



March 26, 2018

**CIRCULAR LETTER NO. 2330**

To All Members and Subscribers of the WCRIBMA:

**MANUAL RATES AND RATING VALUES EFFECTIVE JULY 1, 2018**

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Attached please find revised manual pages that reflect the rates and rating values that will take effect July 1, 2018 as announced in Circular Letter No. 2328. Changes will be made to the following:

- Class Rates for state and federal classes
- Class Minimum Premiums for state and federal classes
- Experience Rating Parameters including Expected Loss Rates, D-Ratios, Weighting Values, Ballast Values, State Per Claim Accident Limitation, and the State Multiple Claim Accident Limitation
- USL&HW percentage used in connection with Rule XII-D-3-b of the *Massachusetts Workers Compensation and Employers Liability Insurance Manual (MA Manual)*
- USL&HW Act—Expected Loss Factor—Non-F Classes shown in Part Five of the *Experience Rating Plan Manual*
- Retrospective Rating Parameters including Excess Loss Factors, Hazard Group Differentials, and Retrospective Rating Expense Tables
- Premium credits associated with the Benefits Deductible Coverage Program and the Benefits Claim and Aggregate Deductible Program

The new rates and rating values are 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 July 1, 2018 and subsequent, will be issued in due course using the new experience rating parameters.

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

ANTHONY SALIDO  
Data Operations Director and Actuary

*Attachments*

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

**RATES**

Original Printing

Effective July 1, 2018

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**RATES**

LEGEND

(a) Rate for each individual risk must be obtained by Home Office from the MA Bureau.

D Supplement Disease Loading. Refer to Section IV of the Manual Supplement - - Treatment of Disease Coverage.

F Rate provides for coverage under the United States Longshore and Harbor Workers' Compensation Act.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA).

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	2.03	250.	20.	1924	2.00	229.	--	2501	1.78	221.	--	3082D	4.58	319.	--
0008	2.15	254.	20.	1925	4.69	323.	--	2503	1.17	200.	--	3085D	4.47	315.	--
0016	3.56	304.	20.	2003	3.43	279.	--	2570	5.28	344.	--	3110	8.34	500.	--
0034	3.49	301.	20.	2014	3.10	268.	--	2576	1.72	219.	--	3111	1.81	222.	--
0035	1.91	246.	20.	2021	2.19	236.	--	2585	2.75	255.	--	3113	1.38	207.	--
0036	3.49	301.	20.	2039	3.01	264.	--	2586	1.60	215.	--	3114	2.44	244.	--
0042	3.55	303.	20.	2041	2.57	249.	--	2587	3.28	294.	20.	3118	1.69	218.	--
0046	1.70	239.	20.	2070	3.69	288.	--	2623	4.57	319.	--	3119	0.70	184.	--
0050	4.36	453.	50.	2081	3.00	264.	--	2651	1.37	207.	--	3120	1.34	206.	--
0059D	0.25	.	.	2089	2.70	254.	--	2660	1.75	220.	--	3122	1.92	226.	--
0065D	0.11	.	.	2095	3.19	271.	--	2683	1.67	217.	--	3127	0.96	193.	--
0066D	0.09	.	.	2101	2.70	254.	--	2688	2.08	232.	--	3131	1.38	207.	--
0067D	0.09	.	.	2105	(a)	(a)	(a)	2702	12.82	500.	20.	3132	2.84	258.	--
0079	3.12	288.	20.	2111	1.92	226.	--	2710	6.38	473.	--	3145	1.45	210.	--
0083	3.16	290.	20.	2114	2.70	254.	--	2731	2.93	262.	--	3146	1.88	225.	--
0106	10.05	500.	20.	2115	4.11	303.	--	2747	5.33	346.	--	3169	2.43	244.	--
0113	3.49	301.	20.	2121	1.15	199.	--	2790	1.53	213.	--	3179	1.08	197.	--
0170	3.49	301.	20.	2130	1.62	216.	--	2802	3.67	287.	--	3180	2.54	248.	--
0771b	0.80	.	.	2131	2.39	243.	--	2835	1.69	218.	--	3188	1.85	224.	--
0908	74.00	138.	--	2143	1.76	221.	--	2836	1.77	221.	--	3200	1.86	224.	--
0909	156.00	220.	--	2150	4.12	303.	--	2841	3.18	270.	--	3220	2.70	254.	--
0912	312.00	376.	--	2156	4.32	310.	--	2883	2.89	260.	--	3223	(a)	(a)	(a)
0913	149.00	213.	--	2157	3.49	281.	--	2923	1.56	214.	--	3255	2.03	230.	--
0917	2.75	275.	20.	2172	1.77	221.	--	2942	1.76	221.	--	3257	2.40	243.	--
0918	0.50	197.	20.	2211	5.95	458.	--	3018	2.47	245.	--	3270	1.86	224.	--
1430	6.24	468.	--	2220	2.27	238.	--	3022	3.33	276.	--	3300	3.78	291.	--
1438	2.96	263.	--	2260	5.44	349.	--	3027	4.83	328.	--	3305	(a)	(a)	(a)
1463	8.79	500.	--	2288	2.80	257.	--	3028	2.60	250.	--	3315	2.85	259.	--
1624D	3.60	305.	20.	2305	2.68	253.	--	3030	5.47	350.	--	3336	3.24	272.	--
1655	3.30	295.	20.	2362	1.48	211.	--	3040	4.52	317.	--	3365	5.73	500.	50.
1701	2.58	249.	--	2380	2.24	237.	--	3041	3.40	278.	--	3372	2.07	231.	--
1710D	3.60	305.	20.	2402	2.11	233.	--	3042	5.36	347.	--	3373	3.50	282.	--
1747	2.92	261.	--	2413	3.13	269.	--	3066	2.16	235.	--	3381	2.11	233.	--
1748	2.73	255.	--	2416	2.45	245.	--	3076	2.07	231.	--	3383	1.50	212.	--
1853	1.35	206.	--	2417	2.57	249.	--	3081D	4.58	319.	--	3385	0.64	181.	--

b Non-Ratable Code and Rate to be used with class code 4771.

