

SERFF Tracking Number: ARKS-125595120

State: Arkansas

Filing Company: NCCI

State Tracking Number: #2050823 \$100

Company Tracking Number: AR-2008-03

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0004 Standard WC

Product Name: Assigned Risk Rate filing

Project Name/Number: /

Filing at a Glance

Company: NCCI

Product Name: Assigned Risk Rate filing

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0004 Standard WC

SERFF Tr Num: ARKS-125595120 State: Arkansas

SERFF Status: Closed

Co Tr Num: AR-2008-03

State Tr Num: #2050823 \$100

State Status: Fees verified and received

Filing Type: Rate

Co Status:

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

Author:

Date Submitted: 04/04/2008

Disposition Date: 04/23/2008

Disposition Status: Approved

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

Effective Date Requested (Renewal):

Effective Date (New): 07/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization: NCCI

Reference Title: Assigned Risk Rates

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-2008-03

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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SERFF Tracking Number: ARKS-125595120

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Product Name: Assigned Risk Rate filing

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Filing Company Information

NCCI
901 Peninsula Corporate Circle
Boca Raton, FL 33487
(561) 893-3186 ext. [Phone]

CoCode:
Group Code:
Group Name:
FEIN Number: 65-0439698

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

SERFF Tracking Number: ARKS-125595120

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Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2050823	\$100.00	

SERFF Tracking Number: ARKS-125595120

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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-125595120

State: Arkansas

Filing Company: NCCI

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Product Name: Assigned Risk Rate filing

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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	%	\$		\$	%	%	-13.800%

SERFF Tracking Number: ARKS-125595120 State: Arkansas
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 Company Tracking Number: AR-2008-03
 TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC
 Product Name: Assigned Risk Rate filing
 Project Name/Number: /

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	Assigned Risk rate filing	Approved	Yes
Supporting Document	CONFIDENTIAL-Technical Supplement	Approved	No

SERFF Tracking Number: ARKS-125595120

State: Arkansas

Filing Company: NCCI

State Tracking Number: #2050823 \$100

Company Tracking Number: AR-2008-03

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0004 Standard WC

Product Name: Assigned Risk Rate filing

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

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	-13.800%	%				%	%

SERFF Tracking Number: ARKS-125595120

State: Arkansas

Filing Company: NCCI

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Company Tracking Number: AR-2008-03

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Product Name: Assigned Risk Rate filing

Project Name/Number: /

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: Assigned Risk rate filing	Review Status: Approved	04/23/2008
Comments:		
Attachment: 7-2008 Assigned Risk Rates AR-2008-03.pdf		



Circular

APRIL 4, 2008

FILING CIRCULAR

AR-2008-03

Arkansas—Item # AR-2008-03—Assigned Risk Rates 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.

Caution: At the time of distribution of the filing circular, these values had been filed with the regulators but were **not yet approved**. This information is provided for your convenience and analysis. Please use the information “as is” and do not rely on the data until the filing has been approved by the regulator.

BACKGROUND

NCCI recently submitted to the Arkansas Insurance Department an assigned risk rates and rating values filing proposed to be effective July 1, 2008 for new and renewal policies.

IMPACT

The assigned risk filing proposes an overall premium and rate level decrease of 13.8%. 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 assigned risk rates and rating values on ncci.com.

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

Assigned Risk Market



Assigned Risk Rate Filing

Proposed Effective July 1, 2008

Item # AR-2008-03



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-2008-03—Arkansas Workers Compensation Assigned Risk Rates 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 assigned risk rates for Arkansas to be effective July 1, 2008 for new and renewal policies.

This filing proposes an average overall decrease in the assigned risk rates of 13.8%.

IMPORTANT: If these assigned risk rates are approved, all carriers writing assigned risk policies in Arkansas must use the attached schedule of rates.

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.

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
ASSIGNED RISK MARKET
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
ASSIGNED RISK MARKET
WORKERS COMPENSATION FILING – JULY 1, 2008**

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ASSIGNED RISK MARKET
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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...).

For more information on NCCI's voluntary loss cost filing, please refer to NCCI filing Item # AR-2008-02.

Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. For the assigned risk market, NCCI files a full rate that includes the servicing carrier's expenses. In this filing, NCCI is proposing that the Commissioner of Insurance approve a 13.8% overall average decrease to the current assigned risk rate level (which went into effect on January 1, 2008), and that the new assigned risk rates take effect on July 1, 2008.

NCCI separately determines rates for each workers compensation classification. In this filing, the actual change from the current rates is different depending on the classifications. A brief discussion of key components of the proposed rate change follows this page.

SUMMARY OF PROPOSED CHANGE IN ASSIGNED RISK RATES

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.

<u>Industry Group</u>	<u>Average Rate Change</u>	<u>Range of Rate Change</u>
Manufacturing	-13.6%	-39% to +11%
Contracting	-11.4%	-36% to +14%
Office and Clerical	-15.1%	-40% to +10%
Goods and Services	-11.9%	-37% to +13%
Miscellaneous	-18.4%	-43% to +7%
Overall	-13.8%	-39% to +11%



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KEY COMPONENT – EXPERIENCE, TREND AND BENEFITS

This key component has three main parts.

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.

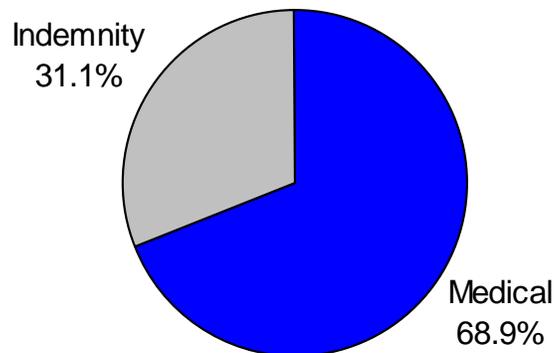
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TREND

As noted above, the filing relies primarily on the experience from policy years 2004 and 2005. However, since the proposed rates 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

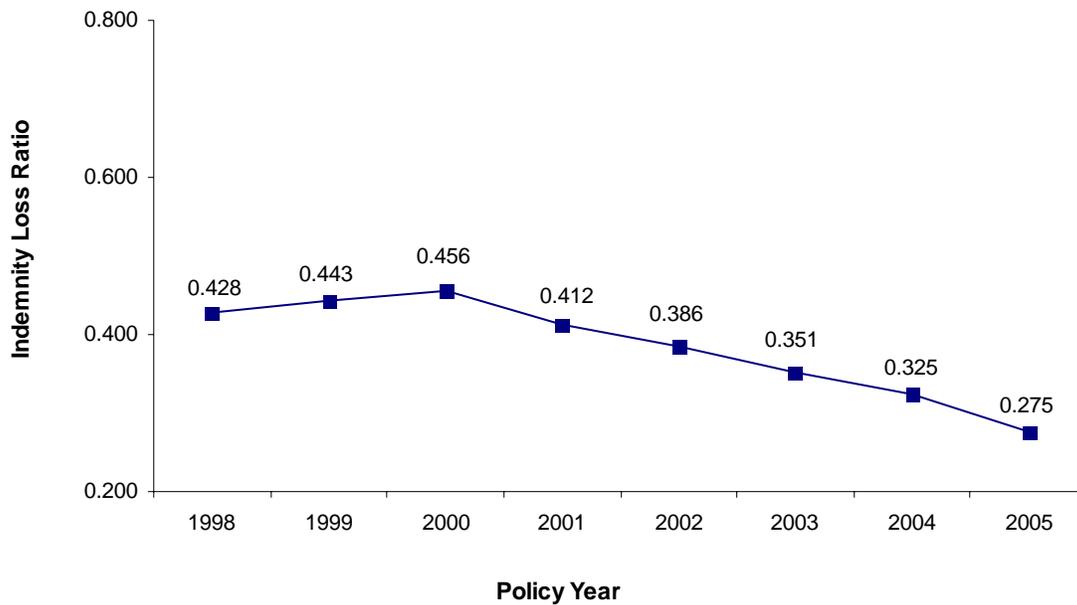


As can be seen, medical costs account for nearly 70% of total benefit costs in Arkansas.

