



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

March 21, 2014

**CIRCULAR LETTER NO. 2238**

To All Members and Subscribers of the WCRIBMA:

**MANUAL RATES AND RATING VALUES EFFECTIVE APRIL 1, 2014**

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Attached please find revised manual pages that reflect the rates and rating values effective April 1, 2014. Changes were made to class rates for both state classes and federal classes. No changes were made with respect to the rates for Admiralty and Federal Employers' Liability Act classifications. Additionally, there were changes to the following:

- Expected Loss Rates and D-Ratios used in experience rating
- Retrospective rating parameters including state special rating values, hazard group differentials, and retrospective rating expense tables
- USL&HW percentage used in connection with Rule XII-D-3 of the *Massachusetts Workers' Compensation and Employers Liability Insurance Manual*
- USL&HW Act—Expected Loss Factor—Non-F Classes shown in Part Five of the *Experience Rating Plan Manual*
- Premium credits associated with the Benefits Deductible Coverage Program and the Benefits Claim and Aggregate Deductible Program

When the new rates, experience ratings, and ARAP factors are received, carriers should no longer attach Massachusetts Pending Premium Change Endorsement WC 20 04 01 to policies.

The new rates and rating values will be available in electronic form on our website ([www.wcribma.org](http://www.wcribma.org)). Experience rating and ARAP factors (including replacement of preliminary experience ratings and ARAP factors), effective April 1, 2014 and subsequent, will be issued in due course using the new Expected Loss Rates and D-Ratios.

Circular Letter No. 2238

The revised guidelines for filing deviations will be available shortly on the Division of Insurance's website ([www.mass.gov/doi](http://www.mass.gov/doi)).

PAUL F. MEAGHER  
President

*Attachments*

**MASSACHUSETTS WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE MANUAL**

**RATES**

Original Printing

Effective April 1, 2014

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**RATES**

LEGEND

- (a) Rate for each individual risk must be obtained by Home Office from the MA Bureau. F Rate provides for coverage under the United States Longshore and Harbor Workers' Compensation Act.  
D Supplement Disease Loading. Refer to Section IV of the Manual Supplement - - Treatment of Disease Coverage.

CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST
0005	2.60	270.	20.	1463	8.27	500.	--	2172	1.81	222.	--	2790	1.97	228.	--
0008	2.44	264.	20.	1624D	5.34	457.	20.	2174	3.97	298.	--	2802	3.93	297.	--
0016	3.85	314.	20.	1655	5.47	461.	20.	2211	5.53	353.	--	2835	1.95	227.	--
0034	3.83	313.	20.	1701	4.23	307.	--	2220	3.11	268.	--	2836	2.80	257.	--
0035	2.07	251.	20.	1710D	5.34	457.	20.	2260	5.88	456.	--	2841	3.44	279.	--
0036	3.83	313.	20.	1747	3.54	283.	--	2286	3.11	268.	--	2883	3.19	271.	--
0037	2.44	264.	20.	1748	2.88	260.	--	2288	2.34	241.	--	2923	1.73	220.	--
0042	4.11	323.	20.	1852	6.59	481.	--	2302	3.11	268.	--	2942	1.97	228.	--
0046	2.55	268.	20.	1853	1.55	213.	--	2305	2.18	235.	--	3018	3.03	265.	--
0050	5.97	500.	50.	1860	2.31	240.	--	2362	2.07	231.	--	3022	3.42	279.	--
0059D	0.28	.	.	1924	2.29	239.	--	2380	2.53	248.	--	3027	4.15	304.	--
0065D	0.12	.	.	1925	3.81	292.	--	2402	2.67	252.	--	3028	3.78	291.	--
0066D	0.10	.	.	2001	3.24	272.	--	2413	3.10	268.	--	3030	7.24	500.	--
0067D	0.10	.	.	2002	3.26	273.	--	2416	2.84	258.	--	3040	7.03	496.	--
0079	2.59	270.	20.	2003	3.24	272.	--	2417	3.16	270.	--	3041	4.25	308.	--
0083	5.07	356.	20.	2014	3.33	276.	--	2501	2.07	231.	--	3042	5.07	336.	--
0106	15.80	500.	20.	2021	2.90	261.	--	2503	0.97	193.	--	3064	2.61	250.	--
0113	3.83	313.	20.	2039	2.45	245.	--	2534	2.07	231.	--	3066	2.61	250.	--
0170	3.83	313.	20.	2041	2.24	237.	--	2570	4.29	309.	--	3076	2.32	240.	--
0251	3.46	300.	20.	2070	3.72	289.	--	2576	2.82	258.	--	3081D	7.18	500.	--
0770b	1.32	.	.	2081	3.42	279.	--	2578	2.82	258.	--	3082D	7.18	500.	--
0773c	3.48	.	.	2089	2.19	236.	--	2585	3.05	266.	--	3085D	4.29	309.	--
0774d	2.55	.	.	2095	3.71	289.	--	2586	1.49	211.	--	3110	7.31	500.	--
0775e	2.69	.	.	2101	2.19	236.	--	2587	2.72	274.	20.	3111	2.24	237.	--
0776f	2.36	.	.	2105	(a)	(a)	(a)	2623	3.79	292.	--	3113	1.91	226.	--
0779g	1.93	.	.	2111	2.31	240.	--	2640	2.14	234.	--	3114	3.16	270.	--
0799h	7.86	.	.	2114	2.19	236.	--	2651	2.14	234.	--	3118	1.91	226.	--
0908	85.00	149.	--	2115	3.34	276.	--	2660	1.81	222.	--	3119	0.90	191.	--
0909	148.00	212.	--	2121	1.88	225.	--	2683	1.87	224.	--	3120	1.70	219.	--
0912	296.00	360.	--	2130	2.35	241.	--	2688	2.43	244.	--	3122	2.28	239.	--
0913	169.00	233.	--	2131	2.06	231.	--	2702	15.92	500.	20.	3127	0.78	186.	--
0917	2.79	277.	20.	2143	2.69	253.	--	2710	6.46	476.	--	3131	1.86	224.	--
0918	0.65	202.	20.	2150	5.21	341.	--	2731	4.09	302.	--	3132	2.96	263.	--
1430	10.24	500.	--	2156	6.88	491.	--	2741	5.28	344.	--	3145	1.69	218.	--
1438	3.01	264.	--	2157	4.99	334.	--	2747	6.75	486.	--	3146	1.84	223.	--

