

**State:** Michigan  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

**First Filing Company:** ACE American Insurance Company, ...

## Table of Contents

### User Usage Agreement

#### Attachments

Usage Agreement

[Usage Agreement.pdf](#)

#### Rate-Rule Attachments

(ex. Document Name

Attachment Name)

MI AAI Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - AAI.pdf](#)

MI AAI Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - AAI.pdf](#)

MI AFU Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - AFU.pdf](#)

MI AFU Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - AFU.pdf](#)

MI APC Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - APC.pdf](#)

MI APC Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - APC.pdf](#)

MI BSI Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - BSI.pdf](#)

MI BSI Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - BSI.pdf](#)

MI INA Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - INA.pdf](#)

MI INA Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - INA.pdf](#)

MI IND Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - IND.pdf](#)

MI IND Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - IND.pdf](#)

MI PEI Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - PEI.pdf](#)

MI PEI Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - PEI.pdf](#)

MI FED Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - FED.pdf](#)

MI FED Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - FED.pdf](#)

MI VIG Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - VIG.pdf](#)

MI VIG Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - VIG.pdf](#)

MI GN Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - GN.pdf](#)

MI GN Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - GN.pdf](#)

MI PI Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - PI.pdf](#)

MI PI Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - PI.pdf](#)

MI CI Rate Pages 01 01 2025

[MI 01-01-2025 Rate Pages - CI.pdf](#)

MI CI Rate Pages 01 01 2025

[Redlines - MI Rate Pages 2024-2025 - CI.pdf](#)

**State:** Michigan  
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**First Filing Company:** ACE American Insurance Company, ...

MI CN Rate Pages 01 01 2025	<a href="#">MI 01-01-2025 Rate Pages - CN.pdf</a>
MI CN Rate Pages 01 01 2025	<a href="#">Redlines - MI Rate Pages 2024-2025 - CN.pdf</a>
MI ERII Rate Pages 01 01 2025	<a href="#">MI 01-01-2025 Rate Pages - ERII.pdf</a>
MI ERII Rate Pages 01 01 2025	<a href="#">Redlines - MI Rate Pages 2024-2025 - ERII.pdf</a>
MI WFI Rate Pages 01 01 2025	<a href="#">MI 01-01-2025 Rate Pages - WFI.pdf</a>
MI WFI Rate Pages 01 01 2025	<a href="#">Redlines - MI Rate Pages 2024-2025 - WFI.pdf</a>
MI Small Ded Plan 01 01 2025	<a href="#">MI 01-01-2025 Small Ded.pdf</a>
MI Small Ded Plan 01 01 2025	<a href="#">Redlines - MI Small Ded 2024-2025.pdf</a>
MI Manual Pages All Companies 01 01 2025	<a href="#">MI Manual Pages All Companies 01 01 2025.pdf</a>
MI Manual Pages All Companies 01 01 2025	<a href="#">Red Line MI Manual Pages All Companies 2024-2025.pdf</a>

## Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Actuarial or Explanatory Memorandum CAOM/MWCPF/NCCI	<a href="#">MI Actuarial Memo 2025.pdf</a>
Full Unmarked Rate/Rule Manual-CAOM/MWCPF/NCCI	<a href="#">MWCPF Basic Manual - Part 1.pdf</a>
Full Unmarked Rate/Rule Manual-CAOM/MWCPF/NCCI	<a href="#">MWCPF Basic Manual - Part 2.pdf</a>
Checklist CAOM/MWCPF/NCCI	<a href="#">MI P&amp;C Filing Checklist 2025 R.xlsx</a>
Policyholder Impact-CAOM/MWCPF/NCCI	<a href="#">MI Policy Count Histogram.pdf</a>
Impacts to Policyholders +/- 10%	<a href="#">MI Actuarial Memo 2025 (1).pdf</a>
MI Class Code Change Exhibit	<a href="#">MI Class Code Change Exhibit 2025.pdf</a>

**State:** Michigan  
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**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480  
**First Filing Company:** ACE American Insurance Company, ...

