

Workers Compensation and Employers Liability Insurance

Loss Cost Multiplier Report

March 14, 2011



Workers Compensation and Employers Liability Insurance LCM Report as of March 14, 2011

ABOUT THIS GUIDE

This guide provides an alphabetical insurance company listing of workers compensation and employers liability insurance (Workers Compensation) final loss cost multipliers (LCM) used in Colorado. These multipliers reflect filings closed as of March 14, 2011.

The figures presented in this guide were drawn from a March 2011 review of all licensed Workers Compensation insurance companies. The alphabetical listing in this guide is not meant to be an endorsement of any one insurance company.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

Workers compensation coverage provides employers and employees with medical care, death benefits, and lost wages for work related injuries. Law requires workers compensation insurance for all employers in Colorado. However, certain exceptions to this requirement may include: a sole proprietor or any general working partner; a corporate officer; or a member of a limited liability company.

The LCMs presented in this guide represent a combination of the pure premium rate and each individual insurance company's expense provision. The pure premium rate in the LCM covers the cost to pay and adjust claims. The expense provision in the LCM covers the various operating costs incurred for each insurance company. The LCM, along with the loss costs, is the starting point used with the classification code and employer payroll to develop the initial premium. Classification codes are used to categorize the type of business the employer transacts. Please note that when comparing insurance company LCMs for your business, numerous other factors that impact the final premium must be taken into consideration. These factors include, but may not be limited to:

Underwriting Guidelines – Each insurance company establishes acceptability criteria known as underwriting guidelines. These guidelines determine whether or not the applicant qualifies for coverage with a particular insurance company. Underwriting guidelines vary for each insurance company.

Retrospective Rating Plan – Retrospective rating plan is a type of rating plan evaluated at the end of the policy period. Once the policy period is over, premiums are adjusted to reflect actual loss experience of the insured. Good loss experience will reflect cost savings while poor experience will reflect an adverse result on the final premium charged. Each insurance company determines the availability and eligibility for this type of plan.

Experience Rating – Experience rating is the use of a modification factor that uses past experience, of an individual employer, for the immediate preceding three years, to help determine the premium for the current year of insurance coverage. Eligibility criteria must be taken into consideration prior to this type of rating.

Schedule Rating – Schedule rating is the use of debits and credits with a maximum deviation of +/- 25% to modify the premium based on the special characteristics of the risk. Any debit or credit incorporates factors that are not included within the experience rated premium. Eligibility criteria must be taken into consideration prior to this type of rating.

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 polices 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.

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Church Mutual Insurance Company Cincinnati Casualty Company, The 1.208 http://www.churchmutual.com http://www.cinfin.com			http://www.chubb.com
Cincinnati Casualty Company, The 1.710 http://www.cinfin.com			
Cincinnati Insurance Company, The 1.538 http://www.cinfin.com	Cincinnati Casualty Company, The		http://www.cinfin.com
	Cincinnati Insurance Company, The	1.538	http://www.cinfin.com

