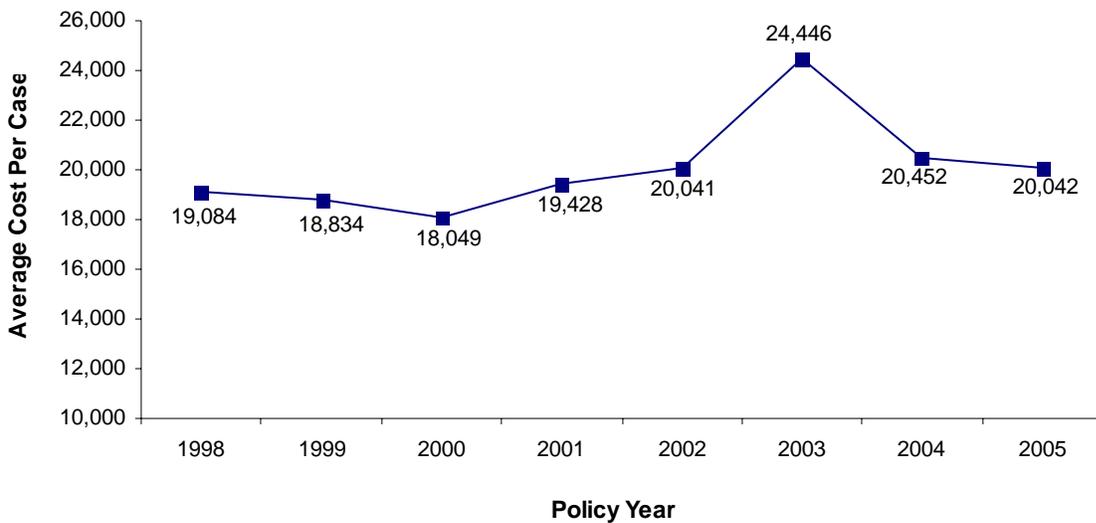


The average medical cost per case in Arkansas has been increasing for several years. Policy year 2003's average medical cost per case has increased significantly over prior policy years due mainly to several large claims.

**ARKANSAS
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WORKERS COMPENSATION FILING – JULY 1, 2008**

After removing the impact of the growth in workers’ wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.

**Arkansas Medical Cost Per Case
in Excess of Wage Growth**



The general pattern of the average medical cost per case in excess of wage growth has been upward over time. Policy Years 2004 and 2005 appear to have reverted back to the established pattern prior to 2003.

From a “big-picture” standpoint, NCCI expects medical costs to continue to increase. However, recent declines in frequency have minimized that growth. Therefore, NCCI is proposing a medical trend of 1.0% per year, which is a 1.0% decrease from last year’s filing. A medical trend factor of 1.0% means that medical benefits are expected to increase at a faster pace than workers’ wages.

**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

III) BENEFITS

Annual Increase in the Minimum and Maximum Weekly Benefit

Workers injured in Arkansas receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum.

Each January 1, the minimum and maximum weekly benefits are updated based on the most recent average weekly wage in Arkansas. The current voluntary loss costs reflect the maximum benefit as of January 1, 2007. Updating the proposed voluntary loss costs to reflect the impact of the maximum benefit increase on January 1, 2008 results in a 1.3% increase for indemnity losses. Since indemnity benefits comprise only 31.1% of all losses in Arkansas, the overall impact is an increase of 0.4%.

Medical Fee Schedule Change due to 1/1/2008 Medicare Fee Schedule Update

Based on revisions underlying the Medicare fee schedule that went into effect 1/1/2008, NCCI estimates that such change impacts the Arkansas medical fee schedule by decreasing physician costs by 1.7%. Since physician costs as a percentage of total workers compensation medical costs equals 51.5%, medical costs are expected to decrease by 0.9%. With medical costs comprising 68.9% of total workers compensation system costs, an overall decrease of 0.6% is expected due to the changes implemented in the 1/1/2008 Medicare fee schedule change.

**ARKANSAS
VOLUNTARY LOSS COST
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IV) LOSS-BASED EXPENSES

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims.

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision).

The currently approved Arkansas LAE provision is 16.9%. In this filing, NCCI is proposing to increase the LAE provision to 19.3% of losses.

CONCLUSION

This filing document provides a high-level perspective on why Arkansas voluntary loss costs need to decrease by 12.8%.

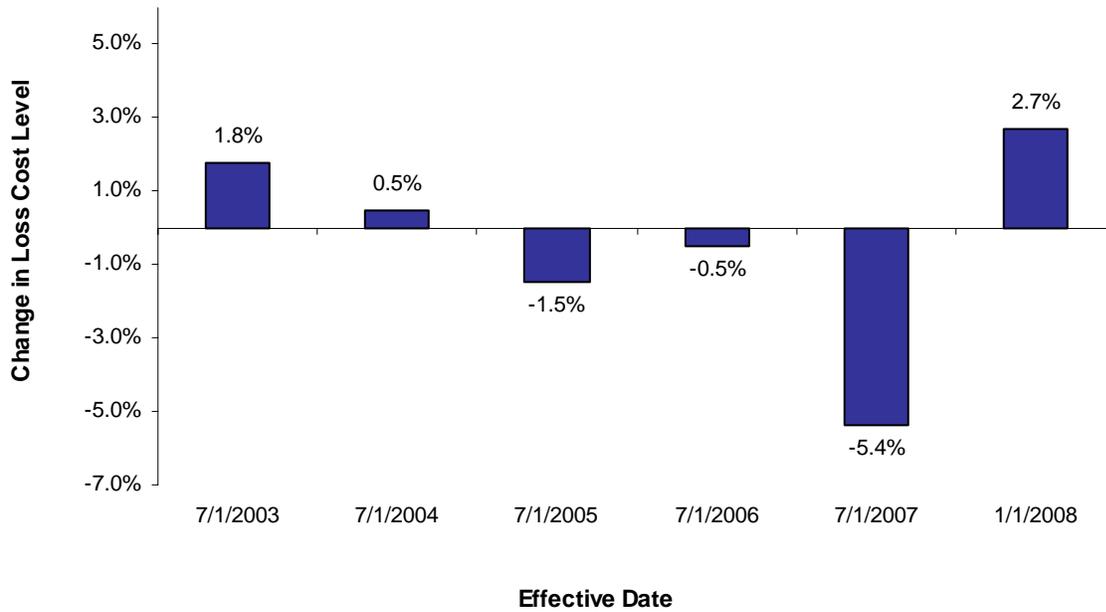
While this filing proposed an overall average decrease to the current loss cost level, it is anticipated that future medical cost growth will be a significant driving force in Arkansas's workers compensation benefit delivery system, given that nearly 70% of benefit costs are medical in Arkansas. Therefore, continued diligence is needed by Arkansas workers compensation stakeholders to ensure that the system remains strong and competitive.

The following pages contain additional exhibits that may be interest, as well as the proposed loss costs, and rating values by classification.

**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

EXHIBIT I

Arkansas Historical Loss Cost Changes

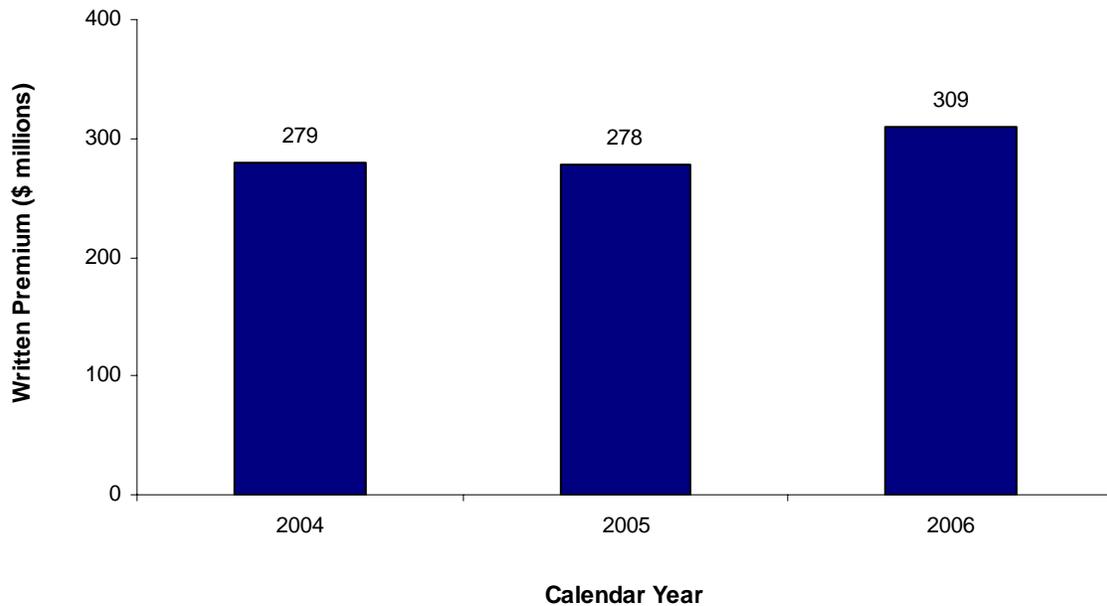


The 1/1/2008 loss cost change of 2.7% was due to a law-only filing to incorporate the impacts of Arkansas Act 1599 and Act 1415 for new and renewal policies effective 1/1/2008.

