



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

June 18, 2007

CIRCULAR LETTER NO. 2055

To All Members and Subscribers of the Bureau:

**CHANGES IN MANUAL RATES BY CLASS
AND EFFECTS OF 9/1/2007 RATE CHANGE**

Attached are the changes in manual rates by class effective 9/1/2007 (Exhibit 1). Note that F-Class rates have been revised. No changes were made with respect to the rates for Admiralty and Federal Employers' Liability Act classifications. Additionally, there was no change to the USL&HW percentage applicable in connection with RuleXII-D-3 of the Massachusetts Workers Compensation and Employers Liability Insurance Manual.

Also attached is a summary of the effects of the rate change which shows in total and by industry group the changes in average rates, manual rates, expected loss rates, and D-Ratios (Exhibit 2). This summary does not include the changes made to F-Class rates and rating values.

The attached graph (Exhibit 3) shows the change in average rates since 1991. The new overall average rate is approximately 66% lower than that for 1991.

Exhibit 4 shows the expense constants for the rates effective 9/1/2007.

ROBERT McCARTHY
Vice President and Actuary

Attachments

MASSACHUSETTS WORKERS' COMPENSATION
CLASSIFICATION PRICING

Exhibit 1
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Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
0005	FARM: NURSERY EMP & DRIVERS	3.84	2.87	-25%
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	2.30	1.93	-16%
0016	FARM: ORCHARDS & DRIVERS	3.46	2.86	-17%
0034	FARM: POULTRY OR EGG PRODUCERS & DRIVERS	3.89	2.78	-29%
0035	FARM: FLORIST & DRIVERS	2.15	1.70	-21%
0036	FARM: DAIRY & DRIVERS	3.89	2.78	-29%
0037	FARM: FIELD CROPS & DRIVERS	2.30	1.93	-16%
0042	LANDSCAPE GARDENING & DRIVERS	4.98	3.84	-23%
0046	FERTILIZER OR PESTICIDE APPLICATION-COMM OR DOMESTIC, DRIVERS	3.35	2.76	-18%
0050	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	5.06	4.11	-19%
0059	OCCUPATIONAL DISEASE-ABRASIVE/SAND BLAST	0.35	0.28	-20%
0065	OCCUPATIONAL DISEASE-STEEL	0.15	0.12	-20%
0066	OCCUPATIONAL DISEASE-NON FERROUS METALS	0.12	0.10	-17%
0067	OCCUPATIONAL DISEASE-IRON	0.12	0.10	-17%
0079	FARM: BERRY OR VINEYARD & DRIVERS	5.82	4.09	-30%
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	3.92	4.09	4%
0106	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS	16.40	14.82	-10%
0113	FARM: FISH HATCHERY & DRIVERS	3.89	2.78	-29%
0170	FARM: ANIMAL RAISING & DRIVERS	3.89	2.78	-29%
0251	IRRIGATION WORKS OPERATION & DRIVERS	3.42	3.83	12%
0770	BAG LOADING EXPLOS OR AMMO MFG-& DR-NR	1.63	1.57	-4%
0773	HIGH EXPLOSIVE MFG & DR-N R	4.26	4.15	-3%
0774	SMOKELESS POWDER MFG-1 BASE & DR-N R	3.16	3.03	-4%
0775	EXPLOSIVES OR AMMO CASE LOADING & DR-N R	1.76	1.67	-5%
0776	PROJECTILE,BOMB,ETC LOADING & DR-N R	2.85	2.82	-1%
0779	CAP,FUSE,ETC EXPLOS OR AMMO MFG-& DR-N R	2.45	2.34	-4%
0799	BLACK POWDER MFG & DR-N R	9.67	9.33	-4%
0908	DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC	81.00	67.00	-17%
0909	DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF	129.00	119.00	-8%
0912	DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS	258.00	238.00	-8%
0913	DOMESTIC WORKERS-INSIDE-NOC	162.00	134.00	-17%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	3.26	2.29	-30%
0918	DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE	0.76	0.82	8%
1430	SMELTING, SINTERING OR REFINING-LEAD & DRIVERS	23.46	16.44	-30%
1438	SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & D	3.58	3.04	-15%
1463	ASPHALT WORKS & DRIVERS	5.84	6.16	5%
1624	QUARRY NOC & DRIVERS	4.27	4.13	-3%
1655	LIME MFG-QUARRY-SURFACE & DRIVERS	4.44	4.73	7%
1701	CEMENT MFG	5.13	3.72	-27%
1710	STONE CRUSHING & DRIVERS	4.27	4.13	-3%
1747	EMERY WORKS & DRIVERS	3.34	3.62	8%
1748	ABRASIVE WHEEL MFG & DRIVERS	4.19	3.12	-26%
1852	ASBESTOS GOODS MFG	9.15	8.34	-9%
1853	MICA GOODS MFG & MICA PREPARING	2.91	2.07	-29%
1860	ABRASIVE PAPER OR CLOTH PREPARATION	2.39	2.14	-10%
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	2.91	2.48	-15%
1925	DIE CASTING MFG	4.43	4.01	-9%
2001	CRACKER MFG	3.70	2.78	-25%
2002	MACARONI MFG	5.06	3.55	-30%
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	3.70	2.78	-25%
2014	GRAIN MILLING	3.74	3.26	-13%