Non-Ratable Code and Rate to be used with the following classifications:

b 4770 d 4774 f 4776 h 4799

c 4773 e 4775 g 4779

**MASSACHUSETTS WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE MANUAL**

**RATES**

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**RATES**

CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST
3169	3.78	291.	--	3648	1.54	213.	--	4350	0.56	179.	--	4829	1.13	199.	--
3179	1.48	211.	--	3681	0.71	184.	--	4351	0.97	193.	--	4902	1.97	228.	--
3180	2.52	247.	--	3685	0.71	184.	--	4352	0.99	194.	--	4923	1.16	200.	--
3188	2.99	264.	--	3724	5.09	478.	50.	4360	1.16	200.	--	5020	5.80	500.	50.
3200	2.78	256.	--	3726	14.32	500.	50.	4361	0.53	198.	20.	5022	9.80	500.	50.
3220	2.20	236.	--	3807	3.78	291.	--	4362	0.63	201.	20.	5037	21.83	500.	50.
3223	(a)	(a)	(a)	3808	3.37	277.	--	4410	4.04	300.	--	5040	55.49	500.	50.
3227	3.78	291.	--	3821	4.43	334.	20.	4417	4.69	323.	--	5057	30.63	500.	50.
3241	2.29	239.	--	3826	2.68	253.	--	4432	1.13	199.	--	5059	30.63	500.	50.
3255	3.03	265.	--	3830	1.70	219.	--	4439	2.71	254.	--	5069	30.63	500.	50.
3257	2.67	252.	--	3841	1.60	215.	--	4452	3.13	269.	--	5102	6.40	500.	50.
3270	2.20	236.	--	4000	4.41	333.	20.	4459	2.71	254.	--	5146	5.48	492.	50.
3300	6.21	467.	--	4021	3.82	293.	--	4470	2.55	248.	--	5160	3.91	346.	50.
3305	(a)	(a)	(a)	4024	2.77	256.	--	4484	2.18	235.	--	5183	3.25	323.	50.
3315	2.90	261.	--	4034	5.16	340.	--	4493	2.94	262.	--	5188	4.24	357.	50.
3336	3.15	269.	--	4036	2.52	247.	--	4511	0.32	190.	20.	5190	2.74	305.	50.
3365	8.98	500.	50.	4038	2.13	234.	--	4512	0.13	184.	20.	5191	1.04	215.	20.
3372	2.19	236.	--	4053	1.80	222.	--	4557	1.64	216.	--	5192	3.63	306.	20.
3373	3.87	294.	--	4061	2.65	252.	--	4558	1.57	214.	--	5213	17.50	500.	50.
3381	2.95	262.	--	4062	2.65	252.	--	4561	2.71	254.	--	5215	4.95	473.	50.
3383	1.22	202.	--	4112	0.61	180.	--	4583	2.92	261.	--	5221	6.40	500.	50.
3385	0.76	186.	--	4113	1.80	222.	--	4611	1.41	208.	--	5222	8.93	500.	50.
3400	3.78	291.	--	4114	2.35	241.	--	4635	3.34	276.	--	5223	4.95	473.	50.
3507	2.94	262.	--	4130	4.46	315.	--	4653	2.79	257.	--	5348	5.93	500.	50.
3515	2.54	248.	--	4133	1.76	221.	--	4665	7.59	500.	--	5402	10.67	500.	50.
3548	1.70	219.	--	4150	0.89	190.	--	4692	0.58	179.	--	5403	9.86	500.	50.
3558	0.68	183.	--	4239	3.01	264.	--	4693	0.88	190.	--	5437	4.86	470.	50.
3559	1.70	219.	--	4243	3.07	266.	--	4720	1.69	218.	--	5443	4.89	471.	50.
3571	1.09	197.	--	4244	3.39	278.	--	4740	1.11	198.	--	5445	7.43	500.	50.
3574	1.70	219.	--	4250	1.88	225.	--	4741	2.97	263.	--	5462	8.89	500.	50.
3612	1.72	219.	--	4251	1.73	220.	--	4770b	8.84	500.	--	5472	8.98	500.	50.
3620	5.58	354.	--	4273	2.74	255.	--	4773c	17.02	500.	--	5473	11.70	500.	50.
3629	1.70	219.	--	4279	3.23	272.	--	4774d	14.47	500.	--	5474	5.22	483.	50.
3632	1.70	219.	--	4282	0.79	187.	--	4775e	16.56	500.	--	5478	4.80	468.	50.
3634	1.67	217.	--	4283	2.62	251.	--	4776f	12.36	500.	--	5479	7.98	500.	50.
3635	3.41	278.	--	4299	1.91	226.	--	4777	2.92	261.	--	5480	4.80	468.	50.
3638	1.70	219.	--	4301	4.59	320.	--	4779g	10.93	500.	--	5506	7.09	500.	50.
3642	1.03	195.	--	4304	3.47	280.	--	4799h	29.55	500.	--	5507	7.24	500.	50.
3643	1.48	211.	--	4307	1.42	209.	--	4825	0.67	182.	--	5508D	6.16	500.	50.
3647	2.46	245.	--	4308	1.05	196.	--	4828	1.13	199.	--	5509	3.19	321.	50.

For Non-Ratable portion of Rate, refer to:

- b 0770                      d 0774                      f 0776                      h 0799
- c 0773                      e 0775                      g 0779

