



March 26, 2018

CIRCULAR LETTER NO. 2329

To All Members and Subscribers of the WCRIBMA:

**CHANGES IN MANUAL RATES BY CLASS
AND EFFECTS OF JULY 1, 2018 RATE CHANGE**

The general revision of workers' compensation rates, effective July 1, 2018, was announced in Circular Letter 2328. Attached are the changes in manual rates by class effective July 1, 2018 (Exhibit 1). Rates for state classifications and F - classes have been revised.

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.

Exhibit 3 shows the expense constants for the rates effective July 1, 2018. No changes were made with respect to the expense constants.

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Data Operations Director and Actuary

Attachments

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
0005	FARM: NURSERY EMP & DRIVERS	2.44	2.03	(16.8%)
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	2.41	2.15	(10.8%)
0016	FARM: ORCHARDS & DRIVERS	4.32	3.56	(17.6%)
0034	FARM: POULTRY OR EGG PRODUCERS & DRIVERS	4.31	3.49	(19.0%)
0035	FARM: FLORIST & DRIVERS	2.29	1.91	(16.6%)
0036	FARM: DAIRY & DRIVERS	4.31	3.49	(19.0%)
0042	LANDSCAPE GARDENING & DRIVERS	4.09	3.55	(13.2%)
0046	FERTILIZER OR PESTICIDE APPLICATION-COMM OR DOMESTIC, DRIVERS	2.21	1.70	(23.1%)
0050	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	6.25	4.36	(30.2%)
0059	OCCUPATIONAL DISEASE-ABRASIVE/SAND BLAST	0.28	0.25	(10.7%)
0065	OCCUPATIONAL DISEASE-STEEL	0.12	0.11	(8.3%)
0066	OCCUPATIONAL DISEASE-NON FERROUS METALS	0.10	0.09	(10.0%)
0067	OCCUPATIONAL DISEASE-IRON	0.10	0.09	(10.0%)
0079	FARM: BERRY OR VINEYARD & DRIVERS	3.01	3.12	3.7%
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	4.38	3.16	(27.9%)
0106	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS	13.63	10.05	(26.3%)
0113	FARM: FISH HATCHERY & DRIVERS	4.31	3.49	(19.0%)
0170	FARM: ANIMAL RAISING & DRIVERS	4.31	3.49	(19.0%)
0771	EXPLOSIVES OR AMMUNITION MFG: NOC - & DRIVERS	1.12	0.80	(28.6%)
0908	DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC	86.00	74.00	(14.0%)
0909	DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF	159.00	156.00	(1.9%)
0912	DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS	317.00	312.00	(1.6%)
0913	DOMESTIC WORKERS-INSIDE-NOC	171.00	149.00	(12.9%)
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	3.25	2.75	(15.4%)
0918	DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE	0.58	0.50	(13.8%)
1430	SMELTING, SINTERING OR REFINING-LEAD & DRIVERS	8.71	6.24	(28.4%)
1438	SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & D	3.22	2.96	(8.1%)
1463	ASPHALT WORKS & DRIVERS	8.98	8.79	(2.1%)
1624	QUARRY NOC & DRIVERS	4.64	3.60	(22.4%)
1655	LIME MFG-QUARRY-SURFACE & DRIVERS	4.72	3.30	(30.1%)
1701	CEMENT MFG	3.60	2.58	(28.3%)
1710	STONE CRUSHING & DRIVERS	4.64	3.60	(22.4%)
1747	EMERY WORKS & DRIVERS	3.01	2.92	(3.0%)
1748	ABRASIVE WHEEL MFG & DRIVERS	3.19	2.73	(14.4%)
1853	MICA GOODS MFG & MICA PREPARING	1.58	1.35	(14.6%)
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	1.95	2.00	2.6%
1925	DIE CASTING MFG	4.38	4.69	7.1%
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	3.42	3.43	0.3%
2014	GRAIN MILLING	3.48	3.10	(10.9%)
2021	SUGAR REFINING-ALL OPERATIONS & DRIVERS	2.78	2.19	(21.2%)
2039	ICE CREAM MFG & DRIVERS	2.81	3.01	7.1%
2041	CONFECTION MFG	2.57	2.57	0.0%
2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	4.07	3.69	(9.3%)
2081	BUTCHERING	3.93	3.00	(23.7%)
2089	PACKING HOUSE- ALL OPERATIONS	2.52	2.70	7.1%
2095	MEAT PRODUCTS MFG-NOC	3.45	3.19	(7.5%)
2101	FISH CURING	2.52	2.70	7.1%
2111	CANNERY NOC	2.16	1.92	(11.1%)
2114	OYSTERMEN	2.52	2.70	7.1%
2115	SEAFOOD PRODUCTS MFG-NOC	3.84	4.11	7.0%
2121	BREWERY & DRIVERS	1.60	1.15	(28.1%)
2130	SPIRITUOUS LIQUOR DISTILLERY	2.00	1.62	(19.0%)
2131	SPIRITUOUS LIQUOR BOTTLING	2.34	2.39	2.1%
2143	FRUIT JUICE MFG	2.29	1.76	(23.1%)
2150	ICE MFG	5.05	4.12	(18.4%)
2156	BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR	5.86	4.32	(26.3%)
2157	BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	4.25	3.49	(17.9%)
2172	CIGARETTE MFG	2.08	1.77	(14.9%)
2211	COTTON BATTING,WADDING OR WASTE MFG	6.35	5.95	(6.3%)
2220	YARN OR THREAD MFG-COTTON	2.78	2.27	(18.3%)
2260	WOOL COMBING OR SCOURING	6.76	5.44	(19.5%)
2288	FELTING MFG	2.69	2.80	4.1%
2305	TEXTILE FIBER MFG-SYNTHETIC	2.51	2.68	6.8%
2362	KNIT GOODS MFG NOC	1.76	1.48	(15.9%)
2380	WEBBING MFG	2.41	2.24	(7.1%)