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

**RATES**

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**RATES**

CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST
3400	2.43	244.	--	4150	0.58	179.	--	4771c	5.39	467.	--	5507	5.60	496.	50.
3507	2.42	244.	--	4239	2.13	234.	--	4777	2.95	262.	--	5508D	4.51	458.	50.
3515	2.68	253.	--	4243	2.94	262.	--	4825	0.49	176.	--	5509	3.82	343.	50.
3558	0.80	187.	--	4244	2.16	235.	--	4828	0.99	194.	--	5538	3.82	343.	50.
3571	0.76	186.	--	4250	1.71	219.	--	4829	0.99	194.	--	5545	35.68	500.	50.
3574	1.52	212.	--	4251	2.07	231.	--	4902	1.76	221.	--	5547	11.44	500.	50.
3612	1.59	215.	--	4273	2.40	243.	--	4923	0.71	184.	--	5606	1.47	260.	50.
3620	4.33	311.	--	4279	1.97	228.	--	5020	4.22	357.	50.	5610	5.66	498.	50.
3629	1.52	212.	--	4283	1.88	225.	--	5022	9.60	500.	50.	5645	7.10	500.	50.
3632	1.52	212.	--	4299	1.70	219.	--	5037	16.87	500.	50.	5701	22.00	500.	50.
3634	1.34	206.	--	4304	4.27	308.	--	5040	24.00	500.	50.	5703	14.57	500.	50.
3635	2.53	248.	--	4307	1.47	210.	--	5057	21.61	500.	50.	5705	12.42	500.	50.
3638	1.52	212.	--	4308	1.29	204.	--	5059	16.69	500.	50.	6003	9.15	500.	50.
3642	1.05	196.	--	4351	0.84	188.	--	5102	6.12	500.	50.	6005	4.51	458.	50.
3643	1.41	208.	--	4352	1.22	202.	--	5146	6.57	500.	50.	6204	5.85	500.	50.
3647	1.80	222.	--	4360	0.71	184.	--	5160	2.75	305.	50.	6217	4.03	350.	50.
3648	1.19	201.	--	4361	0.65	202.	20.	5183	2.93	312.	50.	6229	3.77	341.	50.
3681	0.64	181.	--	4362	0.50	197.	20.	5188	4.32	451.	50.	6233	2.88	310.	50.
3685	0.58	179.	--	4410	2.46	245.	--	5190	2.17	285.	50.	6251D	5.22	483.	50.
3724	5.08	478.	50.	4432	0.82	188.	--	5191	0.73	205.	20.	6252D	8.28	500.	50.
3726	8.41	500.	50.	4439	3.32	275.	--	5192	2.63	271.	20.	6306	8.09	500.	50.
3807	2.43	244.	--	4452	2.75	255.	--	5213	11.97	500.	50.	6319	3.55	333.	50.
3808	2.56	249.	--	4459	2.40	243.	--	5215	4.33	452.	50.	6325	3.41	328.	50.
3821	4.09	322.	20.	4470	1.88	225.	--	5221	6.97	500.	50.	6400	4.71	465.	50.
3826	3.29	274.	--	4484	1.82	223.	--	5222	8.58	500.	50.	6504	2.70	254.	--
3830	1.52	212.	--	4493	1.94	227.	--	5223	4.19	356.	50.	6702M	(a)	.	--
3841	1.22	202.	--	4511	0.28	189.	20.	5348	4.15	354.	50.	6703M	(a)	.	--
4000	4.48	336.	20.	4512	0.09	182.	20.	5402	6.27	500.	50.	6704M	(a)	.	--
4021	3.46	280.	--	4557	1.59	215.	--	5403	7.64	500.	50.	6801F	6.25	469.	--
4024	2.75	255.	--	4558	1.24	202.	--	5437	4.49	457.	50.	6811	5.10	358.	20.
4034	5.83	454.	--	4583	2.95	262.	--	5443	3.24	322.	50.	6824F	9.70	500.	--
4036	2.19	236.	--	4611	0.86	189.	--	5445	6.08	500.	50.	6826F	7.47	500.	--
4038	2.62	251.	--	4635	4.10	303.	--	5462	6.18	500.	50.	6834	2.13	254.	20.
4053	1.91	226.	--	4653	1.70	219.	--	5472	8.75	500.	50.	6836	3.26	293.	20.
4062	1.62	216.	--	4665	6.90	492.	--	5473	10.55	500.	50.	6843F	12.46	500.	--
4112	0.46	175.	--	4692	0.55	178.	--	5474	4.25	358.	50.	6854	10.16	500.	20.
4113	1.91	226.	--	4693	0.83	188.	--	5478	4.18	355.	50.	6872F	16.38	500.	--
4114	2.06	231.	--	4720	1.75	220.	--	5479	6.92	500.	50.	6874F	15.00	500.	--
4130	2.79	257.	--	4740	1.08	197.	--	5480	4.04	350.	50.	6882	13.36	500.	20.
4133	1.49	211.	--	4741	2.11	233.	--	5506	5.20	482.	50.	6884	12.23	500.	20.

c For Non-Ratable portion of Rate, refer to class code 0771.

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**RATES**

CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST
7016M	1.88	.	--	7502	2.08	252.	20.	8232	5.81	473.	20.	8829	1.95	247.	20.
7024M	2.35	.	--	7515	2.28	259.	20.	8233	6.03	481.	20.	8831	0.89	210.	20.
7038M	3.55	.	--	7520	2.77	276.	20.	8235	3.84	313.	20.	8832	0.27	188.	20.
7046M	5.06	.	--	7538	6.09	500.	50.	8263	3.84	313.	20.	8833	1.11	218.	20.
7047M	2.95	.	--	7539	1.13	219.	20.	8264	4.61	340.	20.	8835	1.88	245.	20.
7050M	5.57	.	--	7580	3.11	288.	20.	8265	6.03	481.	20.	8837	(a)	(a)	(a)
7090M	4.44	.	--	7590	3.49	301.	20.	8279	4.20	326.	20.	8868	0.68	203.	20.
7098M	5.95	.	--	7600	2.96	283.	20.	8291	3.31	295.	20.	8901	0.07	181.	20.
7099M	7.46	.	--	7601	5.54	494.	50.	8292	3.05	286.	20.	9014	2.28	259.	20.
7133	(a)	(a)	(a)	7610	0.24	187.	20.	8293	7.76	500.	20.	9015	2.89	280.	20.
7151M	8.26	.	--	7704	2.42	264.	20.	8350	5.45	461.	20.	9016	1.98	248.	20.
7152M	12.95	.	--	7720	1.34	226.	20.	8380	2.49	266.	20.	9019	2.57	269.	20.
7153M	10.33	.	--	7855	4.24	357.	50.	8381	1.67	237.	20.	9033	2.78	276.	20.
7219	8.41	500.	20.	8001	1.69	238.	20.	8385	2.56	269.	20.	9040	2.79	277.	20.
7230	8.37	500.	20.	8002	1.35	226.	20.	8392	1.34	226.	20.	9044	1.34	226.	20.
7231	8.49	500.	20.	8006	1.17	220.	20.	8393	1.57	234.	20.	9052	1.49	231.	20.
7309F	14.69	500.	--	8008	0.71	204.	20.	8500	6.03	481.	20.	9058	1.38	227.	20.
7313F	15.48	500.	--	8010	1.49	231.	20.	8601	0.21	186.	20.	9060	0.92	211.	20.
7317F	15.31	500.	--	8013	0.32	190.	20.	8709F	4.92	331.	--	9061	0.90	211.	20.
7327F	27.64	500.	--	8017	0.88	210.	20.	8710	2.95	282.	20.	9062	0.90	211.	20.
7333M	7.53	.	--	8018	2.96	283.	20.	8719	2.95	282.	20.	9063	0.62	201.	20.
7335M	8.85	.	--	8021	2.93	282.	20.	8720	0.84	208.	20.	9077F	5.00	334.	--
7337M	11.10	.	--	8031	1.71	239.	20.	8721	0.22	187.	20.	9079	1.03	215.	20.
7350F	18.12	500.	--	8032	1.25	223.	20.	8726F	5.26	343.	--	9089	0.84	208.	20.
7360	4.36	332.	20.	8033	1.59	235.	20.	8734M	0.44	.	--	9093	1.07	216.	20.
7370	3.14	289.	20.	8034	3.19	291.	20.	8737M	0.35	.	--	9101	2.85	279.	20.
7380	5.96	479.	20.	8039	1.10	218.	20.	8738M	0.55	.	--	9102	2.49	266.	20.
7382	3.38	297.	20.	8044	2.81	277.	20.	8742	0.12	183.	20.	9154	1.61	235.	20.
7394M	9.68	.	--	8046	1.69	238.	20.	8745	4.45	335.	20.	9156	1.43	229.	20.
7395M	12.37	.	--	8048	2.53	268.	20.	8747	0.79	207.	20.	9178	12.18	500.	20.
7398M	15.51	.	--	8058	2.18	255.	20.	8748	0.60	200.	20.	9179	28.45	500.	20.
7403	4.61	340.	20.	8103	2.65	272.	20.	8800	1.02	215.	20.	9180	4.31	330.	20.
7405d	0.83	218.	20.	8105	5.51	463.	20.	8803	0.04	180.	20.	9182	2.84	278.	20.
7420	6.36	493.	20.	8106	5.45	461.	20.	8805M	0.18	.	--	9186	4.31	330.	20.
7421	1.24	222.	20.	8107	2.41	263.	20.	8810	0.07	181.	20.	9220	2.71	274.	20.
7422	1.24	222.	20.	8111	2.49	266.	20.	8814M	0.14	.	--	9402	3.92	316.	20.
7425	2.34	261.	20.	8203	5.50	463.	20.	8815M	0.23	.	--	9403	8.71	500.	20.
7431e	0.93	222.	20.	8204	4.49	336.	20.	8820	0.08	182.	20.	9410	2.61	270.	20.
7445f	0.27	.	.	8215	3.34	296.	20.	8824	1.49	231.	20.	9501	1.98	228.	--
7453g	0.31	.	.	8227	4.79	468.	50.	8826	1.49	231.	20.	9505	1.98	228.	--