**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

EXHIBIT II

Arkansas Written Premium



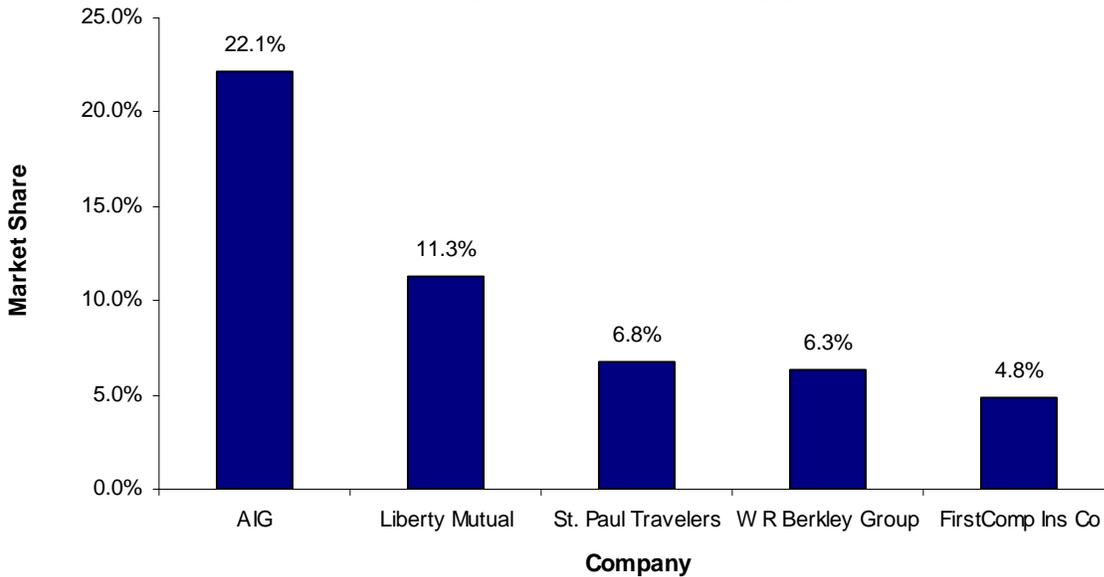
Data Source: A.M Best State/Line Report

This exhibit illustrates Arkansas' calendar year written premium totals for the most recent three years.

**ARKANSAS
VOLUNTARY LOSS COST
WORKERS COMPENSATION FILING – JULY 1, 2008**

EXHIBIT III

**Arkansas Workers Compensation Writers
Calendar Year 2006**



Data Source: A.M Best State/Line Report

The five largest insurance company groups providing workers compensation insurance in Arkansas in 2006 are shown in this chart.

ADVISORY LOSS COSTS - NOT RATES

ARKANSAS

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S1

Effective July 1, 2008

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.88	1.98	0.22	2001	1.44	0.82	0.26	2651	1.59	0.94	0.27
0008	1.58	0.86	0.24	2002	1.81	1.05	0.26	2660	0.88	0.52	0.27
0016	3.40	1.81	0.22	2003	2.04	1.03	0.24	2670	1.39	0.82	0.26
0034	2.61	1.37	0.20	2014	3.84	1.85	0.24	2683	1.19	0.70	0.27
0035	1.56	0.91	0.26	2016	1.20	0.69	0.25	2688	1.84	1.05	0.25
0036	2.48	1.33	0.23	2021	2.01	1.06	0.21	2701	4.47	2.15	0.21
0037	2.80	1.51	0.23	2039	2.69	1.54	0.25	2702X	18.23	8.62	0.22
0042	3.86	2.27	0.26	2041	2.58	1.61	0.29	2710	5.31	2.60	0.23
0050	3.14	1.68	0.22	2065	0.97	0.53	0.23	2714	2.52	1.36	0.24
0059D	0.18	0.04	0.24	2070	3.30	1.77	0.23	2719X	6.69	3.16	0.21
0065D	0.03	0.01	0.24	2081	2.33	1.28	0.24	2731	2.24	1.23	0.24
0066D	0.03	0.01	0.25	2089	1.53	0.86	0.26	2735	1.57	0.89	0.26
0067D	0.03	0.01	0.25	2095	1.65	0.93	0.25	2759	5.11	2.77	0.25
0079	2.56	1.36	0.26	2105	1.47	0.85	0.26	2790	0.94	0.52	0.24
0083	5.90	3.05	0.23	2110	1.29	0.74	0.27	2802	3.18	1.82	0.26
0106	6.90	3.60	0.24	2111	1.52	0.84	0.25	2812	2.23	1.29	0.27
0113	3.46	1.92	0.24	2112	1.64	0.88	0.23	2835	0.97	0.59	0.28
0170	1.49	0.83	0.23	2114	1.62	0.93	0.26	2836	1.36	0.82	0.27
0251	3.05	1.78	0.26	2121	1.35	0.75	0.24	2841	2.25	1.39	0.29
0400	4.88	2.64	0.23	2130	1.69	0.94	0.24	2881	1.52	0.86	0.26
0401	6.66	3.40	0.24	2131	1.14	0.65	0.26	2883	2.47	1.43	0.27
0771N	0.18	-	-	2143	1.32	0.71	0.23	2913	2.47	1.42	0.26
0908P	86.00	49.81	0.27	2150	-	2.02	0.25	2915	2.57	1.39	0.24
0909	-	49.81	0.27	2156	-	1.35	0.23	2916	1.41	0.76	0.24
0912	-	123.15	0.26	2157	2.45	1.35	0.23	2923	1.45	0.85	0.27
0913P	212.00	123.15	0.26	2172	0.95	0.53	0.23	2942	1.42	0.88	0.28
0917	2.37	1.40	0.28	2174	1.77	1.00	0.24	2960	1.95	1.08	0.23
1005*	6.67	1.56	0.22	2211	3.31	1.70	0.24	3004	1.66	0.78	0.22
1016X*	24.89	6.19	0.19	2220	1.18	0.66	0.25	3018	1.55	0.89	0.25
1164E	4.31	1.85	0.21	2286	0.86	0.49	0.26	3022	1.92	1.12	0.26
1165E	2.84	1.42	0.23	2288	2.44	1.33	0.24	3027	1.62	0.94	0.26
1320	1.77	0.85	0.21	2300	1.29	0.76	0.25	3028	1.40	0.84	0.27
1322	9.50	4.42	0.22	2302	1.03	0.57	0.24	3030	2.43	1.28	0.25
1430	2.62	1.35	0.24	2305	1.29	0.72	0.24	3040	2.25	1.22	0.26
1438	1.47	0.81	0.26	2361	0.73	0.42	0.26	3041	2.01	1.14	0.25
1452	1.02	0.51	0.22	2362	1.06	0.61	0.26	3042	1.92	1.12	0.27
1463	7.04	3.36	0.21	2380	2.73	1.40	0.22	3064	2.78	1.54	0.24
1472	2.45	1.17	0.20	2386	0.68	0.41	0.26	3066	-	1.00	0.25
1624E	4.59	2.21	0.23	2388	1.16	0.68	0.27	3069	4.77	2.32	0.24
1642	2.47	1.31	0.25	2402	1.30	0.72	0.27	3076	1.79	1.00	0.25
1654	3.79	1.91	0.22	2413	1.02	0.57	0.25	3081D	1.74	0.88	0.25
1655	2.99	1.42	0.22	2416	1.01	0.59	0.27	3082D	2.35	1.16	0.24
1699	1.21	0.60	0.23	2417	0.95	0.54	0.24	3085D	1.96	1.02	0.25
1701	1.87	0.99	0.24	2501	0.82	0.48	0.27	3110	1.72	0.97	0.25
1710E	3.70	1.86	0.24	2503	0.81	0.45	0.25	3111	1.80	1.00	0.25
1741E	1.12	0.45	0.24	2534	1.30	0.75	0.25	3113	1.42	0.78	0.25
1745X	1.81	0.92	0.22	2570	2.99	1.58	0.23	3114	1.58	0.87	0.25
1747	1.58	0.81	0.23	2576	-	0.48	0.27	3118	0.73	0.39	0.23
1748	4.51	2.10	0.23	2578	-	0.48	0.27	3119	0.66	0.39	0.25
1803D	3.24	1.53	0.25	2585	1.87	1.05	0.25	3122	0.91	0.50	0.24
1852D	1.50	0.71	0.22	2586	0.80	0.42	0.25	3126	1.04	0.58	0.24
1853	1.40	0.81	0.25	2587	1.75	0.98	0.25	3131	0.63	0.36	0.26
1860	1.18	0.64	0.24	2589	0.87	0.52	0.27	3132	1.49	0.79	0.25
1924	2.56	1.36	0.24	2600	3.86	1.87	0.22	3145	1.44	0.85	0.27
1925	1.77	1.04	0.27	2623	1.70	1.00	0.27	3146	1.66	0.89	0.24