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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

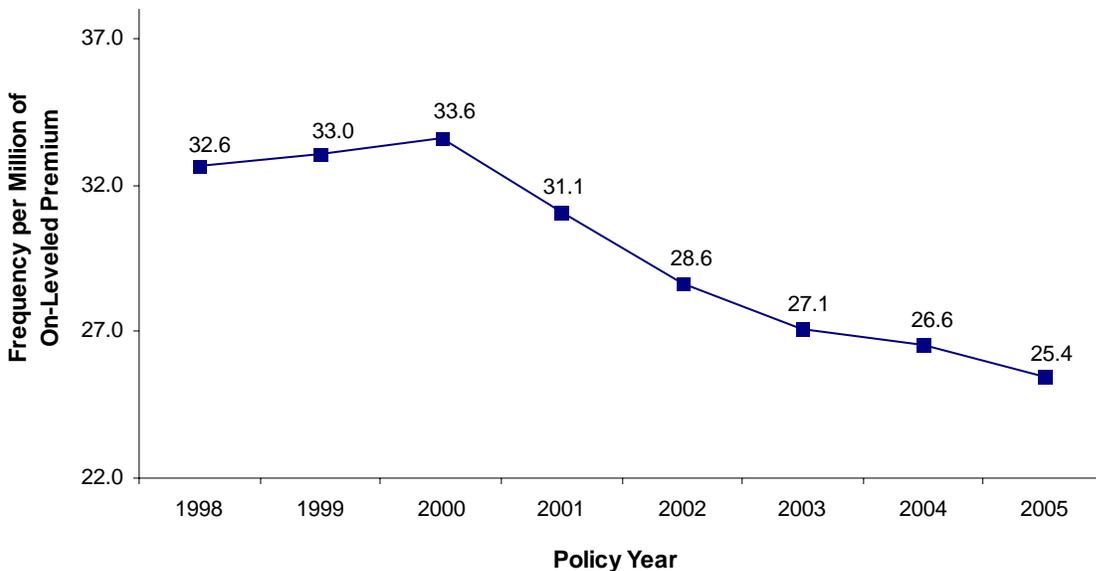


The indemnity loss ratios for the most recent two policy years are much lower when compared to the prior six policy years.

ARKANSAS ASSIGNED RISK MARKET 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

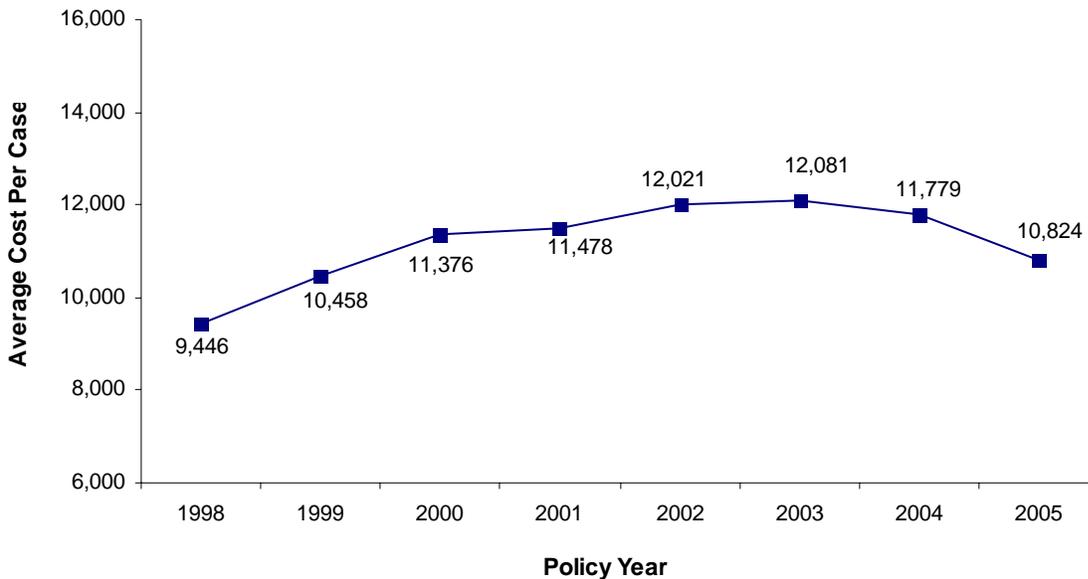


As this chart illustrates, the average claim frequency has declined significantly since policy year 2000.

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

Arkansas Indemnity Cost Per Case

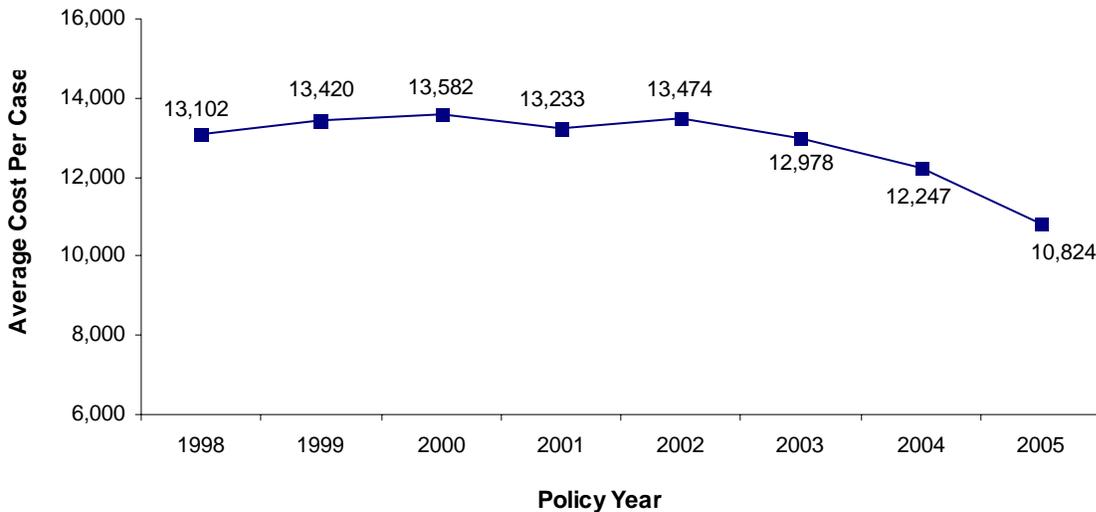


Following several years of continually increasing indemnity average cost per case, the average indemnity cost per case has decreased during the most recent two policy years.