For Non-Ratable portion of Rate, refer to:

d 7445

e 7453

Non-Ratable Code and Rate to be used with:

f 7405

g 7431



**MISCELLANEOUS VALUES**

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

Employee operated vehicles .....	\$104,400.00‡
Leased or rented vehicles.....	\$69,600.00‡

**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 .....	\$48,700.00‡
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**Payroll Limitations:**

For Executive Officers - in accordance with Rule IX-A-3-a and b

Minimum individual payroll for an executive officer per week.....	\$210.00‡
Maximum individual payroll for an executive officer per week.....	\$1,060.00‡

For Spouses of Individuals, Co-Partners or Corporate Officers - in accordance with Rule IX-A-4

Minimum individual payroll for of a spouse per week.....	\$210.00‡
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For Elected or Appointed Officers of a City or Town- in accordance with Rule IX-A-5

Minimum individual payroll for an elected or appointed officer per week.....	\$210.00‡
Maximum individual payroll for an elected or appointed officer per week.....	\$1,060.00‡

Applicable with the footnote instructions detailing the maximum average weekly wage per employee for the following three classification codes:

Code 9186 - Amusement Device Operator, Carnival Or Circus Traveling – All Employees & Drivers.....	\$320.00‡
Code 9179 - Athletic Sports Or Park: Contact Sports.....	\$320.00‡
Code 9178 - Athletic Sports Or Park: Non-Contact Sports .....	\$320.00‡

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

**BENEFITS DEDUCTIBLE COVERAGE PROGRAM**

<u>Medical and Indemnity Deductible Amount</u>	<u>Premium Reduction Percentage</u>
\$ 500	2.0%
\$1,000	3.2%
\$2,000	4.9%
\$2,500	5.6%
\$5,000	8.3%

**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	5.5%
\$75,001 to \$100,000	\$2,500	\$10,000	5.4%
\$100,001 to \$125,000	\$2,500	\$10,000	5.3%
\$125,001 to \$150,000	\$2,500	\$10,000	5.2%
\$150,001 to \$200,000	\$2,500	\$10,000	5.0%
over \$200,000	\$2,500	5% of Basis for the Aggregate Limit	4.7%

**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.

‡Effective October 1, 2017

**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-b "U.S. Longshore and Harbor Workers' Compensation Act" of the MA Manual ..... 22.6% (Multiply an eligible Non-F classification rate by a factor of 1.226)