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
2402	CARPET OR RUG MFG NOC	2.27	2.11	(7.0%)
2413	TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH	3.53	3.13	(11.3%)
2416	YARN OR THREAD DYEING OR FINISHING	2.53	2.45	(3.2%)
2417	CLOTH PRINTING	3.57	2.57	(28.0%)
2501	CLOTHING MFG	2.03	1.78	(12.3%)
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	1.10	1.17	6.4%
2570	MATTRESS OR BOX SPRING MFG	4.94	5.28	6.9%
2576	CANVAS GOODS MFG NOC-SHOP	2.40	1.72	(28.3%)
2585	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	3.23	2.75	(14.9%)
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	1.64	1.60	(2.4%)
2587	TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR	3.16	3.28	3.8%
2623	TANNING	4.35	4.57	5.1%
2651	SHOE STOCK MFG	1.82	1.37	(24.7%)
2660	BOOT OR SHOE MFG NOC	1.73	1.75	1.2%
2683	LUGGAGE MFG	1.65	1.67	1.2%
2688	LEATHER GOODS MFG NOC	2.39	2.08	(13.0%)
2702	LOGGING OR LUMBERING & DRIVERS	15.55	12.82	(17.6%)
2710	SAWMILLS	6.89	6.38	(7.4%)
2731	PLANING OR MOLDING MILL	3.48	2.93	(15.8%)
2747	COOPERAGE ASSEMBLY	5.74	5.33	(7.1%)
2790	PATTERN MAKING NOC	1.71	1.53	(10.5%)
2802	CARPENTRY-SHOP ONLY & DRIVERS	4.42	3.67	(17.0%)
2835	BRUSH OR BROOM ASSEMBLY	1.89	1.69	(10.6%)
2836	BRUSH OR BROOM MFG NOC	2.38	1.77	(25.6%)
2841	WOODENWARE MFG NOC	3.71	3.18	(14.3%)
2883	FURNITURE MFG-WOOD-NOC	3.09	2.89	(6.5%)
2923	PIANO MFG	1.54	1.56	1.3%
2942	PENCIL, PENHOLDER OR CRAYON MFG	1.76	1.76	0.0%
3018	IRON OR STEEL: MFG: ROLLING MILL & DRIVERS	3.41	2.47	(27.6%)
3022	PIPE OR TUBE MFG NOC & DRIVERS	3.46	3.33	(3.8%)
3027	ROLLING MILL NOC & DRIVERS	4.68	4.83	3.2%
3028	PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS	3.21	2.60	(19.0%)
3030	IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR	6.16	5.47	(11.2%)
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR	5.98	4.52	(24.4%)
3041	IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR	4.74	3.40	(28.3%)
3042	ELEVATOR OR ESCALATOR MFG	5.83	5.36	(8.1%)
3066	SHEET METAL WORK - SHOP	2.84	2.16	(23.9%)
3076	FIREPROOF EQUIPMENT MFG	2.30	2.07	(10.0%)
3081	FOUNDRY-FERROUS-NOC	6.11	4.58	(25.0%)
3082	FOUNDRY-STEEL CASTINGS	6.11	4.58	(25.0%)
3085	FOUNDRY-NON FERROUS	4.40	4.47	1.6%
3110	FORGING WORK - DROP OR MACHINE	8.21	8.34	1.6%
3111	BLACKSMITH	2.14	1.81	(15.4%)
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	1.63	1.38	(15.3%)
3114	TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING	2.69	2.44	(9.3%)
3118	SAW MFG	1.63	1.69	3.7%
3119	NEEDLE MFG	0.82	0.70	(14.6%)
3120	RAZOR MFG-SAFETY	1.47	1.34	(8.8%)
3122	CUTLERY MFG-NOC	1.94	1.92	(1.0%)
3127	PRECISION MEASURING TOOL MFG-NOC	0.90	0.96	6.7%
3131	BUTTON OR FASTENER MFG-METAL	1.59	1.38	(13.2%)
3132	NUT OR BOLT MFG	3.37	2.84	(15.7%)
3145	SCREW MFG	1.56	1.45	(7.1%)
3146	HARDWARE MFG-NOC	1.76	1.88	6.8%
3169	STOVE MFG	3.21	2.43	(24.3%)
3179	ELECTRICAL APPARATUS MFG-NOC	1.26	1.08	(14.3%)
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	2.64	2.54	(3.8%)
3188	PLUMBERS SUPPLIES MFG-NOC	2.54	1.85	(27.2%)
3200	ARMS MFG-SMALL	2.36	1.86	(21.2%)
3220	CAN MFG	2.53	2.70	6.7%
3255	WIRE CLOTH MFG	2.57	2.03	(21.0%)
3257	WIRE GOODS MFG - NOC	2.58	2.40	(7.0%)
3270	EYELET MFG	2.04	1.86	(8.8%)
3300	BED SPRING OR WIRE MATTRESS MFG	5.28	3.78	(28.4%)
3315	BRASS OR COPPER GOODS MFG	3.33	2.85	(14.4%)

