



**ARKANSAS INSURANCE DEPARTMENT
LEGAL DIVISION**

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Bulletin 3-95

**"WRAP-UP" PROJECTS FOR WORKERS' COMPENSATION INSURANCE ON LARGE
CONSTRUCTION PROJECTS UNDER AR. CODE ANN. § 11-9-408(c)**

August 24, 1995

Ark. Code Ann. § 11-9-408(c) permits workers' compensation insurance on large construction projects which are **not** under a retrospective rating plan to be written on a "wrap-up" basis, so long as the policy meets with the approval and reasonable satisfaction of the Insurance Commissioner. Rule VII in the Basic Manual of the National Council on Compensation Insurance ("NCCI") sets out the criteria under which such a project may be considered by the Insurance Commissioner; and specifies that workers' compensation insurers must file to adopt the NCCI filing B-1312 to utilize this "wrap-up" concept. Any special endorsements developed by the insurer in conjunction with these projects must also be filed with and approved by the Insurance Commissioner.

In order to avoid possible delays which might adversely affect any proposed project, insurer requests for approval of such "wrap-up" projects should be presented to the Insurance Commissioner for approval as early as possible in the development of the project. Direct your questions to Dianne Rail, Senior Rate and Form Analyst, Property and Casualty Division of the Insurance Department, at (501) 686-2975.

Lee Douglass
INSURANCE COMMISSIONER