**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 subject 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.

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
0005	1.02	.16	2115	1.83	.15	3041	1.71	.17	3634	0.70	.16	4439	1.48	.17
0008	1.06	.17	2121	0.58	.16	3042	2.66	.15	3635	1.27	.16	4452	1.38	.16
0016	1.59	.16	2130	0.81	.15	3066	1.09	.16	3638	0.79	.16	4459	1.20	.16
0034	1.75	.17	2131	1.20	.16	3076	1.08	.16	3642	0.53	.15	4470	0.94	.15
0035	1.00	.17	2143	0.92	.16	3081D	2.04	.16	3643	0.71	.16	4484	0.91	.16
0036	1.75	.17	2150	2.06	.16	3082D	2.04	.16	3647	0.89	.15	4493	0.97	.16
0042	1.76	.17	2156	2.17	.16	3085D	1.99	.16	3648	0.62	.16	4511	0.14	.16
0046	0.85	.17	2157	1.75	.15	3110	4.18	.16	3681	0.34	.15	4512	0.04	.17
0050	2.19	.15	2172	0.88	.14	3111	0.91	.16	3685	0.30	.15	4557	0.83	.16
0059D	.	.	2211	2.65	.16	3113	0.69	.16	3724	2.12	.15	4558	0.62	.16
0065D	.	.	2220	1.14	.16	3114	1.22	.16	3726	2.68	.14	4583	1.27	.15
0066D	.	.	2260	2.43	.15	3118	0.89	.14	3807	1.27	.17	4611	0.45	.15
0067D	.	.	2288	1.46	.16	3119	0.38	.17	3808	1.27	.16	4635	1.35	.16
0079	1.39	.18	2305	1.33	.16	3120	0.73	.15	3821	2.03	.16	4653	0.89	.15
0083	1.59	.16	2362	0.74	.17	3122	1.00	.17	3826	1.65	.17	4665	3.08	.16
0106	4.33	.17	2380	1.12	.16	3127	0.48	.17	3830	0.75	.16	4692	0.29	.16
0113	1.75	.17	2402	0.94	.16	3131	0.69	.16	3841	0.61	.16	4693	0.42	.16
0170	1.75	.17	2413	1.57	.16	3132	1.42	.16	4000	1.93	.15	4720	0.88	.16
0771	.	.	2416	1.23	.15	3145	0.73	.16	4021	1.55	.16	4740	0.48	.16
0908	37.27	.15	2417	1.29	.15	3146	0.94	.16	4024	1.23	.16	4741	1.06	.15
0909	81.48	.18	2501	0.89	.16	3169	1.22	.17	4034	2.60	.17	4771	2.04	.13
0912	162.95	.18	2503	0.61	.15	3179	0.56	.15	4036	0.98	.15	4777	0.97	.15
0913	74.54	.15	2570	2.76	.15	3180	1.33	.16	4038	1.43	.15	4825	0.22	.15
0917	1.44	.16	2576	0.90	.16	3188	0.97	.16	4053	0.96	.16	4828	0.49	.16
0918	0.25	.14	2585	1.44	.16	3200	0.93	.16	4062	0.81	.16	4829	0.43	.16
1430	2.79	.15	2586	0.80	.16	3220	1.36	.15	4112	0.23	.16	4902	0.92	.16
1438	1.27	.16	2587	1.71	.16	3223	(a)	(a)	4113	0.96	.16	4923	0.35	.15
1463	3.78	.16	2623	2.27	.16	3255	1.11	.16	4114	1.03	.15	5020	1.82	.15
1624D	1.55	.16	2651	0.71	.16	3257	1.20	.16	4130	1.40	.16	5022	4.00	.15
1655	1.47	.16	2660	0.91	.16	3270	0.93	.16	4133	0.78	.15	5037	5.37	.15
1701	1.15	.15	2683	0.87	.17	3300	1.90	.17	4150	0.32	.15	5040	7.64	.14
1710D	1.60	.16	2688	1.09	.16	3305	(a)	(a)	4239	0.95	.16	5057	6.88	.16
1747	1.30	.15	2702	4.22	.16	3315	1.49	.15	4243	1.48	.16	5059	5.31	.16
1748	1.22	.17	2710	2.75	.17	3336	1.45	.15	4244	1.09	.15	5102	2.55	.14
1853	0.67	.14	2731	1.31	.16	3365	2.47	.15	4250	0.86	.16	5146	2.83	.15
1924	1.04	.16	2747	2.91	.16	3372	1.03	.17	4251	1.04	.15	5160	1.15	.15
1925	2.33	.23	2790	0.80	.16	3373	1.76	.15	4273	1.20	.16	5183	1.26	.15
2003	1.72	.16	2802	1.82	.16	3381	1.06	.16	4279	0.99	.16	5188	1.87	.15
2014	1.39	.15	2835	0.92	.16	3383	0.78	.16	4283	0.94	.16	5190	0.94	.16
2021	1.09	.16	2836	0.97	.16	3385	0.33	.16	4299	0.89	.16	5191	0.37	.16
2039	1.57	.16	2841	1.66	.15	3400	1.21	.17	4304	2.12	.17	5192	1.32	.16
2041	1.34	.15	2883	1.45	.15	3507	1.22	.15	4307	0.80	.16	5213	4.98	.15
2070	1.85	.16	2923	0.81	.16	3515	1.35	.16	4308	0.68	.12	5215	2.08	.15
2081	1.51	.17	2942	0.96	.16	3558	0.40	.18	4351	0.42	.16	5221	3.01	.15
2089	1.35	.15	3018	1.10	.15	3571	0.40	.16	4352	0.64	.15	5222	3.57	.14
2095	1.60	.15	3022	1.74	.16	3574	0.79	.16	4360	0.37	.15	5223	1.81	.16
2101	1.41	.15	3027	2.15	.18	3612	0.79	.16	4361	0.34	.17	5348	1.79	.14
2105	(a)	(a)	3028	1.31	.16	3620	1.93	.17	4362	0.25	.16	5402	3.17	.16
2111	1.01	.16	3030	2.44	.15	3629	0.79	.16	4410	1.23	.16	5403	3.18	.15
2114	1.41	.15	3040	2.02	.15	3632	0.75	.16	4432	0.45	.17	5437	1.94	.15

(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.



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
5443	1.57	.15	7016M	1.12	.79	7704	1.04	.17	8719	0.97	.15	9179	14.87	.17
5445	2.53	.15	7024M	1.40	.79	7720	0.60	.16	8720	0.37	.16	9180	1.92	.19
5462	2.67	.15	7038M	2.12	.76	7855	1.83	.15	8721	0.10	.18	9182	1.42	.17
5472	2.79	.15	7046M	3.02	.58	8001	0.88	.17	8726F	2.16	.17	9186	1.86	.19
5473	3.36	.16	7047M	1.76	.69	8002	0.68	.17	8734M	0.21	.54	9220	1.34	.16
5474	1.77	.16	7050M	3.32	.67	8006	0.59	.17	8737M	0.17	.54	9402	1.75	.15
5478	1.80	.14	7090M	2.65	.76	8008	0.37	.16	8738M	0.26	.53	9403	3.75	.15
5479	3.32	.15	7098M	3.55	.58	8010	0.78	.17	8742	0.05	.17	9410	1.31	.17
5480	1.68	.15	7099M	4.45	.51	8013	0.16	.16	8745	2.21	.18	9501	0.98	.16
5506	1.65	.15	7133	(a)	(a)	8017	0.46	.17	8747	0.41	.15	9505	0.98	.16
5507	2.33	.15	7151M	3.96	.52	8018	1.55	.16	8748	0.30	.16	9519	1.48	.16
5508D	1.95	.15	7152M	6.22	.52	8021	1.47	.16	8800	0.56	.16	9521	1.22	.16
5509	1.59	.16	7153M	4.96	.52	8031	0.86	.16	8803	0.02	.16	9522	0.84	.16
5538	1.65	.15	7219	3.62	.15	8032	0.65	.16	8805M	0.09	.60	9533	5.57	.15
5545	11.36	.17	7230	4.15	.16	8033	0.80	.17	8810	0.03	.16	9534	2.20	.15
5547	3.64	.17	7231	4.21	.16	8034	1.60	.16	8814M	0.07	.60	9549	2.19	.14
5606	0.61	.16	7309F	4.39	.16	8039	0.58	.17	8815M	0.11	.59	9552	3.18	.16
5610	2.75	.14	7313F	4.63	.13	8044	1.40	.16	8820	0.04	.16	9586	0.16	.15
5645	2.96	.16	7317F	4.58	.15	8046	0.85	.17	8824	0.78	.16	9620	0.33	.17
5701	7.00	.17	7327F	8.26	.16	8048	1.32	.15	8826	0.78	.16			
5703	6.29	.15	7333M	4.51	.70	8058	1.09	.17	8829	0.98	.16			
5705	5.36	.15	7335M	5.30	.70	8103	1.31	.16	8831	0.45	.19			
6003	3.95	.15	7337M	6.65	.61	8105	2.88	.15	8832	0.13	.16			
6005	1.95	.15	7350F	7.23	.15	8106	2.43	.16	8833	0.56	.16			
6204	2.44	.15	7360	1.94	.16	8107	1.08	.16	8835	0.94	.15			
6217	1.68	.15	7370	1.57	.17	8111	1.25	.16	8837	(a)	(a)			
6229	1.57	.15	7380	2.96	.16	8203	2.76	.16	8868	0.35	.17			
6233	1.20	.14	7382	1.69	.16	8204	2.00	.18	8901	0.03	.16			
6251D	2.17	.14	7394M	5.80	.84	8215	1.49	.17	9014	1.10	.16			
6252D	2.64	.15	7395M	7.41	.84	8227	1.52	.16	9015	1.45	.16			
6306	3.37	.15	7398M	9.29	.74	8232	2.59	.16	9016	0.99	.18			
6319	1.48	.16	7403	2.06	.16	8233	2.69	.16	9019	1.15	.15			
6325	1.42	.15	7405	0.49	.15	8235	1.93	.16	9033	1.39	.16			
6400	2.26	.15	7420	2.09	.13	8263	1.91	.17	9040	1.46	.16			
6504	1.41	.15	7421	0.54	.15	8264	2.06	.16	9044	0.70	.14			
6702M	(a)	(a)	7422	0.41	.15	8265	2.60	.16	9052	0.78	.16			
6703M	(a)	(a)	7425	0.77	.14	8279	1.81	.17	9058	0.75	.16			
6704M	(a)	(a)	7431	0.41	.15	8291	1.64	.16	9060	0.48	.17			
6801F	2.57	.17	7445	.	.	8292	1.53	.16	9061	0.49	.17			
6811	2.21	.17	7453	.	.	8293	3.46	.16	9062	0.49	.17			
6824F	3.87	.17	7502	0.93	.16	8350	2.35	.16	9063	0.33	.17			
6826F	3.07	.16	7515	0.75	.19	8380	1.23	.16	9077F	2.29	.20			
6834	1.06	.16	7520	1.39	.16	8381	0.83	.17	9079	0.56	.17			
6836	1.46	.17	7538	1.94	.15	8385	1.14	.16	9089	0.44	.17			
6843F	3.73	.15	7539	0.49	.16	8392	0.67	.17	9093	0.56	.18			
6854	3.21	.15	7580	1.39	.16	8393	0.79	.15	9101	1.49	.17			
6872F	4.90	.17	7590	1.73	.16	8500	2.69	.16	9102	1.25	.16			
6874F	4.48	.15	7600	1.32	.15	8601	0.11	.16	9154	0.81	.17			
6882	4.22	.17	7601	2.31	.16	8709F	1.47	.16	9156	0.71	.18			
6884	3.86	.15	7610	0.12	.15	8710	1.32	.15	9178	6.65	.20			