CLASSIFICATION PRICING

Exhibit 1

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Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
2021	SUGAR REFINING-ALL OPERATIONS & DRIVERS	2.12	2.30	8%
2039	ICE CREAM MFG & DRIVERS	3.83	3.17	-17%
2041	CONFECTION MFG	2.59	2.11	-19%
2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	4.96	4.01	-19%
2081	BUTCHERING	5.30	3.97	-25%
2089	PACKING HOUSE- ALL OPERATIONS	3.80	2.84	-25%
2095	MEAT PRODUCTS MFG-NOC	4.95	4.43	-11%
2101	FISH CURING	3.80	2.84	-25%
2111	CANNERY NOC	3.33	2.36	-29%
2114	OYSTERMEN	3.80	2.84	-25%
2115	SEAFOOD PRODUCTS MFG-NOC	3.66	2.60	-29%
2121	BREWERY & DRIVERS	2.05	2.23	9%
2130	SPIRITUOUS LIQUOR DISTILLERY	3.99	3.03	-24%
2131	SPIRITUOUS LIQUOR BOTTLING	2.96	2.08	-30%
2143	FRUIT JUICE MFG	2.85	2.58	-9%
2150	ICE MFG	7.05	4.94	-30%
2156	BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR	6.53	5.54	-15%
2157	BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	5.41	4.32	-20%
2172	CIGARETTE MFG	1.04	1.12	8%
2174	TOBACCO REHANDLING OR WAREHOUSING	9.08	6.37	-30%
2211	COTTON BATTING,WADDING OR WASTE MFG	5.60	4.82	-14%
2220	YARN OR THREAD MFG-COTTON	3.42	3.08	-10%
2260	WOOL COMBING OR SCOURING	6.44	5.69	-12%
2286	WOOL SPINNING & WEAVING	3.42	3.08	-10%
2288	FELTING MFG	3.01	2.45	-19%
2302	SILK THREAD OR YARN MFG	3.42	3.08	-10%
2305	TEXTILE FIBER MFG-SYNTHETIC	3.39	2.38	-30%
2362	KNIT GOODS MFG NOC	2.82	2.08	-26%
2380	WEBBING MFG	2.66	2.42	-9%
2402	CARPET OR RUG MFG NOC	2.93	2.61	-11%
2413	TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH	5.30	3.84	-28%
2416	YARN OR THREAD DYEING OR FINISHING	4.98	3.76	-24%
2417	CLOTH PRINTING	2.78	2.81	1%
2501	CLOTHING MFG	3.02	2.35	-22%
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	1.01	0.84	-17%
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	3.02	2.35	-22%
2570	MATTRESS OR BOX SPRING MFG	6.66	4.67	-30%
2576	CANVAS GOODS MFG NOC-SHOP	2.89	2.70	-7%
2578	BAG OR SACK MFG-CLOTH	2.89	2.70	-7%
2585	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	4.17	2.92	-30%
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	1.79	1.26	-30%
2587	TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR	2.11	1.93	-9%
2623	TANNING	3.80	2.66	-30%
2640	LEATHER EMBOSSING	3.63	2.97	-18%
2651	SHOE STOCK MFG	3.63	2.97	-18%
2660	BOOT OR SHOE MFG NOC	1.85	1.90	3%
2683	LUGGAGE MFG	2.29	2.20	-4%
2688	LEATHER GOODS MFG NOC	3.37	2.60	-23%
2702	LOGGING OR LUMBERING & DRIVERS	16.08	18.00	12%
2710	SAWMILLS	9.05	6.61	-27%
2731	PLANING OR MOLDING MILL	5.27	4.59	-13%
2741	COOPERAGE STOCK MFG	7.91	5.72	-28%

CLASSIFICATION PRICING

Exhibit 1

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Change in Manual Rates
All Industry Groups

