

State:Michigan

First Filing Company: Farmington Casualty Company, ...

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

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Usage Agreement.pdf

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Workers Compensation and Employers Liability - Michigan

MI Combined WC Rate Page Revisions.pdf

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Actuarial or Explanatory Memorandum CAOM/MWCPF/NCCI

MI 01-01-2025 Actuarial Memorandum Filing.pdf

Actuarial or Explanatory Memorandum CAOM/MWCPF/NCCI

MI 01-01-2025 Explanatory Memo.pdf

State: Michigan
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: WC Rate Filing/2024-07-0095

First Filing Company: Farmington Casualty Company, ...

Actuarial Support
CAOM/MWCPF/NCCI

[MI 01-01-2025 Exhibit A-3 Year Rate History.pdf](#)

Actuarial Support
CAOM/MWCPF/NCCI

[MI_Schedule_Rate_Summary.pdf](#)

Actuarial Support
CAOM/MWCPF/NCCI

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Actuarial Support
CAOM/MWCPF/NCCI

[MI_Schedule_Rate_Summary.pdf](#)

Full Unmarked Rate/Rule Manual-
CAOM/MWCPF/NCCI

[2024-07-0095 WC Trav Full Rate-Rule Manual - Effective 01-01-2025.pdf](#)

Loss Cost Multiplier-
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Policyholder Impact-
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Policyholder Impact-
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State: Michigan **First Filing Company:** Farmington Casualty Company, ...
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
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Project Name/Number: WC Rate Filing/2024-07-0095

Filing at a Glance

Companies: Farmington Casualty Company
The Charter Oak Fire Insurance Company
The Phoenix Insurance Company
The Standard Fire Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company Of Connecticut
Travelers Casualty and Surety Company
Travelers Commercial Casualty Company
Travelers Property Casualty Company of America
Travelers Casualty Insurance Company of America

Product Name: Workers Compensation
State: Michigan
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: CAOM Loss Costs/MWCPF Rates
Date Submitted: 10/11/2024
SERFF Tr Num: TRVD-134272956
SERFF Status: Closed-Filed
State Tr Num:
State Status: FILED
Co Tr Num: 2024-07-0095

Effective Date 01/01/2025
Requested (New):
Effective Date 01/01/2025
Requested (Renewal):
Author(s): Jill Wood, Laura Levine
Reviewer(s): Sydney Fenska (primary)
Disposition Date: 10/18/2024
Disposition Status: Filed
Effective Date (New): 01/01/2025
Effective Date (Renewal): 01/01/2025

State: Michigan **First Filing Company:** Farmington Casualty Company, ...
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: WC Rate Filing/2024-07-0095

General Information

Project Name: WC Rate Filing Status of Filing in Domicile: Not Filed
Project Number: 2024-07-0095 Domicile Status Comments:
Reference Organization: Compensation Advisory Organization of MI (CAOM) Reference Number:
Reference Title: Data Collection Agency WC Insurance Advisory Org. Circular: 348
Statewide Average Advisory Pure Premium Michigan
Filing Status Changed: 10/18/2024
State Status Changed: 10/18/2024 Deemer Date:
Created By: Laura Levine Submitted By: Laura Levine
Corresponding Filing Tracking Number:

Filing Description:

In accordance with the insurance laws and regulations in your state, we respectfully submit the attached filing for your review and consideration.

The purpose of this filing is to adopt loss costs and rating values per CAOM Circular Letter #348. Please refer to the enclosed Explanatory Memorandum and Redlines for additional information.

The overall rate impact for all companies is 0.895%.

Your acknowledgement of this filing would be appreciated. Should you have any questions regarding this submission, please feel free to contact me at your convenience.

Company and Contact

Filing Contact Information

Laura Levine, Sr. Regulatory Analyst	llevine3@travelers.com
One Tower Square - CR16	518-454-4908 [Phone]
Hartford, CT 06183	860-277-8605 [FAX]

State: Michigan
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: WC Rate Filing/2024-07-0095

First Filing Company: Farmington Casualty Company, ...