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**RATES**

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**RATES**

CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST
5538	5.31	486.	50.	7313F	14.17	500.	--	8032	1.52	232.	20.	8720	0.91	211.	20.
5545	31.79	500.	50.	7317F	13.54	500.	--	8033	1.93	247.	20.	8721	0.18	185.	20.
5547	15.85	500.	50.	7327F	31.00	500.	--	8034	3.74	310.	20.	8726F	6.37	473.	--
5606	1.66	267.	50.	7350F	16.03	500.	--	8039	1.45	230.	20.	8742	0.16	185.	20.
5610	5.57	495.	50.	7360	6.02	481.	20.	8044	3.52	302.	20.	8745	3.61	305.	20.
5645	8.06	500.	50.	7370	4.70	344.	20.	8046	2.37	262.	20.	8747	1.03	215.	20.
5651	8.06	500.	50.	7380	6.17	486.	20.	8048	2.94	282.	20.	8748	0.49	196.	20.
5701	22.11	500.	50.	7382	3.99	319.	20.	8050	1.57	234.	20.	8800	0.83	208.	20.
5703	24.80	500.	50.	7403	4.93	352.	20.	8058	2.58	269.	20.	8803	0.05	181.	20.
5705	10.35	500.	50.	7405i	1.02	227.	20.	8103	2.97	283.	20.	8810	0.08	182.	20.
6003	11.99	500.	50.	7420	6.44	495.	20.	8105	4.46	335.	20.	8820	0.09	182.	20.
6005	6.16	500.	50.	7421*	2.06	251.	20.	8106	6.96	500.	20.	8824	1.58	234.	20.
6204	9.01	500.	50.	7422	2.06	251.	20.	8107	3.57	304.	20.	8826	1.58	234.	20.
6217	4.46	456.	50.	7425	3.53	303.	20.	8111	3.00	284.	20.	8829	2.07	251.	20.
6229	4.46	456.	50.	7431j	1.55	251.	20.	8116	3.57	304.	20.	8831	1.10	218.	20.
6233	3.92	346.	50.	7445k	0.34	.	.	8203	5.62	467.	20.	8832	0.24	187.	20.
6251D	6.04	500.	50.	7453l	0.51	.	.	8204	4.89	350.	20.	8833	1.18	220.	20.
6252D	8.03	500.	50.	7502	3.44	299.	20.	8215	3.23	292.	20.	8835	1.96	248.	20.
6306	7.81	500.	50.	7515	2.33	261.	20.	8227	4.03	350.	50.	8837	(a)	(a)	(a)
6319	4.66	463.	50.	7520	3.46	300.	20.	8232	4.75	345.	20.	8868	0.67	202.	20.
6325	4.49	457.	50.	7538	5.53	494.	50.	8233	7.89	500.	20.	8901	0.08	182.	20.
6400	6.55	500.	50.	7539	1.30	225.	20.	8235	4.17	325.	20.	9014	2.66	272.	20.
6504	2.19	236.	--	7580	2.71	274.	20.	8263	6.26	489.	20.	9015	2.99	284.	20.
6801F	11.51	500.	--	7590	5.69	469.	20.	8264	5.13	359.	20.	9016	1.73	240.	20.
6811	9.18	500.	20.	7600	3.54	303.	20.	8265	7.89	500.	20.	9019	3.26	293.	20.
6824F	9.82	500.	--	7601	5.53	494.	50.	8279	4.79	347.	20.	9033	4.19	326.	20.
6826F	10.63	500.	--	7610	0.20	186.	20.	8291	4.43	334.	20.	9040	2.64	271.	20.
6834	2.73	275.	20.	7704	1.98	248.	20.	8292	3.46	300.	20.	9052	1.58	234.	20.
6836	2.67	272.	20.	7720	1.90	246.	20.	8293	9.10	500.	20.	9058	1.58	234.	20.
6843F	13.25	500.	--	7855	5.72	500.	50.	8350	5.85	475.	20.	9060	1.01	214.	20.
6854	10.57	500.	20.	8001	1.60	235.	20.	8380	2.69	273.	20.	9061	0.96	213.	20.
6872F	28.05	500.	--	8002	2.04	250.	20.	8381	1.85	244.	20.	9063	0.71	204.	20.
6874F	24.97	500.	--	8006	1.57	234.	20.	8385	2.98	283.	20.	9077F	4.42	314.	--
6882	22.37	500.	20.	8008	0.69	203.	20.	8392	1.36	227.	20.	9079	1.15	219.	20.
6884	19.91	500.	20.	8010	1.48	231.	20.	8393	1.90	246.	20.	9089	1.22	222.	20.
7133	(a)	(a)	(a)	8013	0.44	194.	20.	8500	7.89	500.	20.	9093	1.17	220.	20.
7219	9.10	500.	20.	8017	1.12	218.	20.	8601	0.29	189.	20.	9101	3.34	296.	20.
7230	6.86	500.	20.	8018	2.91	281.	20.	8709F	6.28	470.	--	9102	2.47	265.	20.
7231	6.96	500.	20.	8021	2.81	277.	20.	8710	2.39	263.	20.	9154	1.32	225.	20.
7309F	27.07	500.	--	8031	2.46	265.	20.	8719	2.39	263.	20.	9156	1.20	221.	20.

\*7421--A policy surcharge of \$100 per passenger seat, subject to a maximum surcharge of \$1,000 per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period; but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period. These surcharges to employees other than members of flying crew are to be reported under Code 0088.

For Non-Ratable portion of Rate, refer to:

i 7445

j 7453

Non-Ratable Code and Rate to be used with:

k 7405

l 7431



**MASSACHUSETTS WORKERS COMPENSATION  
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**RATES**

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**MISCELLANEOUS VALUES**

**Basis of Premium** applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co.":

Employee operated vehicles .....	\$92,100.00‡
Leased or rented vehicles.....	\$61,400.00‡

**Basis of Premium** for Sole Proprietors and Partners of Legal Partnerships, Members of Limited

Liability Companies or Partners of Limited Liability Partnerships in accordance with Rule IX-B-3-a .....	\$43,000.00‡
--	--------------

Minimum individual payroll for an executive officer per week.....\$200.00

Maximum individual payroll for an executive officer per week..... \$1,000.00

**Terrorism Insurance Program**—Certified Loss: .....0.03

**BENEFITS DEDUCTIBLE COVERAGE PROGRAM**

<u>Medical and Indemnity Deductible Amount</u>	<u>Premium Reduction Percentage</u>
\$ 500	2.2%
\$1,000	3.5%
\$2,000	5.3%
\$2,500	6.0%
\$5,000	8.9%

**BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM**

<u>Basis for the Aggregate Limit</u>	<u>Claim Deductible Amount</u>	<u>Aggregate Deductible Amount</u>	<u>Premium Reduction Percentage</u>
0 to \$75,000	\$2,500	\$10,000	5.9%
\$75,001 to \$100,000	\$2,500	\$10,000	5.8%
\$100,001 to \$125,000	\$2,500	\$10,000	5.7%
\$125,001 to \$150,000	\$2,500	\$10,000	5.6%
\$150,001 to \$200,000	\$2,500	\$10,000	5.4%
over \$200,000	\$2,500	5% of Basis for the Aggregate Limit	5.0%

**Expense Constant** applicable in accordance with MA Manual Rule VI-E-2:

Policies which develop earned Standard Premium of less than \$200 .....	\$159.00
Policies which develop earned Standard Premium of at least \$200 and less than \$1,000.....	\$250.00
Policies which develop earned Standard Premium of \$1,000 or more .....	\$338.00

The expense constant for private residence per capita classifications is \$64, up to a maximum of 4.

**Premium Discount** Percentages—(See MA Manual Rule VII). The following premium discounts are applicable to Standard Premiums. Note: Premium Discount is not applicable to Assigned Risk policies.

		<u>Type A Discount</u>	<u>Type B Discount</u>
First	\$ 10,000 .....	0.0%	0.0%
Next	190,000 .....	9.1%	5.1%
Next	1,550,000 .....	11.3%	6.5%
Over	1,750,000 .....	12.3%	7.5%

**United States Longshore and Harbor Workers' Compensation Coverage** Percentage applicable only in connection with Rule XII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the MA Manual ..... 25.4% (Multiply a Non-F classification rate by a factor of 1.254)

**EXPERIENCE RATING ELIGIBILITY**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. The Experience Rating Plan Manual should be referenced for the latest eligibility amounts by state.