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		9/1/2005	9/1/2007	
2747	COOPERAGE ASSEMBLY	7.85	7.81	-1%
2790	PATTERN MAKING NOC	1.91	2.02	6%
2802	CARPENTRY-SHOP ONLY & DRIVERS	5.73	4.29	-25%
2835	BRUSH OR BROOM ASSEMBLY	4.17	2.92	-30%
2836	BRUSH OR BROOM MFG NOC	5.21	3.98	-24%
2841	WOODENWARE MFG NOC	2.43	2.61	7%
2883	FURNITURE MFG-WOOD-NOC	3.54	2.72	-23%
2923	PIANO MFG	2.37	1.72	-27%
2942	PENCIL, PENHOLDER OR CRAYON MFG	2.06	1.72	-17%
3018	IRON OR STEEL: MFG: ROLLING MILL & DRIVERS	4.19	3.13	-25%
3022	PIPE OR TUBE MFG NOC & DRIVERS	4.97	4.05	-19%
3027	ROLLING MILL NOC & DRIVERS	4.79	4.21	-12%
3028	PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS	4.53	4.23	-7%
3030	IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR	8.32	7.00	-16%
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR	13.48	9.45	-30%
3041	IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR	4.50	4.76	6%
3042	ELEVATOR OR ESCALATOR MFG	3.23	3.15	-2%
3064	SIGN MFG-METAL	3.47	2.88	-17%
3066	SHEET METAL WORK - SHOP	3.47	2.88	-17%
3076	FIREPROOF EQUIPMENT MFG	3.15	2.48	-21%
3081	FOUNDRY-FERROUS-NOC	8.37	7.60	-9%
3082	FOUNDRY-STEEL CASTINGS	8.37	7.60	-9%
3085	FOUNDRY-NON FERROUS	4.73	4.59	-3%
3110	FORGING WORK - DROP OR MACHINE	9.43	7.36	-22%
3111	BLACKSMITH	2.72	2.16	-21%
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	1.80	1.80	0%
3114	TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING	4.20	3.77	-10%
3118	SAW MFG	1.80	1.80	0%
3119	NEEDLE MFG	1.02	0.86	-16%
3120	RAZOR MFG-SAFETY	1.92	1.64	-15%
3122	CUTLERY MFG-NOC	2.84	2.24	-21%
3127	PRECISION MEASURING TOOL MFG-NOC	0.68	0.64	-6%
3131	BUTTON OR FASTENER MFG-METAL	3.53	2.55	-28%
3132	NUT OR BOLT MFG	2.41	2.14	-11%
3145	SCREW MFG	1.58	1.49	-6%
3146	HARDWARE MFG-NOC	3.02	2.32	-23%
3169	STOVE MFG	5.19	4.11	-21%
3179	ELECTRICAL APPARATUS MFG-NOC	2.33	2.05	-12%
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	4.19	3.23	-23%
3188	PLUMBERS SUPPLIES MFG-NOC	3.75	3.01	-20%
3200	ARMS MFG-SMALL	2.92	2.77	-5%
3220	CAN MFG	2.83	1.98	-30%
3227	ALUMINUM WARE MFG	5.19	4.11	-21%
3241	WIRE DRAWING - IRON OR STEEL	2.91	2.48	-15%
3255	WIRE CLOTH MFG	4.90	3.43	-30%
3257	WIRE GOODS MFG - NOC	3.57	2.50	-30%
3270	EYELET MFG	2.91	2.04	-30%
3300	BED SPRING OR WIRE MATTRESS MFG	8.46	7.01	-17%
3315	BRASS OR COPPER GOODS MFG	1.92	1.91	-1%
3336	TYPE FOUNDRY	2.71	2.94	8%
3365	WELDING OR CUTTING - NOC & DRIVERS	14.12	9.98	-29%
3372	ELECTROPLATING	2.98	2.31	-22%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
3373	GALVANIZING OR TINNING - NOT ELECTROLYTIC	6.42	4.50	-30%
3381	SILVERWARE MFG	3.35	3.07	-8%
3383	JEWELRY MFG	1.73	1.41	-18%
3385	WATCH MFG	1.00	0.77	-23%
3400	METAL GOODS MFG-NOC	5.19	4.11	-21%
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	4.40	3.08	-30%
3515	TEXTILE MACHINERY MFG	3.39	2.69	-21%
3548	PRINTING OR BOOKBINDING MACHINE MFG	2.38	1.90	-20%
3558	BOOT OR SHOE MACHINERY MFG	0.68	0.52	-24%
3559	CONFECTION MACHINE MFG	2.38	1.90	-20%
3571	STEAM OR AIR PRESSURE GAUGE MFG	1.58	1.17	-26%
3574	CASH REGISTER MFG	2.38	1.90	-20%
3612	PUMP MFG	2.46	1.72	-30%
3620	BOILERMAKING	6.02	4.22	-30%
3629	PRECISION MACHINED PARTS MFG-NOC	2.38	1.90	-20%
3632	MACHINE SHOP-NOC	2.38	1.90	-20%
3634	VALVE MFG	3.04	2.63	-13%
3635	GEAR MFG OR GRINDING	2.53	2.74	8%
3638	BALL OR ROLLER BEARING MFG	2.38	1.90	-20%
3642	BATTERY MFG-DRY	1.79	1.26	-30%
3643	ELECTRIC POWER OR TRANSMISSION EQUIP MFG	2.33	2.05	-12%
3647	BATTERY MFG-STORAGE	2.88	2.81	-2%
3648	AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC	2.44	1.71	-30%
3681	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC	0.94	0.76	-19%
3685	INSTRUMENT MFG NOC	0.94	0.76	-19%
3724	MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR	6.88	5.67	-18%
3726	BOILER INSTALLATION OR REPAIR-STEAM	11.58	12.48	8%
3807	AUTOMOBILE RADIATOR MFG	5.19	4.11	-21%
3808	AUTOMOBILE MFG OR ASSEMBLY	2.85	2.72	-5%
3821	AUTOMOBILE DISMANTLING & DRIVERS	5.12	4.35	-15%
3826	AIRCRAFT ENGINE MFG	2.53	2.26	-11%
3830	AIRPLANE MFG	2.38	1.90	-20%
3841	TUBULAR METAL PRODUCTS MFG OR ASSEMBLY	2.60	1.82	-30%
4000	SAND OR GRAVEL DIGGING & DRIVERS	5.00	5.59	12%
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	3.57	3.13	-12%
4024	REFRACTORY PRODUCTS MFG & DRIVERS	5.15	3.61	-30%
4034	CONCRETE PRODUCTS MFG & DRIVERS	8.20	6.29	-23%
4036	PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS	2.79	2.50	-10%
4038	PLASTER STATUARY OR ORNAMENT MFG	2.44	1.74	-29%
4053	POTTERY MFG: CHINA OR TABLEWARE	1.68	1.54	-8%
4061	POTTERY MFG: EARTHENWARE-GLAZD OR PORCELN-HAND MOLDED OR CAST	3.04	2.13	-30%
4062	POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	3.04	2.13	-30%
4112	INCANDESCENT LAMP MFG	0.93	0.65	-30%
4113	GLASS MFG-CUT	1.68	1.54	-8%
4114	GLASSWARE MFG-NOC	3.51	2.46	-30%
4130	GLASS MERCHANT	5.07	3.59	-29%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	2.56	1.83	-29%
4150	OPTICAL GOODS MFG-NOC	1.02	0.88	-14%
4239	PAPER MFG	5.28	4.17	-21%
4243	BOX MFG-FOLDING PAPER-NOC	4.14	3.58	-14%
4244	CORRUGATED OR FIBERBOARD CONTAINER MFG	4.26	3.40	-20%
4250	PAPER COATING	2.91	2.57	-12%