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

ARKANSAS

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S2

Effective July 1, 2008

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3169	1.48	0.86	0.26	3827	0.95	0.56	0.27	4511	0.45	0.25	0.25
3175D	1.72	0.88	0.21	3830	0.68	0.36	0.24	4557	1.03	0.59	0.26
3179	1.45	0.85	0.27	3851	1.60	0.92	0.26	4558	1.00	0.54	0.23
3180	1.08	0.64	0.27	3865	0.77	0.45	0.26	4561	1.20	0.63	0.20
3188	0.92	0.53	0.26	3881	2.13	1.18	0.24	4568	1.57	0.76	0.22
3220	1.14	0.64	0.25	4000	4.37	2.38	0.26	4581	1.05	0.49	0.22
3223	1.81	1.05	0.26	4021	3.58	1.83	0.23	4583	3.21	1.54	0.24
3224	1.48	0.91	0.27	4024E	1.34	0.67	0.23	4611	0.58	0.33	0.26
3227	1.10	0.63	0.25	4034	4.20	2.07	0.23	4635	2.99	1.26	0.24
3240	1.83	1.01	0.25	4036	1.52	0.77	0.24	4653	0.78	0.45	0.26
3241	1.70	0.91	0.23	4038	1.31	0.77	0.26	4665	4.05	2.01	0.23
3255	1.41	0.86	0.27	4053	2.08	1.08	0.23	4670	2.32	1.13	0.22
3257	2.06	1.17	0.26	4061	2.56	1.44	0.24	4683	2.96	1.70	0.27
3270	1.95	1.05	0.24	4062	1.39	0.81	0.26	4686	0.77	0.39	0.24
3300	2.70	1.58	0.25	4101	1.21	0.67	0.27	4692	0.29	0.17	0.27
3303	2.31	1.21	0.23	4111	1.85	1.02	0.25	4693	0.56	0.32	0.25
3307	2.03	1.14	0.25	4112	0.57	0.32	0.25	4703	1.46	0.80	0.23
3315	1.59	0.90	0.25	4113	0.80	0.46	0.26	4717	1.08	0.68	0.28
3334	1.29	0.70	0.23	4114	1.34	0.76	0.25	4720	3.16	1.60	0.24
3336	1.33	0.74	0.24	4130	2.75	1.50	0.23	4740	0.93	0.45	0.22
3365	6.18	3.01	0.23	4131	1.47	0.80	0.24	4741	1.06	0.59	0.24
3372	1.72	0.91	0.26	4133	1.45	0.80	0.24	4751	0.90	0.47	0.25
3373	1.75	0.98	0.24	4150	1.01	0.54	0.24	4771N	1.03	0.49	0.24
3383	0.65	0.37	0.26	4206	2.22	1.29	0.25	4777	1.05	0.52	0.22
3385	0.53	0.30	0.25	4207	0.61	0.32	0.21	4825	0.54	0.30	0.27
3400	1.64	0.91	0.25	4239	0.77	0.39	0.23	4828	1.01	0.50	0.24
3507	1.87	1.06	0.25	4240	1.49	0.85	0.25	4829	0.73	0.35	0.22
3515	1.32	0.73	0.24	4243	1.01	0.56	0.24	4902	0.81	0.48	0.27
3548	0.82	0.47	0.25	4244	1.79	1.06	0.27	4923	0.67	0.37	0.24
3559	1.57	0.84	0.24	4250	0.90	0.50	0.24	5020	4.45	2.23	0.23
3574	0.68	0.41	0.27	4251	1.07	0.60	0.25	5022	3.20	1.68	0.24
3581	0.87	0.51	0.27	4263	1.33	0.74	0.25	5037	12.55	5.30	0.19
3612	1.33	0.80	0.28	4273	1.16	0.65	0.25	5040	16.83	6.33	0.14
3620	3.51	1.66	0.21	4279	1.09	0.62	0.25	5057	12.04	5.12	0.23
3629	1.18	0.68	0.26	4282	1.28	0.72	0.24	5059	14.30	5.88	0.21
3632	2.42	1.32	0.24	4283	1.19	0.66	0.24	5069	18.06	8.18	0.18
3634	1.03	0.61	0.27	4299	1.06	0.59	0.25	5102	2.65	1.37	0.23
3635	1.25	0.68	0.24	4304	1.67	0.94	0.26	5146	3.24	1.70	0.25
3638	0.89	0.50	0.25	4307	1.33	0.77	0.26	5160	2.29	1.04	0.17
3642	0.51	0.30	0.26	4308	-	0.59	0.25	5183	2.27	1.17	0.24
3643	1.79	1.00	0.25	4351	0.69	0.45	0.29	5188	2.90	1.45	0.23
3647	2.03	1.09	0.23	4352	0.61	0.36	0.27	5190	2.08	1.07	0.24
3648	1.30	0.75	0.27	4360	0.55	0.31	0.25	5191X	1.20	0.57	0.24
3681	0.94	0.54	0.27	4361	0.80	0.47	0.27	5192	2.59	1.44	0.24
3685	1.08	0.60	0.26	4362	0.70	0.35	0.22	5213	4.57	2.29	0.23
3719	1.58	0.79	0.22	4410	1.94	1.15	0.26	5215	2.73	1.51	0.24
3724	4.11	1.99	0.23	4420	2.34	1.29	0.26	5221	3.36	1.62	0.22
3726	1.83	0.81	0.20	4431	0.90	0.56	0.29	5222	7.76	3.48	0.23
3803	1.15	0.64	0.24	4432	0.97	0.58	0.27	5223	3.42	1.82	0.25
3807	1.27	0.73	0.26	4439	1.02	0.54	0.25	5348	2.65	1.41	0.25
3808	1.66	0.99	0.27	4452	1.97	1.10	0.25	5402	2.94	1.59	0.23
3821	2.50	1.27	0.24	4459	1.13	0.65	0.25	5403	6.08	2.99	0.23
3822	2.19	1.20	0.24	4470	1.44	0.76	0.26	5437	2.88	1.51	0.24
3824	2.93	1.60	0.24	4484	1.26	0.70	0.25	5443	2.61	1.41	0.23
3826	0.53	0.29	0.23	4493	1.53	0.82	0.23	5445	3.27	1.67	0.23