(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.

F Expected Loss Rates and Discount Ratios for risks covered under the United States Longshore and Harbor Workers' Compensation Act.

M Expected Loss Rates and Discount Ratios for risks subject to Admiralty Law or Federal Employers Liability Act (FELA).

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*Effective July 1, 2018*

**TABLE OF WEIGHTING VALUES**

Expected Losses	Weighting Values	Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 2,094	0.04	592,434 - 639,201	0.24	2,442,140 - 2,640,313	0.44
2,095 - 8,465	0.05	639,202 - 688,454	0.25	2,640,314 - 2,861,317	0.45
8,466 - 14,973	0.06	688,455 - 740,399	0.26	2,861,318 - 3,109,338	0.46
14,974 - 61,441	0.07	740,400 - 795,268	0.27	3,109,339 - 3,389,655	0.47
61,442 - 89,440	0.08	795,269 - 853,318	0.28	3,389,656 - 3,709,015	0.48
89,441 - 116,140	0.09	853,319 - 914,835	0.29	3,709,016 - 4,076,189	0.49
116,141 - 142,901	0.10	914,836 - 980,144	0.30	4,076,190 - 4,502,785	0.50
142,902 - 170,187	0.11	980,145 - 1,049,608	0.31	4,502,786 - 5,004,499	0.51
170,188 - 198,237	0.12	1,049,609 - 1,123,639	0.32	5,004,500 - 5,603,090	0.52
198,238 - 227,209	0.13	1,123,640 - 1,202,704	0.33	5,603,091 - 6,329,619	0.53
227,210 - 257,226	0.14	1,202,705 - 1,287,337	0.34	6,329,620 - 7,230,011	0.54
257,227 - 288,398	0.15	1,287,338 - 1,378,150	0.35	7,230,012 - 8,375,165	0.55
288,399 - 320,826	0.16	1,378,151 - 1,475,847	0.36	8,375,166 - 9,880,584	0.56
320,827 - 354,616	0.17	1,475,848 - 1,581,242	0.37	9,880,585 - 11,948,018	0.57
354,617 - 389,873	0.18	1,581,243 - 1,695,284	0.38	11,948,019 - 14,964,429	0.58
389,874 - 426,711	0.19	1,695,285 - 1,819,085	0.39	14,964,430 - 19,777,840	0.59
426,712 - 465,250	0.20	1,819,086 - 1,953,956	0.40	19,777,841 - 28,675,343	0.60
465,251 - 505,620	0.21	1,953,957 - 2,101,450	0.41	28,675,344 - 50,684,928	0.61
505,621 - 547,963	0.22	2,101,451 - 2,263,429	0.42	50,684,929 - 195,948,101	0.62
547,964 - 592,433	0.23	2,263,430 - 2,442,139	0.43	195,948,102 - 999,999,999	0.63

- (a) State Per Claim Accident Limitation..... \$250,000
- (b) State Multiple Claim Accident Limitation ..... \$500,000
- (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 ..... 16.2%
- (g) Cap on Modifications = 1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (10)]