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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**



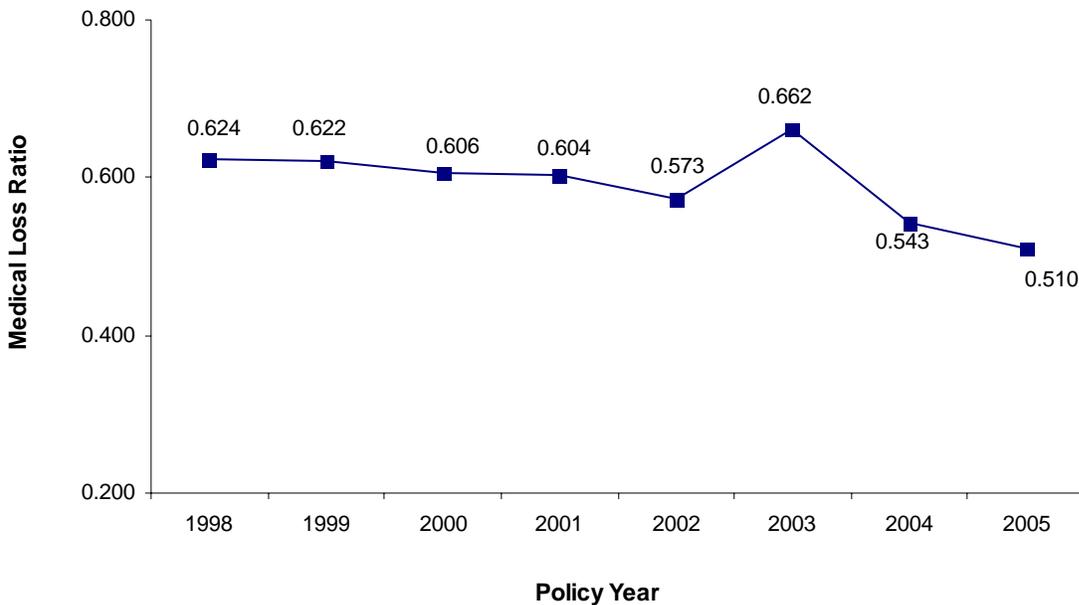
As this chart illustrates, the average indemnity cost per case in excess of wage growth has noticeably decreased in the most recent policy years.

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.

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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

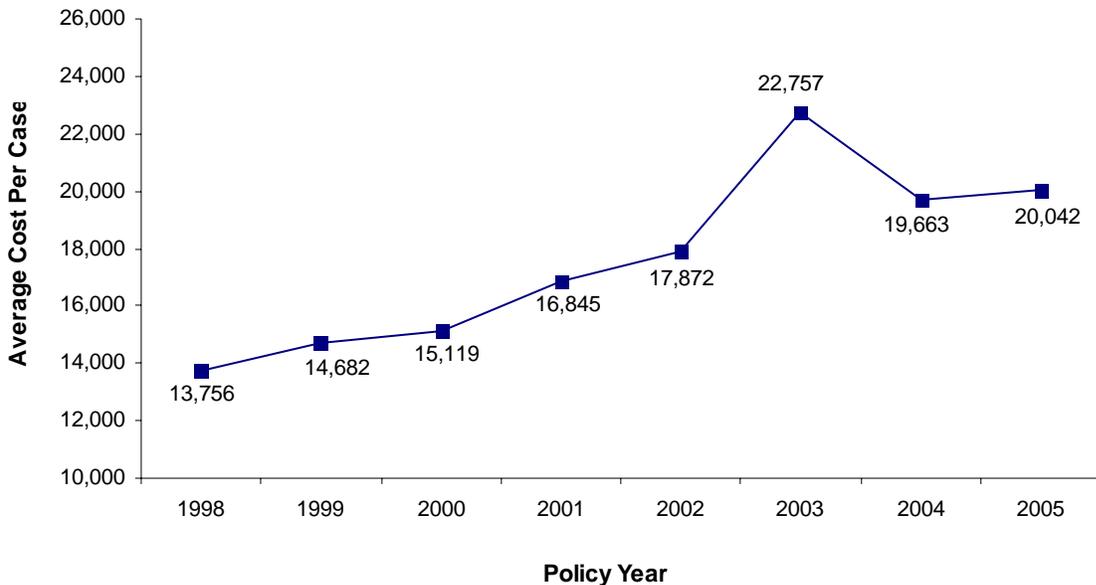


With the exception of policy year 2003, historical medical loss ratios have decreased since 1998. During policy year 2003, the medical loss ratio increased significantly when compared to other policy years. The increase in the 2003 medical loss ratio is attributed to several large claims.

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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

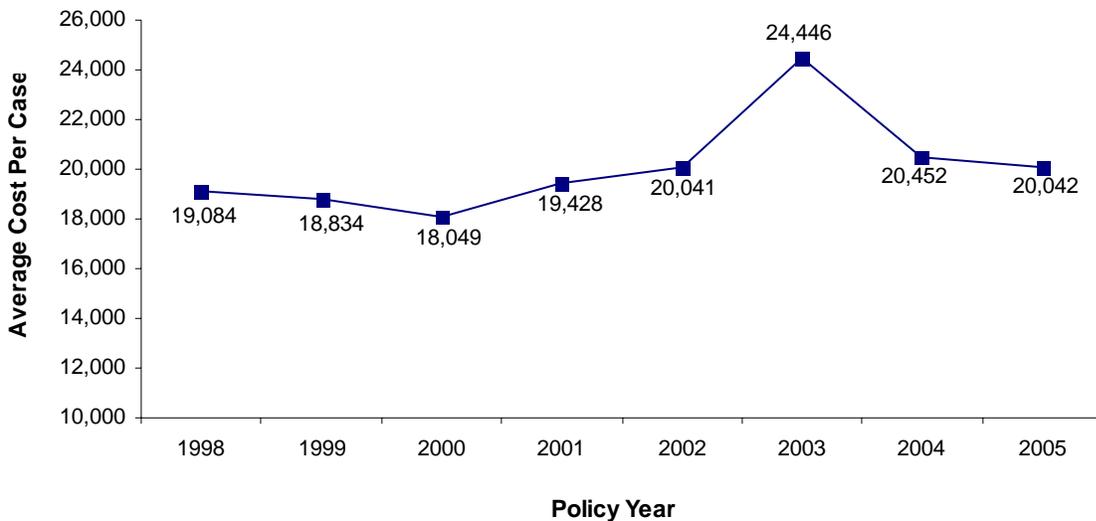


The average medical cost per case in Arkansas has been increasing for several years. Policy year 2003's average medical cost per case has increased significantly over prior policy years due mainly to several large claims.

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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.

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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.



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KEY COMPONENT – ASSIGNED RISK EXPENSES

NCCI develops full rates for the assigned risk market. The full rates include the expenses outlined below.

Servicing Carrier Allowance (SCA) – The weighted average of the servicing carriers' fees to service the assigned risk market is 28.55% of the final net premium. This is a decrease from the previous weighted average of 31.08%.

The decrease is primarily due to a change in the expense assessments that are included in the servicing carrier bid that was effective starting 1/1/2008. The Premium Tax and Property and Casualty Insurance Guaranty assessments are no longer part of the SCA. This tax and assessment will not be subject to any true-ups and will be directly reimbursable to the servicing carriers on a pass through basis.

Agent Commission – We are proposing an increase to the current commission provision in the rates from 4.50% to 4.60%. This is due solely to a change in premium volume by size of policy.

Administration – NCCI is proposing an increase in the administration and other expense provision from 4.47% to 4.82%. The ratio of expenses to premium increased, due in part, to less premium volume in the assigned risk plan in the latest two years. This is because fixed costs associated with the administration of the plan are spread over a smaller amount of premium.

Expense Constant – We are proposing no change to the current expense constant of \$200.

Underwriting Contingency Provision – NCCI is proposing an increase to the underwriting contingency provision of premium from 2.0% to 2.5%.

The combined impact of the above changes results in a rate increase of 0.9%.

KEY COMPONENT – ASSIGNED RISK MINIMUM PREMIUM

NCCI is proposing an increase in the minimum premium multiplier from 185 to 195 and an increase in the maximum minimum premium from \$900 to \$950. As this change is intended to be revenue neutral, an offset to the statewide loss costs was applied.

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KEY COMPONENT - ASSIGNED RISK PRICING PROGRAMS

The loss cost differential is the assigned risk loss cost level (i.e., before loading expenses) relative to the voluntary loss cost level. The current loss cost differential in Arkansas is 50.0%, meaning that the assigned risk loss cost is 50.0% higher than the voluntary loss cost for each classification.

In addition, the following mandatory assigned risk pricing programs are currently in effect in Arkansas.