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

ARKANSAS

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S3

Effective July 1, 2008

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	3.45	1.73	0.23	6836	3.83	1.87	0.24	7515	0.70	0.32	0.22
5472	3.14	1.56	0.23	6843F	9.72	4.47	0.19	7520	1.48	0.77	0.24
5473	4.30	2.07	0.22	6845F	14.75	6.17	0.20	7538	6.63	2.72	0.21
5474	4.72	2.28	0.23	6854	3.32	1.72	0.27	7539	2.84	1.30	0.22
5478	2.87	1.71	0.28	6872F	12.67	5.78	0.18	7540	1.86	0.84	0.22
5479	5.08	2.69	0.24	6874F	25.92	10.97	0.18	7580	1.23	0.61	0.23
5480	5.14	2.55	0.22	6882	3.32	1.48	0.20	7590	3.40	1.74	0.23
5491	1.33	0.69	0.24	6884	7.50	3.55	0.19	7600	1.71	0.84	0.23
5506	2.40	1.18	0.22	7016M	2.95	1.39	0.22	7601	7.71	3.64	0.22
5507	3.61	1.79	0.23	7024M	3.28	1.55	0.22	7605	2.15	1.12	0.25
5508D	6.09	2.82	0.21	7038M	3.72	1.70	0.21	7610	0.35	0.17	0.23
5535	4.77	2.32	0.24	7046M	16.36	7.97	0.25	7611	3.45	1.74	0.23
5536	-	1.74	0.26	7047M	5.28	2.33	0.22	7612	7.69	3.77	0.23
5537	3.15	1.74	0.26	7050M	6.65	2.84	0.21	7613	3.07	1.54	0.22
5538	-	2.32	0.24	7090M	4.13	1.89	0.21	7704	-	1.91	0.24
5551	9.16	4.35	0.22	7098M	18.18	8.85	0.25	7705	1.69	0.89	0.25
5606	1.09	0.54	0.22	7099M	29.29	13.32	0.25	7710	3.79	1.91	0.24
5610	3.57	1.95	0.24	7133	2.25	1.08	0.22	7711	3.79	1.91	0.24
5645	7.29	3.65	0.24	7151M	2.73	1.31	0.22	7720X	1.69	0.89	0.25
5651	5.41	2.71	0.23	7152M	4.89	2.19	0.22	7855	4.08	2.14	0.23
5703	58.96	26.93	0.24	7153M	3.04	1.46	0.22	8001	1.46	0.88	0.27
5705	3.45	1.86	0.25	7222	6.30	3.19	0.22	8002	2.13	1.16	0.25
5951	0.26	0.14	0.24	7228X	4.47	2.15	0.21	8006	1.27	0.71	0.25
6003	6.46	3.17	0.22	7229X	4.69	2.30	0.22	8008	0.80	0.45	0.25
6005	4.91	2.27	0.21	7230	2.64	1.33	0.23	8010	1.24	0.68	0.24
6017	2.52	1.15	0.19	7231	3.50	1.92	0.26	8013	0.32	0.18	0.25
6018	1.37	0.65	0.19	7232	8.26	3.85	0.19	8015	0.42	0.24	0.25
6045	1.59	0.76	0.21	7309F	14.74	6.66	0.15	8017	0.77	0.44	0.26
6204	6.43	3.12	0.22	7313F	4.18	1.89	0.18	8018X*	1.65	0.91	0.25
6206	4.08	1.80	0.22	7317F	6.61	3.21	0.21	8021	1.22	0.68	0.25
6213	5.37	2.39	0.19	7327F	19.51	7.93	0.22	8031	2.54	1.43	0.26
6214	1.81	0.89	0.23	7333M	3.54	1.76	0.23	8032	1.04	0.59	0.26
6216	4.18	2.06	0.22	7335M	3.93	1.96	0.23	8033	1.24	0.71	0.26
6217	3.27	1.65	0.23	7337M	6.33	2.95	0.23	8039	0.90	0.50	0.25
6229	3.24	1.67	0.19	7350F	12.72	5.65	0.17	8044	1.81	1.02	0.25
6233	3.53	1.67	0.21	7360	4.56	2.31	0.24	8045	0.27	0.16	0.25
6235	9.39	4.23	0.18	7370	3.22	1.82	0.26	8046	1.75	0.94	0.24
6236	7.73	3.76	0.21	7380X	2.22	1.16	0.24	8047	0.70	0.40	0.26
6237	1.98	0.91	0.21	7382	1.83	0.94	0.24	8050	-	0.44	0.26
6251D	5.15	2.25	0.21	7390	2.37	1.33	0.27	8058	1.80	1.02	0.26
6252D	3.85	1.62	0.19	7394M	7.18	2.75	0.17	8072	0.53	0.29	0.26
6260D	3.40	1.51	0.20	7395M	7.98	3.06	0.17	8102	1.66	0.94	0.25
6306	3.66	1.89	0.23	7398M	12.86	4.61	0.17	8103	2.45	1.29	0.24
6319	3.57	1.76	0.22	7403	1.90	1.03	0.24	8105	3.17	1.61	0.20
6325	2.98	1.48	0.23	7405N	0.75	0.36	0.21	8106	2.51	1.28	0.24
6400	4.47	2.42	0.24	7409*	-	6.17	0.19	8107	2.14	1.10	0.24
6504	1.54	0.87	0.26	7420X*	16.46	6.17	0.19	8111	2.47	1.35	0.25
6702M*	4.96	2.59	0.23	7421	1.74	0.79	0.21	8116	2.75	1.51	0.24
6703M*	8.87	4.35	0.23	7422	1.47	0.57	0.15	8203	3.61	2.02	0.25
6704M*	5.51	2.88	0.23	7423	-	1.03	0.24	8204	3.13	1.64	0.24
6801F	7.56	3.72	0.26	7425	2.72	1.10	0.19	8209	1.96	1.09	0.25
6811	3.32	1.64	0.20	7431N	1.11	0.44	0.16	8215	3.76	1.84	0.24
6824F	21.77	9.05	0.20	7445N	0.40	-	-	8227	2.05	1.01	0.22
6826F	8.35	3.62	0.19	7453N	0.60	-	-	8232	4.13	2.06	0.23
6834	2.35	1.29	0.27	7502	1.63	0.80	0.24	8233	3.36	1.66	0.22

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

ARKANSAS

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S4

Effective July 1, 2008

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8235	2.71	1.53	0.25	9012	1.27	0.67	0.26				
8263	6.12	3.49	0.25	9014	1.82	1.02	0.25				
8264	2.21	1.20	0.23	9015X	1.58	0.86	0.26				
8265	6.09	2.88	0.23	9016	4.08	2.08	0.24				
8279	5.85	3.09	0.23	9019	1.94	1.02	0.24				
8288	3.94	2.14	0.25	9033	1.29	0.73	0.25				
8291	1.37	0.77	0.25	9040*	2.31	1.30	0.26				
8292	1.95	1.09	0.25	9052	1.02	0.58	0.26				
8293	4.49	2.53	0.24	9058	1.17	0.65	0.26				
8295X	4.91	2.47	0.24	9059	1.81	1.04	0.26				
8304	4.52	2.08	0.22	9060	1.19	0.66	0.24				
8350	3.72	1.78	0.22	9061	0.91	0.53	0.27				
8380	2.33	1.17	0.23	9063	0.65	0.32	0.24				
8381	0.98	0.56	0.26	9077F	2.78	1.33	0.15				
8385	1.58	0.80	0.24	9082	1.05	0.59	0.26				
8392	1.97	1.13	0.25	9083	1.06	0.60	0.26				
8393	1.12	0.59	0.25	9084	1.23	0.68	0.25				
8500	4.16	2.05	0.24	9089	0.75	0.41	0.23				
8601	0.54	0.27	0.24	9093	0.92	0.54	0.26				
8606	1.83	0.94	0.23	9101	1.98	1.12	0.26				
8709F	5.24	2.57	0.23	9102	1.91	1.10	0.26				
8719	1.23	0.65	0.24	9110	-	0.54	0.26				
8720	0.89	0.45	0.24	9154	1.27	0.67	0.26				
8721	0.26	0.13	0.23	9156	0.86	0.49	0.26				
8726F	6.01	2.52	0.19	9170	1.82	1.02	0.25				
8734M	0.42	0.23	0.23	9178	17.18	9.26	0.25				
8737M	0.38	0.20	0.23	9179	23.57	14.66	0.28				
8738M	0.67	0.33	0.23	9180	2.43	1.36	0.25				
8742X	0.31	0.16	0.23	9182	1.77	0.99	0.26				
8745	3.00	1.67	0.25	9186	34.91	18.45	0.25				
8748	0.27	0.14	0.24	9220	2.23	1.26	0.25				
8755	0.17	0.08	0.22	9402	2.82	1.41	0.23				
8799	0.63	0.35	0.24	9403	3.75	1.98	0.25				
8800	0.63	0.35	0.24	9410	1.15	0.64	0.25				
8803	0.05	0.03	0.27	9501	2.88	1.57	0.25				
8805M	0.22	0.12	0.22	9505	2.50	1.35	0.24				
8810	0.16	0.08	0.22	9516	2.13	1.11	0.25				
8814M	0.19	0.10	0.22	9519	1.20	0.62	0.24				
8815M	0.35	0.16	0.22	9521	3.47	1.59	0.20				
8820	0.14	0.07	0.25	9522	1.03	0.60	0.26				
8824	1.62	0.97	0.26	9534	4.58	2.09	0.21				
8825	1.38	0.81	0.27	9554	4.86	2.49	0.24				
8826	1.46	0.85	0.27	9586	0.43	0.27	0.27				
8829	1.76	1.01	0.26	9600	1.07	0.59	0.23				
8831	1.72	0.91	0.24	9620	0.87	0.42	0.23				
8832	0.18	0.09	0.24								
8833X*	0.59	0.33	0.25								
8835	1.29	0.74	0.25								
8842	0.96	0.54	0.26								
8861	-	0.54	0.26								
8864	0.96	0.54	0.26								
8868	0.25	0.14	0.25								
8869	0.48	0.28	0.28								
8871	0.15	0.09	0.30								
8901	0.17	0.08	0.23								