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
3336	TYPE FOUNDRY	3.62	3.24	(10.5%)
3365	WELDING OR CUTTING - NOC & DRIVERS	7.75	5.73	(26.1%)
3372	ELECTROPLATING	2.38	2.07	(13.0%)
3373	GALVANIZING OR TINNING - NOT ELECTROLYTIC	3.54	3.50	(1.1%)
3381	SILVERWARE MFG	2.55	2.11	(17.3%)
3383	JEWELRY MFG	1.40	1.50	7.1%
3385	WATCH MFG	0.76	0.64	(15.8%)
3400	METAL GOODS MFG-NOC	3.21	2.43	(24.3%)
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	2.77	2.42	(12.6%)
3515	TEXTILE MACHINERY MFG	2.59	2.68	3.5%
3558	BOOT OR SHOE MACHINERY MFG	0.79	0.80	1.3%
3571	STEAM OR AIR PRESSURE GAUGE MFG	0.93	0.76	(18.3%)
3574	CASH REGISTER MFG	1.65	1.52	(7.9%)
3612	PUMP MFG	1.89	1.59	(15.9%)
3620	BOILERMAKING	5.36	4.33	(19.2%)
3629	PRECISION MACHINED PARTS MFG-NOC	1.65	1.52	(7.9%)
3632	MACHINE SHOP-NOC	1.65	1.52	(7.9%)
3634	VALVE MFG	1.61	1.34	(16.8%)
3635	GEAR MFG OR GRINDING	2.90	2.53	(12.8%)
3638	BALL OR ROLLER BEARING MFG	1.65	1.52	(7.9%)
3642	BATTERY MFG-DRY	1.07	1.05	(1.9%)
3643	ELECTRIC POWER OR TRANSMISSION EQUIP MFG	1.59	1.41	(11.3%)
3647	BATTERY MFG-STORAGE	2.10	1.80	(14.3%)
3648	AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC	1.33	1.19	(10.5%)
3681	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC	0.82	0.64	(22.0%)
3685	INSTRUMENT MFG NOC	0.64	0.58	(9.4%)
3724	MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR	4.99	5.08	1.8%
3726	BOILER INSTALLATION OR REPAIR-STEAM	12.36	8.41	(32.0%)
3807	AUTOMOBILE RADIATOR MFG	3.21	2.43	(24.3%)
3808	AUTOMOBILE MFG OR ASSEMBLY	2.92	2.56	(12.3%)
3821	AUTOMOBILE DISMANTLING & DRIVERS	4.02	4.09	1.7%
3826	AIRCRAFT ENGINE MFG	3.08	3.29	6.8%
3830	AIRPLANE MFG	1.65	1.52	(7.9%)
3841	TUBULAR METAL PRODUCTS MFG OR ASSEMBLY	1.36	1.22	(10.3%)
4000	SAND OR GRAVEL DIGGING & DRIVERS	4.29	4.48	4.4%
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	3.87	3.46	(10.6%)
4024	REFRACTORY PRODUCTS MFG & DRIVERS	2.92	2.75	(5.8%)
4034	CONCRETE PRODUCTS MFG & DRIVERS	5.93	5.83	(1.7%)
4036	PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS	2.25	2.19	(2.7%)
4038	PLASTER STATUARY OR ORNAMENT MFG	2.45	2.62	6.9%
4053	POTTERY MFG: CHINA OR TABLEWARE	1.78	1.91	7.3%
4062	POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	2.25	1.62	(28.0%)
4112	INCANDESCENT LAMP MFG	0.64	0.46	(28.1%)
4113	GLASS MFG-CUT	1.78	1.91	7.3%
4114	GLASSWARE MFG-NOC	2.10	2.06	(1.9%)
4130	GLASS MERCHANT	3.79	2.79	(26.4%)
4133	CATHEDRAL OR ART GLASS WINDOW MFG	1.71	1.49	(12.9%)
4150	OPTICAL GOODS MFG-NOC	0.76	0.58	(23.7%)
4239	PAPER MFG	2.56	2.13	(16.8%)
4243	BOX MFG-FOLDING PAPER-NOC	3.53	2.94	(16.7%)
4244	CORRUGATED OR FIBERBOARD CONTAINER MFG	2.88	2.16	(25.0%)
4250	PAPER COATING	2.17	1.71	(21.2%)
4251	STATIONERY MFG	1.99	2.07	4.0%
4273	BAG MFG-PAPER OR PLASTIC	2.33	2.40	3.0%
4279	PAPER GOODS MFG NOC	2.75	1.97	(28.4%)
4283	BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	2.23	1.88	(15.7%)
4299	PRINTING	1.87	1.70	(9.1%)
4304	NEWSPAPER PUBLISHING	3.99	4.27	7.0%
4307	BOOKBINDING	1.64	1.47	(10.4%)
4308	LINOTYPE OR HAND COMPOSITION	1.21	1.29	6.6%
4351	PHOTOENGRAVING	0.82	0.84	2.4%
4352	ENGRAVING	1.14	1.22	7.0%
4360	MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP	0.99	0.71	(28.3%)
4361	PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS	0.62	0.65	4.8%
4362	MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL	0.60	0.50	(16.7%)