Program	Description
Alternate Preferred Plan – Effective 3/1/1994	Premium credit applicable to employers with better-than-average loss experience. For the experience-rated, the MOD must be .80 or less. For the non-experience-rated, it is determined by the number of claims in the most recent three (3) years.
Merit Rating – Effective 3/1/1994	Premium adjustment (credit or debit) applicable to policies with annual premium less than the amount to qualify for experience rating. It is determined by the number of claims in the most recent three (3) years.
Tabular Adjustment Program – Effective 3/1/1994	Premium adjustment applicable to all experience-rated assigned risk policies. Credit or debit is given depending on the experience MOD as specified in the table.
Removal of Premium Discounts Effective 2/1/1992	Eliminates the policyholder expense credit that is based on the magnitude of a risk's policy premium.

The combined impact of the programs shown in the table above is +7.4%.

All the programs above, including the loss cost differential, were implemented to make the assigned risk market the true “market of last resort”, and help assure that the Arkansas assigned risk market is self-funding. This means that the premium collected in the assigned risk market should pay for the losses generated by employers in the assigned risk market.

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CONCLUSION

This filing document provides a high-level perspective on why Arkansas assigned risk rates need to decrease by 13.8%.

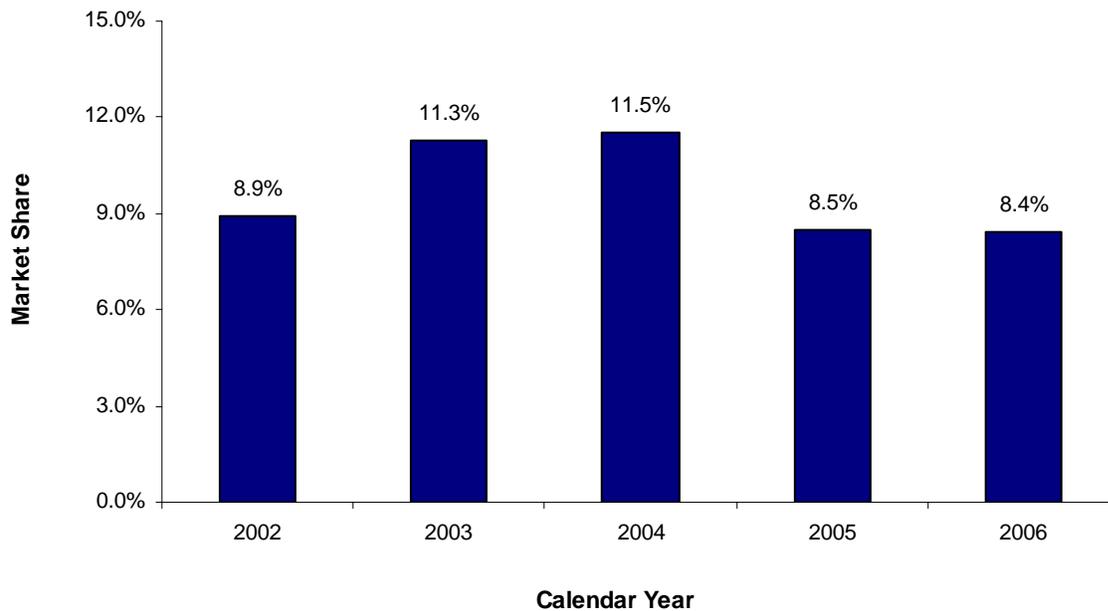
While this filing proposed an overall average decrease to the current assigned risk rate level, it is anticipated that future medical cost growth will be a significant driving force in Arkansas's workers compensation benefit delivery system, given that nearly 70% of benefit costs are medical in Arkansas. 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 of interest, as well as the proposed assigned risk rates, and rating values by classification.

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EXHIBIT I

Arkansas Assigned Risk Market Share



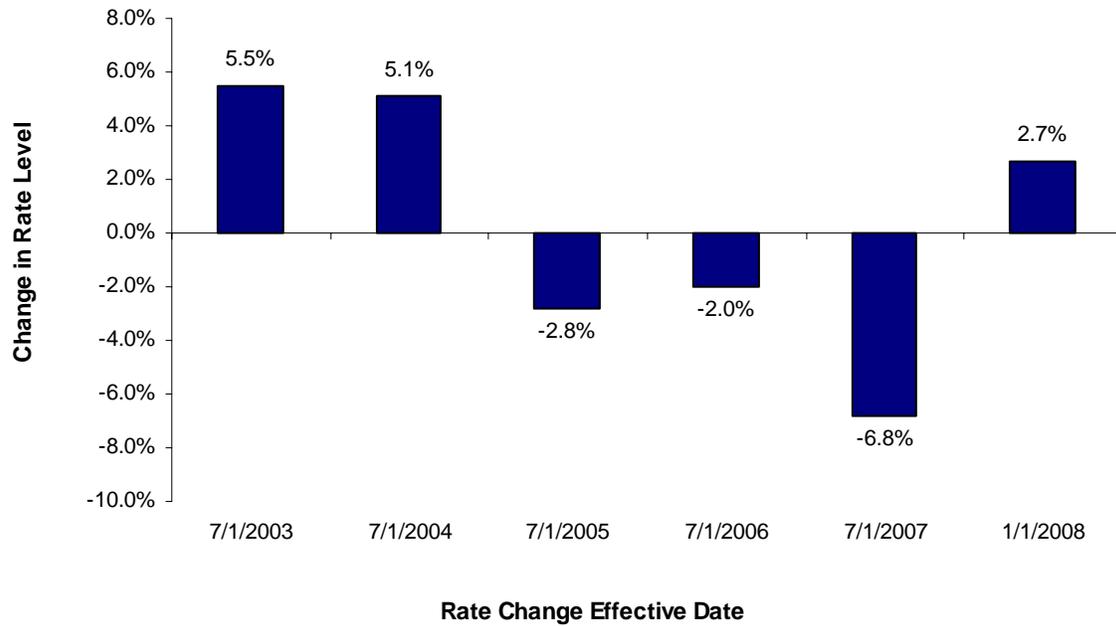
Data Source: NCCI Residual Market Management Summary 2006

The above chart contains the assigned risk market share for calendar years 2002 through 2006. Calendar years 2005 and 2006 assigned risk market appeared to have leveled off, and remains noticeably lower than the prior two calendar years.

**ARKANSAS
ASSIGNED RISK MARKET
WORKERS COMPENSATION FILING – JULY 1, 2008**

EXHIBIT II

Arkansas Historical Assigned Risk Rate Changes

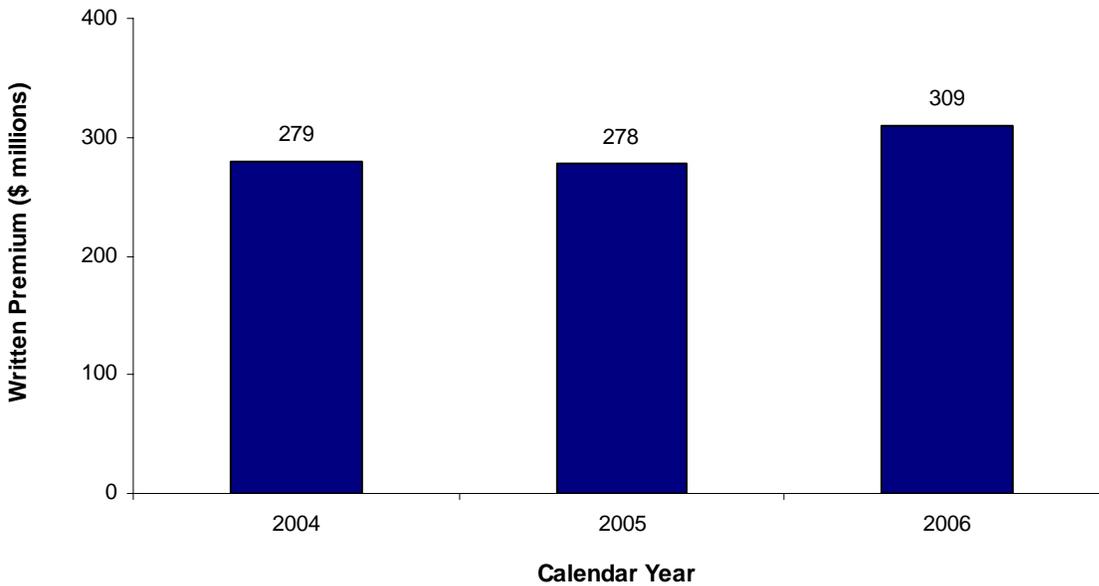


The 1/1/2008 rate change of 2.7% was due to a law-only filing to incorporate the impacts of Arkansas Act 1599 and Act 1415 for new and renewal policies effective 1/1/2008.