Filing Company Information

Farmington Casualty Company	CoCode: 41483	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-1067463	

The Charter Oak Fire Insurance Company	CoCode: 25615	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-0291290	

The Phoenix Insurance Company	CoCode: 25623	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-0303275	

The Standard Fire Insurance Company	CoCode: 19070	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-6033509	

The Travelers Indemnity Company	CoCode: 25658	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-0566050	

The Travelers Indemnity Company of America	CoCode: 25666	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 58-6020487	

The Travelers Indemnity Company Of Connecticut	CoCode: 25682	State of Domicile: Connecticut
One Tower Square	Group Code: 3548	Company Type:
Hartford, CT 06183	Group Name: The Travelers	State ID Number:
(860) 277-5660 ext. [Phone]	Companies	
	FEIN Number: 06-0336212	

Travelers Casualty and Surety	CoCode: 19038	State of Domicile: Connecticut
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State: Michigan **First Filing Company:** Farmington Casualty Company, ...
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: WC Rate Filing/2024-07-0095

Company	Group Code: 3548	Company Type:
One Tower Square	Group Name: The Travelers	State ID Number:
Hartford, CT 06183	Companies	
(860) 277-5660 ext. [Phone]	FEIN Number: 06-6033504	

Travelers Commercial Casualty	CoCode: 40282	State of Domicile: Connecticut
Company	Group Code: 3548	Company Type:
One Tower Square	Group Name: The Travelers	State ID Number:
Hartford, CT 06183	Companies	
(860) 277-5660 ext. [Phone]	FEIN Number: 95-3634110	

Travelers Property Casualty	CoCode: 25674	State of Domicile: Connecticut
Company of America	Group Code: 3548	Company Type:
One Tower Square	Group Name: The Travelers	State ID Number:
Hartford, CT 06183	Companies	
(860) 277-5660 ext. [Phone]	FEIN Number: 36-2719165	

Travelers Casualty Insurance	CoCode: 19046	State of Domicile: Connecticut
Company of America	Group Code: 3548	Company Type:
One Tower Square	Group Name: The Travelers	State ID Number:
Hartford, CT 06183	Companies	
(860) 277-5660 ext. [Phone]	FEIN Number: 06-0876835	

State:Michigan

First Filing Company: Farmington Casualty Company, ...

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

Filing Fees

State Fees

Fee Required?No

Retaliatory?No

Fee Explanation:

State Specific

Is the filing for a home or personal auto program that includes a group program as defined in MCL 500.2105(3)? Please respond with: Yes, No or Not a Home or Personal Auto Filing: Not a Home or Personal Auto Filing

Have you saved a copy of the MARKED (Except for New Forms) AND FINAL version of all forms, endorsements, notices, declaration pages, applications, etc. on the Form Schedule tab? Please respond with: Yes, No or Not a Form Filing: Not a Form Filing

If this is a form filing that relates to insurance for personal, family or household purposes, did you provide a readability score of 45 or greater for each form that contains policy provisions, exclusions, and/or amendments as required by MCL 500.2236(3)? Please respond with: Yes, No, Not a Form Filing or Not for Personal, Family or Household Purposes: Not a Form Filing

If this is a form filing and the company is adding or revising an endorsement that revises the base policy, has the company provided a copy of the base policy on the Supporting Documentation tab? Please respond with: Yes, No, Not a Form Filing, or Not a Form that Revises the base policy: Not a Form Filing

Have you saved a copy of the MARKED (Except for New Manuals) AND FINAL version of rate/rule manual pages on the Rate/Rule Schedule tab? NOTE: MARKED VERSIONS OF THE MANUAL SHOULD ONLY INCLUDE THE PAGES WITH CHANGES. Please respond with: Yes, No or Not a Rate/Rule Filing: Yes

Is a FULL unmarked version of your rate AND rule manual saved on the Supporting Documents Schedule tab? Please respond with: Yes, No, Not a Rate/Rule Filing: Yes

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Sydney Fenska	10/18/2024	10/18/2024