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

MASSACHUSETTS  
RR1  
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Effective April 1, 2014

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
2.03	1.60	1.37	1.22	1.02	0.82	0.63

2. **Tax Multipliers**

a. State (non-F Classes)	1.029*
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.079*

\* Includes -0.15% residual market subsidy provision and 0.19% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.635

4. **Loss Conversion Factor**

1.192

**Expected Loss and Allocated Expense Ratio**

0.698

**Allocated Loss Adjustment Expense Option (ALAE Option) Loss Conversion Factor**

1.083

5. **Table of Expense Ratios Excluding Taxes and Including Profit and Contingencies**

**Type A Company**

Massachusetts  
Effective April 1, 2014

**Type B Company**

Massachusetts  
Effective April 1, 2014

6. **2013—Table of Expected Loss Ranges**  
April 1, 2014

**Table of Expense Ratios Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies**

**Type A Company**

Massachusetts  
Effective April 1, 2014

**Type B Company**

Massachusetts  
Effective April 1, 2014

7a.

**Excess Loss Factors**

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.384	0.410	0.435	0.458	0.479	0.509	0.545
30,000	0.365	0.392	0.418	0.442	0.464	0.495	0.534
35,000	0.348	0.375	0.402	0.429	0.450	0.483	0.525
40,000	0.332	0.360	0.388	0.416	0.438	0.471	0.516
50,000	0.305	0.334	0.363	0.393	0.415	0.449	0.500
75,000	0.254	0.282	0.312	0.347	0.370	0.404	0.463
100,000	0.216	0.243	0.273	0.310	0.333	0.366	0.432
125,000	0.188	0.211	0.241	0.279	0.301	0.333	0.405
150,000	0.165	0.186	0.215	0.253	0.273	0.304	0.380
175,000	0.146	0.165	0.193	0.231	0.249	0.278	0.358
200,000	0.130	0.147	0.174	0.211	0.228	0.256	0.337
250,000	0.106	0.120	0.145	0.179	0.194	0.218	0.302
300,000	0.089	0.100	0.122	0.154	0.167	0.189	0.272
500,000	0.051	0.058	0.073	0.096	0.104	0.119	0.190
1,000,000	0.023	0.026	0.034	0.046	0.050	0.058	0.102
2,000,000	0.010	0.011	0.015	0.021	0.023	0.026	0.050
3,000,000	0.006	0.007	0.009	0.013	0.014	0.016	0.032
4,000,000	0.004	0.005	0.006	0.009	0.010	0.011	0.023
5,000,000	0.003	0.004	0.005	0.007	0.007	0.009	0.017



Effective April 1, 2014

7b. **ALAE Option Excess Loss and Allocated Loss Adjustment Expense Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.445	0.474	0.502	0.527	0.550	0.584	0.622
30,000	0.424	0.454	0.483	0.510	0.533	0.569	0.610
35,000	0.405	0.436	0.466	0.495	0.519	0.555	0.600
40,000	0.388	0.420	0.450	0.481	0.505	0.542	0.591
50,000	0.358	0.391	0.423	0.456	0.481	0.519	0.573
75,000	0.301	0.333	0.367	0.405	0.431	0.470	0.535
100,000	0.259	0.289	0.324	0.365	0.391	0.429	0.501
125,000	0.226	0.254	0.289	0.331	0.356	0.393	0.471
150,000	0.200	0.225	0.259	0.302	0.326	0.361	0.445
175,000	0.178	0.201	0.234	0.277	0.299	0.333	0.421
200,000	0.160	0.181	0.212	0.255	0.275	0.307	0.398
250,000	0.132	0.149	0.178	0.218	0.236	0.265	0.359
300,000	0.110	0.125	0.151	0.189	0.205	0.231	0.325
500,000	0.064	0.073	0.091	0.119	0.129	0.147	0.231
1,000,000	0.029	0.033	0.043	0.058	0.063	0.072	0.126
2,000,000	0.013	0.015	0.019	0.026	0.029	0.033	0.062
3,000,000	0.008	0.009	0.012	0.016	0.018	0.021	0.040
4,000,000	0.005	0.006	0.008	0.011	0.012	0.015	0.029
5,000,000	0.004	0.005	0.006	0.009	0.009	0.011	0.022

8. **Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adj.
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.11	0.07	0.05	0.14	0.09	0.06	0.00

9. **State Special Classifications by Hazard Group**

All Massachusetts Hazard Group assignments can be found in Appendix G of the 2008 Edition of the Massachusetts Workers' Compensation & Employers Liability Insurance Manual.

Retrospective Rating Plan Manual - 2009 Edition

**TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS** *Effective 01 Apr 2014*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.337	18,073 - 18,449	0.297	98,973 - 111,444	0.257
10,058 - 10,173	0.336	18,450 - 18,842	0.296	111,445 - 127,513	0.256
10,174 - 10,291	0.335	18,843 - 19,252	0.295	127,514 - 148,997	0.255
10,292 - 10,412	0.334	19,253 - 19,681	0.294	148,998 - 179,187	0.254
10,413 - 10,536	0.333	19,682 - 20,129	0.293	179,188 - 203,843	0.253
10,537 - 10,663	0.332	20,130 - 20,597	0.292	203,844 - 212,226	0.252
10,664 - 10,793	0.331	20,598 - 21,088	0.291	212,227 - 221,328	0.251
10,794 - 10,927	0.330	21,089 - 21,604	0.290	221,329 - 231,247	0.250
10,928 - 11,063	0.329	21,605 - 22,145	0.289	231,248 - 242,095	0.249
11,064 - 11,204	0.328	22,146 - 22,713	0.288	242,096 - 254,012	0.248
11,205 - 11,347	0.327	22,714 - 23,312	0.287	254,013 - 267,163	0.247
11,348 - 11,495	0.326	23,313 - 23,943	0.286	267,164 - 281,750	0.246
11,496 - 11,646	0.325	23,944 - 24,610	0.285	281,751 - 298,022	0.245
11,647 - 11,802	0.324	24,611 - 25,314	0.284	298,023 - 316,288	0.244
11,803 - 11,961	0.323	25,315 - 26,060	0.283	316,289 - 336,940	0.243
11,962 - 12,125	0.322	26,061 - 26,851	0.282	336,941 - 360,477	0.242
12,126 - 12,294	0.321	26,852 - 27,692	0.281	360,478 - 387,549	0.241
12,295 - 12,467	0.320	27,693 - 28,587	0.280	387,550 - 419,018	0.240
12,468 - 12,645	0.319	28,588 - 29,542	0.279	419,019 - 456,048	0.239
12,646 - 12,829	0.318	29,543 - 30,563	0.278	456,049 - 500,259	0.238
12,830 - 13,018	0.317	30,564 - 31,657	0.277	500,260 - 553,962	0.237
13,019 - 13,212	0.316	31,658 - 32,832	0.276	553,963 - 620,581	0.236
13,213 - 13,412	0.315	32,833 - 34,098	0.275	620,582 - 705,413	0.235
13,413 - 13,619	0.314	34,099 - 35,466	0.274	705,414 - 817,112	0.234
13,620 - 13,832	0.313	35,467 - 36,948	0.273	817,113 - 970,838	0.233
13,833 - 14,052	0.312	36,949 - 38,559	0.272	970,839 - 1,195,811	0.232
14,053 - 14,279	0.311	38,560 - 40,316	0.271	1,195,812 - 1,556,500	0.231
14,280 - 14,513	0.310	40,317 - 42,242	0.270	1,556,501 - 1,842,116	0.230
14,514 - 14,755	0.309	42,243 - 44,361	0.269	1,842,117 - 2,009,072	0.229
14,756 - 15,005	0.308	44,362 - 46,704	0.268	2,009,073 - 2,209,308	0.228
15,006 - 15,264	0.307	46,705 - 49,308	0.267	2,209,309 - 2,453,876	0.227
15,265 - 15,533	0.306	49,309 - 52,219	0.266	2,453,877 - 2,759,330	0.226
15,534 - 15,810	0.305	52,220 - 55,496	0.265	2,759,331 - 3,151,641	0.225
15,811 - 16,098	0.304	55,497 - 59,212	0.264	3,151,642 - 3,673,995	0.224
16,099 - 16,397	0.303	59,213 - 63,461	0.263	3,673,996 - 4,403,900	0.223
16,398 - 16,706	0.302	63,462 - 68,367	0.262	4,403,901 - 5,495,723	0.222
16,707 - 17,028	0.301	68,368 - 74,095	0.261	5,495,724 - 7,307,384	0.221
17,029 - 17,362	0.300	74,096 - 80,871	0.260	7,307,385 - 10,900,836	0.220
17,363 - 17,710	0.299	80,872 - 89,011	0.259	10,900,837 - 21,448,049	0.219
17,711 - 18,072	0.298	89,012 - 98,972	0.258	21,448,050 - OVER	0.218