Effective July 1, 2018

TABLE OF BALLAST VALUES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 - 53,788	25,000	1,726,010 - 1,775,981	200,000	3,475,503 - 3,525,495	375,000
53,789 - 92,574	30,000	1,775,982 - 1,825,954	205,000	3,525,496 - 3,575,488	380,000
92,575 - 137,140	35,000	1,825,955 - 1,875,929	210,000	3,575,489 - 3,625,481	385,000
137,141 - 184,154	40,000	1,875,930 - 1,925,905	215,000	3,625,482 - 3,675,475	390,000
184,155 - 232,312	45,000	1,925,906 - 1,975,882	220,000	3,675,476 - 3,725,468	395,000
232,313 - 281,074	50,000	1,975,883 - 2,025,860	225,000	3,725,469 - 3,775,462	400,000
281,075 - 330,189	55,000	2,025,861 - 2,075,840	230,000	3,775,463 - 3,825,456	405,000
330,190 - 379,527	60,000	2,075,841 - 2,125,820	235,000	3,825,457 - 3,875,450	410,000
379,528 - 429,013	65,000	2,125,821 - 2,175,801	240,000	3,875,451 - 3,925,445	415,000
429,014 - 478,603	70,000	2,175,802 - 2,225,783	245,000	3,925,446 - 3,975,439	420,000
478,604 - 528,269	75,000	2,225,784 - 2,275,766	250,000	3,975,440 - 4,025,433	425,000
528,270 - 577,991	80,000	2,275,767 - 2,325,750	255,000	4,025,434 - 4,075,428	430,000
577,992 - 627,756	85,000	2,325,751 - 2,375,734	260,000	4,075,429 - 4,125,423	435,000
627,757 - 677,556	90,000	2,375,735 - 2,425,719	265,000	4,125,424 - 4,175,418	440,000
677,557 - 727,382	95,000	2,425,720 - 2,475,704	270,000	4,175,419 - 4,225,413	445,000
727,383 - 777,231	100,000	2,475,705 - 2,525,690	275,000	4,225,414 - 4,275,408	450,000
777,232 - 827,098	105,000	2,525,691 - 2,575,677	280,000	4,275,409 - 4,325,403	455,000
827,099 - 876,979	110,000	2,575,678 - 2,625,664	285,000	4,325,404 - 4,375,399	460,000
876,980 - 926,873	115,000	2,625,665 - 2,675,652	290,000	4,375,400 - 4,425,394	465,000
926,874 - 976,778	120,000	2,675,653 - 2,725,640	295,000	4,425,395 - 4,475,390	470,000
976,779 - 1,026,692	125,000	2,725,641 - 2,775,628	300,000	4,475,391 - 4,525,386	475,000
1,026,693 - 1,076,614	130,000	2,775,629 - 2,825,617	305,000	4,525,387 - 4,575,381	480,000
1,076,615 - 1,126,543	135,000	2,825,618 - 2,875,607	310,000	4,575,382 - 4,625,377	485,000
1,126,544 - 1,176,478	140,000	2,875,608 - 2,925,596	315,000	4,625,378 - 4,675,373	490,000
1,176,479 - 1,226,418	145,000	2,925,597 - 2,975,586	320,000	4,675,374 - 4,725,369	495,000
1,226,419 - 1,276,363	150,000	2,975,587 - 3,025,577	325,000	4,725,370 - 4,775,365	500,000
1,276,364 - 1,326,312	155,000	3,025,578 - 3,075,567	330,000		
1,326,313 - 1,376,265	160,000	3,075,568 - 3,125,558	335,000		
1,376,266 - 1,426,221	165,000	3,125,559 - 3,175,549	340,000		
1,426,222 - 1,476,179	170,000	3,175,550 - 3,225,541	345,000		
1,476,180 - 1,526,141	175,000	3,225,542 - 3,275,533	350,000		
1,526,142 - 1,576,105	180,000	3,275,534 - 3,325,525	355,000		
1,576,106 - 1,626,071	185,000	3,325,526 - 3,375,517	360,000		
1,626,072 - 1,676,039	190,000	3,375,518 - 3,425,509	365,000		
1,676,040 - 1,726,009	195,000	3,425,510 - 3,475,502	370,000		

For Expected Losses (E) greater than \$4,775,365, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$B = (0.1E + 2,500GE / (E + 700G))$$

G = 10

Effective July 1, 2018

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.93	1.60	1.38	1.17	0.95	0.76	0.59

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	1.078*

\* Includes -0.17% residual market subsidy provision and 0.26% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.645

**Expected Loss and Allocated Loss Adjustment Expense Ratio (ALAE Option)**

0.706

4. **Loss Conversion Factor**

1.185

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

1.083

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

**Type A Company**

Massachusetts  
Effective July 1, 2018

**Type B Company**

Massachusetts  
Effective July 1, 2018

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

**Type A Company**

Massachusetts  
Effective July 1, 2018

**Type B Company**

Massachusetts  
Effective July 1, 2018

6. **2013—Table of Expected Loss Ranges**

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	0.404	0.430	0.455	0.477	0.497	0.527	0.561
30,000	0.386	0.413	0.438	0.462	0.483	0.514	0.551
35,000	0.369	0.397	0.423	0.449	0.470	0.502	0.542
40,000	0.354	0.382	0.410	0.436	0.458	0.491	0.534
50,000	0.328	0.357	0.385	0.414	0.437	0.471	0.518
75,000	0.277	0.306	0.336	0.370	0.393	0.428	0.485
100,000	0.239	0.267	0.298	0.334	0.358	0.392	0.456
125,000	0.209	0.235	0.266	0.304	0.327	0.361	0.429
150,000	0.186	0.209	0.240	0.278	0.300	0.332	0.406
175,000	0.166	0.187	0.217	0.255	0.276	0.307	0.384
200,000	0.150	0.169	0.197	0.236	0.255	0.285	0.364
250,000	0.124	0.140	0.166	0.203	0.220	0.247	0.329
300,000	0.104	0.118	0.142	0.177	0.192	0.217	0.299
500,000	0.062	0.070	0.086	0.113	0.122	0.141	0.214
1,000,000	0.028	0.032	0.041	0.055	0.060	0.071	0.118
2,000,000	0.013	0.014	0.018	0.026	0.028	0.033	0.059
3,000,000	0.008	0.009	0.011	0.016	0.017	0.020	0.038
4,000,000	0.005	0.006	0.008	0.011	0.012	0.014	0.027
5,000,000	0.004	0.005	0.006	0.008	0.009	0.011	0.021

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	0.453	0.481	0.507	0.530	0.552	0.584	0.619
30,000	0.433	0.462	0.489	0.514	0.537	0.571	0.609
35,000	0.415	0.445	0.473	0.500	0.523	0.558	0.599
40,000	0.399	0.430	0.459	0.487	0.511	0.546	0.591
50,000	0.371	0.402	0.433	0.464	0.488	0.525	0.575
75,000	0.316	0.348	0.381	0.416	0.442	0.480	0.540
100,000	0.274	0.306	0.340	0.378	0.405	0.442	0.510
125,000	0.242	0.272	0.306	0.346	0.372	0.409	0.482
150,000	0.216	0.243	0.277	0.318	0.344	0.380	0.457
175,000	0.195	0.219	0.252	0.294	0.318	0.353	0.435
200,000	0.176	0.198	0.231	0.273	0.295	0.329	0.414
250,000	0.147	0.166	0.195	0.237	0.256	0.288	0.376
300,000	0.125	0.141	0.168	0.208	0.225	0.254	0.344
500,000	0.074	0.084	0.103	0.134	0.146	0.168	0.250
1,000,000	0.035	0.039	0.049	0.067	0.073	0.085	0.141
2,000,000	0.015	0.017	0.022	0.031	0.034	0.040	0.071
3,000,000	0.009	0.011	0.014	0.019	0.021	0.025	0.046
4,000,000	0.007	0.007	0.010	0.014	0.015	0.018	0.033
5,000,000	0.005	0.006	0.007	0.010	0.011	0.013	0.025

8. **Retrospective Development Factors**

With Loss Limit				Without Loss Limit			
1st	2nd	3rd	4th & Subsequent	1st	2nd	3rd	4th & Subsequent
<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>	<u>Adj.</u>
0.11	0.07	0.05	0.00	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.

**TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS** *Effective 01 July 2018*

Standard Premium			Standard Premium			Standard Premium		
From	To	Expense Ratio	From	To	Expense Ratio	From	To	Expense Ratio
0 -	10,057	0.327	18,073 -	18,449	0.287	98,973 -	111,444	0.247
10,058 -	10,173	0.326	18,450 -	18,842	0.286	111,445 -	127,513	0.246
10,174 -	10,291	0.325	18,843 -	19,252	0.285	127,514 -	148,997	0.245
10,292 -	10,412	0.324	19,253 -	19,681	0.284	148,998 -	179,187	0.244
10,413 -	10,536	0.323	19,682 -	20,129	0.283	179,188 -	203,843	0.243
10,537 -	10,663	0.322	20,130 -	20,597	0.282	203,844 -	212,226	0.242
10,664 -	10,793	0.321	20,598 -	21,088	0.281	212,227 -	221,328	0.241
10,794 -	10,927	0.320	21,089 -	21,604	0.280	221,329 -	231,247	0.240
10,928 -	11,063	0.319	21,605 -	22,145	0.279	231,248 -	242,095	0.239
11,064 -	11,204	0.318	22,146 -	22,713	0.278	242,096 -	254,012	0.238
11,205 -	11,347	0.317	22,714 -	23,312	0.277	254,013 -	267,163	0.237
11,348 -	11,495	0.316	23,313 -	23,943	0.276	267,164 -	281,750	0.236
11,496 -	11,646	0.315	23,944 -	24,610	0.275	281,751 -	298,022	0.235
11,647 -	11,802	0.314	24,611 -	25,314	0.274	298,023 -	316,288	0.234
11,803 -	11,961	0.313	25,315 -	26,060	0.273	316,289 -	336,940	0.233
11,962 -	12,125	0.312	26,061 -	26,851	0.272	336,941 -	360,477	0.232
12,126 -	12,294	0.311	26,852 -	27,692	0.271	360,478 -	387,549	0.231
12,295 -	12,467	0.310	27,693 -	28,587	0.270	387,550 -	419,018	0.230
12,468 -	12,645	0.309	28,588 -	29,542	0.269	419,019 -	456,048	0.229
12,646 -	12,829	0.308	29,543 -	30,563	0.268	456,049 -	500,259	0.228
12,830 -	13,018	0.307	30,564 -	31,657	0.267	500,260 -	553,962	0.227
13,019 -	13,212	0.306	31,658 -	32,832	0.266	553,963 -	620,581	0.226
13,213 -	13,412	0.305	32,833 -	34,098	0.265	620,582 -	705,413	0.225
13,413 -	13,619	0.304	34,099 -	35,466	0.264	705,414 -	817,112	0.224
13,620 -	13,832	0.303	35,467 -	36,948	0.263	817,113 -	970,838	0.223
13,833 -	14,052	0.302	36,949 -	38,559	0.262	970,839 -	1,195,811	0.222
14,053 -	14,279	0.301	38,560 -	40,316	0.261	1,195,812 -	1,556,500	0.221
14,280 -	14,513	0.300	40,317 -	42,242	0.260	1,556,501 -	1,842,116	0.220
14,514 -	14,755	0.299	42,243 -	44,361	0.259	1,842,117 -	2,009,072	0.219
14,756 -	15,005	0.298	44,362 -	46,704	0.258	2,009,073 -	2,209,308	0.218
15,006 -	15,264	0.297	46,705 -	49,308	0.257	2,209,309 -	2,453,876	0.217
15,265 -	15,533	0.296	49,309 -	52,219	0.256	2,453,877 -	2,759,330	0.216
15,534 -	15,810	0.295	52,220 -	55,496	0.255	2,759,331 -	3,151,641	0.215
15,811 -	16,098	0.294	55,497 -	59,212	0.254	3,151,642 -	3,673,995	0.214
16,099 -	16,397	0.293	59,213 -	63,461	0.253	3,673,996 -	4,403,900	0.213
16,398 -	16,706	0.292	63,462 -	68,367	0.252	4,403,901 -	5,495,723	0.212
16,707 -	17,028	0.291	68,368 -	74,095	0.251	5,495,724 -	7,307,384	0.211
17,029 -	17,362	0.290	74,096 -	80,871	0.250	7,307,385 -	10,900,836	0.210
17,363 -	17,710	0.289	80,872 -	89,011	0.249	10,900,837 -	21,448,049	0.209
17,711 -	18,072	0.288	89,012 -	98,972	0.248	21,448,050 -	OVER	0.208

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%

**TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS** *Effective 01 July 2018*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,102	0.327	19,776 - 20,597	0.302	235,345 - 253,922	0.277
10,103 - 10,312	0.326	20,598 - 21,490	0.301	253,923 - 275,684	0.276
10,313 - 10,531	0.325	21,491 - 22,464	0.300	275,685 - 301,526	0.275
10,532 - 10,760	0.324	22,465 - 23,531	0.299	301,527 - 332,713	0.274
10,761 - 10,999	0.323	23,532 - 24,704	0.298	332,714 - 371,097	0.273
11,000 - 11,248	0.322	24,705 - 26,000	0.297	371,098 - 419,492	0.272
11,249 - 11,509	0.321	26,001 - 27,439	0.296	419,493 - 482,402	0.271
11,510 - 11,783	0.320	27,440 - 29,047	0.295	482,403 - 567,510	0.270
11,784 - 12,070	0.319	29,048 - 30,856	0.294	567,511 - 689,081	0.269
12,071 - 12,371	0.318	30,857 - 32,904	0.293	689,082 - 876,937	0.268
12,372 - 12,688	0.317	32,905 - 35,244	0.292	876,938 - 1,205,609	0.267
12,689 - 13,021	0.316	35,245 - 37,942	0.291	1,205,610 - 1,776,128	0.266
13,022 - 13,373	0.315	37,943 - 41,088	0.290	1,776,129 - 1,947,135	0.265
13,374 - 13,743	0.314	41,089 - 44,802	0.289	1,947,136 - 2,154,579	0.264
13,744 - 14,135	0.313	44,803 - 49,254	0.288	2,154,580 - 2,411,495	0.263
14,136 - 14,550	0.312	49,255 - 54,689	0.287	2,411,496 - 2,737,978	0.262
14,551 - 14,991	0.311	54,690 - 61,472	0.286	2,737,979 - 3,166,705	0.261
14,992 - 15,458	0.310	61,473 - 70,175	0.285	3,166,706 - 3,754,623	0.260
15,459 - 15,956	0.309	70,176 - 81,750	0.284	3,754,624 - 4,610,613	0.259
15,957 - 16,486	0.308	81,751 - 97,898	0.283	4,610,614 - 5,972,162	0.258
16,487 - 17,054	0.307	97,899 - 121,995	0.282	5,972,163 - 8,474,852	0.257
17,055 - 17,661	0.306	121,996 - 161,828	0.281	8,474,853 - 14,588,153	0.256
17,662 - 18,314	0.305	161,829 - 205,303	0.280	14,588,154 - OVER	0.255
18,315 - 19,017	0.304	205,304 - 219,300	0.279		
19,018 - 19,775	0.303	219,301 - 235,344	0.278		

