

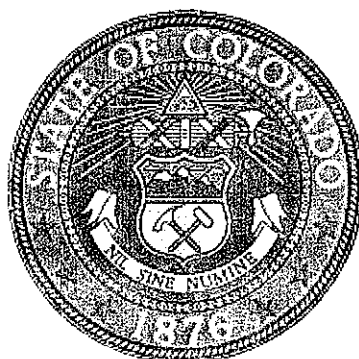


Dera
Department of Regulatory Agencies

Workers Compensation and Employers Liability Insurance

Loss Cost Multiplier Report

June 5, 2009



Premium Dividend for Certified Risk Management Programs – If an insured qualifies for Experience and/or Schedule Rating and has implemented a certified workers compensation risk management program, the insured may be eligible for a premium dividend of 5%. This may be in addition to the maximum schedule rating modification. If the insured does not qualify for Experience and/or Schedule Rating, the insurance company must allow a premium dividend schedule of credits up to 10%.

Participating Policies – Participating policy is an insurance policy in which the insured participates in a dividend declared by the board of directors. Dividends are not guaranteed. Every company does not offer this type of policy.

Deductible Options – Insurance companies are required to offer small deductible policies up to \$5,000. An insurance company may offer other deductible amounts as deemed appropriate. By choosing a deductible, employers are held responsible to reimburse the insurer for the deductible amount of each claim. In return for electing this option, the amount of premium charged is reduced by an amount determined by the insurance company.

Designated Medical Provider – All insurance companies must allow for a 2.5% premium credit if the employer selects a designated medical provider. If the employer is eligible for Experience and/or Schedule Rating, the 2.5% premium credit must be included within the maximum 25% Schedule Rating limitation.

LCM Type – As explained above, this guide presents an alphabetical listing of insurance companies with the LCM listed accordingly. The LCM is calculated in two ways. The first method includes all variable and fixed expenses. The second excludes any fixed expenses and is applied in the same manner as the first. However, it adds an expense constant to the final premium. In this manner, both LCM calculations incorporate the variable and fixed expense provisions.

CONSUMER TIPS

- Shop around. Talk to several agents and companies before purchasing a policy.
- Read your policy and disclosures.
- Identify the various services an insurance company provides.
- Consider a deductible.
- Maintain a good loss history.