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Exhibit 1

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Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
4251	STATIONERY MFG	3.19	2.23	-30%
4273	BAG MFG-PAPER OR PLASTIC	3.37	3.37	0%
4279	PAPER GOODS MFG NOC	4.23	3.73	-12%
4282	DRESS PATTERN MFG-PAPER	0.53	0.58	9%
4283	BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	3.31	3.01	-9%
4299	PRINTING	2.31	1.85	-20%
4301	WALLPAPER MFG	4.22	3.30	-22%
4304	NEWSPAPER PUBLISHING	3.69	3.14	-15%
4307	BOOKBINDING	2.61	1.83	-30%
4308	LINOTYPE OR HAND COMPOSITION	0.98	0.76	-22%
4350	ELECTROTYPING	0.77	0.58	-25%
4351	PHOTOENGRAVING	1.05	0.82	-22%
4352	ENGRAVING	1.27	0.95	-25%
4360	MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP	1.00	1.08	8%
4361	PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS	0.60	0.43	-28%
4362	MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL	0.68	0.74	9%
4410	RUBBER GOODS MFG NOC	4.17	3.84	-8%
4417	BOOT OR SHOE MFG-RUBBER	4.00	4.09	2%
4432	FOUNTAIN PEN MFG	2.07	1.45	-30%
4439	LACQUER OR SPIRIT VARNISH MFG	3.09	2.16	-30%
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	3.72	2.71	-27%
4459	PLASTICS MFG: SHEETS, RODS OR TUBES	3.34	2.49	-25%
4470	CABLE MFG - INSULATED ELECTRICAL	2.96	2.69	-9%
4484	PLASTICS MFG: MOLDED PRODUCTS NOC	2.74	2.41	-12%
4493	FABRIC COATING OR IMPREGNATING NOC	4.45	3.11	-30%
4511	ANALYTICAL CHEMIST	0.54	0.43	-20%
4512	BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS	0.27	0.19	-30%
4557	INK MFG	2.11	1.48	-30%
4558	PAINT MFG	2.73	2.35	-14%
4561	VARNISH MFG - OLEO RESINOUS	3.09	2.16	-30%
4583	FERTILIZER MFG & DRIVERS	3.45	3.05	-12%
4611	DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS	1.54	1.29	-16%
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	2.53	2.52	0%
4653	GLUE MFG & DRIVERS	6.38	4.47	-30%
4665	RENDERING WORKS NOC & DR	6.15	6.39	4%
4692	DENTAL LABORATORY	0.63	0.50	-21%
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	1.15	0.96	-17%
4720	SOAP OR SYNTHETIC DETERGENT MFG	3.78	2.65	-30%
4740	OIL REFINING - PETROLEUM & DRIVERS	2.55	1.78	-30%
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	3.80	2.73	-28%
4770	EXPLOSIVES OR AMMUNITION MFG: BAG LOADING-PROPLLNT CHRGS &DR	10.88	10.49	-4%
4773	EXPLOSIVES OR AMMUNITION MFG: HIGH EXPLOSIVES MFG & DRIVERS	20.81	20.26	-3%
4774	EXPLOSIVES OR AMMUNITION MFG: SMOKELESS PWDR MFG-SNGL BS &DR	17.91	17.14	-4%
4775	EXPLOSIVES OR AMMUNITION MFG: SHELL CASE LOADING & DRIVERS	10.84	10.29	-5%
4776	EXPLOSIVES OR AMMUNITION MFG: PROJCTL,BOMB, MINE,GRENADE &DR	14.96	14.79	-1%
4777	EXPLOSIVES DISTRIBUTORS & DRIVERS	3.45	3.05	-12%
4779	EXPLOSIVES OR AMMUNITION MFG: CAP,PRIMER,FUSE, ASSEMBLY & DR	13.89	13.28	-4%
4799	EXPLOSIVES OR AMMUNITION MFG: BLACK POWDER MFG & DRIVERS	36.39	35.09	-4%
4825	DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS	0.72	0.50	-31%
4828	CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR	2.60	1.82	-30%
4829	CHEMICAL MFG NOC-ALL OPERATIONS & DRIVERS	2.60	1.82	-30%
4902	SPORTING GOODS MFG NOC	2.06	1.72	-17%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
4923	PHOTOGRAPHIC SUPPLIES MFG	1.00	1.08	8%
5020	CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID	4.60	4.95	8%
5022	MASONRY NOC	15.67	10.81	-31%
5037	PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT & DRIVERS	44.88	30.95	-31%
5040	IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES	43.69	45.71	5%
5057	IRON OR STEEL: ERECTION-NOC	34.06	36.69	8%
5059	IRON OR STEEL: ERECTION: FRAME STRUCT NOT OVER 2 STRS IN HGT	34.06	36.69	8%
5069	IRON OR STEEL: ERECTION: CNSTR OF DWELL NT OVR 2 STRS IN HGT	34.06	36.69	8%
5102	DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED	11.04	7.61	-31%
5146	FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC	6.25	5.03	-20%
5160	ELEVATOR ERECTION OR REPAIR	3.62	3.32	-8%
5183	PLUMBING NOC & DRIVERS	4.80	3.98	-17%
5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	5.45	4.07	-25%
5190	ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS	4.18	3.20	-23%
5191	OFFICE MACHICE OR APPLIANCE INSTALL, INSP, ADJSTMT OR REPAIR	1.26	1.19	-6%
5192	VENDING OR COIN OPERTD MACHINES-INSTALL, SRVC OR RPR &SALES, DR	5.09	4.90	-4%
5213	CONCRETE CONSTRUCTION-NOC	22.32	19.51	-13%
5215	CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES	7.22	4.98	-31%
