



Property/Casualty Section  
Arizona Department of Insurance and Financial Institutions  
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## Arizona Workers Compensation Insurer Rate Deviations Calendar Year 2025

Deviations remain in effect until end of calendar year unless disapproved by the director, amended by the carrier, or the rating organization makes a new filing, whichever occurs first.

As of 3/5/2025 the following 136 Workers' Compensation carriers filed deviations to the NCCI 2025 rates.

| Name of WC Carrier - NAIC#                                 | Effective Date | Percentage Deviation |
|--|----------------|----------------------|
| 7710 INSURANCE COMPANY - 15742                             | 1/1/2025       | 98.00%               |
| ACADIA INSURANCE COMPANY - 31325                           | 1/1/2025       | 35.00%               |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY - 20702            | 1/1/2025       | -10.00%              |
| AIG ASSURANCE COMPANY - 40258                              | 1/1/2025       | -25.00%              |
| AIG PROPERTY CASUALTY COMPANY - 19402                      | 1/1/2025       | 7.50%                |
| AIU INSURANCE COMPANY - 19399                              | 1/1/2025       | -35.00%              |
| ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY - 10212     | 1/1/2025       | 45.00%               |
| ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY - 41840      | 1/1/2025       | -45.00%              |
| AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA - 20427 | 1/1/2025       | -25.00%              |
| AMERICAN COMPENSATION INSURANCE COMPANY - 45934            | 1/1/2025       | 35.00%               |
| AMERICAN FIRE AND CASUALTY COMPANY - 24066                 | 1/1/2025       | -40.00%              |
| AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY - 26247 | 1/1/2025       | -15.00%              |
| AMERICAN HOME ASSURANCE COMPANY - 19380                    | 1/1/2025       | -7.50%               |
| AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401    | 1/1/2025       | 20.00%               |
| AMERICAN SELECT INSURANCE COMPANY - 19992                  | 1/1/2025       | 35.00%               |
| AMERICAN ZURICH INSURANCE COMPANY - 40142                  | 1/1/2025       | -30.00%              |
| AMERISURE MUTUAL INSURANCE COMPANY - 23396                 | 1/1/2025       | Multiple Deviations  |
| AMERISURE PARTNERS INSURANCE COMPANY - 11050               | 1/1/2025       | Multiple Deviations  |
| AMFED ADVANTAGE INSURANCE COMPANY - 16459                  | 1/1/2025       | -30.00%              |
| AMGUARD INSURANCE COMPANY - 42390                          | 1/1/2025       | 18.00%               |
| AMTRUST INSURANCE COMPANY OF KANSAS, INC. - 15954          | 1/1/2025       | Multiple Deviations  |