## Filing at a Glance

Companies: ACE American Insurance Company  
ACE Fire Underwriters Insurance Company  
ACE Property and Casualty Insurance Company  
Bankers Standard Insurance Company  
Indemnity Insurance Company of North America  
Insurance Company of North America  
Pacific Employers Insurance Company  
WESTCHESTER FIRE INSURANCE COMPANY  
Chubb Indemnity Insurance Company  
Chubb National Insurance Company  
Great Northern Insurance Company  
Pacific Indemnity Company  
Vigilant Insurance Company  
Executive Risk Indemnity Inc.  
Federal Insurance Company

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: 09/27/2024  
SERFF Tr Num: ACEH-134265096  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status: FILED  
Co Tr Num: 24-WC-2025480

Effective Date: 01/01/2025  
Requested (New):  
Effective Date: 01/01/2025  
Requested (Renewal):  
Author(s): Jade McDermott, John Fogleboch, Gail Swanson, Joshua Jaskowiak  
Reviewer(s): Paige Dickerson (primary)  
Disposition Date: 10/08/2024  
Disposition Status: Filed  
Effective Date (New): 01/01/2025  
Effective Date (Renewal): 01/01/2025

**State:** Michigan  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480  
**First Filing Company:** ACE American Insurance Company, ...

## General Information

Project Name: Michigan 1/1/2025 Loss Costs & Rating Values  
Project Number: 24-WC-2025480  
Reference Organization:  
Reference Title:  
Filing Status Changed: 10/08/2024  
State Status Changed: 10/08/2024  
Created By: Jade McDermott  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
Deemer Date:  
Submitted By: Jade McDermott

### Filing Description:

Please accept this amendment to our currently approved workers' compensation and employers' liability insurance rates and rules. We intend to adopt Michigan workers' compensation rates effective January 1, 2025.

Our Actuarial Filing Memorandum contains a complete description of our filing to assist in your review.

The overall rate impact of this filing is 0.5%.

Your approval will be appreciated effective January 1, 2025.

## Company and Contact

### Filing Contact Information

Jade McDermott, State Filings Analyst	jlmcdermott@chubb.com
202 Hall's Mill Road	908-572-4429 [Phone]
P.O. Box 1650	908-572-4820 [FAX]
Whitehouse Station, NJ 08854	

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**State:** Michigan  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
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**Filing Company Information**

Pacific Indemnity Company	CoCode: 20346	State of Domicile: Delaware
1 Beaver Valley Road	Group Code: 626	Company Type: Stock
Wilmington, DE 19803	Group Name: Chubb	State ID Number:
(908) 572-2000 ext. [Phone]	FEIN Number: 95-1078160	

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Executive Risk Indemnity Inc.	CoCode: 35181	State of Domicile: Delaware
C/O The CT Corporation System	Group Code: 626	Company Type: Stock
1209 Orange Street	Group Name: Chubb	State ID Number:
Wilmington, DE 19801- 1120	FEIN Number: 13-2912259	
(908) 572-2000 ext. [Phone]		

---

Chubb National Insurance Company	CoCode: 10052	State of Domicile: Indiana
One American Square	Group Code: 626	Company Type: Stock
202 N. Illinois St.	Group Name: Chubb	State ID Number:
Suite 2600	FEIN Number: 22-3253301	
Indianapolis, IN 46282		
(908) 572-2000 ext. [Phone]		

---

Great Northern Insurance Company	CoCode: 20303	State of Domicile: Indiana
One American Square	Group Code: 626	Company Type: Stock
202 N. Illinois St.	Group Name: Chubb	State ID Number:
Suite 2600	FEIN Number: 41-0729473	
Indianapolis, IN 46282		
(908) 572-2000 ext. [Phone]		

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Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
One American Square	Group Code: 626	Company Type: Stock
202 N. Illinois St.	Group Name: Chubb	State ID Number:
Suite 2600	FEIN Number: 13-1963496	
Indianapolis, IN 46282		
(908) 572-2000 ext. [Phone]		

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Chubb Indemnity Insurance Company	CoCode: 12777	State of Domicile: New York
1133 Avenue of the Americas	Group Code: 626	Company Type: Stock
New York, NY 10036	Group Name: Chubb	State ID Number:
(908) 572-2000 ext. [Phone]	FEIN Number: 22-3291862	

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Vigilant Insurance Company	CoCode: 20397	State of Domicile: New York
1133 Avenue of the Americas	Group Code: 626	Company Type: Stock
New York, NY 10036	Group Name: Chubb	State ID Number:

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**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

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(908) 572-2000 ext. [Phone]

FEIN Number: 13-1963495

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ACE American Insurance  
Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 22667  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 95-2371728

State of Domicile:  
Pennsylvania  
Company Type: Stock  
State ID Number:

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ACE Fire Underwriters Insurance  
Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 20702  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 06-6032187

State of Domicile:  
Pennsylvania  
Company Type: Stock  
State ID Number:

---

ACE Property and Casualty  
Insurance Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 20699  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 06-0237820

State of Domicile:  
Pennsylvania  
Company Type: Stock  
State ID Number:

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Bankers Standard Insurance  
Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 18279  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 59-1320184