5221	CONCRETE OR CEMENT WORK-FLOORS DRIVEWYS YRDS OR SIDEWLKS &DR	9.18	6.57	-28%
5222	CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	8.61	8.62	0%
5223	SWIMMING POOL CONSTRUCTN-NOT IRON OR STEEL &DR	7.22	4.98	-31%
5348	STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE	8.78	6.21	-29%
5402	HOTHOUSE ERECTION - ALL OPERATIONS	18.68	16.05	-14%
5403	CARPENTRY NOC	16.48	11.46	-30%
5437	CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM	6.88	5.60	-19%
5443	LATHING & DRIVERS	5.89	6.35	8%
5445	WALLBOARD INSTALLATION WITHIN BUILDINGS & DR	8.90	6.70	-25%
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	9.25	8.96	-3%
5472	ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL &DR	8.65	7.21	-17%
5473	ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC &DR	18.65	12.86	-31%
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR	6.85	4.79	-30%
5478	CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL	6.29	4.86	-23%
5479	INSULATION WORK NOC & DRIVERS	14.59	10.06	-31%
5480	PLASTERING NOC & DRIVERS	6.62	5.08	-23%
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	7.27	5.81	-20%
5507	STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS	7.91	6.35	-20%
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	5.19	4.25	-18%
5509	STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR	5.35	3.86	-28%
5538	SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS	6.72	5.15	-23%
5545	ROOFING NOC & YARD EMP, DRIVERS	47.57	32.80	-31%
5547	ROOFING-BUILT UP - YARD EMP & DRIVERS	19.72	13.60	-31%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT	2.41	1.70	-29%
5610	CLEANER - DEBRIS REMOVAL	5.89	5.28	-10%
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	9.03	6.80	-25%
5651	CARPENTRY-DWELLINGS - THREE STORIES OR LESS	9.03	6.80	-25%
5701	WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS	24.03	25.88	8%
5703	BUILDING RAISING OR MOVING & DRIVERS	20.59	22.18	8%
5705	SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS	13.41	10.41	-22%
6003	PILE DRIVING & DRIVERS	15.92	14.68	-8%
6005	JETTY OR BREAKWATER CONSTRUCTION-ALL OPER TO COMPLETION & DR	5.19	4.25	-18%
6204	DRILLING NOC & DRIVERS	12.12	11.05	-9%
6217	EXCAVATION & DRIVERS	6.08	4.19	-31%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION &DR	6.08	4.19	-31%
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	7.74	5.34	-31%
6251	TUNNELING - NOT PNEUMATIC - ALL OPERATIONS	10.47	7.22	-31%
6252	SHAFT SINKING - ALL OPERATIONS	7.62	8.21	8%
6306	SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS	8.05	5.55	-31%
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	6.76	5.41	-20%
6325	CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR	3.47	3.39	-2%
6400	FENCE ERECTION - ALL TYPES	7.60	6.07	-20%
6504	FOOD SUNDRIES MFG NOC - NO CEREAL MILLING	3.80	2.84	-25%
6801	BOAT BUILDING - WOOD - NOC & DRIVERS: US ACT	9.41	7.58	-19%
6811	BOAT BUILDING - WOOD - NOC & DRIVERS: MA ACT	7.91	6.37	-19%
6824	BOAT BUILDING OR REPAIRING & DRIVERS: US ACT	9.60	7.74	-19%
6826	MARINA & DRIVERS: US ACT	9.37	7.55	-19%
6834	BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT	4.15	3.56	-14%
6836	MARINA & DRIVERS: MA ACT	3.01	2.65	-12%
6843	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: US ACT	10.67	8.60	-19%
6854	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: MA ACT	8.97	7.23	-19%
6872	SHIP REPAIR CONVERSION- ALL OP & DR: US ACT	21.77	21.77	0%
6874	PAINTING: SHIP HULLS - US ACT	30.99	24.98	-19%
6882	SHIP REPAIR CONVERSION- ALL OP & DR: MA ACT	18.31	18.31	0%
6884	PAINTING: SHIP HULLS - MA ACT	26.06	21.01	-19%
7219	TRUCKING: NOC - ALL EMP & DRIVERS	8.22	7.13	-13%
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS	9.90	7.86	-21%
7231	TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS	6.44	5.62	-13%
7309	STEVEDORING: NOC - US ACT	36.44	29.37	-19%
7313	COAL DOCK OPERATION & STEVEDORING: US ACT	11.42	9.20	-19%
7317	STEVEDORING: BY HAND OR HAND TRUCKS: US ACT	10.90	8.79	-19%
7327	STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS: US ACT	25.44	25.44	0%
7350	FREIGHT HANDLING NOC: US ACT	13.47	10.86	-19%
7360	FREIGHT HANDLING NOC: MA ACT	7.04	5.18	-26%
7370	TAXICAB CO: ALL OTHER EMP & DRIVERS	3.92	3.56	-9%
7380	DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL	7.13	6.22	-13%
7382	BUS CO: ALL OTHER EMPLOYEES & DRIVERS	4.58	3.88	-15%