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
4410	RUBBER GOODS MFG NOC	3.43	2.46	(28.3%)
4432	FOUNTAIN PEN MFG	1.03	0.82	(20.4%)
4439	LACQUER OR SPIRIT VARNISH MFG	3.11	3.32	6.8%
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	3.36	2.75	(18.2%)
4459	PLASTICS MFG: SHEETS, RODS OR TUBES	2.73	2.40	(12.1%)
4470	CABLE MFG - INSULATED ELECTRICAL	2.17	1.88	(13.4%)
4484	PLASTICS MFG: MOLDED PRODUCTS NOC	2.09	1.82	(12.9%)
4493	FABRIC COATING OR IMPREGNATING NOC	2.51	1.94	(22.7%)
4511	ANALYTICAL CHEMIST	0.28	0.28	0.0%
4512	BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS	0.12	0.09	(25.0%)
4557	INK MFG	1.88	1.59	(15.4%)
4558	PAINT MFG	1.35	1.24	(8.1%)
4583	FERTILIZER MFG & DRIVERS	3.35	2.95	(11.9%)
4611	DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS	1.20	0.86	(28.3%)
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	3.83	4.10	7.0%
4653	GLUE MFG & DRIVERS	2.37	1.70	(28.3%)
4665	RENDERING WORKS NOC & DR	6.46	6.90	6.8%
4692	DENTAL LABORATORY	0.62	0.55	(11.3%)
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	0.92	0.83	(9.8%)
4720	SOAP OR SYNTHETIC DETERGENT MFG	1.85	1.75	(5.4%)
4740	OIL REFINING - PETROLEUM & DRIVERS	1.15	1.08	(6.1%)
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	2.52	2.11	(16.3%)
4771	EXPLOSIVES OR AMMUNITION MFG: NOC - & DRIVERS	7.52	5.39	(28.3%)
4777	EXPLOSIVES DISTRIBUTORS & DRIVERS	3.35	2.95	(11.9%)
4825	DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS	0.68	0.49	(27.9%)
4828	CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR	0.96	0.99	3.1%
4829	CHEMICAL MFG NOC-ALL OPERATIONS & DRIVERS	0.96	0.99	3.1%
4902	SPORTING GOODS MFG NOC	1.76	1.76	0.0%
4923	PHOTOGRAPHIC SUPPLIES MFG	0.99	0.71	(28.3%)
5020	CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID	5.01	4.22	(15.8%)
5022	MASONRY NOC	9.70	9.60	(1.0%)
5037	PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT & DRIVERS	22.67	16.87	(25.6%)
5040	IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES	59.07	24.00	(59.4%)
5057	IRON OR STEEL: ERECTION-NOC	26.45	21.61	(18.3%)
5059	IRON OR STEEL: ERECTION: FRAME STRUCT NOT OVER 2 STRS IN HGT	26.45	16.69	(36.9%)
5102	DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED	6.12	6.12	0.0%
5146	FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC	6.38	6.57	3.0%
5160	ELEVATOR ERECTION OR REPAIR	3.37	2.75	(18.4%)
5183	PLUMBING NOC & DRIVERS	3.45	2.93	(15.1%)
5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	4.94	4.32	(12.6%)
5190	ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS	2.61	2.17	(16.9%)
5191	OFFICE MACHICE OR APPLIANCE INSTALL, INSP, ADJSTMT OR REPAIR	0.92	0.73	(20.7%)
5192	VENDING OR COIN OPERTD MACHINES-INSTALL, SRVC OR RPR & SALES, DR	3.14	2.63	(16.2%)
5213	CONCRETE CONSTRUCTION-NOC	15.46	11.97	(22.6%)
5215	CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES	5.65	4.33	(23.4%)
5221	CONCRETE OR CEMENT WORK-FLOORS DRIVEWYS YRDS OR SIDEWLKS & DR	6.77	6.97	3.0%
5222	CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	10.40	8.58	(17.5%)
5223	SWIMMING POOL CONSTRUCTN-NOT IRON OR STEEL & DR	4.30	4.19	(2.6%)
5348	STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE	5.12	4.15	(18.9%)
5402	HOTHOUSE ERECTION - ALL OPERATIONS	9.21	6.27	(31.9%)
5403	CARPENTRY NOC	11.00	7.64	(30.5%)
5437	CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM	5.52	4.49	(18.7%)
5443	LATHING & DRIVERS	4.22	3.24	(23.2%)
5445	WALLBOARD INSTALLATION WITHIN BUILDINGS & DR	6.90	6.08	(11.9%)
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	7.70	6.18	(19.7%)
5472	ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL & DR	9.27	8.75	(5.6%)
5473	ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC & DR	10.25	10.55	2.9%
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR	5.66	4.25	(24.9%)
5478	CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL	5.59	4.18	(25.2%)
5479	INSULATION WORK NOC & DRIVERS	8.90	6.92	(22.2%)
5480	PLASTERING NOC & DRIVERS	4.64	4.04	(12.9%)
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	6.85	5.20	(24.1%)
5507	STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS	7.64	5.60	(26.7%)
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	6.52	4.51	(30.8%)
5509	STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR	3.71	3.82	3.0%