State of Domicile:  
Pennsylvania  
Company Type: Stock  
Company  
State ID Number:

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Indemnity Insurance Company of  
North America  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 43575  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 06-1016108

State of Domicile:  
Pennsylvania  
Company Type: stock  
State ID Number:

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Insurance Company of North  
America  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 22713  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 23-0723970

State of Domicile:  
Pennsylvania  
Company Type: stock  
State ID Number:

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**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

Pacific Employers Insurance  
Company  
PO Box 1000  
436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-1811 ext. [Phone]

CoCode: 22748  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 95-1077060

State of Domicile:  
Pennsylvania  
Company Type:  
State ID Number:

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WESTCHESTER FIRE  
INSURANCE COMPANY  
436 WALNUT STREET  
PHILADELPHIA, PA 19106  
(215) 640-1000 ext. [Phone]

CoCode: 10030  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 92-0040526

State of Domicile:  
Pennsylvania  
Company Type: STOCK  
COMPANY  
State ID Number:

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**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

## 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 or Not for Personal, Family or Household Purposes

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:Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

First Filing Company:ACE American Insurance Company, ...

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Paige Dickerson	10/08/2024	10/08/2024

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INSURER RESPONSE	Paige Dickerson	10/07/2024	10/07/2024

Response Letters

Responded By	Created On	Date Submitted
Jade McDermott	10/07/2024	10/07/2024

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

## Disposition

Disposition Date: 10/08/2024  
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):
ACE American Insurance Company	-9.100%	0.500%	\$13,105	3,417	\$2,634,524	14.500%	-19.000%
ACE Fire Underwriters Insurance Company	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
ACE Property and Casualty Insurance Company	-9.100%	0.500%	\$1,948	101	\$391,670	14.500%	-6.600%
Bankers Standard Insurance Company	-9.100%	0.500%	\$6,923	245	\$1,391,786	26.900%	-10.500%
Indemnity Insurance Company of North America	-9.100%	0.500%	\$996	2	\$200,321	6.200%	0.000%
Insurance Company of North America	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
Pacific Employers Insurance Company	-9.100%	0.500%	\$259	30	\$52,125	3.400%	0.000%
WESTCHESTER FIRE INSURANCE COMPANY	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
Chubb Indemnity	-9.100%	0.500%	\$10,332	719	\$2,076,941	15.600%	-10.500%

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

Insurance Company							
Chubb National Insurance Company	-9.100%	0.500%	\$3,266	553	\$656,460	16.900%	-6.000%
Great Northern Insurance Company	-9.100%	0.500%	\$1,144	29	\$230,042	12.500%	-2.900%
Pacific Indemnity Company	-9.100%	0.500%	\$1,191	112	\$239,334	16.700%	-5.600%
Vigilant Insurance Company	-9.100%	0.500%	\$3,614	95	\$726,569	12.500%	-3.600%
Executive Risk Indemnity Inc.	-9.100%	0.500%	\$1,257	117	\$252,628	13.400%	-6.900%
Federal Insurance Company	-9.100%	0.500%	\$17,885	1,142	\$3,595,306	26.900%	-13.300%

#### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	-9.100%
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<b>Overall Percentage Rate Impact For This Filing</b>	0.500%
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<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$61,920
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<b>Effect of Rate Filing - Number of Policyholders Affected</b>	6,562
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	MI AAI Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI AFU Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI APC Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI BSI Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI INA Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI IND Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI PEI Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI FED Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI VIG Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI GN Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI PI Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI CI Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI CN Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI ERII Rate Pages 01 01 2025	Review Completed	Yes
Rate	MI WFI Rate Pages 01 01 2025	Review Completed	Yes

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	MI Small Ded Plan 01 01 2025	Review Completed	Yes
Rate	MI Manual Pages All Companies 01 01 2025	Review Completed	Yes
Supporting Document	Actuarial or Explanatory Memorandum – 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
Supporting Document	MI Class Code Change Exhibit	Review Completed	Yes

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**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
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## Objection Letter

Objection Letter Status	PENDING INSURER RESPONSE
Objection Letter Date	10/07/2024
Submitted Date	10/07/2024
Respond By Date	10/14/2024

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Dear Jade McDermott,

### **Introduction:**

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

### **Objection 1**

Comments: Please advise whether the company plans to use:

1. the Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in the most recent filing.
2. the Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in a prior filing. Note: If the company is not using the most recent Experience Rating Modifications, please describe why the company has chosen not to use the revised modifications.
3. Experience Rating Modifications developed by the company or a competitor. If using a competitor, please provide the SERFF tracking number for the competitors approved modifications and describe why it is appropriate to use the same modifications as the competitor (mix of business, target market, underwriting strategies, distribution channels, etc.).