Company	<u>LCM</u>	Website
Cinninnati Indemnity Company, The	1.880	http://www.cinfin.com
Citizens Insurance Company of America	1.245	www.hanover.com
Clarendon National Insurance Company	1.250	
Colonial American Casualty and Surety Company	1.342	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 Companion Commercial Insurance Company	1.030 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	1.200	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	1.410	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	http://www.hh.ho.com
Cornhusker Casualty Company Crum & Forster Indemnity Company	1.410 1.665	http://www.bh-hc.com http://www.cfins.com
DaimlerChrysler Insurance Company	1.380	http://www.insurance.chryslerfinancial.com
Dakota Truck Underwriters	1.430	www.rascompanies.com
Dallas National Insurance Company	1.330	www.rascompanies.com
Delos Insurance Company	1.620	http://delosinsurance.com
Discover Property & Casualty Insurance Company	1.256	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	1.082	http://www.employers.com
Employers Compensation Insurance Company	1.139	http://www.employers.com
Employers Compensation Insurance Company	1.178	http://www.employers.com
Employers Compensation Insurance Company	1.240	http://www.employers.com
Employers Compensation Insurance Company	1.375	http://www.employers.com
Employers Compensation Insurance Company	1.447	http://www.employers.com
Employers Insurance Company, The	1.581	http://www.OneBeacon.com
Employers Insurance Company of Wausau Employers Mutual Casualty Company	2.190 1.880	http://www.wausau.com http://WWW.EMCINSURANCE.COM
Employers Reinsurance Corporation	1.390	http://www.esurance.com
Everest National Insurance Company	1.500	http://www.esdrance.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	1.852	http://WWW.FARMLANDINS.COM
Farmland Mutual Insurance Company	2.058	http://WWW.FARMLANDINS.COM
Farmland Mutual Insurance Company	2.264	http://WWW.FARMLANDINS.COM
Federal Insurance Company	1.827 1.469	http://www.chubb.com http://WWW.FEDERATEDINSURANCE.COM
Federated Mutual Insurance Company Federated Rural Electric Insurance Exchange	1.469	http://WWW.FEDERATEDRURAL.COM
Federated Service Insurance Company	1.322	http://WWW.FEDERATEDINSURANCE.COM
Fidelity and Deposit Company of Maryland	1.491	http://WWW.ZURICHNA.COM
Fidelity and Guaranty Insurance Company	0.977	http://www.travelers.com
Fidelity and Guaranty Insurance Underwriters, Inc.	1.117	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 Dakota Indemnity Company	1.280	www.rascompanies.com
First Liberty Insurance Corporation, The	1.752	http://www.LibertyMutual.com
First National Insurance Company of America	1.640	http://WWW.SAFECO.COM
First Nonprofit Insurance Company	1.647	http://www.firstnonprofit.com/
Florists' Mutual Insurance Company	1.295	http://www.hortica-insurance.com
Gateway Insurance Company	1.488	http://www.gicauto.com/
General Casualty Company of Wisconsin	1.500	http://www.generalcasualty.com
General Insurance Company of America	1.362	http://WWW.SAFECO.COM