**ARKANSAS
ASSIGNED RISK MARKET
WORKERS COMPENSATION FILING – JULY 1, 2008**

EXHIBIT III

Arkansas Written Premium



Data Source: A.M Best State/Line Report

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	8.49	950	1.98	0.22	2001	3.15	814	0.82	0.26	2651	3.48	879	0.94	0.27
0008	3.46	875	0.86	0.24	2002	3.96	950	1.05	0.26	2660	1.92	574	0.52	0.27
0016	7.44	950	1.81	0.22	2003	4.46	950	1.03	0.24	2670	3.04	793	0.82	0.26
0034	5.71	950	1.37	0.20	2014	8.40	950	1.85	0.24	2683	2.60	707	0.70	0.27
0035	3.41	865	0.91	0.26	2016	2.62	711	0.69	0.25	2688	4.02	950	1.05	0.25
0036	5.42	950	1.33	0.23	2021	4.40	950	1.06	0.21	2701	9.78	950	2.15	0.21
0037	6.12	950	1.51	0.23	2039	5.88	950	1.54	0.25	2702X	39.87	950	8.62	0.22
0042	8.44	950	2.27	0.26	2041	5.64	950	1.61	0.29	2710	11.61	950	2.60	0.23
0050	6.87	950	1.68	0.22	2065	2.12	613	0.53	0.23	2714	5.51	950	1.36	0.24
0059D	0.39	-	0.04	0.24	2070	7.22	950	1.77	0.23	2719X	14.63	950	3.16	0.21
0065D	0.07	-	0.01	0.24	2081	5.10	950	1.28	0.24	2731	4.90	950	1.23	0.24
0066D	0.07	-	0.01	0.25	2089	3.35	853	0.86	0.26	2735	3.43	869	0.89	0.26
0067D	0.07	-	0.01	0.25	2095	3.61	904	0.93	0.25	2759	11.18	950	2.77	0.25
0079	5.60	950	1.36	0.26	2105	3.21	826	0.85	0.26	2790	2.06	602	0.52	0.24
0083	12.90	950	3.05	0.23	2110	2.82	750	0.74	0.27	2802	6.95	950	1.82	0.26
0106	15.09	950	3.60	0.24	2111	3.32	847	0.84	0.25	2812	4.88	950	1.29	0.27
0113	7.57	950	1.92	0.24	2112	3.59	900	0.88	0.23	2835	2.12	613	0.59	0.28
0170	3.26	836	0.83	0.23	2114	3.54	890	0.93	0.26	2836	2.97	779	0.82	0.27
0251	6.67	950	1.78	0.26	2121	2.95	775	0.75	0.24	2841	4.92	950	1.39	0.29
0400	10.67	950	2.64	0.23	2130	3.70	922	0.94	0.24	2881	3.32	847	0.86	0.26
0401	14.57	A	3.40	0.24	2131	2.49	686	0.65	0.26	2883	5.40	950	1.43	0.27
0771N	0.39	-	-	-	2143	2.89	764	0.71	0.23	2913	5.40	950	1.42	0.26
0908P	188.00	388	49.81	0.27	2150	-	-	2.02	0.25	2915	5.62	950	1.39	0.24
0909	-	-	49.81	0.27	2156	-	-	1.35	0.23	2916	3.08	801	0.76	0.24
0912	-	-	123.15	0.26	2157	5.36	950	1.35	0.23	2923	3.17	818	0.85	0.27
0913P	464.00	664	123.15	0.26	2172	2.08	606	0.53	0.23	2942	3.11	806	0.88	0.28
0917	5.18	950	1.40	0.28	2174	3.87	950	1.00	0.24	2960	4.26	950	1.08	0.23
1005*	14.59	950	1.56	0.22	2211	7.24	950	1.70	0.24	3004	3.63	908	0.78	0.22
1016X*	54.42	950	6.19	0.19	2220	2.58	703	0.66	0.25	3018	3.39	861	0.89	0.25
1164E	9.43	950	1.85	0.21	2286	1.88	567	0.49	0.26	3022	4.20	950	1.12	0.26
1165E	6.21	950	1.42	0.23	2288	5.34	950	1.33	0.24	3027	3.54	890	0.94	0.26
1320	3.87	950	0.85	0.21	2300	2.82	750	0.76	0.25	3028	3.06	797	0.84	0.27
1322	20.78	950	4.42	0.22	2302	2.25	639	0.57	0.24	3030	5.31	950	1.28	0.25
1430	5.73	950	1.35	0.24	2305	2.82	750	0.72	0.24	3040	4.92	950	1.22	0.26
1438	3.21	826	0.81	0.26	2361	1.60	512	0.42	0.26	3041	4.40	950	1.14	0.25
1452	2.23	635	0.51	0.22	2362	2.32	652	0.61	0.26	3042	4.20	950	1.12	0.27
1463	15.40	950	3.36	0.21	2380	5.97	950	1.40	0.22	3064	6.08	950	1.54	0.24
1472	5.36	950	1.17	0.20	2386	1.49	491	0.41	0.26	3066	-	-	1.00	0.25
1624E	10.04	950	2.21	0.23	2388	2.54	695	0.68	0.27	3069	10.43	950	2.32	0.24
1642	5.40	950	1.31	0.25	2402	2.84	754	0.72	0.27	3076	3.91	950	1.00	0.25
1654	8.29	950	1.91	0.22	2413	2.23	635	0.57	0.25	3081D	3.81	943	0.88	0.25
1655	6.54	950	1.42	0.22	2416	2.21	631	0.59	0.27	3082D	5.14	950	1.16	0.24
1699	2.65	717	0.60	0.23	2417	2.08	606	0.54	0.24	3085D	4.29	950	1.02	0.25
1701	4.09	950	0.99	0.24	2501	1.79	549	0.48	0.27	3110	3.76	933	0.97	0.25
1710E	8.10	950	1.86	0.24	2503	1.77	545	0.45	0.25	3111	3.94	950	1.00	0.25
1741E	2.45	678	0.45	0.24	2534	2.84	754	0.75	0.25	3113	3.11	806	0.78	0.25
1745X	3.96	950	0.92	0.22	2570	6.54	950	1.58	0.23	3114	3.46	875	0.87	0.25
1747	3.46	875	0.81	0.23	2576	-	-	0.48	0.27	3118	1.60	512	0.39	0.23
1748	9.86	950	2.10	0.23	2578	-	-	0.48	0.27	3119	1.44	481	0.39	0.25
1803D	7.09	950	1.53	0.25	2585	4.09	950	1.05	0.25	3122	1.99	588	0.50	0.24
1852D	3.28	840	0.71	0.22	2586	1.75	541	0.42	0.25	3126	2.27	643	0.58	0.24
1853	3.06	797	0.81	0.25	2587	3.83	947	0.98	0.25	3131	1.38	469	0.36	0.26
1860	2.58	703	0.64	0.24	2589	1.90	571	0.52	0.27	3132	3.26	836	0.79	0.25
1924	5.60	950	1.36	0.24	2600	8.44	950	1.87	0.22	3145	3.15	814	0.85	0.27
1925	3.87	950	1.04	0.27	2623	3.72	925	1.00	0.27	3146	3.63	908	0.89	0.24