| <b>Name of WC Carrier - NAIC#</b>                   | <b>Effective Date</b> | <b>Percentage Deviation</b> |
|---|-----------------------|-----------------------------|
| ARGONAUT-MIDWEST INSURANCE COMPANY - 19828          | 1/1/2025              | -10.00%                     |
| ASCOT INSURANCE COMPANY - 23752                     | 1/1/2025              | 30.00%                      |
| ATLANTIC STATES INSURANCE COMPANY - 22586           | 1/1/2025              | -45.00%                     |
| BANKERS STANDARD INSURANCE COMPANY - 18279          | 1/1/2025              | 33.00%                      |
| BERKLEY CASUALTY COMPANY - 15911                    | 1/1/2025              | 30.00%                      |
| BERKLEY NATIONAL INSURANCE COMPANY - 38911          | 1/1/2025              | -44.00%                     |
| BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY - 10391 | 1/1/2025              | 6.00%                       |
| BLOOMINGTON COMPENSATION INSURANCE COMPANY - 12311  | 1/1/2025              | -35.00%                     |
| BROTHERHOOD MUTUAL INSURANCE COMPANY - 13528        | 1/1/2025              | 15.00%                      |
| CAROLINA CASUALTY INSURANCE COMPANY - 10510         | 1/1/2025              | 50.00%                      |
| CHARTER OAK FIRE INSURANCE COMPANY, THE - 25615     | 1/1/2025              | 40.00%                      |
| CHIRON INSURANCE COMPANY - 16356                    | 1/1/2025              | 8.70%                       |
| CHUBB INDEMNITY INSURANCE COMPANY - 12777           | 1/1/2025              | -30.00%                     |
| CHUBB NATIONAL INSURANCE COMPANY - 10052            | 1/1/2025              | -40.00%                     |
| CHURCH MUTUAL INSURANCE COMPANY - 18767             | 1/1/2025              | 42.00%                      |
| CITIZENS INSURANCE COMPANY OF AMERICA - 31534       | 1/1/2025              | -30.00%                     |
| COMMERCE AND INDUSTRY INSURANCE COMPANY - 19410     | 1/1/2025              | 15.00%                      |
| CONTINENTAL CASUALTY COMPANY - 20443                | 1/1/2025              | 50.00%                      |
| CONTINENTAL INSURANCE COMPANY, THE - 35289          | 1/1/2025              | -35.00%                     |
| CONTINENTAL WESTERN INSURANCE COMPANY - 10804       | 1/1/2025              | -40.00%                     |
| COPPERPOINT AMERICAN INSURANCE COMPANY - 13751      | 1/1/2025              | -35.00%                     |
| COPPERPOINT CASUALTY INSURANCE COMPANY - 13210      | 1/1/2025              | 35.00%                      |
| COPPERPOINT GENERAL INSURANCE COMPANY - 13043       | 1/1/2025              | -46.00%                     |
| COPPERPOINT INSURANCE COMPANY - 14216               | 1/1/2025              | 47.00%                      |
| COPPERPOINT NATIONAL INSURANCE COMPANY - 13929      | 1/1/2025              | 30.00%                      |
| COPPERPOINT PREMIER INSURANCE COMPANY - 12741       | 1/1/2025              | -40.00%                     |
| COPPERPOINT WESTERN INSURANCE COMPANY - 13209       | 1/1/2025              | -30.00%                     |
| COREPOINTE INSURANCE COMPANY - 10499                | 1/1/2025              | Multiple Deviations         |

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|--|-----------------------|-----------------------------|
| DEPOSITORS INSURANCE COMPANY - 42587                 | 1/1/2025              | 60.00%                      |
| DONEGAL MUTUAL INSURANCE COMPANY - 13692             | 1/1/2025              | -35.00%                     |
| EMPLOYERS INSURANCE COMPANY OF WAUSAU - 21458        | 1/1/2025              | 50.00%                      |
| EXECUTIVE RISK INDEMNITY INCORPORATED - 35181        | 1/1/2025              | -35.00%                     |
| FARMINGTON CASUALTY COMPANY - 41483                  | 1/1/2025              | -30.00%                     |
| FEDERATED RESERVE INSURANCE COMPANY - 16024          | 1/1/2025              | 30.00%                      |
| FIRST LIBERTY INSURANCE CORPORATION, THE - 33588     | 1/1/2025              | 30.00%                      |
| FLORISTS' MUTUAL INSURANCE COMPANY - 13978           | 1/1/2025              | -32.00%                     |
| GRANITE STATE INSURANCE COMPANY - 23809              | 1/1/2025              | 25.00%                      |
| GUIDEONE ELITE INSURANCE COMPANY - 42803             | 1/1/2025              | -35.00%                     |
| GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY - 14559  | 1/1/2025              | 40.00%                      |
| HANOVER AMERICAN INSURANCE COMPANY, THE - 36064      | 1/1/2025              | -40.00%                     |
| HANOVER INSURANCE COMPANY, THE - 22292               | 1/1/2025              | 35.00%                      |
| HARTFORD ACCIDENT AND INDEMNITY COMPANY - 22357      | 1/1/2025              | 24.00%                      |
| HARTFORD CASUALTY INSURANCE COMPANY - 29424          | 1/1/2025              | 40.00%                      |
| HARTFORD FIRE INSURANCE COMPANY - 19682              | 1/1/2025              | 132.00%                     |
| HARTFORD INSURANCE COMPANY OF ILLINOIS - 38288       | 1/1/2025              | -48.00%                     |
| HARTFORD INSURANCE COMPANY OF THE MIDWEST - 37478    | 1/1/2025              | 4.00%                       |
| HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261  | 1/1/2025              | -38.00%                     |
| HARTFORD UNDERWRITERS INSURANCE COMPANY - 30104      | 1/1/2025              | -6.00%                      |
| INDEMNITY INSURANCE COMPANY OF NORTH AMERICA - 43575 | 1/1/2025              | -35.00%                     |
| KEY RISK INSURANCE COMPANY - 10885                   | 1/1/2025              | 17.00%                      |
| LIBERTY INSURANCE CORPORATION - 42404                | 1/1/2025              | -30.00%                     |
| LM INSURANCE CORPORATION - 33600                     | 1/1/2025              | -40.00%                     |
| MERIDIAN SECURITY INSURANCE COMPANY - 23353          | 1/1/2025              | -15.00%                     |
| MID-CENTURY INSURANCE COMPANY - 21687                | 1/1/2025              | -20.00%                     |
| MIDDLESEX INSURANCE COMPANY - 23434                  | 1/1/2025              | -40.00%                     |
| MIDWEST EMPLOYERS CASUALTY COMPANY - 23612           | 1/1/2025              | -10.00%                     |