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INSURER RESPONSE	Sydney Fenska	10/14/2024	10/14/2024

Response Letters

Responded By	Created On	Date Submitted
Laura Levine	10/16/2024	10/16/2024

State:	Michigan	First Filing Company:	Farmington Casualty Company, ...
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Workers Compensation		
Project Name/Number:	WC Rate Filing/2024-07-0095		

Disposition

Disposition Date: 10/18/2024

Effective Date (New): 01/01/2025

Effective Date (Renewal): 01/01/2025

Status: Filed

Comment: All rates, rules and forms in use in Michigan must comply with all applicable Michigan laws and regulations. In accordance with MCL 500.2236(5), upon written notice to the insurer, the Director may, on a case-by-case review, disapprove, withdraw approval, or prohibit the issuance, advertising, or delivery of a form to any person in this state if the form violates the Insurance Code, MCL 500.100, et seq. (Code), contains inconsistent, ambiguous, or misleading clauses, or contains exceptions and conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy. If, upon subsequent review of any form given a disposition in this filing, the Director finds that the form violates the Code, the Director will withdraw approval in accordance with MCL 500.2236(6). The Director may withdraw approval of rates and rules in accordance with MCL 500.2114, MCL 500.2418, and/or MCL 500.2618. Nothing in the Director’s review or disposition of this filing should be interpreted as precluding the company’s compliance with applicable state or federal laws.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmington Casualty Company	-5.200%	1.601%	\$22,161	907	\$1,384,596	26.400%	-19.000%
The Charter Oak Fire Insurance Company	-5.200%	0.830%	\$36,530	603	\$4,400,302	26.400%	-19.000%
The Phoenix Insurance Company	-5.200%	1.324%	\$25,241	618	\$1,906,800	26.400%	-19.000%
The Standard Fire Insurance Company	-5.200%	1.255%	\$20,645	3,084	\$1,645,413	26.400%	-19.000%
The Travelers Indemnity Company	-5.200%	0.972%	\$85,212	2,649	\$8,770,442	26.400%	-19.000%
The Travelers Indemnity Company of America	-5.200%	0.677%	\$32,442	1,678	\$4,792,223	26.400%	-19.000%
The Travelers Indemnity Company Of Connecticut	-5.200%	0.988%	\$16,541	824	\$1,673,834	26.400%	-19.000%
Travelers Casualty and Surety Company	-5.200%	0.132%	\$4,673	406	\$3,542,346	26.400%	-19.000%
Travelers Commercial Casualty Company	-5.200%	1.427%	\$44,657	359	\$3,128,516	26.400%	-19.000%
Travelers Property	-5.200%	0.704%	\$21,719	732	\$3,083,603	26.400%	-19.000%

State:	Michigan	First Filing Company:	Farmington Casualty Company, ...
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Workers Compensation		
Project Name/Number:	WC Rate Filing/2024-07-0095		

Casualty Company of America							
Travelers Casualty Insurance Company of America	-5.200%	0.790%	\$18,561	342	\$2,349,555	26.400%	-19.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing -5.200%

Overall Percentage Rate Impact For This Filing 0.895%

Effect of Rate Filing-Written Premium Change For This Program \$328,382

Effect of Rate Filing - Number of Policyholders Affected 12,202

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Workers Compensation and Employers Liability - Michigan	Review Completed	Yes
Supporting Document	Actuarial or Explanatory Memorandum – CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document (revised)	Actuarial Support – CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Actuarial Support – CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Full Unmarked Rate/Rule Manual- CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Loss Cost Multiplier- CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Experience Rating Modifications- CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Checklist – CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Policyholder Impact- CAOM/MWCPF/NCCI	Review Completed	Yes
Supporting Document	Impacts to Policyholders +/- 10%	Review Completed	Yes

State: Michigan
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: WC Rate Filing/2024-07-0095

First Filing Company: Farmington Casualty Company, ...