* Refer to the Footnotes Page for additional information on this class code.

Effective July 1, 2008

FOOTNOTE

D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.18	S	1710E	0.03	S	3175D	0.02	S
0065D	0.03	S	1741E	0.15	S	4024E	0.01	S
0066D	0.03	S	1803D	0.15	S	5508D	0.02	S
0067D	0.03	S	1852D	0.03	Asb	6251D	0.04	S
1164E	0.05	S	3081D	0.03	S	6252D	0.02	S
1165E	0.02	S	3082D	0.03	S	6260D	0.02	S
1624E	0.03	S	3085D	0.03	S			

S=Silica, Asb=Asbestos

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for federal assessment.

M Advisory loss cost provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL& HW assessment is included for those classifications under Program II USL Act.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$3.26. (For coverage written separately for federal benefits only, \$2.15. For coverage written separately for state benefits only, \$1.11.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$13.02. (For coverage written separately for federal benefits only, \$8.58. For coverage written separately for state benefits only, \$4.44.) It also includes a catastrophe loading of \$0.08.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.175 and elr x 2.032.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 7409 The ELR on the rate page is based on payroll subject to a maximum of \$750 per week per employee. Payroll is subject to a maximum of \$600 per week per employee effective January 1, 2005. An ELR of 7.71 should be applied to policies with effective dates on or after January 1, 2005 (\$600 payroll limitation). An ELR of 15.43 should be applied to policies with effective dates prior to January 1, 2005 (\$300 payroll limitation).
- 7420 Payroll is subject to a maximum of \$750 per week per employee effective July 1, 2008. The ELR on the rate page should be applied to policies with effective dates on or after July 1, 2008 (\$750 payroll limitation). An ELR of 7.71 should be applied to policies with effective dates prior to July 1, 2008 and on or after July 1, 2006 (\$600 payroll limitation). An ELR of 5.65 should be applied to policies with effective dates prior to July 1, 2006 (uncapped payroll).
- 8018 See Arkansas Special Classification for Warehousing-groceries exclusively.
- 8833 The ex-medical loss cost for this classification is \$0.30. A charge of \$0.10 is to be added to this loss cost whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
- 9040 The ex-medical loss cost for this classification is \$1.11. A charge of \$0.10 is to be added to this loss cost whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

Effective July 1, 2008

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group on a per claim basis*:

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	13.0%	10.4%	8.9%	7.4%	6.2%	4.3%	3.2%
\$1,500	15.9%	12.8%	10.9%	9.2%	7.8%	5.4%	4.1%
\$2,000	18.1%	14.7%	12.6%	10.7%	9.1%	6.5%	4.9%
\$2,500	20.1%	16.3%	14.1%	12.1%	10.2%	7.4%	5.6%
\$3,000	21.8%	17.8%	15.4%	13.2%	11.3%	8.2%	6.2%
\$3,500	23.4%	19.1%	16.6%	14.3%	12.2%	9.0%	6.8%
\$4,000	24.8%	20.3%	17.8%	15.4%	13.1%	9.7%	7.4%
\$4,500	26.2%	21.5%	18.8%	16.3%	14.0%	10.4%	7.9%
\$5,000	27.4%	22.6%	19.8%	17.3%	14.8%	11.1%	8.4%

Medical Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	12.6%	10.1%	8.6%	7.1%	6.0%	4.1%	3.0%
\$1,500	15.2%	12.2%	10.4%	8.8%	7.4%	5.1%	3.8%
\$2,000	17.1%	13.8%	11.9%	10.0%	8.5%	5.9%	4.5%
\$2,500	18.7%	15.2%	13.1%	11.1%	9.4%	6.7%	5.0%
\$3,000	20.1%	16.4%	14.2%	12.1%	10.2%	7.3%	5.5%
\$3,500	21.3%	17.5%	15.1%	12.9%	11.0%	7.9%	6.0%
\$4,000	22.5%	18.4%	16.0%	13.7%	11.7%	8.5%	6.4%
\$4,500	23.5%	19.3%	16.8%	14.5%	12.3%	9.0%	6.8%
\$5,000	24.4%	20.1%	17.5%	15.1%	12.9%	9.5%	7.2%

Indemnity Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	2.7%	2.1%	1.9%	1.8%	1.6%	1.3%	1.0%
\$1,500	3.7%	2.9%	2.7%	2.5%	2.2%	1.9%	1.4%
\$2,000	4.6%	3.7%	3.4%	3.2%	2.8%	2.3%	1.8%
\$2,500	5.4%	4.4%	4.0%	3.8%	3.3%	2.8%	2.1%
\$3,000	6.2%	5.0%	4.6%	4.3%	3.8%	3.2%	2.4%
\$3,500	6.9%	5.6%	5.2%	4.8%	4.3%	3.6%	2.7%
\$4,000	7.5%	6.2%	5.7%	5.3%	4.7%	4.0%	3.0%
\$4,500	8.1%	6.7%	6.2%	5.7%	5.1%	4.3%	3.3%
\$5,000	8.7%	7.2%	6.6%	6.2%	5.5%	4.6%	3.6%

Total Losses				
Deductible Amount	HAZARD GROUP			
	1	2	3	4
\$1,000	10.9%	8.4%	5.2%	3.2%
\$1,500	13.4%	10.4%	6.6%	4.1%
\$2,000	15.3%	12.0%	7.7%	4.9%
\$2,500	17.0%	13.4%	8.7%	5.6%
\$3,000	18.6%	14.7%	9.7%	6.2%
\$3,500	20.0%	15.9%	10.5%	6.8%
\$4,000	21.2%	17.0%	11.4%	7.4%
\$4,500	22.4%	18.0%	12.1%	7.9%
\$5,000	23.6%	19.0%	12.9%	8.4%

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

Effective July 1, 2008

ADVISORY MISCELLANEOUS VALUES (cont.)

Advisory Loss Elimination Ratios (continued) - The following percentages are applicable by deductible amount and hazard group on a per claim basis*:

Medical Losses					Indemnity Losses				
Deductible Amount	HAZARD GROUP				Deductible Amount	HAZARD GROUP			
	1	2	3	4		1	2	3	4
\$1,000	10.6%	8.1%	5.0%	3.0%	\$1,000	2.2%	1.9%	1.4%	1.0%
\$1,500	12.8%	9.9%	6.2%	3.8%	\$1,500	3.1%	2.6%	2.0%	1.4%
\$2,000	14.5%	11.3%	7.1%	4.5%	\$2,000	3.9%	3.3%	2.6%	1.8%
\$2,500	15.9%	12.5%	8.0%	5.0%	\$2,500	4.6%	3.9%	3.0%	2.1%
\$3,000	17.1%	13.5%	8.7%	5.5%	\$3,000	5.3%	4.5%	3.5%	2.4%
\$3,500	18.2%	14.4%	9.4%	6.0%	\$3,500	5.9%	5.1%	3.9%	2.7%
\$4,000	19.2%	15.3%	10.0%	6.4%	\$4,000	6.4%	5.6%	4.3%	3.0%
\$4,500	20.1%	16.0%	10.6%	6.8%	\$4,500	7.0%	6.0%	4.7%	3.3%
\$5,000	21.0%	16.8%	11.1%	7.2%	\$5,000	7.5%	6.5%	5.0%	3.6%

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

Basis of premium applicable in accordance with the **Basic Manual** footnote instructions for Code:

7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$48,893.00
Leased or rented vehicle.....	\$32,595.00

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

Maximum payroll per week per employee.....	\$750.00
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Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents (Advisory Loss Cost)..... \$0.01

Foreign Terrorism (Advisory Loss Cost)..... \$0.02

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,500.00

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

Per Passenger Seat Surcharge - In accordance with the **Basic Manual** footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors and Members of Limited Liability Companies in accordance with **Basic Manual** Rule 2-E-3..... \$31,900.00

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 86%

(Multiply a Non-F classification loss cost by a factor of 1.86 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.67) and the adjustment for differences in loss-based expenses (1.116).)