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
5538	SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS	4.58	3.82	(16.6%)
5545	ROOFING NOC & YARD EMP, DRIVERS	37.05	35.68	(3.7%)
5547	ROOFING-BUILT UP - YARD EMP & DRIVERS	13.68	11.44	(16.4%)
5606	CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT	1.87	1.47	(21.4%)
5610	CLEANER - DEBRIS REMOVAL	6.49	5.66	(12.8%)
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	8.11	7.10	(12.5%)
5701	WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS	25.39	22.00	(13.4%)
5703	BUILDING RAISING OR MOVING & DRIVERS	21.41	14.57	(31.9%)
5705	SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS	12.07	12.42	2.9%
6003	PILE DRIVING & DRIVERS	10.46	9.15	(12.5%)
6005	JETTY OR BREAKWATER CONSTRUCTION-ALL OPER TO COMPLETION & DR	6.52	4.51	(30.8%)
6204	DRILLING NOC & DRIVERS	7.78	5.85	(24.8%)
6217	EXCAVATION & DRIVERS	4.53	4.03	(11.0%)
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DR	4.56	3.77	(17.3%)
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	4.23	2.88	(31.9%)
6251	TUNNELING - NOT PNEUMATIC - ALL OPERATIONS	6.35	5.22	(17.8%)
6252	SHAFT SINKING - ALL OPERATIONS	9.36	8.28	(11.5%)
6306	SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS	9.10	8.09	(11.1%)
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	4.48	3.55	(20.8%)
6325	CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR	4.79	3.41	(28.8%)
6400	FENCE ERECTION - ALL TYPES	6.00	4.71	(21.5%)
6504	FOOD SUNDRIES MFG NOC - NO CEREAL MILLING	2.52	2.70	7.1%
6801	BOAT BUILDING - WOOD - NOC & DRIVERS: US ACT	8.98	6.25	(30.4%)
6811	BOAT BUILDING - WOOD - NOC & DRIVERS: MA ACT	7.29	5.10	(30.0%)
6824	BOAT BUILDING OR REPAIRING & DRIVERS: US ACT	10.26	9.70	(5.5%)
6826	MARINA & DRIVERS: US ACT	9.84	7.47	(24.1%)
6834	BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT	2.48	2.13	(14.1%)
6836	MARINA & DRIVERS: MA ACT	3.11	3.26	4.8%
6843	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: US ACT	14.29	12.46	(12.8%)
6854	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: MA ACT	11.61	10.16	(12.5%)
6872	SHIP REPAIR CONVERSION- ALL OP & DR: US ACT	21.87	16.38	(25.1%)
6874	PAINTING: SHIP HULLS - US ACT	19.47	15.00	(23.0%)
6882	SHIP REPAIR CONVERSION- ALL OP & DR: MA ACT	17.77	13.36	(24.8%)
6884	PAINTING: SHIP HULLS - MA ACT	15.82	12.23	(22.7%)
7219	TRUCKING: NOC - ALL EMP & DRIVERS	9.77	8.41	(13.9%)
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS	7.96	8.37	5.2%
7231	TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS	8.08	8.49	5.1%
7309	STEVEDORING: NOC - US ACT	21.11	14.69	(30.4%)
7313	COAL DOCK OPERATION & STEVEDORING: US ACT	15.29	15.48	1.2%
7317	STEVEDORING: BY HAND OR HAND TRUCKS: US ACT	14.61	15.31	4.8%
7327	STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS: US ACT	33.44	27.64	(17.3%)
7350	FREIGHT HANDLING NOC: US ACT	17.29	18.12	4.8%
7360	FREIGHT HANDLING NOC: MA ACT	5.59	4.36	(22.0%)
7370	TAXICAB CO: ALL OTHER EMP & DRIVERS	4.05	3.14	(22.5%)
7380	DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL	6.08	5.96	(2.0%)
7382	BUS CO: ALL OTHER EMPLOYEES & DRIVERS	3.72	3.38	(9.1%)
7403	AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: A/O EMP & DR	5.25	4.61	(12.2%)
7405	AIRCRAFT OR HELICOP OP: AIR CARRIER-SCHD/ SUPPL: FLYING CREW	1.13	0.83	(26.5%)
7420	AIRCRAFT OR HELICOP OP: PUBLIC EXHIB STUNT FLYING: FLY CREW	7.48	6.36	(15.0%)
7421	AIRCRAFT OR HELICOP OP: TRANSPORT PERS IN EMPLR BUS: FLY CRW	1.78	1.24	(30.3%)
7422	AIRCRAFT OR HELICOP OP: NOC-OTHR THAN HELICOP: FLYING CREW	1.78	1.24	(30.3%)
7425	AIRCRAFT OR HELICOP OP: NOC- HELICOPTERS: FLYING CREW	3.05	2.34	(23.3%)
7431	AIRCRAFT OR HELICOP OP: AIR CARRIER-COMMUTER: FLYING CREW	1.34	0.93	(30.6%)
7445	AIR CARRIER-OTHER FLYING CREW-N R	0.37	0.27	(27.0%)
7453	AIR CARRIER-COMMUTER FLYING CREW-N R	0.44	0.31	(29.5%)
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR	2.97	2.08	(30.0%)
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	2.17	2.28	5.1%
7520	WATERWORKS OPERATION & DRIVERS	3.16	2.77	(12.3%)
7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	6.00	6.09	1.5%
7539	ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS	1.28	1.13	(11.7%)
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	3.15	3.11	(1.3%)
7590	GARBAGE WORKS	4.91	3.49	(28.9%)
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR	3.97	2.96	(25.4%)
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DR	5.38	5.54	3.0%
7610	RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR	0.23	0.24	4.3%