Charter Oak Fire Insurance Company, The	1.536	http://www.travelers.com
Cherokee Insurance Company	1.351	
Chubb Indemnity Insurance Company	1.370	http://www.chubb.com
Church Mutual Insurance Company	1.337	http://www.churchmutual.com
Cincinnati Casualty Company, The	1.420	http://www.cinfin.com
Cincinnati Insurance Company, The	1.353	http://www.cinfin.com
Cincinnati Indemnity Company, The	1.556	http://www.cinfin.com
Clarendon National Insurance Company	1.250	
Colonial American Casualty and Surety Company	1.383	http://WWW.ZURICHNA.COM
Colorado Casualty Insurance Company	1.550	http://www.LibertyMutualAgencyMarkets.com
Commerce and Industry Insurance Company	1.946	http://WWW.AIG.COM
Commercial Casualty Insurance Company	1.350	
Commercial Compensation Casualty Company	1.030	
Companion Commercial Insurance Company	1.230	http://onceanddone.companiongroup.com
Companion Property and Casualty Insurance Company	1.350	http://onceanddone.companiongroup.com
CompWest Insurance Company	1.001	www.compwestinsurance.com
CompWest Insurance Company	1.372	www.compwestinsurance.com
CompWest Insurance Company	1.412	www.compwestinsurance.com
Constitution Insurance Company	1.463	
Continental Casualty Company	1.650	http://WWW.CNA.COM
Continental Divide Insurance Company	1.459	http://www.bh-hc.com
Continental Insurance Company, The	0.900	http://www.auw.com
Continental National Indemnity Company	1.425	http://WWW.CNA.COM
Continental Western Insurance Company	1.759	http://www.CWGINS.COM
Converium Insurance (North America) Inc.	1.054	
Cooperative Mutual Insurance Company	1.440	http://www.coopmutual.com
Coregis Insurance Company	1.600	
Cornhusker Casualty Company	1.376	http://www.bh-hc.com
Crum & Forster Indemnity Company	1.665	http://www.cfins.com
DaimlerChrysler Insurance Company	1.380	http://www.insurance.chryslerfinancial.com
Dallas National Insurance Company	1.330	
Discover Property & Casualty Insurance Company	1.270	http://www.travelers.com
Electric Insurance Company	1.099	http://www.electricinsurance.com
EMCASCO Insurance Company	1.780	http://WWW.EMCINSURANCE.COM
Employers Compensation Insurance Company	1.139	http://www.employers.com
Employers Compensation Insurance Company	1.240	http://www.employers.com
Employers Compensation Insurance Company	1.447	http://www.employers.com
Employers' Fire Insurance Company, The	1.581	http://www.OneBeacon.com
Employers Insurance Company of Wausau	1.830	http://www.wausau.com
Employers Mutual Casualty Company	1.880	http://WWW.EMCINSURANCE.COM
Employers Reinsurance Corporation	1.390	http://www.esurance.com
Everest National Insurance Company	1.500	http://www.everestire.com
Explorer Insurance Company, The	1.500	http://www.EXPLORER-INSURANCE.COM
Fairfield Insurance Company	1.318	http://www.genre.com
Fairmont Insurance Company	1.433	http://www.fairmontspecialty.com
Fairmont Premier Insurance Company	1.502	
Farmers Insurance Exchange	1.890	http://www.farmers.com
Farmington Casualty Company	0.977	http://www.travelers.com
Farmland Mutual Insurance Company	2.014	http://WWW.FARMLANDINS.COM
Federal Insurance Company	1.327	http://www.chubb.com
Federated Mutual Insurance Company	1.426	http://WWW.FEDERATEDINSURANCE.COM
Federated Rural Electric Insurance Exchange	1.320	http://WWW.FEDERATEDRURAL.COM
Federated Service Insurance Company	1.283	http://WWW.FEDERATEDINSURANCE.COM
Fidelity and Deposit Company of Maryland	1.537	http://WWW.ZURICHNA.COM
Fidelity and Guaranty Insurance Company	0.950	http://www.travelers.com
Fidelity and Guaranty Insurance Underwriters, Inc.	1.150	http://www.travelers.com
Fireman's Fund Insurance Company	1.391	http://www.firemansfund.com
Fireman's Fund Insurance Company of Wisconsin	1.240	http://www.firemansfund.com
First Liberty Insurance Corporation, The	2.047	http://www.LibertyMutual.com
First National Insurance Company of America	1.640	http://WWW.SAFECO.COM
Fiorists' Mutual Insurance Company	1.295	http://www.hortica-insurance.com
General Casualty Company of Wisconsin	1.440	http://www.generalcasualty.com