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|---|-----------------------|-----------------------------|
| MILFORD (MILWAUKEE) CASUALTY INSURANCE CO. - 26662          | 1/1/2025              | Multiple Deviations         |
| MOUNTAINPOINT INSURANCE COMPANY - 42242                     | 1/1/2025              | 40.00%                      |
| NATIONAL SPECIALTY INSURANCE COMPANY - 22608                | 1/1/2025              | Multiple Deviations         |
| NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453             | 1/1/2025              | 60.00%                      |
| NATIONWIDE MUTUAL INSURANCE COMPANY - 23787                 | 1/1/2025              | 40.00%                      |
| NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY - 37877  | 1/1/2025              | 20.00%                      |
| NEW HAMPSHIRE INSURANCE COMPANY - 23841                     | 1/1/2025              | -15.00%                     |
| NORGUARD INSURANCE COMPANY - 31470                          | 1/1/2025              | 35.00%                      |
| NUTMEG INSURANCE COMPANY - 39608                            | 1/1/2025              | -15.00%                     |
| OHIO CASUALTY INSURANCE COMPANY, THE - 24074                | 1/1/2025              | 40.00%                      |
| OHIO FARMERS INSURANCE COMPANY - 24104                      | 1/1/2025              | -40.00%                     |
| OWNERS INSURANCE COMPANY - 32700                            | 1/1/2025              | -10.00%                     |
| PACIFIC EMPLOYERS INSURANCE COMPANY - 22748                 | 1/1/2025              | -35.00%                     |
| PARK NATIONAL INSURANCE COMPANY - 10859                     | 1/1/2025              | -10.00%                     |
| PEKIN SELECT INSURANCE COMPANY - 16651                      | 1/1/2025              | Multiple Deviations         |
| PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY - 41424        | 1/1/2025              | -35.00%                     |
| PHARMACISTS MUTUAL INSURANCE COMPANY - 13714                | 1/1/2025              | -6.00%                      |
| PHOENIX INSURANCE COMPANY - 25623                           | 1/1/2025              | 20.00%                      |
| PLAZA INSURANCE COMPANY - 30945                             | 1/1/2025              | Multiple Deviations         |
| PREFERRED EMPLOYERS INSURANCE COMPANY - 10900               | 1/1/2025              | -30.00%                     |
| PRESCIENT NATIONAL INSURANCE COMPANY - 12773                | 1/1/2025              | 30.00%                      |
| PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690 | 1/1/2025              | 100.00%                     |
| REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY - 10810        | 1/1/2025              | -30.00%                     |
| REPUBLIC INDEMNITY COMPANY OF AMERICA - 22179               | 1/1/2025              | Multiple Deviations         |
| RIVERPORT INSURANCE COMPANY - 36684                         | 1/1/2025              | -40.00%                     |
| RLI INSURANCE COMPANY - 13056                               | 1/1/2025              | 27.50%                      |
| SECURITY NATIONAL INSURANCE COMPANY - 19879                 | 1/1/2025              | Multiple Deviations         |
| SELECTIVE INSURANCE COMPANY OF AMERICA - 12572              | 1/1/2025              | -30.00%                     |

