

COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN

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**CIRCULAR LETTER #228 TO ALL MEMBERS
RE: 2009 EXPERIENCE RATINGS**

Dear Member:

The Compensation Advisory Organization of Michigan is preparing to promulgate year 2009 experience modifications beginning October 20, 2008. If you wish to have new rating values used in the promulgation of your January 2009 modifications, we would need to be notified by October 17, 2008. Changes received after that date may result in revisions. **Carriers contracting with CAOM for production of experience ratings must notify CAOM of rating plan changes 60 days prior to their effective date. Notification of filings received less than 60 days prior to the effective date will result in a \$10 charge for each revised experience modification promulgated.**

Michigan Law requires that each workers' compensation insurer file an Experience/Merit Rating Plan with the Michigan Office of Financial Insurance Regulation. **CAOM must be notified separately of your company's filing.** The 2009 Data Collection Agency Pure Premium Publication (CAOM Circular Letter #227 dated September 5, 2008) outlines in Part III, Section A, the choices which should be considered when filing or updating your company's rating plan values.

The Michigan Workers' Compensation Placement Facility (MWCPF) uses the same rating values as the Data Collection Agency. The 2009 DCA and Facility rating values are available on our web site: www.caom.com.

Unless we receive direction to the contrary, we will produce each carrier's 2009 ratings with the same factors currently in use. January 2009 renewal modifications will begin to be distributed the week of October 20 and non-renewal mod quotes will be distributed November 1st.

Please be aware that printed mod forms are now twice the cost of receiving mods via the internet. Refer to CAOM circular letter # 192 for more information on mod charges. If you have any questions regarding which rating values CAOM is currently using for your company's modifications, please contact our office.

Very truly yours,



Jon D. Heikkinen