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
7704	FIREFIGHTERS & DRIVERS	2.30	2.42	5.2%
7720	POLICE OFFICERS & DRIVERS	1.71	1.34	(21.6%)
7855	RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR &DR	5.18	4.24	(18.1%)
8001	STORE: FLORISTS & DRIVERS	1.85	1.69	(8.6%)
8002	AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR	1.76	1.35	(23.3%)
8006	STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS	1.43	1.17	(18.2%)
8008	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL	0.80	0.71	(11.3%)
8010	STORE: HARDWARE	1.42	1.49	4.9%
8013	STORE: JEWELRY STORES	0.41	0.32	(22.0%)
8017	STORE: RETAIL NOC	1.07	0.88	(17.8%)
8018	STORE: WHOLESALE NOC	3.01	2.96	(1.7%)
8021	STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE	2.96	2.93	(1.0%)
8031	STORE: MEAT, FISH OR POULTRY - RETAIL	2.12	1.71	(19.3%)
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE	1.54	1.25	(18.8%)
8033	STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC	1.93	1.59	(17.6%)
8034	STORE: GROCERY STORES - WHOLESALE	3.23	3.19	(1.2%)
8039	STORE: DEPARTMENT - RETAIL	1.26	1.10	(12.7%)
8044	STORE: FURNITURE & DRIVERS	3.96	2.81	(29.0%)
8046	STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR	2.05	1.69	(17.6%)
8048	STORE: FRUIT OR VEGETABLE -WHOLESALE	2.70	2.53	(6.3%)
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP	2.44	2.18	(10.7%)
8103	WOOL MERCHANT	2.69	2.65	(1.5%)
8105	STORE: HIDE OR LEATHER DEALERS OR STORES	5.19	5.51	6.2%
8106	IRON OR STEEL MERCHANT & DRIVERS	6.27	5.45	(13.1%)
8107	MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS	3.09	2.41	(22.0%)
8111	PLUMBERS SUPPLIES DEALERS & DRIVERS	2.64	2.49	(5.7%)
8203	ICE DEALER & DRIVERS	6.38	5.50	(13.8%)
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	4.23	4.49	6.1%
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR	3.75	3.34	(10.9%)
8227	CONTRACTORS PERMANENT YARD	4.70	4.79	1.9%
8232	LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR	5.53	5.81	5.1%
8233	COAL MERCHANT & LOCAL MANAGERS & DRIVERS	6.82	6.03	(11.6%)
8235	SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR	4.32	3.84	(11.1%)
8263	JUNK DEALERS & DRIVERS	5.41	3.84	(29.0%)
8264	BOTTLE DEALER-USED & DRIVERS	5.75	4.61	(19.8%)
8265	IRON OR STEEL SCRAP DEALERS & DRIVERS	6.82	6.03	(11.6%)
8279	STABLE OR BREEDING FARM & DRIVERS	5.53	4.20	(24.1%)
8291	STORAGE WAREHOUSE-COLD	4.15	3.31	(20.2%)
8292	STORAGE WAREHOUSE NOC	2.99	3.05	2.0%
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	9.44	7.76	(17.8%)
8350	GASOLINE OR OIL DEALER & DRIVERS	5.70	5.45	(4.4%)
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	3.08	2.49	(19.2%)
8381	GASOLINE STATION-RETAIL-SELF SERVICE	1.94	1.67	(13.9%)
8385	BUS CO: GARAGE EMPLOYEES	2.66	2.56	(3.8%)
8392	AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS	1.58	1.34	(15.2%)
8393	AUTOMOBILE BODY REPAIR	2.19	1.57	(28.3%)
8500	METAL SCRAP DEALER & DRIVERS	6.82	6.03	(11.6%)
8601	ARCHITECT OR ENGINEER-CONSULTING	0.27	0.21	(22.2%)
8709	STEVEDORING:TALLIERS & CHECKING CLERKS: US ACT	5.16	4.92	(4.7%)
8710	FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL	2.78	2.95	6.1%
8719	STEVEDORING:TALLIERS & CHECKING CLERKS: MA ACT	2.78	2.95	6.1%
8720	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	0.90	0.84	(6.7%)
8721	REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES	0.21	0.22	4.8%
8726	STEAMSHIP LINE OR AGENCY-PORT EMP: SPRVRS, CAPTNS, ENGRS, STWR	5.83	5.26	(9.8%)
8742	SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE	0.16	0.12	(25.0%)
8745	NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES,DR	4.19	4.45	6.2%
8747	DISPLAY SHOWROOMS - ALL TYPES	0.95	0.79	(16.8%)
8748	AUTOMOBILE SALESPERSONS	0.58	0.60	3.4%
8800	MAILING OR ADDRESSING CO & CLERICAL	0.97	1.02	5.2%
8803	AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEMZTR-TRAV	0.04	0.04	0.0%
8810	CLERICAL OFFICE EMPLOYEES NOC	0.07	0.07	0.0%
8820	ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR	0.09	0.08	(11.1%)
8824	ASSISTED LIVING RESIDENCES: PERSONAL CARE EMPLOYEES	1.80	1.49	(17.2%)
8826	ASSISTED LIVING RESIDENCES: ALL OTHER EMPLOYEES, SALESPERSONS &	1.80	1.49	(17.2%)
8829	CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	2.07	1.95	(5.8%)