7403	AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: A/O EMP &DR	3.73	4.12	10%
7405	AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: FLYING CREW	1.09	0.80	-27%
7409	AIRCRAFT OR HELICOP OP: AERIAL APPL, SEEDING: FLYING CREW	11.03	8.11	-26%
7418	AIRCRAFT OR HELICOP OP: PATROL, PHOTO O/T MAP SURVEY: FLY CREW	11.03	8.11	-26%
7420	AIRCRAFT OR HELICOP OP: PUBLIC EXHIB STUNT FLYING: FLY CREW	11.03	8.11	-26%
7421	AIRCRAFT OR HELICOP OP: TRANSPORT PERS IN EMPLR BUS: FLY CRW	2.26	2.24	-1%
7422	AIRCRAFT OR HELICOP OP: NOC-OTHR THAN HELICOP: FLYING CREW	2.26	2.24	-1%
7423	AIRCRAFT OR HELICOP OP: AIR CARRIER-COMMUTER: A/O EMP & DR	3.42	3.83	12%
7431	AIRCRAFT OR HELICOP OP: AIR CARRIER-COMMUTER: FLYING CREW	1.70	1.68	-1%
7445	AIR CARRIER-OTHER FLYING CREW-N R	0.36	0.27	-25%
7453	AIR CARRIER-COMMUTER FLYING CREW-N R	0.57	0.56	-2%
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR	3.71	3.89	5%
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	1.62	1.81	12%
7520	WATERWORKS OPERATION & DRIVERS	3.42	3.83	12%
7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	5.12	4.04	-21%
7539	ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS	2.17	1.60	-26%
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	3.48	2.56	-26%
7590	GARBAGE WORKS	9.11	8.30	-9%
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR	3.04	3.13	3%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DR	5.12	4.04	-21%
7610	RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR	0.24	0.16	-33%
7704	FIREFIGHTERS & DRIVERS	2.51	1.84	-27%
7720	POLICE OFFICERS & DRIVERS	1.98	1.45	-27%
7855	RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR &DR	8.13	8.60	6%
8001	STORE: FLORISTS & DRIVERS	1.32	1.21	-8%
8002	AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR	3.04	2.67	-12%
8006	STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS	1.58	1.22	-23%
8008	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL	1.10	0.82	-25%
8010	STORE: HARDWARE	1.82	1.54	-15%
8013	STORE: JEWELRY STORES	0.58	0.47	-19%
8017	STORE: RETAIL NOC	1.48	1.18	-20%
8018	STORE: WHOLESALE NOC	4.30	3.46	-20%
8021	STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE	5.62	3.95	-30%
8031	STORE: MEAT, FISH OR POULTRY - RETAIL	2.87	2.16	-25%
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE	2.21	1.72	-22%
8033	STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC	2.42	1.88	-22%
8034	STORE: GROCERY STORES - WHOLESALE	6.09	4.28	-30%
8039	STORE: DEPARTMENT - RETAIL	2.39	2.22	-7%
8044	STORE: FURNITURE & DRIVERS	3.96	3.21	-19%
8046	STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR	2.45	2.05	-16%
8048	STORE: FRUIT OR VEGETABLE -WHOLESALE	3.25	3.11	-4%
8050	STORE: FIVE & TEN CENT STORES	1.13	1.23	9%
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP	3.17	2.89	-9%
8103	WOOL MERCHANT	3.53	3.04	-14%
8105	STORE: HIDE OR LEATHER DEALERS OR STORES	4.57	3.89	-15%
8106	IRON OR STEEL MERCHANT & DRIVERS	7.04	7.61	8%
8107	MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS	2.74	2.98	9%
8111	PLUMBERS SUPPLIES DEALERS & DRIVERS	3.46	3.15	-9%
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	2.74	2.98	9%
8203	ICE DEALER & DRIVERS	4.48	4.45	-1%
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	11.13	7.82	-30%
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR	4.48	3.63	-19%
8227	CONTRACTORS PERMANENT YARD	3.64	3.05	-16%
8232	LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR	5.80	4.78	-18%
8233	COAL MERCHANT & LOCAL MANAGERS & DRIVERS	8.25	8.97	9%
8235	SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR	5.36	4.24	-21%
8263	JUNK DEALERS & DRIVERS	6.59	5.29	-20%
8264	BOTTLE DEALER-USED & DRIVERS	6.12	4.74	-23%
8265	IRON OR STEEL SCRAP DEALERS & DRIVERS	8.25	8.97	9%
8279	STABLE OR BREEDING FARM & DRIVERS	5.59	5.35	-4%
8291	STORAGE WAREHOUSE-COLD	3.74	3.62	-3%
8292	STORAGE WAREHOUSE NOC	3.87	3.59	-7%
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	9.24	7.79	-16%
8350	GASOLINE OR OIL DEALER & DRIVERS	5.66	4.90	-13%
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	2.99	2.52	-16%
8381	GASOLINE STATION-RETAIL-SELF SERVICE	1.61	1.46	-9%
8385	BUS CO: GARAGE EMPLOYEES	3.91	2.75	-30%
8392	AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS	1.75	1.39	-21%
8393	AUTOMOBILE BODY REPAIR	2.34	1.98	-15%
8500	METAL SCRAP DEALER & DRIVERS	8.25	8.97	9%
8601	ARCHITECT OR ENGINEER-CONSULTING	0.46	0.31	-33%