Company	<u>LCM</u>	Website
Genesis Insurance Company	1.318	http://www.GENRE.COM
Granite State Insurance Company	1.692	http://WWW.AIG.COM
Great American Alliance Insurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Assurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Insurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Insurance Company of New York	1.550	http://www.GreatAmericanInsurance.com
Great Divide Insurance Company	1.476	http://WWW.NAUTILUSINSGROUP.COM
Great Northern Insurance Company	1.644	http://www.chubb.com
Great West Casualty Company	1.421	http://www.GWCCNET.COM
Greater New York Mutual Insurance Company Greenwich Insurance Company	1.351 1.698	http://www.gny.com http://www.greenwichinsurance.com
Grocers Insurance Company	1.132	https://www.greenwichinsurance.com
Guarantee Insurance Company	1.527	http://WWW.GUARANTEEINS.COM
GuideOne Mutual Insurance Company	1.593	http://www.guideone.com
Gulf Insurance Company	1.310	http://www.gulfins.com.
Hanover Insurance Company, The	1.451	http://WWW.HANOVER.COM
Harco National Insurance Company	1.348	http://WWW.IAT-HARCO.COM
Harleysville Mutual Insurance Company	1.110	http://www.harleysvillegroup.com
Hartford Accident and Indemnity Company	1.379	http://www.thehartford.com
Hartford Casualty Insurance Company	1.582	http://www.thehartford.com
Hartford Fire Insurance Company	1.541	http://www.thehartford.com
Hartford Insurance Company of the Midwest	1.135	http://www.thehartford.com
Hartford Underwriters Insurance Company	1.622	http://www.thehartford.com
Homeland Central Insurance Company	1.360	http://www.onebeacon.com
Illinois National Insurance Company	1.692	http://WWW.AIG.COM
Imperial Casualty and Indemnity Company	1.234	http://ppcinsurance.com
Indemnity Insurance Company of North America	0.877	http://WWW.ACE-INA.COM
Indiana Lumbermens Mutual Insurance Company	1.501 1.376	http://WWW.ILMGROUP.COM
Insurance Company of North America Insurance Company of the State of Pennsylvania	1.692	http://WWW.ACE-INA.COM http://WWW.AIG.COM
Insurance Company of the West	1.453	http://www.ICWGROUP.COM
Liberty Insurance Corporation	1.168	http://www.LibertyMutual.com
Liberty Mutual Fire Insurance Company	1.460	http://www.LibertyMutual.com
Liberty Mutual Insurance Company	2.190	http://www.LibertyMutual.com
Lincoln General Insurance Company	1.500	http://WWW.LINCOLNGENERAL.COM
LM Insurance Corporation	0.949	http://www.LibertyMutual.com
Lumbermen's Underwriting Alliance	1.532	http://www.lumbermensunderwriting.com
Manufacturers Alliance Insurance Company	1.655	http://www.pmagroup.com
Markel American Insurance Company	1.484	http://www.markelcorp.com
Markel Insurance Company	1.200	http://www.markelcorp.com
Maryland Casualty Company	1.844	http://WWW.ZURICHNA.COM
Massachusetts Bay Insurance Company	1.320	http://WWW.HANOVER.COM
MEMIC Indemnity Company	1.500	http://www.memic.com
Michigan Millers Mutual Insurance Company	1.379	http://www.mimillers.com
Mid-Century Insurance Company Midwest Employers Casualty Company	1.250	http://www.farmers.com
Midwest Insurance Company	1.320 1.400	http://WWW.MWECC.COM http://WWW.MIDINS.COM
Milbank Insurance Company	1.313	http://STATEAUTO.COM
Millers First Insurance Company	1.261	http://www.millersfirst.com
Milwaukee Casualty Insurance Company	1.542	http://WWW.AMTRUSTGROUP.COM
Mitsui Sumitomo Insurance Company of America	1.527	http://www.msigusa.com
Mitsui Sumitomo Insurance USA, Inc.	1.679	http://www.msigusa.com
Mountain States Indemnity Company	1.883	http://www.msig-nm.com
Mountain States Mutual Casualty Company	1.506	http://www.msig-nm.com
National American Insurance Company	1.250	http://www.naico.com
National American Insurance Company	1.470	http://www.naico.com
National American Insurance Company	1.690	http://www.naico.com
National Casualty Company	1.495	www.scottsdaleins.com
National Farmers Union Property and Casualty Company	1.788	http://WWW.FARMERSUNIONINSURANCE.COM
National Fire Insurance Company of Hartford	1.350	http://WWW.CNA.COM
National Interstate Insurance Company	1.514	http://www.nationalinterstate.com
National Liability & Fire Insurance Company	1.401	http://www.nationalindemnity.com
National Union Fire Insurance Company of Pittsburgh, Pa	1.554	http://www.firemansfund.com
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Nationwide Agribusiness Insurance Company Nationwide Agribusiness Insurance Company	1.764	http://www.farmlandins.com
Nationwide Agribusiness Insurance Company	2.156	http://WWW.FARMLANDINS.COM
Nationwide Mutual Fire Insurance Company	1.353	http://WWW.NATIONWIDE.COM
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SeaBright Insurance Company SECURA Insurance, A Mutual Company Security Insurance Company of Hartford Security National Insurance Company Select Insurance Company Seneca Insurance Company, Inc. Sentinel Insurance Company, Ltd. Sentry Casualty Company Sentry Insurance A Mutual Company 1.265 http://www.sbic.com http://www.secura.net http://www.secura.net 1.513 http://www.amtrustgroup.com http://www.travelers.com http://www.senecainsurance.com http://www.thehartford.com http://www.sentry.com http://www.sentry.com http://www.sentry.com			Luc II
