

SERFF Tracking Number: BMCC-125988256 State: Arkansas
Filing Company: Midwest Builders' Casualty Mutual Company State Tracking Number: EFT \$25
Company Tracking Number:
TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: /

Filing at a Glance

Company: Midwest Builders' Casualty Mutual Company

Product Name: Workers Compensation SERFF Tr Num: BMCC-125988256 State: Arkansas
TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 16.0004 Standard WC Co Tr Num: State Status: Fees verified and received

Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Carol Stiffler

Author: Rose Kasper Disposition Date: 01/15/2009

Date Submitted: 01/14/2009 Disposition Status: Approved

Effective Date Requested (New): On Approval Effective Date (New): 01/15/2009

Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 01/15/2009

State Status Changed: 01/15/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Included please find the enclosed scheduled rating plan for Midwest Builders' Casualty Mutual Company (MWBC). The plan proposes a maximum debit/credit of 25%.

Company and Contact

Filing Contact Information

Rose Kasper, Compliance Officer

rkasper@mwbc.com

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1100 Walnut (816) 474-7799 [Phone]
Kansas City, MO 64106 (816) 474-0484[FAX]

Filing Company Information

Midwest Builders' Casualty Mutual Company CoCode: 13126 State of Domicile: Kansas
1100 Walnut Street Group Code: Company Type:
Suite 3010
Kansas City, MO 64106 Group Name: State ID Number:
(816) 474-7799 ext. [Phone] FEIN Number: 26-1832622

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 per company
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midwest Builders' Casualty Mutual Company	\$25.00	01/14/2009	25029804

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	01/15/2009	01/15/2009

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Disposition

Disposition Date: 01/15/2009

Effective Date (New): 01/15/2009

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *BMCC-125988256* State: *Arkansas*
 Filing Company: *Midwest Builders' Casualty Mutual Company* State Tracking Number: *EFT \$25*
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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
Rate	MWBC Schedule Rating Plan	Approved	Yes

SERFF Tracking Number: *BMCC-125988256* *State:* *Arkansas*
Filing Company: *Midwest Builders' Casualty Mutual Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number:
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Product Name: *Workers Compensation*
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	MWBC Schedule Rating Plan		New	MWBC Schedule Rating Plan.pdf

MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY
WORKERS' COMPENSATION PROGRAM
STATE OF ARKANSAS
SCHEDULE RATING PLAN

The following rules and procedures pertain to the schedule rating plan of Midwest Builders' Casualty Mutual Company (MWBC) and are applicable to all insured's as it relates to the use and application of any scheduled rating and the determination thereof in the state of Arkansas. This plan is subject to the approval of the Arkansas Insurance Department and is only applicable to policyholders with Arkansas coverage. Any revisions to this plan must be approved by the Arkansas Insurance Department.

MWBC understands that within various classes of businesses there are those with characteristics that make them better or worse than the average risk. In these situations MWBC will utilize schedule rating modifications to adjust the annual premium of a particular policyholder to be more in line with their specific risk characteristics.

SCHEDULE RATING TABLE

The premium for an individual risk may be modified in accordance with the following, subject to a maximum aggregate debit or credit of 25%, to reflect such characteristics of the risk that are not reflected in its historical experience.

	<u>Credit</u>	<u>Debit</u>
A. Premises	-5%	5%
B. Safety Devices and Equipment	-10%	10%
C. Employees - Training and Hiring	-10%	10%
D. Management Cooperation	-10%	10%
E. Safety Organization	-10%	10%

SCHEDULE RATING GUIDELINES AND RULES

1. The Schedule Rating Plan of Midwest Builders' Casualty Mutual Company (MWBC) will apply to all insured's having coverage in the state of Arkansas.
2. MWBC shall apply the amount of schedule credit of debit to an experience rated risk in a multiplicative manner after application of the experience modification and before application of premium discounts and expense constants.

3. MWBC shall inform the insured in writing, in sufficiently clear and specific terms, of the basis for any schedule debit applied. MWBC shall mail this written notice within ninety (90) days of the policy's inception date or renewal date. If the policy is subject to any changes in its schedule debits upon renewal, MWBC shall notify the insured in terms sufficiently clear and specific of the reasons for the changes.
4. MWBC shall retain a copy of any written schedule rating notices mailed to an insured, and a copy of the supporting evidence used to determine any schedule rating adjustment. These documents shall remain in MWBC's policy and underwriting files for each insured for not less than three years after policy expiration
5. MWBC may modify any individual premium adjustments made due to a schedule rating plan within sixty (60) days of a physical inspection of an insured's premises. MWBC shall not increase any schedule debit by more than 5% unless it can prove that the insured misrepresented or omitted information that would have been pertinent in determining the appropriate schedule adjustment. MWBC will allow an insured sixty (60) days from the revised billing statement to pay any additional premium that may result from the addition of a debit.
6. To the degree that the insured can correct the reason for any schedule debit to the satisfaction of MWBC, MWBC shall prorate the reduction of the schedule debit from the date the insurer receives the documentation for the correction.
7. MWBC shall not put into effect any schedule debit until the evidence supporting the adjustment is in the appropriate policy file or underwriting file.
8. All schedule credits or debits shall be based on documented evidence that is contained in the file at the time the schedule credit or debit is applied.
9. MWBC will report the total dollar amount of any schedule debits to the National Council on Compensation Insurance (NCCI).

SCHEDULE RATING TABLE DESCRIPTION/DEFINITIONS

A. PREMISES

A debit or credit shall be applied to reflect the overall physical condition, preventive maintenance, hazards controlled and housekeeping of the individual risk.

B. SAFETY DEVICES OR EQUIPMENT

A debit or credit shall be applied to reflect the type and condition of safety devices, guarding, personal protective equipment and maintenance of any programs or policies designed to ensure their effective use.

C. EMPLOYEES – TRAINING AND HIRING

A debit or credit shall be applied to reflect the selection, training, experience, motivation and supervision of employees.

D. MANAGEMENT COOPERATION

A debit or credit shall be applied to reflect management's commitment to workplace safety, involvement in loss control programs, and cooperation with insurer including, but not limited to, the timely reporting of claims/accidents, use of a light duty return to work program, providing information necessary for claim investigation and the prompt reporting of premium and policy data.

E. SAFETY ORGANIZATION

A debit or credit shall be applied to reflect the overall level of organized safety programs, policies and established procedures of an insured, including, but not limited to, written safety programs, use of personal protection equipment, accident investigation and analysis, record keeping, appointment of a safety committee or safety manager, and emergency or disaster plans.

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Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty
Bypass Reason: General instructions indicate that transmittal is not required for SERFF filings.
Comments:

Review Status: Approved 01/15/2009

Bypassed -Name: NAIC Loss Cost Filing Document
for Workers' Compensation
Bypass Reason: Not applicable
Comments:

Review Status: Approved 01/15/2009

Bypassed -Name: NAIC loss cost data entry document
Bypass Reason: Not applicable
Comments:

Review Status: Approved 01/15/2009