Note: Above table based on the following discounts:

Standard Premium	Discount
First 10,000	0.0%
Next 190,000	9.1%
Next 1,550,000	11.3%
Over 1,750,000	12.3%

## MASSACHUSETTS

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## Retrospective Rating Plan Manual - 2009 Edition

**TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS** *Effective 01 Apr 2014*

Standard Premium		Expense Ratio	Standard Premium		Expense Ratio	Standard Premium		Expense Ratio			
0	-	10,102	0.337	19,776	-	20,597	0.312	235,345	-	253,922	0.287
10,103	-	10,312	0.336	20,598	-	21,490	0.311	253,923	-	275,684	0.286
10,313	-	10,531	0.335	21,491	-	22,464	0.310	275,685	-	301,526	0.285
10,532	-	10,760	0.334	22,465	-	23,531	0.309	301,527	-	332,713	0.284
10,761	-	10,999	0.333	23,532	-	24,704	0.308	332,714	-	371,097	0.283
11,000	-	11,248	0.332	24,705	-	26,000	0.307	371,098	-	419,492	0.282
11,249	-	11,509	0.331	26,001	-	27,439	0.306	419,493	-	482,402	0.281
11,510	-	11,783	0.330	27,440	-	29,047	0.305	482,403	-	567,510	0.280
11,784	-	12,070	0.329	29,048	-	30,856	0.304	567,511	-	689,081	0.279
12,071	-	12,371	0.328	30,857	-	32,904	0.303	689,082	-	876,937	0.278
12,372	-	12,688	0.327	32,905	-	35,244	0.302	876,938	-	1,205,609	0.277
12,689	-	13,021	0.326	35,245	-	37,942	0.301	1,205,610	-	1,776,128	0.276
13,022	-	13,373	0.325	37,943	-	41,088	0.300	1,776,129	-	1,947,135	0.275
13,374	-	13,743	0.324	41,089	-	44,802	0.299	1,947,136	-	2,154,579	0.274
13,744	-	14,135	0.323	44,803	-	49,254	0.298	2,154,580	-	2,411,495	0.273
14,136	-	14,550	0.322	49,255	-	54,689	0.297	2,411,496	-	2,737,978	0.272
14,551	-	14,991	0.321	54,690	-	61,472	0.296	2,737,979	-	3,166,705	0.271
14,992	-	15,458	0.320	61,473	-	70,175	0.295	3,166,706	-	3,754,623	0.270
15,459	-	15,956	0.319	70,176	-	81,750	0.294	3,754,624	-	4,610,613	0.269
15,957	-	16,486	0.318	81,751	-	97,898	0.293	4,610,614	-	5,972,162	0.268
16,487	-	17,054	0.317	97,899	-	121,995	0.292	5,972,163	-	8,474,852	0.267
17,055	-	17,661	0.316	121,996	-	161,828	0.291	8,474,853	-	14,588,153	0.266
17,662	-	18,314	0.315	161,829	-	205,303	0.290	14,588,154	-	OVER	0.265
18,315	-	19,017	0.314	205,304	-	219,300	0.289				
19,018	-	19,775	0.313	219,301	-	235,344	0.288				

Note: Above table based on the following discounts:

	Standard Premium	Discount
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%

Retrospective Rating Plan Manual - 2009 Edition

**TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS**

Effective 01 Apr 2014

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.274	18073 - 18,449	0.234	98973 - 111,444	0.194
10,058 - 10,173	0.273	18,450 - 18,842	0.233	111,445 - 127,513	0.193
10,174 - 10,291	0.272	18,843 - 19,252	0.232	127,514 - 148,997	0.192
10,292 - 10,412	0.271	19,253 - 19,681	0.231	148,998 - 179,187	0.191
10,413 - 10,536	0.270	19,682 - 20,129	0.230	179,188 - 203,843	0.190
10,537 - 10,663	0.269	20,130 - 20,597	0.229	203,844 - 212,226	0.189
10,664 - 10,793	0.268	20,598 - 21,088	0.228	212,227 - 221,328	0.188
10,794 - 10,927	0.267	21,089 - 21,604	0.227	221,329 - 231,247	0.187
10,928 - 11,063	0.266	21,605 - 22,145	0.226	231,248 - 242,095	0.186
11,064 - 11,204	0.265	22,146 - 22,713	0.225	242,096 - 254,012	0.185
11,205 - 11,347	0.264	22,714 - 23,312	0.224	254,013 - 267,163	0.184
11,348 - 11,495	0.263	23,313 - 23,943	0.223	267,164 - 281,750	0.183
11,496 - 11,646	0.262	23,944 - 24,610	0.222	281,751 - 298,022	0.182
11,647 - 11,802	0.261	24,611 - 25,314	0.221	298,023 - 316,288	0.181
11,803 - 11,961	0.260	25,315 - 26,060	0.220	316,289 - 336,940	0.180
11,962 - 12,125	0.259	26,061 - 26,851	0.219	336,941 - 360,477	0.179
12,126 - 12,294	0.258	26,852 - 27,692	0.218	360,478 - 387,549	0.178
12,295 - 12,467	0.257	27,693 - 28,587	0.217	387,550 - 419,018	0.177
12,468 - 12,645	0.256	28,588 - 29,542	0.216	419,019 - 456,048	0.176
12,646 - 12,829	0.255	29,543 - 30,563	0.215	456,049 - 500,259	0.175
12,830 - 13,018	0.254	30,564 - 31,657	0.214	500,260 - 553,962	0.174
13,019 - 13,212	0.253	31,658 - 32,832	0.213	553,963 - 620,581	0.173
13,213 - 13,412	0.252	32,833 - 34,098	0.212	620,582 - 705,413	0.172
13,413 - 13,619	0.251	34,099 - 35,466	0.211	705,414 - 817,112	0.171
13,620 - 13,832	0.250	35,467 - 36,948	0.210	817,113 - 970,838	0.170
13,833 - 14,052	0.249	36,949 - 38,559	0.209	970,839 - 1,195,811	0.169
14,053 - 14,279	0.248	38,560 - 40,316	0.208	1,195,812 - 1,556,500	0.168
14,280 - 14,513	0.247	40,317 - 42,242	0.207	1,556,501 - 1,842,116	0.167
14,514 - 14,755	0.246	42,243 - 44,361	0.206	1,842,117 - 2,009,072	0.166
14,756 - 15,005	0.245	44,362 - 46,704	0.205	2,009,073 - 2,209,308	0.165
15,006 - 15,264	0.244	46,705 - 49,308	0.204	2,209,309 - 2,453,876	0.164
15,265 - 15,533	0.243	49,309 - 52,219	0.203	2,453,877 - 2,759,330	0.163
15,534 - 15,810	0.242	52,220 - 55,496	0.202	2,759,331 - 3,151,641	0.162
15,811 - 16,098	0.241	55,497 - 59,212	0.201	3,151,642 - 3,673,995	0.161
16,099 - 16,397	0.240	59,213 - 63,461	0.200	3,673,996 - 4,403,900	0.160
16,398 - 16,706	0.239	63,462 - 68,367	0.199	4,403,901 - 5,495,723	0.159
16,707 - 17,028	0.238	68,368 - 74,095	0.198	5,495,724 - 7,307,384	0.158
17,029 - 17,362	0.237	74,096 - 80,871	0.197	7,307,385 - 10,900,836	0.157
17,363 - 17,710	0.236	80,872 - 89,011	0.196	10,900,837 - 21,448,049	0.156
17,711 - 18,072	0.235	89,012 - 98,972	0.195	21,448,050 - OVER	0.155

Note: Above table based on the following discounts:

Standard Premium	Discount
First 10,000	0.0%
Next 190,000	9.1%
Next 1,550,000	11.3%
Over 1,750,000	12.3%

**MASSACHUSETTS**

**TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS**

Effective 01 Apr 2014

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,102	0.274	19,776	-	20,597	0.249	235,345	-	253,922	0.224
10,103	-	10,312	0.273	20,598	-	21,490	0.248	253,923	-	275,684	0.223
10,313	-	10,531	0.272	21,491	-	22,464	0.247	275,685	-	301,526	0.222
10,532	-	10,760	0.271	22,465	-	23,531	0.246	301,527	-	332,713	0.221
10,761	-	10,999	0.270	23,532	-	24,704	0.245	332,714	-	371,097	0.220
11,000	-	11,248	0.269	24,705	-	26,000	0.244	371,098	-	419,492	0.219
11,249	-	11,509	0.268	26,001	-	27,439	0.243	419,493	-	482,402	0.218
11,510	-	11,783	0.267	27,440	-	29,047	0.242	482,403	-	567,510	0.217
11,784	-	12,070	0.266	29,048	-	30,856	0.241	567,511	-	689,081	0.216
12,071	-	12,371	0.265	30,857	-	32,904	0.240	689,082	-	876,937	0.215
12,372	-	12,688	0.264	32,905	-	35,244	0.239	876,938	-	1,205,609	0.214
12,689	-	13,021	0.263	35,245	-	37,942	0.238	1,205,610	-	1,776,128	0.213
13,022	-	13,373	0.262	37,943	-	41,088	0.237	1,776,129	-	1,947,135	0.212
13,374	-	13,743	0.261	41,089	-	44,802	0.236	1,947,136	-	2,154,579	0.211
13,744	-	14,135	0.260	44,803	-	49,254	0.235	2,154,580	-	2,411,495	0.210
14,136	-	14,550	0.259	49,255	-	54,689	0.234	2,411,496	-	2,737,978	0.209
14,551	-	14,991	0.258	54,690	-	61,472	0.233	2,737,979	-	3,166,705	0.208
14,992	-	15,458	0.257	61,473	-	70,175	0.232	3,166,706	-	3,754,623	0.207
15,459	-	15,956	0.256	70,176	-	81,750	0.231	3,754,624	-	4,610,613	0.206
15,957	-	16,486	0.255	81,751	-	97,898	0.230	4,610,614	-	5,972,162	0.205
16,487	-	17,054	0.254	97,899	-	121,995	0.229	5,972,163	-	8,474,852	0.204
17,055	-	17,661	0.253	121,996	-	161,828	0.228	8,474,853	-	14,588,153	0.203
17,662	-	18,314	0.252	161,829	-	205,303	0.227	14,588,154	-	OVER	0.202
18,315	-	19,017	0.251	205,304	-	219,300	0.226				
19,018	-	19,775	0.250	219,301	-	235,344	0.225				

Note: Above table based on the following discounts:

	Standard Premium	Discount
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%

EXPERIENCE RATING PLAN MANUAL

MASSACHUSETTS

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Original Printing

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO
0005	1.19	.20	2014	1.39	.19	2702	5.85	.18	3257	1.22	.18	4112	0.28	.19	4770	3.73	.14
0008	1.15	.20	2021	1.36	.19	2710	2.61	.20	3270	1.01	.19	4113	0.82	.19	4773	7.53	.14
0016	1.61	.20	2039	1.18	.19	2731	1.70	.19	3300	2.84	.19	4114	1.07	.18	4774	6.25	.14
0034	1.75	.21	2041	1.08	.19	2741	2.72	.18	3305	(a)	(a)	4130	2.04	.19	4775	7.07	.19
0035	1.00	.20	2070	1.70	.19	2747	3.48	.19	3315	1.40	.19	4133	0.85	.19	4776	5.41	.13
0036	1.75	.21	2081	1.56	.21	2790	0.95	.20	3336	1.31	.18	4150	0.46	.18	4777	1.07	.18
0037	1.15	.20	2089	1.00	.19	2802	1.85	.19	3365	3.62	.18	4239	1.26	.19	4779	4.72	.15
0042	1.93	.20	2095	1.70	.19	2835	1.00	.19	3372	1.03	.20	4243	1.40	.19	4799	13.74	.14
0046	1.17	.20	2101	1.06	.19	2836	1.44	.18	3373	1.77	.19	4244	1.55	.20	4825	0.28	.20
0050	2.73	.17	2105	(a)	(a)	2841	1.66	.18	3381	1.35	.19	4250	0.86	.19	4828	0.53	.18
0059D	.	.	2111	1.11	.19	2883	1.46	.19	3383	0.59	.19	4251	0.79	.19	4829	0.46	.18
0065D	.	.	2114	1.06	.19	2923	0.84	.19	3385	0.37	.19	4273	1.25	.19	4902	0.95	.20
0066D	.	.	2115	1.39	.20	2942	1.01	.20	3400	1.78	.19	4279	1.48	.19	4923	0.53	.19
0067D	.	.	2121	0.86	.19	3018	1.26	.18	3507	1.35	.20	4282	0.38	.19	5020	2.34	.17
0079	1.08	.20	2130	1.07	.19	3022	1.65	.20	3515	1.16	.19	4283	1.20	.19	5022	3.83	.18
0083	2.32	.22	2131	0.94	.19	3027	1.73	.19	3548	0.78	.19	4299	0.92	.18	5037	7.76	.17
0106	6.38	.21	2143	1.30	.20	3028	1.73	.19	3558	0.31	.21	4301	2.21	.19	5040	19.74	.17
0113	1.75	.21	2150	2.38	.19	3030	3.02	.20	3559	0.78	.19	4304	1.63	.19	5057	10.90	.19
0170	1.75	.21	2156	3.15	.18	3040	2.93	.19	3571	0.52	.19	4307	0.73	.19	5059	10.90	.19
0251	1.58	.19	2157	2.28	.19	3041	1.94	.19	3574	0.82	.19	4308	0.51	.14	5069	10.90	.19
0770	.	.	2172	0.85	.17	3042	2.38	.17	3612	0.81	.19	4350	0.26	.18	5102	2.50	.17
0773	.	.	2174	1.91	.18	3064	1.20	.19	3620	2.33	.21	4351	0.44	.17	5146	2.21	.19
0774	.	.	2211	2.30	.20	3066	1.20	.19	3629	0.82	.19	4352	0.48	.20	5160	1.53	.18
0775	.	.	2220	1.42	.20	3076	1.12	.20	3632	0.80	.19	4360	0.56	.19	5183	1.31	.18
0776	.	.	2260	2.45	.18	3081D	2.99	.19	3634	0.80	.19	4361	0.25	.20	5188	1.71	.18
0779	.	.	2286	1.50	.20	3082D	2.99	.19	3635	1.56	.21	4362	0.29	.19	5190	1.11	.18
0799	.	.	2288	1.13	.19	3085D	1.79	.19	3638	0.82	.19	4410	1.85	.19	5191	0.47	.19
0908	38.75	.19	2302	1.42	.20	3110	3.35	.19	3642	0.47	.18	4417	2.26	.19	5192	1.66	.19
0909	71.42	.23	2305	1.02	.18	3111	1.03	.20	3643	0.68	.18	4432	0.58	.19	5213	6.85	.18
0912	142.84	.23	2362	0.95	.20	3113	0.88	.18	3647	1.16	.19	4439	1.13	.20	5215	2.25	.18
0913	77.51	.19	2380	1.16	.19	3114	1.44	.19	3648	0.74	.20	4452	1.43	.19	5221	2.58	.18
0917	1.35	.20	2402	1.11	.19	3118	0.92	.18	3681	0.34	.19	4459	1.24	.20	5222	3.49	.18
0918	0.30	.16	2413	1.42	.19	3119	0.46	.20	3685	0.34	.19	4470	1.17	.18	5223	2.00	.18
1430	4.27	.17	2416	1.30	.19	3120	0.87	.17	3724	1.99	.18	4484	1.00	.19	5348	2.39	.17
1438	1.21	.19	2417	1.44	.18	3122	1.10	.19	3726	5.09	.17	4493	1.35	.20	5402	4.98	.19
1463	3.34	.18	2501	0.95	.19	3127	0.36	.20	3807	1.82	.19	4511	0.15	.19	5403	3.86	.18
1624D	2.16	.18	2503	0.47	.20	3131	0.85	.19	3808	1.59	.18	4512	0.06	.20	5437	1.96	.18
1655	2.28	.19	2534	1.00	.19	3132	1.35	.20	3821	2.08	.20	4557	0.79	.19	5443	2.17	.18
1701	1.76	.18	2570	2.07	.19	3145	0.78	.19	3826	1.23	.19	4558	0.72	.19	5445	2.91	.17
1710D	2.23	.18	2576	1.36	.18	3146	0.84	.19	3830	0.80	.19	4561	1.24	.20	5462	3.59	.17
1747	1.48	.19	2578	1.29	.18	3169	1.73	.19	3841	0.73	.20	4583	1.18	.18	5472	3.19	.17
1748	1.20	.19	2585	1.47	.20	3179	0.71	.18	4000	1.78	.18	4611	0.68	.19	5473	4.16	.19
1852	2.42	.16	2586	0.68	.18	3180	1.22	.19	4021	1.59	.19	4635	1.23	.20	5474	2.04	.18
1853	0.73	.17	2587	1.31	.20	3188	1.44	.19	4024	1.16	.19	4653	1.34	.19	5478	1.94	.17
1860	1.11	.19	2623	1.78	.18	3200	1.27	.20	4034	2.15	.20	4665	3.16	.19	5479	3.63	.20
1924	1.11	.19	2640	1.01	.19	3220	1.01	.19	4036	1.05	.17	4692	0.28	.17	5480	1.88	.17
1925	1.79	.19	2651	1.03	.19	3223	(a)	(a)	4038	1.10	.19	4693	0.40	.19	5506	2.52	.18
2001	1.56	.20	2660	0.87	.20	3227	1.82	.19	4053	0.82	.19	4720	0.77	.19	5507	2.83	.18
2002	1.57	.20	2683	0.90	.19	3241	1.05	.19	4061	1.28	.20	4740	0.46	.18	5508D	2.49	.17
2003	1.48	.20	2688	1.17	.19	3255	1.56	.19	4062	1.21	.20	4741	1.36	.18	5509	1.25	.18

(a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.

D Supplement Disease Loading.