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3169	3.24	832	0.86	0.26	3827	2.08	606	0.56	0.27	4511	0.98	391	0.25	0.25
3175D	3.76	933	0.88	0.21	3830	1.49	491	0.36	0.24	4557	2.25	639	0.59	0.26
3179	3.17	818	0.85	0.27	3851	3.50	883	0.92	0.26	4558	2.19	627	0.54	0.23
3180	2.36	660	0.64	0.27	3865	1.68	528	0.45	0.26	4561	2.62	711	0.63	0.20
3188	2.01	592	0.53	0.26	3881	4.66	950	1.18	0.24	4568	3.43	869	0.76	0.22
3220	2.49	686	0.64	0.25	4000	9.56	950	2.38	0.26	4581	2.30	649	0.49	0.22
3223	3.96	950	1.05	0.26	4021	7.83	950	1.83	0.23	4583	7.02	950	1.54	0.24
3224	3.24	832	0.91	0.27	4024E	2.93	771	0.67	0.23	4611	1.27	448	0.33	0.26
3227	2.41	670	0.63	0.25	4034	9.19	950	2.07	0.23	4635	6.54	950	1.26	0.24
3240	4.00	950	1.01	0.25	4036	3.32	847	0.77	0.24	4653	1.71	533	0.45	0.26
3241	3.72	925	0.91	0.23	4038	2.86	758	0.77	0.26	4665	8.86	950	2.01	0.23
3255	3.08	801	0.86	0.27	4053	4.55	950	1.08	0.23	4670	5.07	950	1.13	0.22
3257	4.51	950	1.17	0.26	4061	5.60	950	1.44	0.24	4683	6.47	950	1.70	0.27
3270	4.26	950	1.05	0.24	4062	3.04	793	0.81	0.26	4686	1.68	528	0.39	0.24
3300	5.90	950	1.58	0.25	4101	2.65	717	0.67	0.27	4692	0.63	323	0.17	0.27
3303	5.05	950	1.21	0.23	4111	4.05	950	1.02	0.25	4693	1.22	438	0.32	0.25
3307	4.44	950	1.14	0.25	4112	1.25	444	0.32	0.25	4703	3.19	822	0.80	0.23
3315	3.48	879	0.90	0.25	4113	1.75	541	0.46	0.26	4717	2.36	660	0.68	0.28
3334	2.82	750	0.70	0.23	4114	2.93	771	0.76	0.25	4720	6.91	950	1.60	0.24
3336	2.91	767	0.74	0.24	4130	6.01	950	1.50	0.23	4740	2.03	596	0.45	0.22
3365	13.52	950	3.01	0.23	4131	3.21	826	0.80	0.24	4741	2.32	652	0.59	0.24
3372	3.76	933	0.91	0.26	4133	3.17	818	0.80	0.24	4751	1.97	584	0.47	0.25
3373	3.83	947	0.98	0.24	4150	2.21	631	0.54	0.24	4771N	2.25	715	0.49	0.24
3383	1.42	477	0.37	0.26	4206	4.86	950	1.29	0.25	4777	2.30	649	0.52	0.22
3385	1.16	426	0.30	0.25	4207	1.33	459	0.32	0.21	4825	1.18	430	0.30	0.27
3400	3.59	900	0.91	0.25	4239	1.68	528	0.39	0.23	4828	2.21	631	0.50	0.24
3507	4.09	950	1.06	0.25	4240	3.26	836	0.85	0.25	4829	1.60	512	0.35	0.22
3515	2.89	764	0.73	0.24	4243	2.21	631	0.56	0.24	4902	1.77	545	0.48	0.27
3548	1.79	549	0.47	0.25	4244	3.91	950	1.06	0.27	4923	1.47	487	0.37	0.24
3559	3.43	869	0.84	0.24	4250	1.97	584	0.50	0.24	5020	9.73	950	2.23	0.23
3574	1.49	491	0.41	0.27	4251	2.34	656	0.60	0.25	5022	7.00	950	1.68	0.24
3581	1.90	571	0.51	0.27	4263	2.91	767	0.74	0.25	5037	27.45	950	5.30	0.19
3612	2.91	767	0.80	0.28	4273	2.54	695	0.65	0.25	5040	36.81	950	6.33	0.14
3620	7.68	950	1.66	0.21	4279	2.38	664	0.62	0.25	5057	26.33	950	5.12	0.23
3629	2.58	703	0.68	0.26	4282	2.80	746	0.72	0.24	5059	31.27	950	5.88	0.21
3632	5.29	950	1.32	0.24	4283	2.60	707	0.66	0.24	5069	39.50	950	8.18	0.18
3634	2.25	639	0.61	0.27	4299	2.32	652	0.59	0.25	5102	5.80	950	1.37	0.23
3635	2.73	732	0.68	0.24	4304	3.65	912	0.94	0.26	5146	7.09	950	1.70	0.25
3638	1.95	580	0.50	0.25	4307	2.91	767	0.77	0.26	5160	5.01	950	1.04	0.17
3642	1.12	418	0.30	0.26	4308	-	-	0.59	0.25	5183	4.96	950	1.17	0.24
3643	3.91	950	1.00	0.25	4351	1.51	494	0.45	0.29	5188	6.34	950	1.45	0.23
3647	4.44	950	1.09	0.23	4352	1.33	459	0.36	0.27	5190	4.55	950	1.07	0.24
3648	2.84	754	0.75	0.27	4360	1.20	434	0.31	0.25	5191X	2.62	711	0.57	0.24
3681	2.06	602	0.54	0.27	4361	1.75	541	0.47	0.27	5192	5.66	950	1.44	0.24
3685	2.36	660	0.60	0.26	4362	1.53	498	0.35	0.22	5213	9.99	950	2.29	0.23
3719	3.46	875	0.79	0.22	4410	4.24	950	1.15	0.26	5215	5.97	950	1.51	0.24
3724	8.99	950	1.99	0.23	4420	5.12	950	1.29	0.26	5221	7.35	950	1.62	0.22
3726	4.00	950	0.81	0.20	4431	1.97	584	0.56	0.29	5222	16.97	950	3.48	0.23
3803	2.52	691	0.64	0.24	4432	2.12	613	0.58	0.27	5223	7.48	950	1.82	0.25
3807	2.78	742	0.73	0.26	4439	2.23	635	0.54	0.25	5348	5.80	950	1.41	0.25
3808	3.63	908	0.99	0.27	4452	4.31	950	1.10	0.25	5402	6.43	950	1.59	0.23
3821	5.47	950	1.27	0.24	4459	2.47	682	0.65	0.25	5403	13.30	950	2.99	0.23
3822	4.79	950	1.20	0.24	4470	3.15	814	0.76	0.26	5437	6.30	950	1.51	0.24
3824	6.41	950	1.60	0.24	4484	2.76	738	0.70	0.25	5443	5.71	950	1.41	0.23
3826	1.16	426	0.29	0.23	4493	3.35	853	0.82	0.23	5445	7.15	950	1.67	0.23