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Sentry Casualty Company 1.299 http://www.sentry.com Sentry Insurance A Mutual Company 1.656 http://www.sentry.com			
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Company	<u>LCM</u>	<u>Website</u>
Sequoia Insurance Company	1.300	http://www.sequoiains.com
Sequoia Insurance Company	1.170	http://www.sequoiains.com
Sequoia Insurance Company	1.630	http://www.sequoiains.com
SFM Mutual Insurance Company	1.360	http://www.sfmic.com
Sompo Japan Insurance Company of America	1.348	http://www.sompo-japan-us.com
SPARTA Insurance Company	1.632 1.396	www.spartainsurance.com http://www.travelers.com
St. Paul Fire and Marine Insurance Company St. Paul Guardian Insurance Company	0.977	http://www.travelers.com
St. Paul Medical Liability Insurance Company	1.400	http://www.travelers.com
St. Paul Mercury Insurance Company	1.256	http://www.travelers.com
St. Paul Protective Insurance Company	1.536	http://www.travelers.com
Standard Fire Insurance Company, The	1.815	http://www.travelers.com
Star Insurance Company	1.450	http://www.meadowbrook.com
Starnet Insurance Company	1.490	http://www.CTATEALITO.COM
State Auto Property & Casualty Insurance Company State Automobile Mutual Insurance Company	1.159 1.545	http://www.STATEAUTO.COM http://www.STATEAUTO.COM
State Farm Fire and Casualty Company	1.545	http://www.statefarm.com
State National Insurance Company, Inc.	1.389	http://www.statenational.com
SUA Insurance Company	1.565	http://www.suainsurance.com
T.H.E. Insurance Company	1.345	http://http://www.theinsco.com
TIG Insurance Company	1.605	http://www.tigspecialty.com
TNUS Insurance Company	1.070	http://www.tokiomarine.us
Tokio Marine and Fire Insurance Company Ltd (U S Branch		http://www.tokiomarine.us
Tower Insurance Company of New York	1.300	http://www.twrgrp.com
Trans Pacific Insurance Company	1.070	http://www.tokiomarine.us
Transcontinental Insurance Company Transguard Insurance Company of America, Inc.	1.200 1.660	
Transportation Insurance Company	1.500	http://WWW.CNA.COM
Travelers Casualty and Surety Company	1.396	http://www.travelers.com
Travelers Casualty Insurance Company of America	0.838	www.travelers.com
Travelers Indemnity Company of America, The	1.675	http://www.travelers.com
Travelers Indemnity Company of Connecticut, The	1.396	http://www.travelers.com
Travelers Indemnity Company, The	1.117	http://www.travelers.com
Travelers Insurance Company, The	1.445	http://www.travelers.com
Travelers Property Casualty Company of America Trinity Universal Insurance Company	1.396 1.441	http://www.travelers.com www.unitrin.com
Tri-State Insurance Company of Minnesota	1.344	http://CWGINS.COM
Truck Insurance Exchange	1.575	http://www.farmers.com
Twin City Fire Insurance Company	1.622	http://www.thehartford.com
U.S. Specialty Insurance Company	1.150	http://www.ussic.com/
Ulico Casualty Company	1.511	http://www.ullico.com
Union Insurance Company	1.584	http://www.CWGINS.COM
United Security Insurance Company	1.160	http://WWW.FARMERSUNIONINSURANCE.COM
United States Fire Incurance Company	1.396 1.388	www.travelers.com http://www.cfins.com
United States Fire Insurance Company United Wisconsin Insurance Company	1.575	http://www.unitedheartland.biz
Unitrin Auto and Home Insurance Company	1.411	http://WWW.UNITRIN.COM
Universal Underwriters Insurance Company	1.672	http://WWW.ZURICHNA.COM
Utica Mutual Insurance Company	1.230	http://WWW.UTICANATIONAL.COM
Valiant Insurance Company	1.230	http://WWW.VALIANTINSURANCE.COM
Valley Forge Insurance Company	1.200	http://WWW.CNA.COM
Vanliner Insurance Company	1.631	http://WWW.VANLINER.COM
Vigilant Insurance Company	1.827	http://www.chubb.com
Virginia Surety Company, Inc. Wausau Business Insurance Company	1.440 0.949	http://www.thewarrantygroup.com http://www.wausau.com
Wausau Underwriters Insurance Company	1.460	http://www.wausau.com
Wesco Insurance Company	1.630	mtp.//www.wadadu.com
West American Insurance Company	1.650	http://www.LibertyMutualAgencyMarkets.com
Western Agricultural Insurance Company	1.807	http://www.fbfs.com
Westfield Insurance Company	1.489	http://www.westfieldgrp.com
Westfield National Insurance Company	1.265	http://www.westfieldinsurance.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 Zenith Insurance Company	1.415 1.691	http://www.xlinsurance.com/xli/xli/xli.jsp http://www.thezenith.com
Zurich American Insurance Company	1.491	http://WWW.ZURICHNA.COM
Zurich American Insurance Company of Illinois	1.789	http://WWW.ZURICHNA.COM



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