Changes in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate Eff. 7/1/2016	Manual Rate Eff. 7/1/2018	Percent Change
8831	PET GROOMING & DRIVERS	0.97	0.89	(8.2%)
8832	PHYSICIAN & CLERICAL	0.28	0.27	(3.6%)
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.32	1.11	(15.9%)
8835	NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES	2.03	1.88	(7.4%)
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.79	0.68	(13.9%)
8901	TELEPHONE OR TELEGRAPH CO: OFF OR EXCH EMP & CL	0.07	0.07	0.0%
9014	BUILDINGS - OPERATION BY CONTRACTORS	3.01	2.28	(24.3%)
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE	3.17	2.89	(8.8%)
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DR	2.01	1.98	(1.5%)
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	2.81	2.57	(8.5%)
9033	HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS	3.62	2.78	(23.2%)
9040	HOSPITAL: ALL OTHER EMPLOYEES	3.04	2.79	(8.2%)
9044	CASINO GAMBLING HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, D	1.62	1.34	(17.3%)
9052	HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS	1.80	1.49	(17.2%)
9058	HOTEL: RESTAURANT EMPLOYEES	1.50	1.38	(8.0%)
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	0.96	0.92	(4.2%)
9061	CLUB NOC & CLERICAL	0.93	0.90	(3.2%)
9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	0.93	0.90	(3.2%)
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPLOYEES & CLERICAL	0.79	0.62	(21.5%)
9077	UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS	4.77	5.00	4.8%
9079	RESTAURANT NOC	1.09	1.03	(5.5%)
9089	BILLIARD HALL	1.07	0.84	(21.5%)
9093	BOWLING LANE	1.22	1.07	(12.3%)
9101	COLLEGE: ALL OTHER EMPLOYEES	2.90	2.85	(1.7%)
9102	PARK NOC- ALL EMPLOYEES & DRIVERS	2.66	2.49	(6.4%)
9154	THEATER NOC: ALL OTHER EMPLOYEES	1.53	1.61	5.2%
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	1.41	1.43	1.4%
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	13.73	12.18	(11.3%)
9179	ATHLETIC TEAM OR PARK: CONTACT SPORTS	27.08	28.45	5.1%
9180	AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR	4.10	4.31	5.1%
9182	ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS	3.44	2.84	(17.4%)
9186	CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OP-TRAV-ALL EMP & DR	4.10	4.31	5.1%
9220	CEMETERY OPERATION & DRIVERS	3.17	2.71	(14.5%)
9402	STREET CLEANING & DRIVERS	4.80	3.92	(18.3%)
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	9.80	8.71	(11.1%)
9410	MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC	2.48	2.61	5.2%
9501	SIGN PAINTING OR LETTERING-INSIDE & DRIVERS	2.37	1.98	(16.5%)
9505	PAINTING: AUTO OR CARRIAGE BODIES	2.37	1.98	(16.5%)
9519	HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR	3.22	3.32	3.1%
9521	HOUSE FURNISHINGS INSTALLATION-NOC	3.40	2.73	(19.7%)
9522	UPHOLSTERING	1.81	1.68	(7.2%)
9533	SCAFFOLDING: SCAFFOLD INST, RPR OR REMOVAL- BUILT UP FROM GROUN	16.77	13.38	(20.2%)
9534	MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP & DR	6.70	5.29	(21.0%)
9549	ADVERTISING CO & DRIVERS	4.73	4.91	3.8%
9552	SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR	6.94	7.12	2.6%
9586	BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON	0.37	0.29	(21.6%)
9620	FUNERAL DIRECTOR & DRIVERS	0.73	0.66	(9.6%)