Nationwide Agribusiness Insurance Company	1.761	http://WWW.FARMLANDINS.COM
Nationwide Mutual Fire Insurance Company	1.353	http://WWW.NATIONWIDE.COM
Nationwide Mutual Insurance Company	1.330	http://WWW.NATIONWIDE.COM
Nationwide Property and Casualty Insurance Company	1.353	http://WWW.NATIONWIDE.COM
New Hampshire Indemnity Company, Inc.	1.692	http://WWW.AIG.COM
New Hampshire Insurance Company	1.371	http://WWW.AIG.COM
NIPPONKOA Insurance Company, Limited (U.S. Branch)	1.396	
North American Elite Insurance Company	2.000	
North American Specialty Insurance Company	1.600	
North River Insurance Company, The	1.180	http://www.cfins.com
Northern Assurance Company of America, The	1.090	http://www.OneBeacon.com
Northern Insurance Company of New York	1.306	http://WWW.ZURICHNA.COM
NOVA Casualty Company	1.349	http://www.novacasualty.com
Ohio Casualty Insurance Company, The	1.900	http://www.LibertyMutualAgencyMarkets.com
Ohio Security Insurance Company	1.820	http://www.LibertyMutualAgencyMarkets.com
Old Republic General Insurance Company	1.640	http://WWW.OLDREPUBLIC.COM
Old Republic Insurance Company	1.640	
OneBeacon America Insurance Company	1.250	http://www.OneBeacon.com
OneBeacon Insurance Company	1.125	http://www.OneBeacon.com
Owners Insurance Company	1.420	
Pacific Employers Insurance Company	1.742	http://WWW.ACE-INA.COM
Pacific Indemnity Company	1.370	http://www.chubb.com
Peerless Indemnity Insurance Company	1.300	www.LibertyMutualAgencyMarkets.com
Pegasus Insurance Company	1.390	http://www.onlinepegasus.com
Penn Millers Insurance Company	1.506	http://www.pennmillers.com
Pennsylvania General Insurance Company	1.090	http://www.OneBeacon.com
Pennsylvania Manufacturers Association Insurance Comp	1.440	http://www.pmagroup.com
Pennsylvania Manufacturers Indemnity Company	1.295	http://www.pmagroup.com
Pennsylvania National Mutual Casualty Insurance Comp	1.263	http://www.pennnationalinsurance.com
Petroleum Casualty Company	1.271	
Pharmacists Mutual Insurance Company	1.390	http://www.phmic.com
Phoenix Insurance Company, The	1.256	http://www.travelers.com
Pinnacol Assurance	0.970	http://www.PINNACOL.COM
Pinnacol Assurance	1.300	http://www.PINNACOL.COM
Pinnacol Assurance	1.080	http://www.PINNACOL.COM
Pinnacol Assurance	1.150	http://www.PINNACOL.COM
Pinnacol Assurance	1.550	http://www.PINNACOL.COM
Pinnacol Assurance	1.210	http://www.PINNACOL.COM
Platte River Insurance Company	1.020	http://www.capitolindemnity.com
Plaza Insurance Company	1.360	http://www.rhkc.com
Praetorian Insurance Company	1.620	http://www.qbe.com
Preferred Professional Insurance Company	1.274	http://WWW.PPICINS.COM
Protective Insurance Company	1.490	http://www.baldwinandlyons.com
Providence Property & Casualty Insurance Company	1.252	http://www.ppcinsurance.com
Providence Washington Insurance Company	1.380	http://www.provwash.com
Public Service Mutual Insurance Company	1.233	http://www.mcarta.com
Quanta Indemnity Company	1.717	http://www.quantaholdings.com
Redland Insurance Company	1.620	http://www.qbe.com
Regent Insurance Company	1.250	http://www.generalcasualty.com
Republic Fire and Casualty Insurance Company	1.367	http://RepublicGroup.com
Republic Indemnity Company of America	1.210	http://www.republicindemnity.com
Republic Indemnity Company of California	1.320	http://www.republicindemnity.com
Rockwood Casualty Insurance Company	1.475	https://www.RockwoodCasualty.com
Royal Indemnity Company	1.345	
Safeco Insurance Company of America	1.144	http://WWW.SAFECO.COM
Safeco Insurance Company of Illinois	1.253	http://WWW.SAFECO.COM
Safety First Insurance Company	1.440	
Safety National Casualty Corporation	1.300	http://www.sncc.com
SeaBright Insurance Company	1.265	http://www.sbic.com
SECURA Insurance, A Mutual Company	1.400	http://www.secura.net
Security Insurance Company of Hartford	1.513	
Security National Insurance Company	1.542	http://WWW.AMTRUSTGROUP.COM

Wausau Underwriters Insurance Company	1.420	http://www.wausau.com
West American Insurance Company	1.650	http://www.LibertyMutualAgencyMarkets.com
Western Agricultural Insurance Company	1.613	http://www.fbfs.com
Westfield Insurance Company	1.489	http://www.westfieldgrp.com
Westport Insurance Corporation	1.390	http://WWW.SWISSRE.COM
XL Insurance America, Inc.	1.132	http://www.xlinsurance.com/xli/xli/xli.jsp
XL Specialty Insurance Company	1.415	http://www.xlinsurance.com/xli/xli/xli.jsp
Zenith Insurance Company	1.691	http://www.thezenith.com
Zurich American Insurance Company	1.537	http://WWW.ZURICHNA.COM
Zurich American Insurance Company of Illinois	1.844	http://WWW.ZURICHNA.COM

Consumer protection is our mission