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5462	7.55	950	1.73	0.23	6836	8.38	950	1.87	0.24	7515	1.53	498	0.32	0.22
5472	6.87	950	1.56	0.23	6843F	21.26	950	4.47	0.19	7520	3.24	832	0.77	0.24
5473	9.40	950	2.07	0.22	6845F	32.26	950	6.17	0.20	7538	14.50	950	2.72	0.21
5474	10.32	950	2.28	0.23	6854	7.26	950	1.72	0.27	7539	6.21	950	1.30	0.22
5478	6.28	950	1.71	0.28	6872F	27.71	950	5.78	0.18	7540	4.07	950	0.84	0.22
5479	11.11	950	2.69	0.24	6874F	56.69	950	10.97	0.18	7580	2.69	725	0.61	0.23
5480	11.24	950	2.55	0.22	6882	7.26	950	1.48	0.20	7590	7.44	950	1.74	0.23
5491	2.91	767	0.69	0.24	6884	16.40	950	3.55	0.19	7600	3.74	929	0.84	0.23
5506	5.25	950	1.18	0.22	7016M	6.45	950	1.39	0.22	7601	16.86	950	3.64	0.22
5507	7.90	950	1.79	0.23	7024M	7.17	950	1.55	0.22	7605	4.70	950	1.12	0.25
5508D	13.32	950	2.82	0.21	7038M	8.14	950	1.70	0.21	7610	0.77	350	0.17	0.23
5535	10.43	950	2.32	0.24	7046M	35.78	950	7.97	0.25	7611	7.55	950	1.74	0.23
5536	-	-	1.74	0.26	7047M	11.55	950	2.33	0.22	7612	16.82	950	3.77	0.23
5537	6.89	950	1.74	0.26	7050M	14.54	950	2.84	0.21	7613	6.71	950	1.54	0.22
5538	-	-	2.32	0.24	7090M	9.03	950	1.89	0.21	7704	-	-	1.91	0.24
5551	20.03	950	4.35	0.22	7098M	39.76	950	8.85	0.25	7705	3.70	922	0.89	0.25
5606	2.38	664	0.54	0.22	7099M	64.06	950	13.32	0.25	7710	8.29	950	1.91	0.24
5610	7.81	950	1.95	0.24	7133	4.92	950	1.08	0.22	7711	8.29	950	1.91	0.24
5645	15.94	950	3.65	0.24	7151M	5.97	950	1.31	0.22	7720X	3.70	922	0.89	0.25
5651	11.83	950	2.71	0.23	7152M	10.69	950	2.19	0.22	7855	8.92	950	2.14	0.23
5703	128.95	950	26.93	0.24	7153M	6.65	950	1.46	0.22	8001	3.19	822	0.88	0.27
5705	7.55	950	1.86	0.25	7222	13.78	950	3.19	0.22	8002	4.66	950	1.16	0.25
5951	0.57	311	0.14	0.24	7228X	9.78	950	2.15	0.21	8006	2.78	742	0.71	0.25
6003	14.13	950	3.17	0.22	7229X	10.26	950	2.30	0.22	8008	1.75	541	0.45	0.25
6005	10.74	950	2.27	0.21	7230	5.77	950	1.33	0.23	8010	2.71	728	0.68	0.24
6017	5.51	950	1.15	0.19	7231	7.65	950	1.92	0.26	8013	0.70	337	0.18	0.25
6018	3.00	785	0.65	0.19	7232	18.06	950	3.85	0.19	8015	0.92	379	0.24	0.25
6045	3.48	879	0.76	0.21	7309F	32.24	950	6.66	0.15	8017	1.68	528	0.44	0.26
6204	14.06	950	3.12	0.22	7313F	9.14	950	1.89	0.18	8018X*	3.61	904	0.91	0.25
6206	8.92	950	1.80	0.22	7317F	14.46	950	3.21	0.21	8021	2.67	721	0.68	0.25
6213	11.74	950	2.39	0.19	7327F	42.67	950	7.93	0.22	8031	5.55	950	1.43	0.26
6214	3.96	950	0.89	0.23	7333M	7.74	950	1.76	0.23	8032	2.27	643	0.59	0.26
6216	9.14	950	2.06	0.22	7335M	8.59	950	1.96	0.23	8033	2.71	728	0.71	0.26
6217	7.15	950	1.65	0.23	7337M	13.84	950	2.95	0.23	8039	1.97	584	0.50	0.25
6229	7.09	950	1.67	0.19	7350F	27.82	950	5.65	0.17	8044	3.96	950	1.02	0.25
6233	7.72	950	1.67	0.21	7360	9.97	950	2.31	0.24	8045	0.59	315	0.16	0.25
6235	20.54	950	4.23	0.18	7370	7.04	950	1.82	0.26	8046	3.83	947	0.94	0.24
6236	16.91	950	3.76	0.21	7380X	4.86	950	1.16	0.24	8047	1.53	498	0.40	0.26
6237	4.33	950	0.91	0.21	7382	4.00	950	0.94	0.24	8050	-	-	0.44	0.26
6251D	11.27	950	2.25	0.21	7390	5.18	950	1.33	0.27	8058	3.94	950	1.02	0.26
6252D	8.42	950	1.62	0.19	7394M	15.70	950	2.75	0.17	8072	1.16	426	0.29	0.26
6260D	7.43	950	1.51	0.20	7395M	17.45	950	3.06	0.17	8102	3.63	908	0.94	0.25
6306	8.00	950	1.89	0.23	7398M	28.12	950	4.61	0.17	8103	5.36	950	1.29	0.24
6319	7.81	950	1.76	0.22	7403	4.16	950	1.03	0.24	8105	6.93	950	1.61	0.20
6325	6.52	950	1.48	0.23	7405N	1.64	689	0.36	0.21	8106	5.49	950	1.28	0.24
6400	9.78	950	2.42	0.24	7409*	-	-	6.17	0.19	8107	4.68	950	1.10	0.24
6504	3.37	857	0.87	0.26	7420X*	36.00	950	6.17	0.19	8111	5.40	950	1.35	0.25
6702M*	10.85	950	2.59	0.23	7421	3.81	943	0.79	0.21	8116	6.01	950	1.51	0.24
6703M*	19.40	950	4.35	0.23	7422	3.21	826	0.57	0.15	8203	7.90	950	2.02	0.25
6704M*	12.05	950	2.88	0.23	7423	-	-	1.03	0.24	8204	6.85	950	1.64	0.24
6801F	16.53	950	3.72	0.26	7425	5.95	950	1.10	0.19	8209	4.29	950	1.09	0.25
6811	7.26	950	1.64	0.20	7431N	2.43	929	0.44	0.16	8215	8.22	950	1.84	0.24
6824F	47.61	950	9.05	0.20	7445N	0.87	-	-	-	8227	4.48	950	1.01	0.22
6826F	18.26	950	3.62	0.19	7453N	1.31	-	-	-	8232	9.03	950	2.06	0.23
6834	5.14	950	1.29	0.27	7502	3.56	894	0.80	0.24	8233	7.35	950	1.66	0.22