### **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,

Paige Dickerson

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**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/07/2024
Submitted Date	10/07/2024

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Dear Paige Dickerson,

### **Introduction:**

### **Response 1**

#### **Comments:**

Chubb companies are using the January 1, 2025 Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in the most recent filing.

### **Related Objection 1**

Comments: Please advise whether the company plans to use:

1. the Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in the most recent filing.
2. the Experience Rating Modifications (ELR, D-Ratio, Ballast, and Weighting values) as filed by CAOM for the MWCPF as filed in a prior filing. Note: If the company is not using the most recent Experience Rating Modifications, please describe why the company has chosen not to use the revised modifications.
3. Experience Rating Modifications developed by the company or a competitor. If using a competitor, please provide the SERFF tracking number for the competitors approved modifications and describe why it is appropriate to use the same modifications as the competitor (mix of business, target market, underwriting strategies, distribution channels, etc.).

### **Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### **Conclusion:**

Sincerely,

Jade McDermott

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File & Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	-9.600%
<b>Effective Date of Last Rate Revision:</b>	01/01/2024
<b>Filing Method of Last Filing:</b>	File & Use
<b>SERFF Tracking Number of Last Filing:</b>	ACEH-133817796

## 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):
ACE American Insurance Company	-9.100%	0.500%	\$13,105	3,417	\$2,634,524	14.500%	-19.000%
ACE Fire Underwriters Insurance Company	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
ACE Property and Casualty Insurance Company	-9.100%	0.500%	\$1,948	101	\$391,670	14.500%	-6.600%
Bankers Standard Insurance Company	-9.100%	0.500%	\$6,923	245	\$1,391,786	26.900%	-10.500%
Indemnity Insurance Company of North America	-9.100%	0.500%	\$996	2	\$200,321	6.200%	0.000%
Insurance Company of North America	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
Pacific Employers Insurance Company	-9.100%	0.500%	\$259	30	\$52,125	3.400%	0.000%
WESTCHESTER FIRE INSURANCE COMPANY	-9.100%	0.500%	\$0	0	\$0	0.000%	0.000%
Chubb Indemnity Insurance Company	-9.100%	0.500%	\$10,332	719	\$2,076,941	15.600%	-10.500%
Chubb National Insurance Company	-9.100%	0.500%	\$3,266	553	\$656,460	16.900%	-6.000%

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

Great Northern Insurance Company	-9.100%	0.500%	\$1,144	29	\$230,042	12.500%	-2.900%
Pacific Indemnity Company	-9.100%	0.500%	\$1,191	112	\$239,334	16.700%	-5.600%
Vigilant Insurance Company	-9.100%	0.500%	\$3,614	95	\$726,569	12.500%	-3.600%
Executive Risk Indemnity Inc.	-9.100%	0.500%	\$1,257	117	\$252,628	13.400%	-6.900%
Federal Insurance Company	-9.100%	0.500%	\$17,885	1,142	\$3,595,306	26.900%	-13.300%



<b>SERFF Tracking #:</b>	ACEH-134265096	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	24-WC-2025480
<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...		
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC				
<b>Product Name:</b>	Workers' Compensation				
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480				

Rate/Rule Schedule

SERFF Tracking #:

ACEH-134265096

State Tracking #:

Company Tracking #:

24-WC-2025480

State: Michigan

First Filing Company: ACE American Insurance Company, ...

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

Product Name: Workers' Compensation

Project Name/Number: Michigan 1/1/2025 Loss Costs &amp; Rating Values/24-WC-2025480

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Review Completed 10/08/2024	MI AAI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - AAI.pdf Redlines - MI Rate Pages 2024-2025 - AAI.pdf
2	Review Completed 10/08/2024	MI AFU Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - AFU.pdf Redlines - MI Rate Pages 2024-2025 - AFU.pdf
3	Review Completed 10/08/2024	MI APC Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - APC.pdf Redlines - MI Rate Pages 2024-2025 - APC.pdf
4	Review Completed 10/08/2024	MI BSI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - BSI.pdf Redlines - MI Rate Pages 2024-2025 - BSI.pdf
5	Review Completed 10/08/2024	MI INA Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - INA.pdf Redlines - MI Rate Pages 2024-2025 - INA.pdf
6	Review Completed 10/08/2024	MI IND Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - IND.pdf Redlines - MI Rate Pages 2024-2025 - IND.pdf
7	Review Completed 10/08/2024	MI PEI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - PEI.pdf Redlines - MI Rate Pages 2024-2025 - PEI.pdf
8	Review Completed 10/08/2024	MI FED Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - FED.pdf Redlines - MI Rate Pages 2024-2025 - FED.pdf
9	Review Completed 10/08/2024	MI VIG Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - VIG.pdf Redlines - MI Rate Pages 2024-2025 - VIG.pdf
10	Review Completed 10/08/2024	MI GN Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - GN.pdf Redlines - MI Rate Pages 2024-2025 - GN.pdf