Massachusetts Workers Compensation
Classification Pricing

Summary of 7/1/2018 Stipulation Effects

	Effective 7/1/2016	Effective 7/1/2018	Percent Change
(1) Average Rate			
Manufacturing	2.029	1.801	-11.2%
Construction	5.542	4.755	-14.2%
Office & Clerical	0.165	0.143	-13.4%
Goods & Services	1.818	1.601	-12.0%
Miscellaneous	5.097	4.432	-13.0%
Total	0.959	0.835	-12.9%
(2) Manual Rate			
Manufacturing	1.931	1.723	-10.8%
Construction	5.608	4.704	-16.1%
Office & Clerical	0.155	0.140	-9.7%
Goods & Services	1.734	1.533	-11.6%
Miscellaneous	4.820	4.220	-12.5%
Total	0.928	0.809	-12.9%
(3) Expected Loss Rate			
Manufacturing	0.904	0.862	-4.6%
Construction	2.057	1.931	-6.1%
Office & Clerical	0.070	0.066	-5.7%
Goods & Services	0.816	0.769	-5.7%
Miscellaneous	2.016	1.954	-3.1%
Total	0.396	0.375	-5.3%
(4) D-Ratio			
Manufacturing	0.172	0.158	-7.9%
Construction	0.166	0.153	-7.8%
Office & Clerical	0.177	0.164	-7.7%
Goods & Services	0.175	0.163	-6.9%
Miscellaneous	0.170	0.157	-7.5%
Total	0.172	0.159	-7.5%

Notes:

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

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

MASSACHUSETTS WORKERS' COMPENSATION**EXPENSE CONSTANTS**

EFFECTIVE JULY 1, 2018

For Risks developing at least \$1,000 in Standard Premium	\$338
For Risks developing at least \$200 but less than \$1,000 in Standard Premium	\$250
For Risks developing less than \$200 in Standard Premium	\$159
Per capita risks (per capita exposure with a maximum of four)	\$64