

## **Rate Filing Update #2**

As mentioned previously, NCCI intends to make a separate law-only filing for the impact of the Emma Murray decision in mid-November with a proposed effective date of 3/1/09 which will apply to new, renewal, and outstanding policies.

### **Question: Why 3/1/09?**

The effective date was chosen based on Florida's notice requirements. We're working as quickly as we can to file no later than mid November. The Commissioner intends to call a hearing. The notice of hearing must be published 21 days in advance. That puts the earliest hearing date options in mid to late December. Due to the holiday season this may even be pushed back as far as early January. The Commissioner's decision on NCCI's law-only filing would have to be made no later than mid-January in order to meet the 45 day statutory notice requirement (carriers must give 45 days notice to Florida insureds for changes in workers comp rates). As you can see, 3/1/09 is pushing it.

As further information becomes available, I will keep you informed.

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