**State:** Michigan **First Filing Company:** ACE American Insurance Company, ...  
**TOI/Sub-TOI:** 16.0 Workers Compensation/16.0004 Standard WC  
**Product Name:** Workers' Compensation  
**Project Name/Number:** Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480

11	Review Completed 10/08/2024	MI PI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - PI.pdf Redlines - MI Rate Pages 2024-2025 - PI.pdf
12	Review Completed 10/08/2024	MI CI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - CI.pdf Redlines - MI Rate Pages 2024-2025 - CI.pdf
13	Review Completed 10/08/2024	MI CN Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - CN.pdf Redlines - MI Rate Pages 2024-2025 - CN.pdf
14	Review Completed 10/08/2024	MI ERII Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-133817796	MI 01-01-2025 Rate Pages - ERII.pdf Redlines - MI Rate Pages 2024-2025 - ERII.pdf
15	Review Completed 10/08/2024	MI WFI Rate Pages 01 01 2025	Pages 1 - 4	Replacement	ACEH-134203891	MI 01-01-2025 Rate Pages - WFI.pdf Redlines - MI Rate Pages 2024-2025 - WFI.pdf
16	Review Completed 10/08/2024	MI Small Ded Plan 01 01 2025	Page 1	Replacement	ACEH-133817796 and ACEH-134203891	MI 01-01-2025 Small Ded.pdf Redlines - MI Small Ded 2024-2025.pdf
17	Review Completed 10/08/2024	MI Manual Pages All Companies 01 01 2025	Pages 1 - 3	Replacement	ACEH-133817796 and ACEH-134203891	MI Manual Pages All Companies 01 01 2025.pdf Red Line MI Manual Pages All Companies 2024-2025.pdf

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial or Explanatory Memorandum CAOM/MWCPF/NCCI
<b>Comments:</b>	
<b>Attachment(s):</b>	MI Actuarial Memo 2025.pdf
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024

<b>Satisfied - Item:</b>	Full Unmarked Rate/Rule Manual- CAOM/MWCPF/NCCI
<b>Comments:</b>	
<b>Attachment(s):</b>	MWCPF Basic Manual - Part 1.pdf MWCPF Basic Manual - Part 2.pdf
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024

<b>Satisfied - Item:</b>	Loss Cost Multiplier- CAOM/MWCPF/NCCI
<b>Comments:</b>	Please see Indication under Actuarial Support.
<b>Attachment(s):</b>	
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024

<b>Satisfied - Item:</b>	Experience Rating Modifications- CAOM/MWCPF/NCCI
<b>Comments:</b>	Please see Indication under Actuarial Support.
<b>Attachment(s):</b>	
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024

<b>Satisfied - Item:</b>	Checklist CAOM/MWCPF/NCCI
<b>Comments:</b>	
<b>Attachment(s):</b>	MI P&C Filing Checklist 2025 R.xlsx
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024

<b>Satisfied - Item:</b>	Policyholder Impact- CAOM/MWCPF/NCCI
<b>Comments:</b>	
<b>Attachment(s):</b>	MI Policy Count Histogram.pdf
<b>Item Status:</b>	Review Completed

<b>State:</b>	Michigan	<b>First Filing Company:</b>	ACE American Insurance Company, ...
<b>TOI/Sub-TOI:</b>	16.0 Workers Compensation/16.0004 Standard WC		
<b>Product Name:</b>	Workers' Compensation		
<b>Project Name/Number:</b>	Michigan 1/1/2025 Loss Costs & Rating Values/24-WC-2025480		

<b>Status Date:</b>	10/08/2024
<b>Satisfied - Item:</b>	Impacts to Policyholders +/- 10%
<b>Comments:</b>	
<b>Attachment(s):</b>	MI Actuarial Memo 2025.pdf
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024
<b>Satisfied - Item:</b>	MI Class Code Change Exhibit
<b>Comments:</b>	
<b>Attachment(s):</b>	MI Class Code Change Exhibit 2025.pdf
<b>Item Status:</b>	Review Completed
<b>Status Date:</b>	10/08/2024