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| SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259    | 1/1/2025              | 15.00%                      |
| SELECTIVE WAY INSURANCE COMPANY - 26301                  | 1/1/2025              | -40.00%                     |
| SENTINEL INSURANCE COMPANY, LTD. - 11000                 | 1/1/2025              | 67.50%                      |
| SEQUOIA INSURANCE COMPANY - 22985                        | 1/1/2025              | Multiple Deviations         |
| SOUTHERN INSURANCE COMPANY - 19216                       | 1/1/2025              | Multiple Deviations         |
| STANDARD FIRE INSURANCE COMPANY, THE - 19070             | 1/1/2025              | -40.00%                     |
| STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 | 1/1/2025              | -10.00%                     |
| TECHNOLOGY INSURANCE COMPANY, INC. - 42376               | 1/1/2025              | Multiple Deviations         |
| TRANSPORTATION INSURANCE COMPANY - 20494                 | 1/1/2025              | 30.00%                      |
| TRAVELERS CASUALTY AND SURETY COMPANY - 19038            | 1/1/2025              | -10.00%                     |
| TRAVELERS CASUALTY COMPANY OF CONNECTICUT - 36170        | 1/1/2025              | 65.00%                      |
| TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA - 19046  | 1/1/2025              | 30.00%                      |
| TRAVELERS COMMERCIAL CASUALTY COMPANY - 40282            | 1/1/2025              | -48.00%                     |
| TRAVELERS INDEMNITY COMPANY OF AMERICA, THE - 25666      | 1/1/2025              | 10.00%                      |
| TRAVELERS INDEMNITY COMPANY, THE - 25658                 | 1/1/2025              | -20.00%                     |
| TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA - 25674   | 1/1/2025              | 50.00%                      |
| TRUMBULL INSURANCE COMPANY - 27120                       | 1/1/2025              | -26.00%                     |
| UNION INSURANCE COMPANY - 25844                          | 1/1/2025              | -30.00%                     |
| VALLEY FORGE INSURANCE COMPANY - 20508                   | 1/1/2025              | -15.00%                     |
| WCF NATIONAL INSURANCE COMPANY - 40517                   | 1/1/2025              | Multiple Deviations         |
| WELLFLEET INSURANCE COMPANY - 32280                      | 1/1/2025              | -15.00%                     |
| WESCO INSURANCE COMPANY - 25011                          | 1/1/2025              | Multiple Deviations         |
| WEST AMERICAN INSURANCE COMPANY - 44393                  | 1/1/2025              | -20.00%                     |
| WESTCHESTER FIRE INSURANCE COMPANY - 10030               | 1/1/2025              | -20.00%                     |
| WESTERN AGRICULTURAL INSURANCE COMPANY - 27871           | 1/1/2025              | 40.00%                      |
| WESTFIELD CHAMPION INSURANCE COMPANY - 16447             | 1/1/2025              | -35.00%                     |
| WESTFIELD NATIONAL INSURANCE COMPANY - 24120             | 1/1/2025              | -30.00%                     |
| WESTFIELD PREMIER INSURANCE COMPANY - 16450              | 1/1/2025              | 45.00%                      |

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|---|-----------------------|-----------------------------|
| WESTFIELD SUPERIOR INSURANCE COMPANY - 16449          | 1/1/2025              | 35.00%                      |
| WESTFIELD TOUCHSTONE INSURANCE COMPANY - 16448        | 1/1/2025              | -45.00%                     |
| ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS - 27855 | 1/1/2025              | 20.00%                      |

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