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%

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

Effective 01 July 2018

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.266	18,073 - 18,449	0.226	98,973 - 111,444	0.186
10,058 - 10,173	0.265	18,450 - 18,842	0.225	111,445 - 127,513	0.185
10,174 - 10,291	0.264	18,843 - 19,252	0.224	127,514 - 148,997	0.184
10,292 - 10,412	0.263	19,253 - 19,681	0.223	148,998 - 179,187	0.183
10,413 - 10,536	0.262	19,682 - 20,129	0.222	179,188 - 203,843	0.182
10,537 - 10,663	0.261	20,130 - 20,597	0.221	203,844 - 212,226	0.181
10,664 - 10,793	0.260	20,598 - 21,088	0.220	212,227 - 221,328	0.180
10,794 - 10,927	0.259	21,089 - 21,604	0.219	221,329 - 231,247	0.179
10,928 - 11,063	0.258	21,605 - 22,145	0.218	231,248 - 242,095	0.178
11,064 - 11,204	0.257	22,146 - 22,713	0.217	242,096 - 254,012	0.177
11,205 - 11,347	0.256	22,714 - 23,312	0.216	254,013 - 267,163	0.176
11,348 - 11,495	0.255	23,313 - 23,943	0.215	267,164 - 281,750	0.175
11,496 - 11,646	0.254	23,944 - 24,610	0.214	281,751 - 298,022	0.174
11,647 - 11,802	0.253	24,611 - 25,314	0.213	298,023 - 316,288	0.173
11,803 - 11,961	0.252	25,315 - 26,060	0.212	316,289 - 336,940	0.172
11,962 - 12,125	0.251	26,061 - 26,851	0.211	336,941 - 360,477	0.171
12,126 - 12,294	0.250	26,852 - 27,692	0.210	360,478 - 387,549	0.170
12,295 - 12,467	0.249	27,693 - 28,587	0.209	387,550 - 419,018	0.169
12,468 - 12,645	0.248	28,588 - 29,542	0.208	419,019 - 456,048	0.168
12,646 - 12,829	0.247	29,543 - 30,563	0.207	456,049 - 500,259	0.167
12,830 - 13,018	0.246	30,564 - 31,657	0.206	500,260 - 553,962	0.166
13,019 - 13,212	0.245	31,658 - 32,832	0.205	553,963 - 620,581	0.165
13,213 - 13,412	0.244	32,833 - 34,098	0.204	620,582 - 705,413	0.164
13,413 - 13,619	0.243	34,099 - 35,466	0.203	705,414 - 817,112	0.163
13,620 - 13,832	0.242	35,467 - 36,948	0.202	817,113 - 970,838	0.162
13,833 - 14,052	0.241	36,949 - 38,559	0.201	970,839 - 1,195,811	0.161
14,053 - 14,279	0.240	38,560 - 40,316	0.200	1,195,812 - 1,556,500	0.160
14,280 - 14,513	0.239	40,317 - 42,242	0.199	1,556,501 - 1,842,116	0.159
14,514 - 14,755	0.238	42,243 - 44,361	0.198	1,842,117 - 2,009,072	0.158
14,756 - 15,005	0.237	44,362 - 46,704	0.197	2,009,073 - 2,209,308	0.157
15,006 - 15,264	0.236	46,705 - 49,308	0.196	2,209,309 - 2,453,876	0.156
15,265 - 15,533	0.235	49,309 - 52,219	0.195	2,453,877 - 2,759,330	0.155
15,534 - 15,810	0.234	52,220 - 55,496	0.194	2,759,331 - 3,151,641	0.154
15,811 - 16,098	0.233	55,497 - 59,212	0.193	3,151,642 - 3,673,995	0.153
16,099 - 16,397	0.232	59,213 - 63,461	0.192	3,673,996 - 4,403,900	0.152
16,398 - 16,706	0.231	63,462 - 68,367	0.191	4,403,901 - 5,495,723	0.151
16,707 - 17,028	0.230	68,368 - 74,095	0.190	5,495,724 - 7,307,384	0.150
17,029 - 17,362	0.229	74,096 - 80,871	0.189	7,307,385 - 10,900,836	0.149
17,363 - 17,710	0.228	80,872 - 89,011	0.188	10,900,837 - 21,448,049	0.148
17,711 - 18,072	0.227	89,012 - 98,972	0.187	21,448,050 - OVER	0.147

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%



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

Effective 01 July 2018

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,102	0.266	19,776	-	20,597	0.241	235,345	-	253,922	0.216
10,103	-	10,312	0.265	20,598	-	21,490	0.240	253,923	-	275,684	0.215
10,313	-	10,531	0.264	21,491	-	22,464	0.239	275,685	-	301,526	0.214
10,532	-	10,760	0.263	22,465	-	23,531	0.238	301,527	-	332,713	0.213
10,761	-	10,999	0.262	23,532	-	24,704	0.237	332,714	-	371,097	0.212
11,000	-	11,248	0.261	24,705	-	26,000	0.236	371,098	-	419,492	0.211
11,249	-	11,509	0.260	26,001	-	27,439	0.235	419,493	-	482,402	0.210
11,510	-	11,783	0.259	27,440	-	29,047	0.234	482,403	-	567,510	0.209
11,784	-	12,070	0.258	29,048	-	30,856	0.233	567,511	-	689,081	0.208
12,071	-	12,371	0.257	30,857	-	32,904	0.232	689,082	-	876,937	0.207
12,372	-	12,688	0.256	32,905	-	35,244	0.231	876,938	-	1,205,609	0.206
12,689	-	13,021	0.255	35,245	-	37,942	0.230	1,205,610	-	1,776,128	0.205
13,022	-	13,373	0.254	37,943	-	41,088	0.229	1,776,129	-	1,947,135	0.204
13,374	-	13,743	0.253	41,089	-	44,802	0.228	1,947,136	-	2,154,579	0.203
13,744	-	14,135	0.252	44,803	-	49,254	0.227	2,154,580	-	2,411,495	0.202
14,136	-	14,550	0.251	49,255	-	54,689	0.226	2,411,496	-	2,737,978	0.201
14,551	-	14,991	0.250	54,690	-	61,472	0.225	2,737,979	-	3,166,705	0.200
14,992	-	15,458	0.249	61,473	-	70,175	0.224	3,166,706	-	3,754,623	0.199
15,459	-	15,956	0.248	70,176	-	81,750	0.223	3,754,624	-	4,610,613	0.198
15,957	-	16,486	0.247	81,751	-	97,898	0.222	4,610,614	-	5,972,162	0.197
16,487	-	17,054	0.246	97,899	-	121,995	0.221	5,972,163	-	8,474,852	0.196
17,055	-	17,661	0.245	121,996	-	161,828	0.220	8,474,853	-	14,588,153	0.195
17,662	-	18,314	0.244	161,829	-	205,303	0.219	14,588,154	-	OVER	0.194
18,315	-	19,017	0.243	205,304	-	219,300	0.218				
19,018	-	19,775	0.242	219,301	-	235,344	0.217				

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%