Experience Rating Eligibility

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

Effective July 1, 2008

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	1,078	0.04	608,159 --	641,704	0.44
1,079 --	4,359	0.05	641,705 --	677,192	0.45
4,360 --	7,711	0.06	677,193 --	714,796	0.46
7,712 --	11,135	0.07	714,797 --	754,712	0.47
11,136 --	14,633	0.08	754,713 --	797,160	0.48
14,634 --	24,476	0.09	797,161 --	842,390	0.49
24,477 --	36,434	0.10	842,391 --	890,683	0.50
36,435 --	47,070	0.11	890,684 --	942,364	0.51
47,071 --	57,426	0.12	942,365 --	997,801	0.52
57,427 --	67,784	0.13	997,802 --	1,057,421	0.53
67,785 --	78,269	0.14	1,057,422 --	1,121,714	0.54
78,270 --	88,952	0.15	1,121,715 --	1,191,254	0.55
88,953 --	99,883	0.16	1,191,255 --	1,266,711	0.56
99,884 --	111,096	0.17	1,266,712 --	1,348,873	0.57
111,097 --	122,623	0.18	1,348,874 --	1,438,676	0.58
122,624 --	134,491	0.19	1,438,677 --	1,537,239	0.59
134,492 --	146,725	0.20	1,537,240 --	1,645,909	0.60
146,726 --	159,350	0.21	1,645,910 --	1,766,325	0.61
159,351 --	172,392	0.22	1,766,326 --	1,900,502	0.62
172,393 --	185,877	0.23	1,900,503 --	2,050,941	0.63
185,878 --	199,832	0.24	2,050,942 --	2,220,789	0.64
199,833 --	214,284	0.25	2,220,790 --	2,414,063	0.65
214,285 --	229,265	0.26	2,414,064 --	2,635,968	0.66
229,266 --	244,806	0.27	2,635,969 --	2,893,376	0.67
244,807 --	260,940	0.28	2,893,377 --	3,195,549	0.68
260,941 --	277,705	0.29	3,195,550 --	3,555,277	0.69
277,706 --	295,140	0.30	3,555,278 --	3,990,735	0.70
295,141 --	313,287	0.31	3,990,736 --	4,528,651	0.71
313,288 --	332,192	0.32	4,528,652 --	5,210,008	0.72
332,193 --	351,904	0.33	5,210,009 --	6,101,012	0.73
351,905 --	372,478	0.34	6,101,013 --	7,316,014	0.74
372,479 --	393,971	0.35	7,316,015 --	9,071,012	0.75
393,972 --	416,448	0.36	9,071,013 --	11,828,863	0.76
416,449 --	439,978	0.37	11,828,864 --	16,792,989	0.77
439,979 --	464,639	0.38	16,792,990 --	28,375,939	0.78
464,640 --	490,514	0.39	28,375,940 --	86,290,660	0.79
490,515 --	517,696	0.40	86,290,661	AND OVER	0.80
517,697 --	546,286	0.41			
546,287 --	576,398	0.42			
576,399 --	608,158	0.43			

(a) G	5.15
(b) State Per Claim Accident Limitation	\$129,000
(c) State Multiple Claim Accident Limitation	\$258,000
(d) USL&HW Per Claim Accident Limitation	\$351,000
(e) USL&HW Multiple Claim Accident Limitation	\$702,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.71
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.71.)</i>	

Effective July 1, 2008
**TABLE OF BALLAST VALUES
 APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 27,701	12,875	888,896 -- 914,630	103,000	1,789,884 -- 1,815,630	193,125
27,702 -- 47,675	15,450	914,631 -- 940,366	105,575	1,815,631 -- 1,841,376	195,700
47,676 -- 70,627	18,025	940,367 -- 966,103	108,150	1,841,377 -- 1,867,123	198,275
70,628 -- 94,839	20,600	966,104 -- 991,841	110,725	1,867,124 -- 1,892,869	200,850
94,840 -- 119,640	23,175	991,842 -- 1,017,579	113,300	1,892,870 -- 1,918,616	203,425
119,641 -- 144,753	25,750	1,017,580 -- 1,043,318	115,875	1,918,617 -- 1,944,363	206,000
144,754 -- 170,047	28,325	1,043,319 -- 1,069,057	118,450	1,944,364 -- 1,970,110	208,575
170,048 -- 195,456	30,900	1,069,058 -- 1,094,797	121,025	1,970,111 -- 1,995,857	211,150
195,457 -- 220,942	33,475	1,094,798 -- 1,120,537	123,600	1,995,858 -- 2,021,604	213,725
220,943 -- 246,480	36,050	1,120,538 -- 1,146,278	126,175	2,021,605 -- 2,047,351	216,300
246,481 -- 272,058	38,625	1,146,279 -- 1,172,019	128,750	2,047,352 -- 2,073,098	218,875
272,059 -- 297,665	41,200	1,172,020 -- 1,197,761	131,325	2,073,099 -- 2,098,845	221,450
297,666 -- 323,294	43,775	1,197,762 -- 1,223,503	133,900	2,098,846 -- 2,124,593	224,025
323,295 -- 348,941	46,350	1,223,504 -- 1,249,245	136,475	2,124,594 -- 2,150,340	226,600
348,942 -- 374,602	48,925	1,249,246 -- 1,274,988	139,050	2,150,341 -- 2,176,087	229,175
374,603 -- 400,274	51,500	1,274,989 -- 1,300,730	141,625	2,176,088 -- 2,201,835	231,750
400,275 -- 425,955	54,075	1,300,731 -- 1,326,473	144,200	2,201,836 -- 2,227,583	234,325
425,956 -- 451,644	56,650	1,326,474 -- 1,352,217	146,775	2,227,584 -- 2,253,330	236,900
451,645 -- 477,340	59,225	1,352,218 -- 1,377,960	149,350	2,253,331 -- 2,279,078	239,475
477,341 -- 503,041	61,800	1,377,961 -- 1,403,704	151,925	2,279,079 -- 2,304,826	242,050
503,042 -- 528,746	64,375	1,403,705 -- 1,429,448	154,500	2,304,827 -- 2,330,573	244,625
528,747 -- 554,456	66,950	1,429,449 -- 1,455,193	157,075	2,330,574 -- 2,356,321	247,200
554,457 -- 580,170	69,525	1,455,194 -- 1,480,937	159,650	2,356,322 -- 2,382,069	249,775
580,171 -- 605,886	72,100	1,480,938 -- 1,506,682	162,225	2,382,070 -- 2,407,817	252,350
605,887 -- 631,605	74,675	1,506,683 -- 1,532,427	164,800	2,407,818 -- 2,433,565	254,925
631,606 -- 657,327	77,250	1,532,428 -- 1,558,172	167,375	2,433,566 -- 2,459,125	257,500
657,328 -- 683,050	79,825	1,558,173 -- 1,583,917	169,950		
683,051 -- 708,776	82,400	1,583,918 -- 1,609,662	172,525		
708,777 -- 734,503	84,975	1,609,663 -- 1,635,408	175,100		
734,504 -- 760,232	87,550	1,635,409 -- 1,661,153	177,675		
760,233 -- 785,962	90,125	1,661,154 -- 1,686,899	180,250		
785,963 -- 811,694	92,700	1,686,900 -- 1,712,645	182,825		
811,695 -- 837,426	95,275	1,712,646 -- 1,738,391	185,400		
837,427 -- 863,160	97,850	1,738,392 -- 1,764,137	187,975		
863,161 -- 888,895	100,425	1,764,138 -- 1,789,883	190,550		