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit IV

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8235	5.93	950	1.53	0.25	9012	2.78	742	0.67	0.26					
8263	13.38	950	3.49	0.25	9014	3.98	950	1.02	0.25					
8264	4.83	950	1.20	0.23	9015X	3.46	875	0.86	0.26					
8265	13.32	950	2.88	0.23	9016	8.92	950	2.08	0.24					
8279	12.79	950	3.09	0.23	9019	4.24	950	1.02	0.24					
8288	8.62	950	2.14	0.25	9033	2.82	750	0.73	0.25					
8291	3.00	785	0.77	0.25	9040*	5.05	950	1.30	0.26					
8292	4.26	950	1.09	0.25	9052	2.23	635	0.58	0.26					
8293	9.82	950	2.53	0.24	9058	2.56	699	0.65	0.26					
8295X	10.74	950	2.47	0.24	9059	3.96	950	1.04	0.26					
8304	9.89	950	2.08	0.22	9060	2.60	707	0.66	0.24					
8350	8.14	950	1.78	0.22	9061	1.99	588	0.53	0.27					
8380	5.10	950	1.17	0.23	9063	1.42	477	0.32	0.24					
8381	2.14	617	0.56	0.26	9077F	6.08	950	1.33	0.15					
8385	3.46	875	0.80	0.24	9082	2.30	649	0.59	0.26					
8392	4.31	950	1.13	0.25	9083	2.32	652	0.60	0.26					
8393	2.45	678	0.59	0.25	9084	2.69	725	0.68	0.25					
8500	9.10	950	2.05	0.24	9089	1.64	520	0.41	0.23					
8601	1.18	430	0.27	0.24	9093	2.01	592	0.54	0.26					
8606	4.00	950	0.94	0.23	9101	4.33	950	1.12	0.26					
8709F	11.46	950	2.57	0.23	9102	4.18	950	1.10	0.26					
8719	2.69	725	0.65	0.24	9110	-	-	0.54	0.26					
8720	1.95	580	0.45	0.24	9154	2.78	742	0.67	0.26					
8721	0.57	311	0.13	0.23	9156	1.88	567	0.49	0.26					
8726F	13.14	950	2.52	0.19	9170	3.98	950	1.02	0.25					
8734M	0.92	379	0.23	0.23	9178	37.57	950	9.26	0.25					
8737M	0.83	362	0.20	0.23	9179	51.55	950	14.66	0.28					
8738M	1.47	487	0.33	0.23	9180	5.31	950	1.36	0.25					
8742X	0.68	333	0.16	0.23	9182	3.87	950	0.99	0.26					
8745	6.56	950	1.67	0.25	9186	76.35	950	18.45	0.25					
8748	0.59	315	0.14	0.24	9220	4.88	950	1.26	0.25					
8755	0.37	272	0.08	0.22	9402	6.17	950	1.41	0.23					
8799	1.38	469	0.35	0.24	9403	8.20	950	1.98	0.25					
8800	1.38	469	0.35	0.24	9410	2.52	691	0.64	0.25					
8803	0.11	221	0.03	0.27	9501	6.30	950	1.57	0.25					
8805M	0.48	294	0.12	0.22	9505	5.47	950	1.35	0.24					
8810	0.35	268	0.08	0.22	9516	4.66	950	1.11	0.25					
8814M	0.42	282	0.10	0.22	9519	2.62	711	0.62	0.24					
8815M	0.77	350	0.16	0.22	9521	7.59	950	1.59	0.20					
8820	0.31	260	0.07	0.25	9522	2.25	639	0.60	0.26					
8824	3.54	890	0.97	0.26	9534	10.02	950	2.09	0.21					
8825	3.02	789	0.81	0.27	9554	10.63	950	2.49	0.24					
8826	3.19	822	0.85	0.27	9586	0.94	383	0.27	0.27					
8829	3.85	950	1.01	0.26	9600	2.34	656	0.59	0.23					
8831	3.76	933	0.91	0.24	9620	1.90	571	0.42	0.23					
8832	0.39	276	0.09	0.24										
8833X*	1.29	452	0.33	0.25										
8835	2.82	750	0.74	0.25										
8842	2.10	610	0.54	0.26										
8861	-	-	0.54	0.26										
8864	2.10	610	0.54	0.26										
8868	0.55	307	0.14	0.25										
8869	1.05	405	0.28	0.28										
8871	0.33	264	0.09	0.30										
8901	0.37	272	0.08	0.23										

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

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTE

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

E Rate 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	0.39	S	1710E	0.07	S	3175D	0.04	S
0065D	0.07	S	1741E	0.33	S	4024E	0.02	S
0066D	0.07	S	1803D	0.33	S	5508D	0.04	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.09	S
1164E	0.11	S	3081D	0.07	S	6252D	0.04	S
1165E	0.04	S	3082D	0.07	S	6260D	0.04	S
1624E	0.07	S	3085D	0.07	S			

S=Silica, Asb=Asbestos

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for federal assessment.
- M Rate 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 rate 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 Rate includes a non-ratable disease element of \$7.13. (For coverage written separately for federal benefits only, \$4.70. For coverage written separately for state benefits only, \$2.43.)
- 1016 Rate includes a non-ratable disease element of \$28.47. (For coverage written separately for federal benefits only, \$18.76. For coverage written separately for state benefits only, \$9.71.) Includes a catastrophe loading of \$0.17.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.175 and elr x 2.032.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate 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 rate for this classification is \$0.66. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
- 9040 The ex-medical rate for this classification is \$2.42. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the <i>Basic Manual</i> 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
 Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents (Assigned Risk)	\$0.02
 Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$200.00
 Foreign Terrorism (Assigned Risk).....	0.03
 Maximum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> 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 <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" ...	\$300.00
 Per Passenger Seat Surcharge - In accordance with the <i>Basic Manual</i> footnote instructions for Code 7421, the surcharge is:	
Maximum surcharge per aircraft.....	\$1,000.00
Per passenger seat.....	\$100.00
 Premium Determination for Partners and Sole Proprietors and Members of Limited Liability Companies in accordance with <i>Basic Manual</i> Rule 2-E-3.....	\$31,900.00

Premium Reduction Percentages - The following percentages, including safety factor, 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	7.6%	6.1%	5.2%	4.3%	3.6%	2.5%	1.9%
\$1,500	9.3%	7.5%	6.4%	5.4%	4.6%	3.2%	2.4%
\$2,000	10.6%	8.6%	7.4%	6.3%	5.3%	3.8%	2.9%
\$2,500	11.7%	9.5%	8.3%	7.1%	6.0%	4.3%	3.3%
\$3,000	12.8%	10.4%	9.0%	7.8%	6.6%	4.8%	3.6%
\$3,500	13.7%	11.2%	9.7%	8.4%	7.2%	5.3%	4.0%
\$4,000	14.5%	11.9%	10.4%	9.0%	7.7%	5.7%	4.3%
\$4,500	15.3%	12.6%	11.0%	9.6%	8.2%	6.1%	4.6%
\$5,000	16.1%	13.2%	11.6%	10.1%	8.7%	6.5%	4.9%

Effective July 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Premium Reduction Percentages (continued) -

Medical Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	7.4%	5.9%	5.0%	4.2%	3.5%	2.4%	1.8%
\$1,500	8.9%	7.1%	6.1%	5.1%	4.3%	3.0%	2.2%
\$2,000	10.0%	8.1%	7.0%	5.9%	5.0%	3.5%	2.6%
\$2,500	11.0%	8.9%	7.7%	6.5%	5.5%	3.9%	3.0%
\$3,000	11.8%	9.6%	8.3%	7.1%	6.0%	4.3%	3.2%
\$3,500	12.5%	10.2%	8.9%	7.6%	6.4%	4.6%	3.5%
\$4,000	13.2%	10.8%	9.4%	8.0%	6.8%	5.0%	3.8%
\$4,500	13.8%	11.3%	9.8%	8.5%	7.2%	5.3%	4.0%
\$5,000	14.3%	11.8%	10.3%	8.9%	7.6%	5.6%	4.2%

Indemnity Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	1.6%	1.2%	1.1%	1.0%	0.9%	0.8%	0.6%
\$1,500	2.2%	1.7%	1.6%	1.5%	1.3%	1.1%	0.8%
\$2,000	2.7%	2.2%	2.0%	1.9%	1.6%	1.4%	1.0%
\$2,500	3.2%	2.6%	2.4%	2.2%	1.9%	1.6%	1.2%
\$3,000	3.6%	2.9%	2.7%	2.5%	2.2%	1.9%	1.4%
\$3,500	4.0%	3.3%	3.0%	2.8%	2.5%	2.1%	1.6%
\$4,000	4.4%	3.6%	3.3%	3.1%	2.7%	2.3%	1.8%
\$4,500	4.8%	3.9%	3.6%	3.4%	3.0%	2.5%	1.9%
\$5,000	5.1%	4.2%	3.9%	3.6%	3.2%	2.7%	2.1%

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 rate 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 (1.115).)

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 -- 195,457	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 -- 323,295	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



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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