CLASSIFICATION PRICING

Exhibit 1
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All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
8709	STEVEDORING:TALLIERS & CHECKING CLERKS: US ACT	5.66	4.56	-19%
8710	FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL	2.31	1.79	-23%
8719	STEVEDORING:TALLIERS & CHECKING CLERKS: MA ACT	2.31	1.79	-23%
8720	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	1.01	0.92	-9%
8721	REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES	0.29	0.24	-17%
8726	STEAMSHIP LINE OR AGENCY-PORT EMP: SPRVRS, CAPTNS, ENGRS, STWR	9.18	7.40	-19%
8742	SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE	0.29	0.20	-31%
8745	NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES,DR	6.11	4.29	-30%
8747	DISPLAY SHOWROOMS - ALL TYPES	1.48	1.18	-20%
8748	AUTOMOBILE SALESPERSONS	0.94	0.63	-33%
8800	MAILING OR ADDRESSING CO & CLERICAL	0.80	0.63	-21%
8803	AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEMZTR-TRAV	0.08	0.06	-25%
8810	CLERICAL OFFICE EMPLOYEES NOC	0.15	0.12	-20%
8820	ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR	0.14	0.11	-21%
8829	CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	2.73	2.20	-19%
8831	PET GROOMING & DRIVERS	1.23	0.94	-24%
8832	PHYSICIAN & CLERICAL	0.39	0.27	-31%
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.56	1.18	-24%
8835	NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES	2.90	2.03	-30%
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.64	0.51	-20%
8901	TELEPHONE OR TELEGRAPH CO: OFF OR EXCH EMP & CL	0.15	0.12	-20%
9014	BUILDINGS - OPERATION BY CONTRACTORS	2.65	2.09	-21%
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE	3.19	2.69	-16%
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DR	2.19	1.78	-19%
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	6.20	5.05	-19%
9033	HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS	3.99	3.52	-12%
9040	HOSPITAL: ALL OTHER EMPLOYEES	4.45	3.13	-30%
9052	HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS	1.96	1.63	-17%
9058	HOTEL: RESTAURANT EMPLOYEES	1.96	1.63	-17%
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	1.52	1.25	-18%
9061	CLUB NOC & CLERICAL	1.37	0.96	-30%
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPLOYEES & CLERICAL	0.85	0.63	-26%
9077	UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS	3.56	2.87	-19%
9079	RESTAURANT NOC	1.60	1.14	-29%
9089	BILLIARD HALL	1.07	0.91	-15%
9093	BOWLING LANE	1.86	1.60	-14%
9101	COLLEGE: ALL OTHER EMPLOYEES	2.89	2.88	0%
9102	PARK NOC- ALL EMPLOYEES & DRIVERS	2.53	2.22	-12%
9154	THEATER NOC: ALL OTHER EMPLOYEES	1.44	1.20	-17%
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	1.38	0.93	-33%
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	20.65	23.11	12%
9179	ATHLETIC TEAM OR PARK: CONTACT SPORTS	24.22	22.55	-7%
9180	AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR	3.75	4.09	9%
9182	ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS	3.19	3.26	2%
9186	CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OP-TRAV-ALL EMP & DR	3.75	4.09	9%
9220	CEMETERY OPERATION & DRIVERS	4.29	3.74	-13%
9402	STREET CLEANING & DRIVERS	6.75	5.24	-22%
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	8.50	6.64	-22%
9410	MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC	2.47	1.73	-30%
9501	SIGN PAINTING OR LETTERING-INSIDE & DRIVERS	2.83	2.67	-6%
9505	PAINTING: AUTO OR CARRIAGE BODIES	2.83	2.67	-6%
9519	HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR	2.62	2.47	-6%

CLASSIFICATION PRICING

Exhibit 1
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All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2005	9/1/2007	
9521	HOUSE FURNISHINGS INSTALLATION-NOC	6.29	4.62	-27%
9522	UPHOLSTERING	2.01	1.55	-23%
9533	SCAFFOLDING: SCAFFOLD INST, RPR OR REMOVAL- BUILT UP FROM GROUN	25.27	24.08	-5%
9534	MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP &DR	6.76	6.06	-10%
9545	BILL POSTING & DRIVERS	6.99	4.78	-32%
9549	ADVERTISING CO & DRIVERS	5.76	3.94	-32%
9552	SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR	6.88	6.94	1%
9553	SIGN PAINTING OR LETTERING-OUTSIDE OF BLDGS OR STRUCT & DR	6.88	6.94	1%
9586	BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON	0.63	0.50	-21%
9620	FUNERAL DIRECTOR & DRIVERS	0.80	0.68	-15%

Massachusetts Workers Compensation
Classification Pricing

Summary of 9/1/2007 Stipulation Effects

	Effective 9/1/2005	Effective 9/1/2007	Percent Change
(1) Average Rate			
Manufacturing	2.718	2.288	-15.8%
Construction	7.356	5.920	-19.5%
Office & Clerical	0.259	0.203	-21.5%
Goods & Services	2.354	1.990	-15.4%
Miscellaneous	5.609	5.132	-8.5%
Total	1.373	1.141	-16.9%
(2) Manual Rate			
Manufacturing	2.632	2.129	-19.1%
Construction	7.304	5.700	-22.0%
Office & Clerical	0.248	0.187	-24.5%
Goods & Services	2.282	1.852	-18.8%
Miscellaneous	5.424	4.767	-12.1%
Total	1.339	1.072	-20.0%
(3) Expected Loss Rate			
Manufacturing	1.183	1.096	-7.3%
Construction	2.881	2.539	-11.9%
Office & Clerical	0.110	0.093	-15.6%
Goods & Services	1.012	0.939	-7.2%
Miscellaneous	2.233	2.256	1.0%
Total	0.568	0.518	-8.9%
(4) D-Ratio			
Manufacturing	0.171	0.197	15.0%
Construction	0.136	0.164	20.3%
Office & Clerical	0.168	0.203	21.3%
Goods & Services	0.176	0.203	15.5%
Miscellaneous	0.149	0.179	20.2%
Total	0.159	0.188	18.0%

