



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

Bulletin PC-72  
July 23, 2013

**TO: All Companies Licensed to Write Workers' Compensation Insurance**

**RE: Procedures for Submitting Workers' Compensation Form, Rate and Rule Filings**

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This Bulletin is intended to address workers' compensation filings submitted to the Connecticut Insurance Department (the "Department").<sup>1</sup> Unless specifically noted, all references to "rating organizations" include "advisory organizations." Filers should refer to the Filing Rules in SERFF for Connecticut specific workers' compensation form, rate and rule filing requirements.

### **1. WORKERS' COMPENSATION EXPERIENCE RATING PLAN**

Workers' Compensation experience rating modification factors will be calculated using a uniform plan based on the current loss costs promulgated by the National Council on Compensation Insurance ("NCCI"). Such promulgated experience modifications must be used by all insurers in pricing accounts.

### **2. UNIFORM ADMINISTRATION OF WORKERS' COMPENSATION CLASSIFICATIONS, REPORTING OF RATES AND OTHER INFORMATION**

a. The Commissioner has designated the National Council on Compensation Insurance ("NCCI") to assist in gathering, compiling and reporting relevant statistical information. Workers' compensation insurers shall record and report their workers' compensation experience to NCCI as set forth in the uniform statistical plan approved by the Commissioner. Every workers' compensation insurer shall adhere to a uniform classification system and uniform experience and retrospective rating plans filed by NCCI.

b. Subject to the approval of the Commissioner, NCCI shall develop and file manual rules, reasonably related to the recording and reporting of data pursuant to the uniform statistical plan, uniform experience rating plan and the uniform classification system. Every workers' compensation insurer shall adhere to the approved manual rules and experience rating plan in writing and reporting its business.

c. All workers' compensation insurers must adhere to the policy forms and rating rules filed by NCCI. They may adopt advisory forms which have been developed by NCCI. Such forms must be filed by the individual company and are subject to approval by the Commissioner.

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<sup>1</sup> Insurance Department Bulletin PC-35 previously addressed these issues and is hereby withdrawn.

d. The above requirements with respect to workers' compensation rate, rule and form filings does not prohibit an insurer's request to: (i) offer such coverages in addition to those under standard policy forms (including, but not limited to, foreign voluntary compensation benefits); or (ii) use alternative forms and rates for large risks in which the estimated annual standard premium exceeds the Connecticut State exception of Rule 2 in the NCCI Retrospective Rating Manual, as amended. As of the date of this Bulletin, large risks are those in which the estimated annual standard premium is greater than \$100,000 under the Connecticut State exception of Rule 2. In the event additional coverages are provided, insurers are required to provide the Department, upon its request, the number of policies sold with such additional coverages and such other information including, but not limited to, actuarial justification for the premium charges, claim-related information, and coverage comparisons.

Efficient processing of filings will benefit insurers and enhance the marketplace for Connecticut consumers. If you have questions concerning this Bulletin, please contact the Connecticut Insurance Department, Property and Casualty Division at 860-297-3841 or by email to [cid.pc@ct.gov](mailto:cid.pc@ct.gov).



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