<div align="center">

REFERENCE FILING ADOPTION FORM (REVISED)
LOSS COST FILING DOCUMENT - WORKERS COMPENSATION
CALCULATION OF COMPANY LOSS COST MULTIPLIER WITH EXPENSE CONSTANT

EFFECTIVE APRIL 1, 2008

</div>

INSURER NAME   _____

ADDRESS   _____
      _____
      _____
      _____

PERSON RESPONSIBLE FOR FILING   _____
TITLE _____ TELEPHONE #   _____
INSURER NAIC #   _____

If this is a loss cost filing adopting an advisory organization's loss costs, the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs of the advisory organization.

The insurer hereby files to have its loss cost multipliers, expense constants and minimum premiums to be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers, expense constants and minimum premiums specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. The authorization is effective until disapproved by the Superintendent, or until amended or withdrawn by the insurer.

1. Loss Cost modification:

The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
(Check one)

        A. ( ) Without modification (factor = 1.000)

        B. ( ) With a modification of _____ (Cite the percent modification, and attach supporting data including a minimum of the latest five years of loss and premium data for both the company and the group as a whole, if applicable, on an accident year basis. This data should include any policies written on a large deductible basis.)

Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

Selected Provisions

2.			Overall	Variable	Fixed	
	A.	Total Production Expense				%
	B.	General Expense				%
	C.	Taxes, License & Fees				%
	D.	Underwriting Profit & Contingencies*****				%
	E.	Other (explain)				%
	F.	TOTAL				%
		*Explain how investment income is taken into account.				

3.	A.	Expected Loss Ratio: ELR = 100% - Overall 2F		%
	B.	ELR in decimal form = 3A ELR in Decimal Form		

	C.	Variable Expected Loss Ratio: VELR=100% - Variable 2F		%
	D.	VELR in Decimal Form = 3C VELR in Decimal Form		

6.	A.	Formula Expense Constant: $[(1.00 \div 3B) - (1.00 \div 3D)]$ times [Average Underlying Loss Cost]		
	B.	Formula Variable Loss Cost Multiplier (1B divided by 3D)		

7.	A.	Selected Expense Constant =		
	B.	Selected Variable Loss Cost Multiplier =		

8. Explain any differences between 6 and 7:

9.	Rate level change for the coverage(s) to which this page applies		%

Yes No

Are you amending your minimum premium formula? If yes, attach documentation   ( ) ( )
including rate level impact as well as changes in multipliers, expense constants, maximum, etc.

Are you changing your premium discount schedules? If yes, attach schedules   ( ) ( )
and support, detailing premium or rate level changes.