For Expected Losses greater than \$2,459,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(5.15) / (\text{Expected Losses} + (700)(5.15))$$

G = 5.15

Effective July 1, 2008

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.89	1.42	1.26	1.13	0.98	0.79	0.59

1	2	3	4
1.52	1.22	0.88	0.59

2. 2008 Table of Expected Loss Ranges**

Effective January 1, 2008

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.537	0.588	0.617	0.644	0.672	0.713	0.746	0.577	0.626	0.693	0.746
\$15,000 †	0.478	0.533	0.566	0.595	0.628	0.675	0.715	0.522	0.575	0.652	0.715
\$20,000 †	0.433	0.490	0.524	0.556	0.592	0.643	0.689	0.478	0.534	0.618	0.689
\$25,000	0.396	0.454	0.490	0.523	0.561	0.615	0.666	0.442	0.501	0.589	0.666
\$30,000	0.366	0.424	0.461	0.494	0.534	0.591	0.646	0.412	0.472	0.564	0.646
\$35,000	0.341	0.398	0.436	0.469	0.510	0.569	0.627	0.386	0.446	0.541	0.627
\$40,000	0.319	0.375	0.413	0.447	0.489	0.549	0.610	0.363	0.424	0.520	0.610
\$50,000	0.283	0.337	0.375	0.409	0.452	0.514	0.580	0.326	0.386	0.484	0.580
\$75,000	0.225	0.272	0.309	0.341	0.384	0.448	0.520	0.262	0.319	0.417	0.520
\$100,000	0.189	0.230	0.266	0.295	0.338	0.400	0.476	0.221	0.275	0.370	0.476
\$125,000	0.164	0.200	0.235	0.262	0.303	0.364	0.441	0.192	0.243	0.334	0.441
\$150,000	0.146	0.179	0.212	0.238	0.277	0.336	0.414	0.172	0.220	0.307	0.414
\$175,000	0.132	0.162	0.194	0.218	0.255	0.312	0.390	0.156	0.201	0.284	0.390
\$200,000	0.121	0.149	0.179	0.201	0.237	0.292	0.370	0.143	0.186	0.265	0.370
\$225,000	0.112	0.137	0.167	0.188	0.221	0.275	0.353	0.132	0.173	0.249	0.353
\$250,000	0.105	0.129	0.157	0.177	0.209	0.261	0.338	0.124	0.163	0.236	0.338
\$275,000	0.099	0.121	0.149	0.167	0.198	0.248	0.324	0.116	0.154	0.223	0.324
\$300,000	0.093	0.114	0.141	0.159	0.188	0.237	0.312	0.110	0.146	0.213	0.312
\$325,000	0.088	0.108	0.134	0.151	0.180	0.227	0.301	0.104	0.139	0.204	0.301
\$350,000	0.084	0.103	0.128	0.145	0.172	0.218	0.291	0.099	0.133	0.195	0.291
\$375,000	0.080	0.099	0.123	0.139	0.165	0.210	0.282	0.095	0.128	0.188	0.282
\$400,000	0.077	0.095	0.118	0.133	0.159	0.202	0.274	0.091	0.123	0.181	0.274
\$425,000	0.074	0.091	0.114	0.128	0.153	0.196	0.266	0.087	0.118	0.175	0.266
\$450,000	0.071	0.087	0.110	0.124	0.148	0.189	0.259	0.084	0.114	0.169	0.259
\$475,000	0.069	0.084	0.106	0.120	0.143	0.184	0.253	0.081	0.111	0.164	0.253
\$500,000	0.067	0.082	0.103	0.116	0.139	0.178	0.247	0.078	0.107	0.159	0.247
\$600,000	0.059	0.073	0.093	0.104	0.125	0.161	0.226	0.070	0.096	0.143	0.226
\$700,000	0.054	0.066	0.084	0.095	0.113	0.147	0.209	0.063	0.088	0.130	0.209
\$800,000	0.051	0.062	0.079	0.088	0.106	0.137	0.196	0.059	0.082	0.121	0.196
\$900,000	0.047	0.057	0.074	0.082	0.098	0.128	0.185	0.055	0.076	0.113	0.185
\$1,000,000	0.044	0.054	0.069	0.077	0.092	0.120	0.175	0.052	0.072	0.107	0.175
\$2,000,000	0.026	0.034	0.044	0.050	0.060	0.079	0.119	0.032	0.046	0.070	0.119
\$3,000,000	0.018	0.024	0.032	0.037	0.045	0.060	0.092	0.023	0.034	0.053	0.092
\$4,000,000	0.014	0.019	0.025	0.029	0.036	0.049	0.076	0.017	0.026	0.042	0.076
\$5,000,000	0.011	0.015	0.021	0.024	0.029	0.040	0.064	0.014	0.022	0.035	0.064
\$6,000,000	0.009	0.012	0.016	0.019	0.024	0.034	0.055	0.011	0.017	0.029	0.055
\$7,000,000	0.008	0.010	0.014	0.016	0.020	0.029	0.048	0.009	0.015	0.025	0.048
\$8,000,000	0.007	0.009	0.012	0.014	0.018	0.025	0.042	0.008	0.013	0.022	0.042
\$9,000,000	0.006	0.008	0.011	0.013	0.016	0.022	0.038	0.008	0.012	0.019	0.038
\$10,000,000	0.006	0.007	0.010	0.011	0.014	0.020	0.034	0.007	0.010	0.017	0.034

† This loss limit is not applicable for retrospective rating in this state.

** Effective January 1, 2008 per Item R-1396

Effective July 1, 2008

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.613	0.668	0.698	0.727	0.756	0.797	0.818	0.657	0.707	0.777	0.818
\$15,000 †	0.552	0.611	0.646	0.677	0.711	0.759	0.790	0.599	0.656	0.736	0.790
\$20,000 †	0.505	0.566	0.603	0.637	0.674	0.727	0.765	0.554	0.614	0.701	0.765
\$25,000	0.466	0.529	0.568	0.602	0.643	0.699	0.744	0.516	0.579	0.672	0.744
\$30,000	0.434	0.497	0.537	0.573	0.615	0.674	0.724	0.484	0.548	0.646	0.724
\$35,000	0.406	0.469	0.510	0.546	0.590	0.651	0.706	0.456	0.521	0.622	0.706
\$40,000	0.382	0.444	0.486	0.522	0.568	0.631	0.689	0.431	0.497	0.600	0.689
\$50,000	0.343	0.403	0.445	0.482	0.529	0.594	0.659	0.390	0.456	0.563	0.659
\$75,000	0.276	0.330	0.371	0.407	0.455	0.524	0.598	0.318	0.382	0.491	0.598
\$100,000	0.234	0.282	0.322	0.356	0.403	0.472	0.552	0.271	0.333	0.438	0.552
\$125,000	0.204	0.247	0.286	0.318	0.364	0.431	0.514	0.238	0.296	0.398	0.514
\$150,000	0.183	0.222	0.260	0.290	0.334	0.400	0.484	0.213	0.269	0.368	0.484
\$175,000	0.165	0.201	0.238	0.266	0.308	0.373	0.458	0.193	0.246	0.341	0.458
\$200,000	0.151	0.185	0.220	0.246	0.287	0.350	0.435	0.177	0.228	0.319	0.435
\$225,000	0.140	0.171	0.205	0.230	0.269	0.330	0.415	0.164	0.213	0.300	0.415
\$250,000	0.132	0.160	0.193	0.217	0.255	0.314	0.399	0.154	0.201	0.285	0.399
\$275,000	0.124	0.151	0.183	0.205	0.241	0.299	0.383	0.145	0.190	0.270	0.383
\$300,000	0.117	0.142	0.173	0.195	0.229	0.286	0.369	0.137	0.180	0.258	0.369
\$325,000	0.111	0.135	0.165	0.186	0.219	0.274	0.357	0.130	0.172	0.247	0.357
\$350,000	0.105	0.129	0.158	0.177	0.210	0.263	0.345	0.123	0.164	0.237	0.345
\$375,000	0.101	0.123	0.152	0.170	0.201	0.253	0.335	0.118	0.157	0.228	0.335
\$400,000	0.096	0.118	0.146	0.164	0.194	0.244	0.325	0.113	0.151	0.220	0.325
\$425,000	0.093	0.113	0.140	0.158	0.187	0.236	0.316	0.108	0.146	0.212	0.316
\$450,000	0.089	0.109	0.136	0.152	0.181	0.229	0.308	0.104	0.141	0.205	0.308
\$475,000	0.086	0.105	0.131	0.147	0.175	0.222	0.300	0.101	0.136	0.199	0.300
\$500,000	0.083	0.102	0.127	0.143	0.170	0.216	0.293	0.097	0.132	0.193	0.293
\$600,000	0.074	0.090	0.114	0.128	0.152	0.195	0.269	0.087	0.118	0.174	0.269
\$700,000	0.067	0.082	0.104	0.116	0.139	0.178	0.250	0.078	0.108	0.159	0.250
\$800,000	0.063	0.076	0.097	0.108	0.129	0.166	0.234	0.073	0.100	0.148	0.234
\$900,000	0.058	0.071	0.090	0.101	0.120	0.155	0.221	0.068	0.094	0.138	0.221
\$1,000,000	0.055	0.067	0.085	0.095	0.113	0.146	0.209	0.064	0.088	0.130	0.209
\$2,000,000	0.033	0.042	0.055	0.062	0.074	0.096	0.143	0.040	0.057	0.085	0.143
\$3,000,000	0.024	0.031	0.041	0.046	0.056	0.074	0.112	0.029	0.043	0.065	0.112
\$4,000,000	0.018	0.024	0.032	0.037	0.045	0.060	0.093	0.022	0.034	0.053	0.093
\$5,000,000	0.015	0.019	0.026	0.030	0.037	0.051	0.079	0.018	0.028	0.044	0.079
\$6,000,000	0.011	0.015	0.021	0.025	0.031	0.042	0.068	0.014	0.022	0.037	0.068
\$7,000,000	0.010	0.013	0.018	0.021	0.026	0.037	0.060	0.012	0.019	0.032	0.060
\$8,000,000	0.009	0.011	0.016	0.018	0.023	0.032	0.053	0.011	0.017	0.028	0.053
\$9,000,000	0.008	0.010	0.014	0.016	0.020	0.029	0.048	0.010	0.015	0.024	0.048
\$10,000,000	0.007	0.009	0.013	0.015	0.018	0.026	0.043	0.009	0.013	0.022	0.043