Objection Letter

Objection Letter Status	PENDING INSURER RESPONSE
Objection Letter Date	10/14/2024
Submitted Date	10/14/2024
Respond By Date	10/21/2024

Dear Laura Levine,

Introduction:

The filing has been reviewed and the following objection(s) require response:

Objection 1

- Full Unmarked Rate/Rule Manual- CAOM/MWCPF/NCCI (Supporting Document)

Comments: The State of Michigan does not recognize NCCI as a rating organization for Work Comp. Your company must have a complete stand-alone manual. Please remove any reference to the Basic manual from your full unmarked manual.

Objection 2

Comments: Please provide the company's current trend analysis and why a change is not warranted to the Loss Cost Multiplier at this time.

For companies using pure premium data as published by CAOM: Please note that the pure premium data published by CAOM does not include trend information and the rates filed by CAOM on behalf of the MWCPF follow a prescribed methodology that may not align with a company's loss experience. Similarly, your company's expense structure may differ from that underlying the Facility rates.

Conclusion:

As a result of the noted Objection(s), this filing is incomplete. Upon DIFS' receipt of a full and complete response to the Objection(s), the applicable review period will restart and DIFS will re-evaluate the filing. If the information is not provided within the required time frame, the filing will be disapproved.

PLEASE NOTE: For any modifications made to the rate/rule manual or forms in your objection response, please be sure to include updated marked rate/rule manual pages and/or forms as applicable.

Sincerely,
Sydney Fenska

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

10/16/2024

Submitted Date

10/16/2024

Dear Sydney Fenska,

Introduction:

This is in response to your objection letter received on 10/14.

Response 1

Comments:

The complete stand-alone manual attached is our proprietary Michigan Basic Manual which contains the rules used for voluntary business. It contains certain NCCI and MWCPF wording with their permission which is why we have their copyrights in the manual. We are not using an NCCI Manual in Michigan. The references to Basic Manual are not in regards to NCCI, rather to our set of Basic Manual Rules which begins on page 44.

Related Objection 1

Applies To:

- Full Unmarked Rate/Rule Manual- CAOM/MWCPF/NCCI (Supporting Document)*

Comments: The State of Michigan does not recognize NCCI as a rating organization for Work Comp. Your company must have a complete stand-alone manual. Please remove any reference to the Basic manual from your full unmarked manual.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

Page 2 of the Actuarial Memorandum discusses our trend analysis and includes reference to the exhibits supporting our decision. After adjusting for LAE and LBAs and comparison to the permissible Loss and LAE ratio, a rate reduction of -17.4% is the point estimate as shown on Exhibit 1 of the Rate Indication. The application of 100% credibility to the Travelers projected loss and LAE/LBA ratio produces a rate need of -5.2%, which is displayed on Exhibit 1 of the indication package next to the credibility weighted rate need. With such a large variance between the Travelers projected loss ratio and the industry adjusted loss ratio, and the increase in loss ratio the past two policy years (the indication based on Travelers data for these two years alone would be +9.6%), the Travelers companies believe it is reasonable to adopt the DCA Publication Advisory Pure Premiums with no changes to the individual company LCM structure.

While preparing this response, we noticed several incorrect exhibit references on page 1 of the Rate Indication. Therefore, with this response we are providing a revised indication to correct the references on page 1 see MI 01-01-2025 Travelers WC Rate Indication_rev. Our apologies for the oversight.

Related Objection 2

Comments: Please provide the company's current trend analysis and why a change is not warranted to the Loss Cost Multiplier at this time.

For companies using pure premium data as published by CAOM: Please note that the pure premium data published by CAOM does not include trend information and the rates filed by CAOM on behalf of the MWCPF follow a prescribed methodology that may not align with a companys loss experience. Similarly, your companys expense structure may differ from that underlying the Facility rates.

Changed Items:

- No Form Schedule items changed.
- No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Support CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit A-3 Year Rate History.pdf MI_Schedule_Rate_Summary.pdf MI 01-01-2025 Travelers WC Rate Indication_rev.pdf
Previous Version	
Satisfied - Item:	Actuarial Support CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit A-3 Year Rate History.pdf MI 01-01-2025 Travelers WC Rate Indication.pdf MI_Schedule_Rate_Summary.pdf

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

Conclusion:

Thank you for your time and assistance.