Effective April 1, 2014

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO	CLASS CODE	EXP LOSS RATE	DISC RATIO
5538	2.14	.18	7420	2.37	.15	8233	3.29	.19	9061	0.50	.20						
5545	11.31	.19	7421	0.83	.17	8235	1.91	.19	9063	0.34	.21						
5547	5.64	.19	7422	0.76	.17	8263	2.94	.19	9077F	1.80	.22						
5606	0.65	.18	7425	1.30	.16	8264	2.14	.18	9079	0.59	.20						
5610	2.47	.17	7431	0.76	.17	8265	3.19	.19	9089	0.59	.20						
5645	3.15	.19	7445	.	.	8279	1.94	.21	9093	0.57	.21						
5651	3.15	.19	7453	.	.	8291	2.08	.19	9101	1.61	.20						
5701	7.87	.20	7502	1.43	.19	8292	1.58	.19	9102	1.13	.20						
5703	10.00	.17	7515	0.85	.21	8293	3.79	.20	9154	0.60	.19						
5705	4.18	.19	7520	1.58	.19	8350	2.36	.18	9156	0.56	.20						
6003	4.84	.17	7538	1.97	.18	8380	1.26	.19	9178	8.20	.24						
6005	2.49	.17	7539	0.52	.18	8381	0.87	.21	9179	12.24	.18						
6204	3.53	.17	7580	1.13	.19	8385	1.24	.18	9180	1.82	.21						
6217	1.74	.18	7590	2.67	.18	8392	0.62	.19	9182	1.70	.23						
6229	1.74	.18	7600	1.48	.18	8393	0.87	.18	9186	1.77	.21						
6233	1.53	.17	7601	2.16	.18	8500	3.29	.19	9220	1.54	.19						
6251D	2.36	.16	7610	0.09	.18	8601	0.13	.19	9402	2.25	.18						
6252D	2.86	.18	7704	0.80	.20	8709F	2.11	.21	9403	3.45	.18						
6306	3.05	.18	7720	0.79	.19	8710	1.00	.19	9410	0.98	.21						
6319	1.82	.19	7855	2.31	.17	8719	0.88	.19	9501	1.25	.21						
6325	1.76	.19	8001	0.77	.20	8720	0.38	.19	9505	1.25	.21						
6400	2.98	.18	8002	0.93	.20	8721	0.08	.23	9519	1.16	.19						
6504	1.06	.19	8006	0.72	.20	8726F	2.39	.22	9521	1.60	.18						
6801F	4.33	.21	8008	0.34	.19	8742	0.07	.19	9522	0.76	.18						
6811	3.66	.21	8010	0.72	.20	8745	1.69	.19	9533	7.60	.16						
6824F	3.57	.21	8013	0.20	.20	8747	0.50	.20	9534	2.25	.18						
6826F	3.99	.21	8017	0.54	.20	8748	0.23	.19	9545	1.70	.18						
6834	1.28	.18	8018	1.40	.19	8800	0.43	.20	9549	1.92	.19						
6836	1.11	.19	8021	1.28	.19	8803	0.02	.19	9552	3.30	.17						
6843F	4.45	.18	8031	1.12	.19	8810	0.04	.20	9553	3.20	.17						
6854	3.76	.18	8032	0.73	.19	8820	0.04	.19	9586	0.22	.19						
6872F	9.43	.20	8033	0.88	.19	8824	0.76	.19	9620	0.33	.19						
6874F	8.39	.19	8034	1.71	.19	8826	0.76	.19									
6882	7.97	.20	8039	0.70	.20	8829	0.95	.19									
6884	7.09	.19	8044	1.65	.21	8831	0.50	.22									
7133	(a)	(a)	8046	1.08	.20	8832	0.11	.19									
7219	3.68	.18	8048	1.42	.19	8833	0.54	.19									
7230	3.22	.18	8050	0.76	.20	8835	0.90	.18									
7231	3.27	.18	8058	1.18	.20	8837	(a)	(a)									
7309F	9.10	.20	8103	1.39	.19	8868	0.32	.20									
7313F	4.76	.15	8105	2.15	.19	8901	0.04	.20									
7317F	4.55	.17	8106	2.90	.20	9014	1.18	.19									
7327F	10.42	.20	8107	1.49	.19	9015	1.37	.19									
7350F	5.82	.20	8111	1.37	.20	9016	0.79	.21									
7360	2.51	.18	8116	1.63	.19	9019	1.36	.17									
7370	2.15	.19	8203	2.57	.20	9033	1.92	.18									
7380	2.90	.19	8204	2.04	.18	9040	1.28	.19									
7382	1.82	.19	8215	1.34	.19	9052	0.76	.19									
7403	2.05	.20	8227	1.43	.19	9058	0.81	.19									
7405	0.57	.19	8232	1.98	.19	9060	0.49	.20									

- (a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.
- F Expected Loss Rates and Discount Ratios for risks covered under the United States Longshore and Harbor Workers' Compensation Act.
- D Supplement Disease Loading.

*Effective September 1, 2003*

**TABLE OF WEIGHTING VALUES**

Expected Losses	Weighting Values	Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 – 1,465	.04	414,704 – 447,441	.24	1,709,498 – 1,848,219	.44
1,466 – 5,925	.05	447,442 – 481,918	.25	1,848,220 – 2,002,922	.45
5,926 – 10,481	.06	481,919 – 518,279	.26	2,002,923 – 2,176,537	.46
10,482 – 43,009	.07	518,280 – 556,688	.27	2,176,538 – 2,372,758	.47
43,010 – 62,608	.08	556,689 – 597,322	.28	2,372,759 – 2,596,311	.48
				-	
62,609 – 81,298	.09	597,323 – 640,385	.29	2,596,312 – 2,853,332	.49
81,299 – 100,030	.10	640,386 – 686,101	.30	2,853,333 – 3,151,949	.50
100,031 – 119,130	.11	686,102 – 734,725	.31	3,151,950 – 3,503,149	.51
119,131 – 138,766	.12	734,726 – 786,547	.32	3,503,150 – 3,922,163	.52
138,767 – 159,046	.13	786,548 – 841,893	.33	3,922,164 – 4,430,733	.53
				-	
159,047 – 180,058	.14	841,894 – 901,136	.34	4,430,734 – 5,061,008	.54
180,059 – 201,878	.15	901,137 – 964,705	.35	5,061,009 – 5,862,615	.55
201,879 – 224,578	.16	964,706 – 1,033,092	.36	5,862,616 – 6,916,408	.56
224,579 – 248,231	.17	1,033,093 – 1,106,869	.37	6,916,409 – 8,363,612	.57
248,232 – 272,911	.18	1,106,870 – 1,186,699	.38	8,363,613 – 10,475,100	.58
				-	
272,912 – 298,698	.19	1,186,700 – 1,273,360	.39	10,475,101 – 13,844,488	.59
298,699 – 325,675	.20	1,273,361 – 1,367,769	.40	13,844,489 – 20,072,740	.60
325,676 – 353,934	.21	1,367,770 – 1,471,015	.41	20,072,741 – 35,479,449	.61
353,935 – 383,574	.22	1,471,016 – 1,584,400	.42	35,479,450 – 137,163,671	.62
383,575 – 414,703	.23	1,584,401 – 1,709,497	.43	137,163,672 – 999,999,999	.63

- (a) State Per Claim Accident Limitation..... \$175,000
- (b) State Multiple Claim Accident Limitation ..... \$350,000
- (c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation ..... \$130,000
- (d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation ..... \$260,000
- (e) Employers Liability Accident Limitation ..... \$55,000
- (f) USL&HW Act—Expected Loss Factor—Non-F Classes ..... **18.3% †**
- (g) Cap on Modifications = 1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (7.00)]

**† The USL&HW Act—Expected Loss Factor—Non-F Classes updated to reflect April 1, 2014 rate revision.**