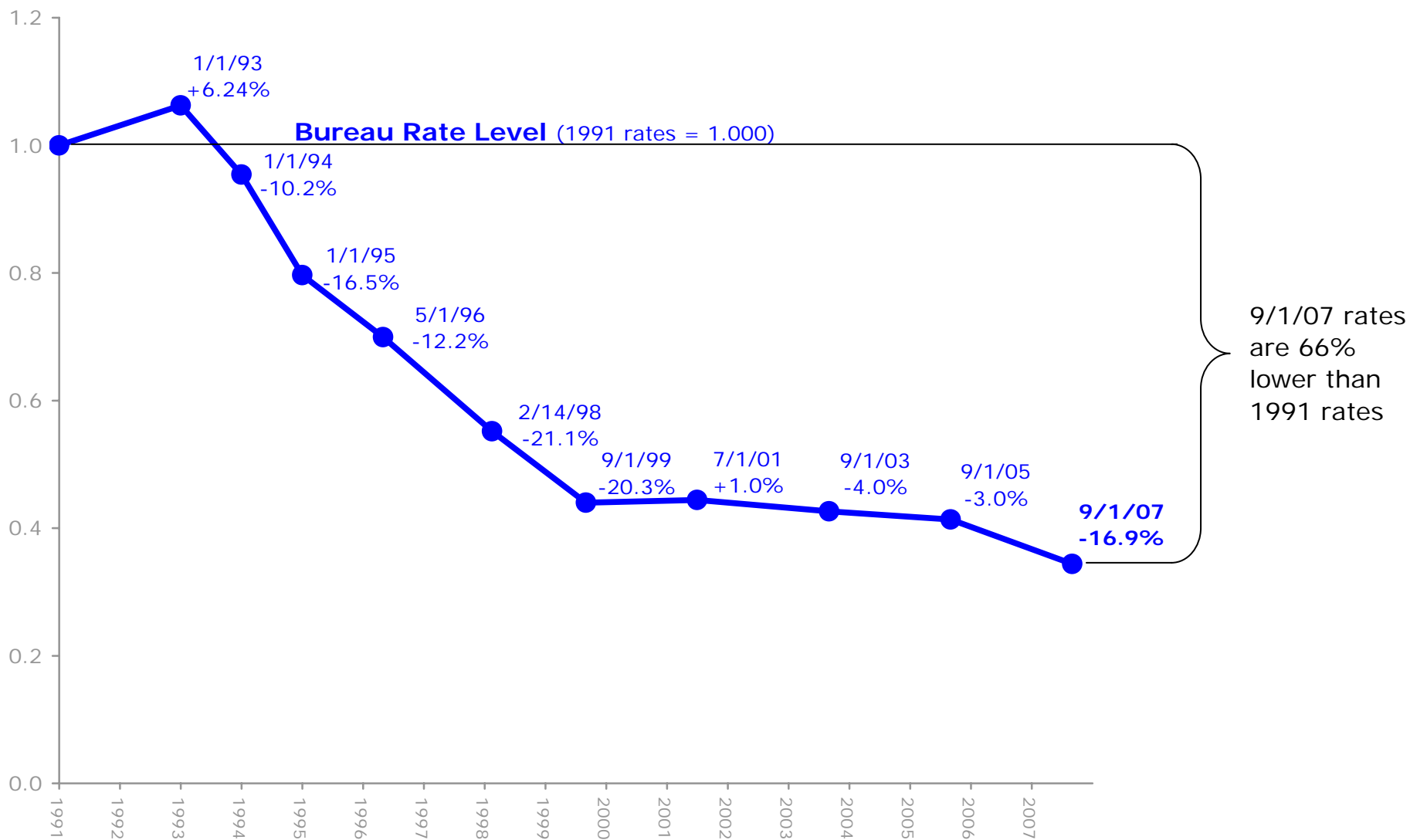
Notes:

The Average Rate Effective 9/1/2005 for Construction does not equal the Present Average Rate for Construction shown in Section X - H, Exhibit 1 of the Filing for rates effective 9/1/2007 due to the inclusion and treatment of Class 9533. See Section X - A for the description and treatment of Class 9533.

(1), (2), (3): Averages based on latest five Composite Policy Year Schedule Z payrolls by class code.

(4): Averages based on Expected Losses (latest five Composite Policy Years Schedule Z payrolls x Expected Loss Rates) by class code.

Massachusetts Workers' Compensation Bureau Rate Level



MASSACHUSETTS WORKERS' COMPENSATION
EXPENSE CONSTANTS

EFFECTIVE SEPTEMBER 1, 2007

For Risks developing at least \$200 in Standard Premium	\$318
For Risks developing less than \$200 in Standard Premium	\$159
Per capita risks (per capita exposure with a maximum of four)	\$64