Sincerely,

Laura Levine

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

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:

SERFF Tracking Number of Last Filing:

File & Use

Increase

-7.307%

01/01/2024

File & Use

TRVD-133824119

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Farmington Casualty Company	-5.200%	1.601%	\$22,161	907	\$1,384,596	26.400%	-19.000%
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TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

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Farmington Casualty Company, ...

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Review Completed 10/18/2024	Workers Compensation and Employers Liability - Michigan	MI Work Comp Rate Pages - Various (01-2025)	Replacement	TRVD-133824119	MI 01-01-2025 Rate Pages ACJ.pdf MI 01-01-2025 Rate Pages ACR.pdf MI 01-01-2025 Rate Pages AFC.pdf MI 01-01-2025 Rate Pages ASF.pdf MI 01-01-2025 Rate Pages COF.pdf MI 01-01-2025 Rate Pages IND.pdf MI 01-01-2025 Rate Pages PHX.pdf MI 01-01-2025 Rate Pages TIL.pdf MI 01-01-2025 Rate Pages TCT.pdf MI 01-01-2025 Rate Pages TIA.pdf MI 01-01-2025 Rate Pages TMO.pdf MI Combined WC Rate Page Revisions.pdf

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TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Workers Compensation		
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Supporting Document Schedules

Satisfied - Item:	Actuarial or Explanatory Memorandum CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Actuarial_Memorandum_Filing.pdf MI 01-01-2025 Explanatory Memo.pdf
Item Status:	Review Completed
Status Date:	10/18/2024
Satisfied - Item:	Actuarial Support CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit A-3 Year Rate History.pdf MI_Schedule_Rate_Summary.pdf MI 01-01-2025 Travelers WC Rate Indication_rev.pdf
Item Status:	Review Completed
Status Date:	10/18/2024
Satisfied - Item:	Full Unmarked Rate/Rule Manual- CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	2024-07-0095 WC Trav Full Rate-Rule Manual - Effective 01-01-2025.pdf
Item Status:	Review Completed
Status Date:	10/18/2024
Satisfied - Item:	Loss Cost Multiplier- CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit D LossCostMultiplier.pdf
Item Status:	Review Completed
Status Date:	10/18/2024
Satisfied - Item:	Experience Rating Modifications- CAOM/MWCPF/NCCI
Comments:	1. Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in the most recent filing.
Attachment(s):	
Item Status:	Review Completed
Status Date:	10/18/2024
Satisfied - Item:	Checklist CAOM/MWCPF/NCCI
Comments:	

State:	Michigan	First Filing Company:	Farmington Casualty Company, ...
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Workers Compensation		
Project Name/Number:	WC Rate Filing/2024-07-0095		

Attachment(s):	MI 01-01-2025 PC Filing Checklist v5.0 .xlsx
Item Status:	Review Completed
Status Date:	10/18/2024

Satisfied - Item:	Policyholder Impact- CAOM/MWCPF/NCCI
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit B- Histogram.pdf MI 01-01-2025 Average Annual Rate Change.pdf
Item Status:	Review Completed
Status Date:	10/18/2024

Satisfied - Item:	Impacts to Policyholders +/- 10%
Comments:	
Attachment(s):	MI 01-01-2025 Exhibit C- 10% Risk Characteristics.pdf
Item Status:	Review Completed
Status Date:	10/18/2024

State:Michigan

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WC

Product Name:Workers Compensation

Project Name/Number:WC Rate Filing/2024-07-0095

First Filing Company:

Farmington Casualty Company, ...

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/04/2024	Review Completed 10/18/2024	Supporting Document	Actuarial Support – CAOM/MWCPF/NCCI	10/16/2024	MI 01-01-2025 Exhibit A-3 Year Rate History.pdf MI 01-01-2025 Travelers WC Rate Indication.pdf (Superceded) MI_Schedule_Rate_Summary.pdf