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.07	0.07	0.05	0.16	0.16	0.12	0.00



**ARKANSAS
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NCCI AFFILIATE LISTINGS

A M C O INSURANCE COMPANY
ACADIA INSURANCE COMPANY
ACCIDENT FUND INS CO OF AMERICA
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADVANTAGE WC INSURANCE CO
AIG CASUALTY CO
AIU INS CO
ALLIANZ GLOBAL RISKS US INS CO
AMCOMP ASSURANCE CORPORATION
AMCOMP PREFERRED INS CO
AMERICA FIRST INSURANCE COMPANY
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN EMPLOYERS INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSURANCE CO
AMERICAN INS CO
AMERICAN INTERNATIONAL SOUTH INS CO
AMERICAN INTERSTATE INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN SAFETY CASUALTY INS CO
AMERICAN SENTINEL INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
ANSUR AMERICA
AR RURAL ELECTRIC SI TRUST
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ARGONAUT SOUTHWEST INS CO
ASSOCIATED INDEMNITY CORP



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NCCI AFFILIATE LISTINGS

ASSURANCE COMPANY OF AMERICA
ATHENA ASSURANCE CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)
AUTO OWNERS INS CO
BANCINSURE INC
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BRIDGEFIELD CASUALTY INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAPITAL CITY INSURANCE COMPANY
CAROLINA CASUALTY INS CO
CENTRE INSURANCE COMPANY
CHARTER OAK FIRE INS CO
CHEROKEE INS CO
CHUBB INDEMNITY INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CLARENDON NATIONAL INS CO
COLOGNE REINSURANCE CO OF AMERICA
COLONIAL AMERICAN CASUALTY & SURETY CO
COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
COMPTRUST AGC OF ARKANSAS
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CORNHUSKER CASUALTY COMPANY
CRUM AND FORSTER INDEMNITY CO
CUMIS INSURANCE SOCIETY INC
CYPRESS INSURANCE COMPANY
DAIMLER CHRYSLER INS CO
DAKOTA TRUCK UNDERWRITERS



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NCCI AFFILIATE LISTINGS

DALLAS NATIONAL INSURANCE COMPANY
DELOS INSURANCE COMPANY
DISCOVER PROPERTY & CASUALTY INS CO
ELECTRIC INS CO
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO (DIRECT)
FAIRFIELD INS CO
FAIRMONT SPECIALTY INSURANCE COMPANY
FARMERS CASUALTY INS CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOLKSAMERICA REINSURANCE CO
FRANKENMUTH MUTUAL INS CO
GA CASUALTY AND SURETY CO
GATEWAY INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INS CO OF AMERICA
GENERAL REINSURANCE CORP
GENESIS INS CO
GIBRALTAR NATIONAL INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY



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NCCI AFFILIATE LISTINGS

GREAT AMERICAN INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GUARANTEE INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARCO NATIONAL INS CO
HARLEYSVILLE MUTUAL INS CO
HARLEYSVILLE PREFERRED INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
ILLINOIS NATIONAL INSURANCE COMPANY
IN LUMBERMENS MUTUAL INS CO
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INDIANA INSURANCE COMPANY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
LA RETAILERS MUTUAL INS CO
LEMIC INS CO
LIBERTY INS CORP
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LINCOLN GENERAL INS CO
LM INS CORP
LM PERSONAL INS CO
LM PROPERTY AND CASUALTY INS CO
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARYLAND CASUALTY COMPANY
MARYLAND INSURANCE COMPANY



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NCCI AFFILIATE LISTINGS

MEDICAL PROTECTIVE CO
MEMIC INDEMNITY CO
MID CENTURY INS CO
MIDDLESEX INS CO
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST INS CO
MILBANK INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
NATIONAL AMERICAN INS CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL REINSURANCE CORP
NATIONAL STANDARD INSURANCE COMPANY
NATIONAL SURETY CORP
NATIONAL TRUST INS CO
NATIONAL UNION FIRE INS CO OF LA
NATIONAL UNION FIRE INS CO OF PITTSBURG
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INDEMNITY COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH RIVER INS CO
NORTH STAR REINSURANCE CORP
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD GLORY INSURANCE CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO



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NCCI AFFILIATE LISTINGS

ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA GENERAL INS CO
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PEGASUS INSURANCE COMPANY INC
PEGASUS INSURANCE COMPANY INC
PENN MILLERS INS CO
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PROVIDENCE PROPERTY AND CASUALTY INS CO
PUBLIC SERVICE MUTUAL INS
REGENT INSURANCE COMPANY
REINSURANCE CO OF AMERICA INC
REPUBLIC INDEMNITY COMPANY OF AMERICA
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SEABRIGHT INSURANCE CO
SECURITY NATIONAL INS CO
SELECTIVE INSURANCE COMPANY OF AMERICA
SENECA INSURANCE CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SILVER OAK CASUALTY INC
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN GUARANTY INSURANCE CO
SOUTHERN INS CO



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NCCI AFFILIATE LISTINGS

SOUTHERN PILOT INSURANCE COMPANY
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STONETRUST COMMERCIAL INS CO
SUA INSURANCE COMPANY
SWISS REINSURANCE AMERICA CORP
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
TM CASUALTY INS CO
TNUS INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY & SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRIANGLE INSURANCE COMPANY INC
TRINITY UNIVERSAL INS CO
TRINITY UNIVERSAL INS CO OF KS INC
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
TX PACIFIC INDEMNITY CO
ULICO CASUALTY CO
UNION INSURANCE COMPANY
UNION STANDARD INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO



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NCCI AFFILIATE LISTINGS

UNITED STATES FIDELITY & GUARANTY CO
UNITED WI INS CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
US SPECIALTY INS CO
UTICA MUTUAL INS CO
VALIANT INSURANCE COMPANY
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WESTFIELD INS CO
WESTPORT INSURANCE CORPORATION
WORK FIRST CASUALTY CO
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZNAT INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL