

April 22, 2022

CIRCULAR LETTER NO. 2398

To All Members and Subscribers of the WCRIBMA:

GENERAL REVISION OF RATES

**EFFECTIVE JULY 1, 2022
APPLICABLE TO NEW AND RENEWAL BUSINESS**

The Commissioner of Insurance has approved a Stipulation for the general revision of workers' compensation rates, effective 12:01 A.M., July 1, 2022, applicable to new and renewal policies. This includes:

1. **RATE LEVEL DECREASE OF 3.46%**
The overall average decrease of 3.46% in the existing workers' compensation average rates will vary by class.
2. **EXPERIENCE RATING PLAN CHANGES**
The Experience Rating Plan Expected Loss Rates, D-Ratios, Weight and Ballast Tables, Split Point, State Per Claim Accident Limitation and the State Multiple Claim Accident Limitation will be revised.
3. **RETROSPECTIVE RATE PLAN CHANGES**
State Special Rating Values for retrospective rating will be changing, including excess loss factors and hazard group differentials. The various tables of retrospective expense ratios will be revised.
4. **F – CLASSES - OVERALL RATE LEVEL DECREASE OF 9.1%**
The overall average decrease of 9.1% in the existing workers' compensation F-Class average rates will vary by class.
5. **USL&HW ACT COVERAGE PERCENTAGE APPLICABLE TO NON-F CLASSIFICATIONS**
The percentage applicable in connection with Rule XII-D-3-b "U.S. Longshore and Harbor Workers' Compensation Act" will be revised.
6. **USL&HW ACT EXPECTED LOSS FACTOR APPLICABLE TO NON-F CLASSIFICATIONS**

The factor used to modify the expected loss rate for a state class whose rate was modified in accordance with Rule XII-D-3-b “U.S. Longshore and Harbor Workers’ Compensation Act” will be revised.

7. SMALL DEDUCTIBLE CREDITS

The premium credits applicable to the election of small deductibles under either the Massachusetts Benefits Deductible Program or the Massachusetts Benefits Claim and Aggregate Deductible Program will be revised.

8. DISEASE ELEMENTS TABLE

The rate associated with Class 0059 will change.

9. NO CHANGES IN THE FOLLOWING:

- A. Expense Constants
- B. Loss Constants
- C. Admiralty Law and Federal Employers’ Liability Act classifications
- D. Merit Rating Program
- E. Massachusetts Construction Classification Premium Adjustment Program (“MCCPAP”)
- F. Premium Discount Tables A and B

Experience ratings and ARAP factors (including replacement of preliminary experience ratings and ARAP factors) effective July 1, 2022 and subsequent will be issued in due course using the new rating values.

MCCPAP Factors effective July 1, 2022 and subsequent will be revised in due course using the revised experience rating offset.

When the new rates and experience ratings are received and incorporated into policy issuance, carriers should no longer attach Massachusetts Pending Premium Change Endorsement WC 20 04 01 to policies. Revised Massachusetts manual rate pages will be available on our website at www.wcribma.org. The new rates and rating values will also be available in electronic form (Microsoft Excel and text files) on our website. Attached is a copy of the Commissioner’s Decision and Order and the Stipulation.

DANIEL JUDSON
President

Attachments



CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

Filing of the Workers' Compensation Rating and Inspection Bureau For a General Revision of Workers' Compensation Rates Docket No. R2021-02

Decision and Order

I. Introduction and Procedural History

On December 20, 2021, the Workers' Compensation Rating and Inspection Bureau of Massachusetts ("WCRIBMA"), on behalf of its members, submitted a filing for a worker's compensation general rate revision to be effective July 1, 2022 ("the WCRIBMA Filing" or "Filing"). The WCRIBMA Filing sought a 2.7 percent statewide average increase. The Commissioner of Insurance ("Commissioner") designated Jean F. Farrington, Esq. and Matthew A. Taylor, Esq. as presiding officers on this matter. A hearing notice, issued on January 12, 2022, scheduled a public comment hearing for February 4, 2022. On January 21, 2022, the Attorney General ("AG") filed a notice of intent to appear and participate. On January 26, 2022, an order issued scheduling a prehearing conference for February 4, following the public comment hearing.

Representatives of the parties to this proceeding, WCRIBMA, the AG, and the State Rating Bureau in the Division of Insurance ("SRB") (collectively the "Parties") spoke at the public comment hearing. A representative of the Massachusetts NAHRO Self-Insurance Group also made a presentation. At the following scheduling conference, the Parties requested that scheduling testimony be delayed until they had an opportunity to discuss a possible stipulation. Accordingly, status conferences took place on February

25, 2022, and March 3, 2022, at which the Parties reported steady progress towards a stipulation. On March 17, 2022, the Parties submitted a Stipulation and, at the Parties' request, scheduling of advisory filings and cross-examination was suspended indefinitely. The Stipulation, in brief, agreed to an overall average decrease in the existing workers' compensation average rates of -3.46 percent, to be applied in accordance with other provisions of the Stipulation, and to be effective for policies written or renewed on or after July 1, 2022, through June 30, 2023.

Because it appeared that data and information that was not included in the Filing was available to the Parties and relied on to support the stipulation, on March 28, 2022, we issued an order pursuant to M.G.L. c. 152 § 53A (3) to submit additional information to the record and to clarify other sections of the Filing. The WCRIBMA timely complied with that order. On March 30, 2022, the WCRIBMA submitted an amended stipulation extending a condition in the stipulation requiring the Commissioner's approval by a date certain.

II. Statutory Framework

Massachusetts General Laws, Chapter 152, §53A (“§53A”) sets out the statutory requirements for obtaining approval of rates for Massachusetts workers' compensation insurance. Subsection (1) requires any insurance company writing workers' compensation insurance in the Commonwealth to file its risk classifications and premiums with the Commissioner, either directly or through a rating organization authorized to act on its behalf. The Commissioner thereafter conducts a hearing to determine whether the classifications and rates are not excessive, inadequate or unfairly discriminatory for the risks to which they effectively apply and fall within a range of reasonableness.

In addition to these general requirements, §53A (12) specifically states that the Commissioner shall not approve classifications or rates that provide for any of the following: 1) dividends, unabsorbed premium deposits, savings or other payments allowed or returned by the insurer to policyholders, members, subscribers or stockholders; 2) expenses that exceed the filing insurer's expense needs; and 3) commission allowances that are not demonstrated to be reasonable and to reflect the actual cost to the agent or broker of services they provide.

The Commissioner, pursuant to §53A (13), also must make a finding, on the basis of information in the rate filing, that insurers employ acceptable cost control programs and techniques.

III. The Stipulation

In summary, the Stipulation states that no party will object to or appeal from an approval by the Commissioner of the WCRIBMA Filing on the condition that the overall average change in the current workers' compensation average rates shall be -3.46% and complies with other conditions set out in the Stipulation. The revised rates, classifications, rating programs, rating plans, rating factors and rating values shall apply to new and renewal policies effective on and after July 1, 2022.

To implement the stipulated -3.46% overall average rate change, the rating values in the WCRIBMA Filing shall be computed in a manner consistent with the WCRIBMA Filing in accordance with the following provisions in the Stipulation:

1) the rating values in Sections IX, X, XI, and XII of the WCRIBMA Filing shall be computed in a manner consistent with the WCRIBMA Filing but, to achieve the stipulated -3.46% overall average rate change, substitute an underwriting profit of -0.495% for the underwriting profit provision shown in Section VII-A, Exhibit 1 of the WCRIBMA Filing;

2) the rating values for F-Classes in Sections VIII of the WCRIBMA Filing shall be computed in a manner consistent with the WCRIBMA Filing but shall reflect a -9.1% overall average rate change for those classes as a result of substituting an underwriting profit of -0.495% for the underwriting profit provision shown in Section VII-A, Exhibit 1 of the WCRIBMA Filing; and

3) To set the rates to be effective on and after July 1, 2022, the classification pricing methodology proposed in Section IX of the WCRIBMA Filing shall be used, provided that the target industry group rate changes and maximum and minimum change in average rates for individual rating classifications shall be those displayed in Exhibit 1 attached to the Stipulation.

The revised rates, classifications, rating programs, rating plans, rating factors and rating values agreed to in the Stipulation shall apply to both new and renewal policies

effective on and after July 1, 2022, including all such policies in the Massachusetts Workers' Compensation Assigned Risk Pool.

Revised manual pages reflecting the Stipulation that will be applicable to new and renewal policies with effective dates on and after July 1, 2022, are attached as Exhibit II to the Stipulation.

On or before December 23, 2022, the WCRIBMA will submit a general revision of workers' compensation insurance rates and rating values pursuant to 211 CMR 110.04 and M.G.L. c. 152, §§ 52 and 53A, for rates to apply to new and renewal workers' compensation insurance policies with effective dates on and after July 1, 2023.

The WCRIBMA will provide the SRB with the information it is required by 211 CMR 110.04 to provide to it sixty days in advance of submitting a workers compensation insurance rate filing, and concurrently provide it to the AG in the same form.

The Parties agree that the Stipulation has no precedential value and will not be relevant in future hearings on any line of insurance, and that they will not attempt to introduce it (or the decision adopting this Stipulation) as evidence or to rely on either document for any purpose in future hearings, provided that the Stipulation may be considered in any future hearing with respect only to the implementation of this Stipulation.

Each party further acknowledges that the Stipulation does not imply approval or disapproval by any party of any particular ratemaking methodology or projection and that each otherwise reserves the right to contest in future hearings all aspects of rate-setting including those addressed in the Stipulation.

IV. Cost Containment

The WCRIBMA's Cost Containment Filing assembles a series of insurer reports that, it contends, support its position that its member companies, as required by M.G.L. c. 152, §53A (13), "employ cost control programs and techniques acceptable to the commissioner which have had or are expected to have a substantial impact on fraudulent claim costs, unnecessary health care costs, and any other unreasonable costs and expenses, as well as on the collection of the appropriate premium charges owed to the insurers." Since 1993, the cost containment section of the filing has principally consisted of a survey sent by the WCRIBMA to a representative group of its members; in 2021 the

survey was sent to the ten largest National Association of Insurance Commissioners (“NAIC”) insurer groups writing workers’ compensation insurance in Massachusetts.¹ A copy of each company’s survey response is submitted as part of the Filing.

The Filing also includes pages from the FY2020 Annual Report of the Massachusetts Department of Industrial Accidents that provide information on grants awarded by its Office of Safety and its report on 2019 workplace fatalities, reports from its Office of Investigations on stop work orders and compliance investigations, and 2020 statistics on the caseload of its Reviewing Board. The WCRIBMA also submitted documents reporting historical data on the Insurance Fraud Bureau’s (“IFB”) case load for various time periods and copies of the IFB’s 2020 Annual Report and its newsletter, “e-focusFraud”, for May 2021. The WCRIBMA asserts that, as in past years, the materials it has submitted satisfy its obligation to show that its members are using adequate cost control programs and techniques.

The cost containment survey requests information on three general areas: Claims, Premiums, and Expenses. Briefly summarized, the Claims section addresses prevention, in the form of loss prevention and engineering programs, information on the company’s claims operations, including measures to control hospital and medical bills and to manage rehabilitation and return-to work programs, and asks specifically about programs and techniques to control fraud relating to claim costs and expenses. The Premiums section focuses on the company’s programs and techniques to collect premium due, identify premium fraud, and audit policies to ensure that they receive correct premium for the policy term. The Expense section requests information about programs the company employs to control costs associated with a wide range of its business expenses, utilizing as a model for allocating those expenses Part 1 of the Insurance Expense Exhibit that supplements the annual statements that insurers file on forms prescribed by the NAIC.

The selected companies were asked to return their completed surveys to the WCRIBMA by July 15, 2021, for a filing to be submitted in December 2021. The instructions do not specify the time frame that the company should use as the basis for

¹ The ten companies are: American International Group (AIG), A.I.M. Mutual Insurance Company, Atlantic Charter Insurance Company, Chubb Insurance Company, Guard Insurance Group, Hartford Insurance Group, Liberty Mutual Insurance Company, PMA Pooled Companies, Travelers Insurance Company, and Zurich Insurance Company.

preparing its responses, ask that it identify clearly any recent changes in its cost containment practices, or address any particular topics. The survey responses submitted in the filing range in length from 8 to 82 pages; the amount of detail the companies provide varies greatly.

The statute requires the Commissioner to make findings that insurers employ cost control programs that are “acceptable” and that have or are expected to have a substantial effect on their costs, expenses and premium collections. Cost containment filings that do not provide information on the impact of insurers’ programs are insufficient to support such a finding.² Evaluating the effectiveness of a company’s loss prevention programs, for example, relies on additional information about the company’s policies and practices for implementing those programs with its book of business. Pro forma responses to the survey questions indicate that workers’ compensation insurers in general share common goals for cost containment and employ similar practices to achieve them. Responses that omit detail on the company’s implementation of programs to achieve those goals and provide no assessment of their effectiveness as cost control factors are insufficient to demonstrate a substantial effect on cost containment.

Over time, matters common to the industry will change, requiring adjustments to the survey to ensure that it addresses the effect of those changes on factors that are relevant to cost containment. Two years ago, the global pandemic generated immediate and wide ranging changes in the way work is conducted and businesses operate, including the delivery of medical services. The long term effects of the pandemic are unpredictable and challenge efforts to develop prospective rates. What is apparent from the responses to the cost containment surveys is that some companies have identified issues that are relevant to what appear to be universal concerns in the area of cost containment. To improve the survey’s value, the WCRIBMA should carefully review its format to ensure that companies: 1) document procedures relating to their cost containment efforts that have been adjusted or changed since March 2020, describes the effectiveness of those new procedures, and states whether it considers them temporary or

² In the *Decision on 2003 Workers’ Compensation Rates* we faulted the cost containment filing for failure to document changes in company practices over time and to analyze issues such as the use of managed care organizations and improvements in the implementation of certain loss control techniques.

long term and 2) respond to matters that are appropriate to address as matters of public policy.

The survey responses identify several issues that have been the subject of significant changes at particular companies. Several reported changing their audit procedures to reduce the number of in person onsite visits to policyholders or to otherwise adjust audit reporting. Others indicated that they were evaluating their space needs in a changing work environment; one indicated a significant reduction in travel expenses generated by a revision to company policy. The second group addresses such matters as targeted as company management of opioid prescriptions, an issue of public concern at many levels, and revisions to the standard procedures for accessing medical care. Opioid use, as an aspect of medical claims may have, in addition to financial effects, social consequences for company rehabilitation and return to work programs. Institutional shifts in the way medical services are provided that differ from established practices may have significant effects on medical claim costs and are a reasonable basis for inquiry on the cost containment survey.

While we do not disapprove the Filing on the basis of the Cost Containment Filing, we advise the WCRIBMA, in future filings, to revise the scope of the survey to ensure that it provides documentation sufficient to support findings that cost control programs are acceptable, respond to changes in circumstances that affect the industry as a whole, and are implemented so as to demonstrate a substantial effect on insurer costs.

V. CONCLUSION

We find that the Stipulation submitted by the Parties will provide for classifications or premiums that are “not excessive, inadequate, or unfairly discriminatory for the risks to which they respectively apply, and fall within a range of reasonableness.” We therefore approve the Stipulation and hereby Order that the classifications and rates set out in in the filing as revised according to the terms of the Stipulation shall apply to new and renewal policies issued on and after July 1, 2022, through June 30, 2023.

SO ORDERED this 22nd day of April 2022.

Matthew Taylor

Matthew A. Taylor
Presiding Officer

Jean Farrington

Jean F. Farrington
Presiding Officer

Workers' Compensation Rating and Inspection Bureau of Massachusetts 2021 Filing for a
General Rate Revision, Docket No. R2021-02 Decision and Order

Affirmed this 22nd Day of April 2022



Gary D. Anderson
Commissioner of Insurance

3. The rating values in Sections IX, X, XI, and XII of the WCRIBMA Filing shall be computed in a manner consistent with the WCRIBMA Filing, but shall reflect: (1) a -3.46% overall average rate change as a result of substituting an underwriting profit of -0.495% for the underwriting profit provision shown in Section VII-A, Exhibit 1; (2) the rating values for F-Classes in Sections VIII of the WCRIBMA Filing shall be computed in a manner consistent with the WCRIBMA Filing, but shall reflect a -9.1% overall average rate change as a result of substituting the underwriting profit from (1) above.

4. The classification pricing methodology proposed by the WCRIBMA in Section IX of the WCRIBMA Filing shall be approved for use in setting the rates to be effective on and after July 1, 2022; provided, however, that the target industry group rate changes and maximum and minimum change in average rates for individual rating classifications shall be as displayed in Exhibit I attached to this Stipulation. The revised rates, classifications, rating programs, rating plans, rating factors and rating values agreed to pursuant to this Stipulation shall apply to new and renewal policies effective on and after July 1, 2022, including all such policies in the Massachusetts Workers' Compensation Assigned Risk Pool.

5. Revised manual pages reflecting this Stipulation applicable to new and renewal policies effective on and after July 1, 2022 are attached as Exhibit II to this Stipulation.

6. On or before December 23, 2022, the WCRIBMA will submit a general revision of workers' compensation insurance rates and rating values pursuant to 211 CMR 110.04 and G.L. c. 152, §§ 52 and 53A, for rates applicable to new and renewal policies effective on and after July 1, 2023. The WCRIBMA will provide the SRB and the AG the information the WCRIBMA is required to provide the SRB in accordance with 211 CMR 110.04 sixty (60) days

in advance of submitting the WCRIBMA's next workers compensation insurance rate filing, in the same form and at the same time as it provides such information to the SRB.

7. The WCRIBMA, AG and SRB agree that this Stipulation will have no precedential value and will not be relevant in future hearings on any line of insurance and that they will not attempt to introduce it (or the decision adopting this Stipulation) as evidence or to rely on it (or the decision adopting this Stipulation) for any purpose in future hearings, provided that the Stipulation may be considered in any future hearing with respect to the implementation of this Stipulation, but only on the issue of the implementation of this Stipulation. The WCRIBMA, AG and SRB each acknowledge that this Stipulation does not imply approval or disapproval by any party of any particular ratemaking methodology or projection and each party otherwise reserves the right to contest in future hearings all aspects of rate-setting resolved for present purposes only by this Stipulation.

8. Each party enters into this Stipulation upon the condition that it is approved by the Commissioner, in its entirety, on the record of this hearing no later than April 22, 2022. If the Commissioner does not approve this Stipulation in its entirety on or before April 22, 2022, this Stipulation shall be null and void and shall not be relied upon by any party, or by the Commissioner, for any purpose whatsoever.

9. If any person not a party to this Stipulation successfully challenges the Commissioner's approval of this Stipulation and the Commissioner's approval is suspended, set aside or otherwise rendered ineffective, this Stipulation shall be null and void and shall not be relied upon by any party, or by the Commissioner, for any purpose.

10. This Stipulation shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts.

11. The Parties may execute this Stipulation electronically and in counterparts, each of which shall be deemed an original and all of which shall constitute one original.

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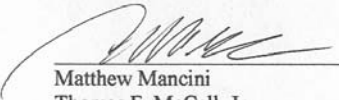
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For the AG

March __, 2022

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March ²⁹ 2022 TFM

Exhibit I

Calculation of Industry Group Rate Change and Limits

	Industry Group				
	Manufacturing	Construction	Office & Clerical	Goods & Services	Miscellaneous
(1) Industry Group Differential	1.015	1.007	0.985	0.995	0.993
(2) Experience and Benefit Level Change - Overall	-3.46%	-3.46%	-3.46%	-3.46%	-3.46%
(3) Target Rate Change = (1) x [1.000 + (2)] - 1.000	-2.0%	-2.8%	-4.9%	-3.9%	-4.1%
(4) Maximum Rate Change = (3) + (6)	7.0%	7.7%	7.1%	8.1%	8.4%
(5) Minimum Rate Change = (3) - (6)	-11.0%	-13.3%	-16.9%	-15.9%	-16.6%
(6) Swing %	9.0%	10.5%	12.0%	12.0%	12.5%

Exhibit II

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

RATES

Original Printing

Effective July 1, 2022

Page RA-1

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	2.11	253.	20.	1924	1.92	226.	--	2501	1.86	224.	--	3082D	4.10	303.	--
0008	2.07	251.	20.	1925	5.55	353.	--	2503	0.93	192.	--	3085D	3.99	299.	--
0016	2.99	284.	20.	2003	3.13	269.	--	2570	3.65	287.	--	3110	7.47	500.	--
0034	2.58	269.	20.	2014	3.38	277.	--	2576	1.83	223.	--	3111	1.76	221.	--
0035	1.41	228.	20.	2021	2.24	237.	--	2585	2.37	242.	--	3113	1.45	210.	--
0036	2.58	269.	20.	2039	3.19	271.	--	2586	1.82	223.	--	3114	2.44	244.	--
0042	2.88	280.	20.	2041	1.98	228.	--	2587	2.11	253.	20.	3118	1.37	207.	--
0046	2.04	250.	20.	2070	2.86	259.	--	2623	4.07	301.	--	3119	0.72	184.	--
0050	3.70	339.	50.	2081	2.27	238.	--	2651	1.33	206.	--	3120	1.05	196.	--
0059D	0.22	.	.	2089	2.27	238.	--	2660	1.78	221.	--	3122	1.93	227.	--
0065D	0.10	.	.	2095	2.34	241.	--	2683	1.89	225.	--	3127	1.13	199.	--
0066D	0.08	.	.	2101	2.27	238.	--	2688	1.52	212.	--	3131	1.10	198.	--
0067D	0.08	.	.	2105	(a)	(a)	(a)	2702	11.35	500.	20.	3132	2.01	229.	--
0079	2.01	249.	20.	2111	1.87	224.	--	2710	5.36	347.	--	3145	1.37	207.	--
0083	3.08	287.	20.	2114	2.27	238.	--	2731	2.47	245.	--	3146	1.81	222.	--
0106	8.37	500.	20.	2115	4.86	329.	--	2747	4.67	322.	--	3169	2.23	237.	--
0113	2.58	269.	20.	2121	1.23	202.	--	2790	1.57	214.	--	3179	0.94	192.	--
0170	2.58	269.	20.	2130	1.26	203.	--	2802	3.14	269.	--	3180	2.09	232.	--
0771b	0.56	.	.	2131	2.58	249.	--	2835	1.40	208.	--	3188	2.03	230.	--
0908	73.00	137.	--	2143	2.08	232.	--	2836	1.94	227.	--	3200	1.84	223.	--
0909	163.00	227.	--	2150	3.19	271.	--	2841	3.17	270.	--	3220	2.47	245.	--
0912	325.00	389.	--	2156	3.39	278.	--	2883	2.78	256.	--	3223	(a)	(a)	(a)
0913	146.00	210.	--	2157	3.59	285.	--	2923	1.27	203.	--	3255	1.62	216.	--
0917	2.02	250.	20.	2172	1.49	211.	--	2942	1.41	208.	--	3257	2.07	231.	--
0918	0.37	192.	20.	2211	4.88	330.	--	3018	2.09	232.	--	3270	1.86	224.	--
1430	4.31	310.	--	2220	2.12	233.	--	3022	2.91	261.	--	3300	2.70	254.	--
1438	2.85	259.	--	2260	4.41	313.	--	3027	3.34	276.	--	3305	(a)	(a)	(a)
1463	10.40	500.	--	2288	3.24	272.	--	3028	2.28	239.	--	3315	2.51	247.	--
1624D	3.35	296.	20.	2305	2.64	251.	--	3030	4.68	323.	--	3336	2.38	242.	--
1655	2.19	256.	20.	2362	1.53	213.	--	3040	4.41	313.	--	3365	4.19	356.	50.
1701	1.93	227.	--	2380	1.66	217.	--	3041	2.35	241.	--	3372	1.78	221.	--
1710D	3.35	296.	20.	2402	1.91	226.	--	3042	3.70	289.	--	3373	3.10	268.	--
1747	2.30	240.	--	2413	2.92	261.	--	3066	2.01	229.	--	3381	1.59	215.	--
1748	2.77	256.	--	2416	1.96	228.	--	3076	1.88	225.	--	3383	1.30	205.	--
1853	1.10	198.	--	2417	1.78	221.	--	3081D	4.10	303.	--	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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Effective July 1, 2022

Original Printing

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	2.23	237.	--	4150	0.69	183.	--	4771c	3.72	309.	--	5507	4.99	475.	50.
3507	2.34	241.	--	4239	1.96	228.	--	4777	2.17	235.	--	5508D	3.84	343.	50.
3515	2.28	239.	--	4243	2.31	240.	--	4825	0.36	172.	--	5509	4.53	459.	50.
3558	0.64	181.	--	4244	2.38	242.	--	4828	0.76	186.	--	5538	3.77	341.	50.
3571	0.57	179.	--	4250	1.63	216.	--	4829	0.76	186.	--	5545	41.21	500.	50.
3574	1.41	208.	--	4251	1.87	224.	--	4902	1.41	208.	--	5547	10.07	500.	50.
3612	1.10	198.	--	4273	2.64	251.	--	4923	0.51	177.	--	5606	1.16	250.	50.
3620	3.08	267.	--	4279	1.92	226.	--	5020	3.85	344.	50.	5610	4.17	355.	50.
3629	1.41	208.	--	4283	1.35	206.	--	5022	9.14	500.	50.	5645	6.09	500.	50.
3632	1.41	208.	--	4299	1.50	212.	--	5037	14.14	500.	50.	5701	18.51	500.	50.
3634	1.26	203.	--	4304	3.86	294.	--	5040	18.99	500.	50.	5703	10.17	500.	50.
3635	2.29	239.	--	4307	1.38	207.	--	5057	18.45	500.	50.	5705	8.54	500.	50.
3638	1.41	208.	--	4308	1.53	213.	--	5059	19.81	500.	50.	6003	6.94	500.	50.
3642	0.87	189.	--	4351	0.76	186.	--	5102	5.72	500.	50.	6005	3.84	343.	50.
3643	1.32	205.	--	4352	1.01	194.	--	5146	6.13	500.	50.	6204	4.80	468.	50.
3647	1.98	228.	--	4360	0.51	177.	--	5160	2.48	296.	50.	6217	3.98	348.	50.
3648	1.01	194.	--	4361	0.52	197.	20.	5183	2.84	308.	50.	6229	3.52	332.	50.
3681	0.53	178.	--	4362	0.42	194.	20.	5188	3.53	333.	50.	6233	1.93	277.	50.
3685	0.50	177.	--	4410	2.68	253.	--	5190	2.17	285.	50.	6251D	3.94	347.	50.
3724	4.05	351.	50.	4432	0.59	180.	--	5191	0.67	202.	20.	6252D	5.39	489.	50.
3726	5.47	491.	50.	4439	3.94	297.	--	5192	2.39	263.	20.	6306	7.34	500.	50.
3807	2.23	237.	--	4452	2.25	238.	--	5213	10.30	500.	50.	6319	2.51	297.	50.
3808	2.80	257.	--	4459	2.47	245.	--	5215	3.83	343.	50.	6325	2.35	291.	50.
3821	4.24	327.	20.	4470	1.71	219.	--	5221	5.99	500.	50.	6400	4.37	453.	50.
3826	3.73	290.	--	4484	1.76	221.	--	5222	8.31	500.	50.	6504	2.27	238.	--
3830	1.41	208.	--	4493	1.63	216.	--	5223	3.71	339.	50.	6702M	(a)	.	--
3841	1.30	205.	--	4511	0.26	188.	20.	5348	4.21	356.	50.	6703M	(a)	.	--
4000	4.92	351.	20.	4512	0.08	182.	20.	5402	5.96	500.	50.	6704M	(a)	.	--
4021	2.79	257.	--	4557	1.55	213.	--	5403	8.17	500.	50.	6801F	6.01	460.	--
4024	3.08	267.	--	4558	1.34	206.	--	5437	3.38	327.	50.	6811	5.03	355.	20.
4034	5.12	338.	--	4583	2.17	235.	--	5443	3.24	322.	50.	6824F	8.28	500.	--
4036	1.61	215.	--	4611	0.71	184.	--	5445	5.80	500.	50.	6826F	4.97	333.	--
4038	2.36	242.	--	4635	4.24	307.	--	5462	5.04	476.	50.	6834	1.92	246.	20.
4053	2.07	231.	--	4653	1.61	215.	--	5472	7.02	500.	50.	6836	2.72	274.	20.
4062	1.65	217.	--	4665	8.17	500.	--	5473	8.19	500.	50.	6843F	10.91	500.	--
4112	0.32	170.	--	4692	0.44	174.	--	5474	3.69	338.	50.	6854	9.12	500.	20.
4113	2.07	231.	--	4693	0.69	183.	--	5478	3.19	321.	50.	6872F	15.28	500.	--
4114	2.35	241.	--	4720	1.39	208.	--	5479	4.98	474.	50.	6874F	16.69	500.	--
4130	2.77	256.	--	4740	0.74	185.	--	5480	4.21	356.	50.	6882	12.78	500.	20.
4133	1.34	206.	--	4741	1.99	229.	--	5506	4.73	466.	50.	6884	13.95	500.	20.

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

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

RATES

Original Printing

Effective July 1, 2022

Page RA-3

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	1.48	231.	20.	8232	4.77	346.	20.	8829	2.05	251.	20.
7024M	2.35	.	--	7515	2.74	275.	20.	8233	4.79	347.	20.	8831	0.91	211.	20.
7038M	3.55	.	--	7520	2.56	269.	20.	8235	3.52	302.	20.	8832	0.24	187.	20.
7046M	5.06	.	--	7538	5.13	480.	50.	8263	4.35	331.	20.	8833	0.95	212.	20.
7047M	2.95	.	--	7539	1.20	221.	20.	8264	4.31	330.	20.	8835	1.54	233.	20.
7050M	5.57	.	--	7580	2.96	283.	20.	8265	4.79	347.	20.	8837	(a)	(a)	(a)
7090M	4.44	.	--	7590	4.19	326.	20.	8279	3.27	293.	20.	8868	0.64	201.	20.
7098M	5.95	.	--	7600	3.26	293.	20.	8291	2.98	283.	20.	8901	0.06	181.	20.
7099M	7.46	.	--	7601	4.73	466.	50.	8292	2.92	281.	20.	9014	1.85	244.	20.
7133	(a)	(a)	(a)	7610	0.28	189.	20.	8293	6.66	500.	20.	9015	2.59	270.	20.
7151M	8.26	.	--	7704	2.90	281.	20.	8350	5.88	476.	20.	9016	1.51	232.	20.
7152M	12.95	.	--	7720	1.30	225.	20.	8380	2.25	258.	20.	9019	2.38	262.	20.
7153M	10.33	.	--	7855	2.94	312.	50.	8381	1.46	230.	20.	9033	2.09	252.	20.
7219	6.66	500.	20.	8001	1.44	229.	20.	8385	3.02	285.	20.	9040	2.69	273.	20.
7230	7.61	500.	20.	8002	1.62	236.	20.	8392	1.45	230.	20.	9044	1.14	219.	20.
7231	10.18	500.	20.	8006	1.03	215.	20.	8393	1.07	216.	20.	9052	1.27	223.	20.
7309F	10.27	500.	--	8008	0.68	203.	20.	8500	4.79	347.	20.	9058	1.28	224.	20.
7313F	13.84	500.	--	8010	1.43	229.	20.	8601	0.17	185.	20.	9060	0.88	210.	20.
7317F	17.32	500.	--	8013	0.32	190.	20.	8709F	5.35	346.	--	9061	0.88	210.	20.
7327F	22.53	500.	--	8017	0.85	209.	20.	8710	2.38	262.	20.	9062	0.88	210.	20.
7333M	7.53	.	--	8018	3.15	289.	20.	8719	2.38	262.	20.	9063	0.53	198.	20.
7335M	8.85	.	--	8021	2.96	283.	20.	8720	0.72	204.	20.	9077F	5.91	457.	--
7337M	11.10	.	--	8031	1.45	230.	20.	8721	0.20	186.	20.	9079	0.86	209.	20.
7350F	17.07	500.	--	8032	1.12	218.	20.	8726F	3.94	297.	--	9089	0.62	201.	20.
7360	3.71	309.	20.	8033	1.24	222.	20.	8734M	0.44	.	--	9093	0.95	212.	20.
7370	3.35	296.	20.	8034	2.59	270.	20.	8737M	0.35	.	--	9101	3.24	292.	20.
7380	5.25	454.	20.	8039	1.16	220.	20.	8738M	0.55	.	--	9102	1.79	242.	20.
7382	3.31	295.	20.	8044	2.38	262.	20.	8742	0.09	182.	20.	9154	1.36	227.	20.
7394M	9.68	.	--	8046	1.94	247.	20.	8745	5.33	457.	20.	9156	1.67	237.	20.
7395M	12.37	.	--	8048	2.12	253.	20.	8747	0.63	201.	20.	9178	11.72	500.	20.
7398M	15.51	.	--	8058	1.98	248.	20.	8748	0.59	200.	20.	9179	34.14	500.	20.
7403	3.06	286.	20.	8103	2.31	260.	20.	8800	0.87	209.	20.	9180	3.97	318.	20.
7405d	0.77	215.	20.	8105	6.59	500.	20.	8803	0.04	180.	20.	9182	2.56	269.	20.
7420	7.63	500.	20.	8106	4.49	336.	20.	8805M	0.18	.	--	9186	3.97	318.	20.
7421	0.95	212.	20.	8107	2.63	271.	20.	8810	0.06	181.	20.	9220	3.13	289.	20.
7422	0.95	212.	20.	8111	2.36	262.	20.	8814M	0.14	.	--	9402	3.43	299.	20.
7425	2.30	260.	20.	8203	5.32	456.	20.	8815M	0.23	.	--	9403	8.60	500.	20.
7431e	0.71	212.	20.	8204	5.37	458.	20.	8820	0.06	181.	20.	9410	3.12	288.	20.
7445f	0.25	.	.	8215	2.79	277.	20.	8824	1.78	241.	20.	9501	1.77	221.	--
7453g	0.24	.	.	8227	4.66	463.	50.	8826	1.34	226.	20.	9505	1.77	221.	--

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	\$132,200.00‡
Leased or rented vehicles.....	\$88,100.00‡

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	\$61,700.00‡
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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.....	\$270.00‡
Maximum individual payroll for an executive officer per week.....	\$1,350.00‡

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.....	\$270.00‡
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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.....	\$270.00‡
Maximum individual payroll for an elected or appointed officer per week.....	\$1,350.00‡

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.....	\$400.00‡
Code 9179 - Athletic Sports Or Park: Contact Sports.....	\$400.00‡
Code 9178 - Athletic Sports Or Park: Non-Contact Sports.....	\$400.00‡

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	3.6%
\$2,000	5.9%
\$2,500	6.9%
\$5,000	11.2%

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	6.8%
\$75,001 to \$100,000	\$2,500	\$10,000	6.4%
\$100,001 to \$125,000	\$2,500	\$10,000	6.0%
\$125,001 to \$150,000	\$2,500	\$10,000	5.5%
\$150,001 to \$200,000	\$2,500	\$10,000	4.9%
over \$200,000	\$2,500	5% of Basis for the Aggregate Limit	4.5%

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, 2021

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..... 19.6% (Multiply an eligible Non-F classification rate by a factor of 1.196)

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	1.07	.18	2115	2.25	.18	3041	1.20	.18	3634	0.67	.18	4439	1.82	.20
0008	1.01	.19	2121	0.63	.19	3042	1.80	.19	3635	1.17	.20	4452	1.15	.18
0016	1.38	.19	2130	0.64	.19	3066	1.02	.18	3638	0.75	.18	4459	1.26	.18
0034	1.31	.19	2131	1.31	.19	3076	1.00	.18	3642	0.44	.18	4470	0.87	.18
0035	0.75	.19	2143	1.10	.17	3081D	1.90	.19	3643	0.67	.18	4484	0.90	.19
0036	1.31	.19	2150	1.62	.19	3082D	1.90	.19	3647	0.97	.18	4493	0.83	.18
0042	1.40	.19	2156	1.73	.19	3085D	1.85	.19	3648	0.54	.19	4511	0.13	.18
0046	1.04	.20	2157	1.83	.18	3110	3.80	.18	3681	0.28	.18	4512	0.04	.19
0050	1.88	.18	2172	0.73	.17	3111	0.89	.18	3685	0.27	.18	4557	0.82	.17
0059D	.	.	2211	2.26	.18	3113	0.74	.19	3724	1.74	.18	4558	0.68	.19
0065D	.	.	2220	1.08	.19	3114	1.24	.18	3726	2.27	.17	4583	0.97	.19
0066D	.	.	2260	2.04	.18	3118	0.72	.18	3807	1.18	.20	4611	0.38	.18
0067D	.	.	2288	1.72	.18	3119	0.39	.19	3808	1.36	.19	4635	1.83	.20
0079	0.93	.20	2305	1.28	.18	3120	0.58	.18	3821	2.06	.19	4653	0.86	.18
0083	1.57	.19	2362	0.78	.19	3122	1.02	.19	3826	1.90	.20	4665	3.78	.17
0106	3.73	.19	2380	0.85	.19	3127	0.58	.18	3830	0.68	.18	4692	0.24	.18
0113	1.31	.19	2402	0.88	.19	3131	0.56	.19	3841	0.66	.18	4693	0.35	.19
0170	1.31	.19	2413	1.48	.19	3132	1.02	.19	4000	2.19	.18	4720	0.71	.19
0771	.	.	2416	1.00	.19	3145	0.70	.19	4021	1.29	.19	4740	0.34	.18
0908	37.08	.18	2417	0.90	.17	3146	0.92	.19	4024	1.43	.18	4741	1.01	.18
0909	86.27	.21	2501	0.95	.18	3169	1.13	.20	4034	2.37	.19	4771	1.85	.17
0912	172.54	.21	2503	0.49	.17	3179	0.50	.18	4036	0.74	.19	4777	0.94	.19
0913	74.16	.18	2570	1.93	.18	3180	1.11	.18	4038	1.30	.17	4825	0.17	.18
0917	1.07	.18	2576	0.97	.19	3188	1.08	.18	4053	1.05	.19	4828	0.37	.18
0918	0.19	.17	2585	1.26	.19	3200	0.94	.19	4062	0.84	.18	4829	0.34	.18
1430	2.00	.18	2586	0.92	.19	3220	1.26	.19	4112	0.16	.19	4902	0.75	.19
1438	1.27	.18	2587	1.12	.18	3223	(a)	(a)	4113	1.05	.19	4923	0.26	.18
1463	4.63	.20	2623	1.98	.19	3255	0.89	.18	4114	1.19	.18	5020	1.71	.17
1624D	1.49	.19	2651	0.70	.19	3257	1.05	.19	4130	1.41	.19	5022	3.92	.18
1655	1.01	.18	2660	0.95	.19	3270	0.95	.19	4133	0.71	.18	5037	5.88	.18
1701	0.90	.18	2683	1.00	.19	3300	1.37	.20	4150	0.38	.17	5040	7.89	.18
1710D	1.55	.19	2688	0.81	.19	3305	(a)	(a)	4239	0.91	.18	5057	7.67	.20
1747	1.06	.19	2702	4.90	.19	3315	1.33	.18	4243	1.17	.18	5059	8.23	.19
1748	1.28	.20	2710	2.39	.19	3336	1.10	.18	4244	1.21	.18	5102	2.45	.17
1853	0.53	.17	2731	1.14	.19	3365	1.87	.19	4250	0.83	.18	5146	2.73	.18
1924	1.02	.18	2747	2.57	.18	3372	0.87	.18	4251	0.95	.17	5160	1.07	.18
1925	2.70	.25	2790	0.83	.18	3373	1.58	.18	4273	1.34	.18	5183	1.27	.18
2003	1.59	.18	2802	1.53	.18	3381	0.81	.18	4279	0.98	.18	5188	1.57	.17
2014	1.56	.18	2835	0.77	.18	3383	0.69	.19	4283	0.69	.18	5190	0.97	.18
2021	1.09	.19	2836	1.07	.18	3385	0.34	.18	4299	0.80	.18	5191	0.34	.19
2039	1.69	.18	2841	1.69	.19	3400	1.08	.20	4304	1.88	.19	5192	1.22	.19
2041	1.05	.18	2883	1.42	.18	3507	1.19	.18	4307	0.76	.19	5213	4.41	.18
2070	1.45	.18	2923	0.67	.18	3515	1.16	.18	4308	0.81	.15	5215	1.80	.18
2081	1.16	.20	2942	0.77	.19	3558	0.33	.20	4351	0.38	.18	5221	2.67	.17
2089	1.15	.18	3018	0.97	.18	3571	0.30	.18	4352	0.53	.18	5222	3.56	.17
2095	1.19	.18	3022	1.54	.19	3574	0.75	.18	4360	0.27	.18	5223	1.65	.18
2101	1.20	.18	3027	1.54	.19	3612	0.54	.19	4361	0.28	.20	5348	1.88	.17
2105	(a)	(a)	3028	1.16	.19	3620	1.43	.18	4362	0.21	.18	5402	3.05	.18
2111	0.99	.19	3030	2.16	.19	3629	0.75	.18	4410	1.36	.20	5403	3.50	.18
2114	1.20	.18	3040	2.04	.17	3632	0.68	.18	4432	0.32	.19	5437	1.51	.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.

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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	1.59	.18	7016M	1.12	.79	7704	1.29	.19	8719	1.03	.18	9179	18.12	.22
5445	2.49	.17	7024M	1.40	.79	7720	0.60	.19	8720	0.34	.18	9180	1.84	.21
5462	2.25	.17	7038M	2.12	.76	7855	1.31	.17	8721	0.09	.19	9182	1.30	.21
5472	2.92	.17	7046M	3.02	.58	8001	0.77	.20	8726F	1.69	.20	9186	1.77	.21
5473	3.40	.18	7047M	1.76	.69	8002	0.82	.21	8734M	0.21	.54	9220	1.52	.19
5474	1.58	.18	7050M	3.32	.67	8006	0.53	.20	8737M	0.17	.54	9402	1.59	.18
5478	1.42	.17	7090M	2.65	.76	8008	0.36	.19	8738M	0.26	.53	9403	3.83	.18
5479	2.34	.18	7098M	3.55	.58	8010	0.76	.19	8742	0.04	.19	9410	1.59	.19
5480	1.80	.17	7099M	4.45	.51	8013	0.16	.20	8745	2.60	.20	9501	0.86	.18
5506	1.97	.18	7133	(a)	(a)	8017	0.45	.19	8747	0.33	.17	9505	0.86	.18
5507	2.14	.17	7151M	3.96	.52	8018	1.67	.18	8748	0.29	.18	9519	1.01	.18
5508D	1.71	.18	7152M	6.22	.52	8021	1.51	.18	8800	0.48	.18	9521	1.20	.18
5509	1.94	.19	7153M	4.96	.52	8031	0.74	.19	8803	0.02	.19	9522	0.71	.18
5538	1.68	.18	7219	2.97	.18	8032	0.60	.19	8805M	0.09	.60	9533	5.88	.17
5545	17.13	.19	7230	3.71	.18	8033	0.63	.18	8810	0.03	.19	9534	2.09	.17
5547	4.18	.19	7231	4.96	.18	8034	1.32	.17	8814M	0.07	.60	9549	1.62	.17
5606	0.50	.19	7309F	4.12	.19	8039	0.62	.20	8815M	0.11	.59	9552	2.83	.19
5610	2.04	.17	7313F	5.55	.15	8044	1.16	.19	8820	0.03	.19	9586	0.16	.18
5645	2.61	.19	7317F	6.95	.19	8046	0.99	.20	8824	0.90	.19	9620	0.31	.19
5701	7.69	.19	7327F	9.04	.19	8048	1.12	.19	8826	0.71	.19			
5703	4.53	.18	7333M	4.51	.70	8058	1.01	.20	8829	1.04	.18			
5705	3.81	.18	7335M	5.30	.70	8103	1.12	.19	8831	0.46	.22			
6003	3.10	.17	7337M	6.65	.61	8105	3.50	.17	8832	0.12	.18			
6005	1.71	.18	7350F	7.01	.17	8106	2.08	.19	8833	0.48	.18			
6204	2.06	.18	7360	1.72	.18	8107	1.22	.19	8835	0.78	.18			
6217	1.71	.17	7370	1.71	.19	8111	1.20	.19	8837	(a)	(a)			
6229	1.51	.18	7380	2.56	.18	8203	2.71	.18	8868	0.34	.19			
6233	0.83	.17	7382	1.69	.18	8204	2.49	.19	8901	0.03	.19			
6251D	1.69	.17	7394M	5.80	.84	8215	1.29	.19	9014	0.91	.19			
6252D	2.24	.17	7395M	7.41	.84	8227	1.94	.19	9015	1.32	.18			
6306	3.14	.17	7398M	9.29	.74	8232	2.21	.19	9016	0.77	.20			
6319	1.08	.18	7403	1.42	.19	8233	2.22	.19	9019	1.10	.18			
6325	1.01	.18	7405	0.47	.18	8235	1.79	.19	9033	1.06	.18			
6400	2.05	.19	7420	3.29	.20	8263	2.12	.19	9040	1.43	.19			
6504	1.20	.18	7421	0.42	.17	8264	2.00	.19	9044	0.61	.18			
6702M	(a)	(a)	7422	0.41	.17	8265	2.13	.19	9052	0.68	.18			
6703M	(a)	(a)	7425	0.99	.18	8279	1.45	.20	9058	0.70	.19			
6704M	(a)	(a)	7431	0.41	.17	8291	1.45	.19	9060	0.47	.20			
6801F	2.57	.18	7445	.	.	8292	1.49	.18	9061	0.49	.19			
6811	2.26	.18	7453	.	.	8293	3.08	.19	9062	0.49	.19			
6824F	3.40	.20	7502	0.68	.18	8350	2.62	.18	9063	0.28	.20			
6826F	2.13	.18	7515	1.18	.23	8380	1.09	.18	9077F	2.75	.23			
6834	0.94	.19	7520	1.30	.19	8381	0.71	.19	9079	0.47	.19			
6836	1.26	.20	7538	2.13	.18	8385	1.40	.18	9089	0.33	.19			
6843F	4.38	.18	7539	0.54	.19	8392	0.74	.20	9093	0.51	.20			
6854	3.85	.18	7580	1.37	.18	8393	0.54	.18	9101	1.72	.19			
6872F	6.13	.19	7590	2.04	.19	8500	2.22	.19	9102	0.91	.19			
6874F	6.70	.18	7600	1.51	.17	8601	0.08	.19	9154	0.69	.20			
6882	5.39	.19	7601	2.03	.18	8709F	2.15	.19	9156	0.81	.20			
6884	5.89	.18	7610	0.14	.17	8710	1.10	.18	9178	6.45	.24			

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 2,931	0.04	829,408 - 894,882	0.24	3,418,995 - 3,696,438	0.44
2,932 - 11,851	0.05	894,883 - 963,836	0.25	3,696,439 - 4,005,844	0.45
11,852 - 20,962	0.06	963,837 - 1,036,559	0.26	4,005,845 - 4,353,074	0.46
20,963 - 86,018	0.07	1,036,560 - 1,113,376	0.27	4,353,075 - 4,745,517	0.47
86,019 - 125,216	0.08	1,113,377 - 1,194,645	0.28	4,745,518 - 5,192,622	0.48
125,217 - 162,596	0.09	1,194,646 - 1,280,770	0.29	5,192,623 - 5,706,665	0.49
162,597 - 200,061	0.10	1,280,771 - 1,372,202	0.30	5,706,666 - 6,303,899	0.50
200,062 - 238,261	0.11	1,372,203 - 1,469,451	0.31	6,303,900 - 7,006,299	0.51
238,262 - 277,532	0.12	1,469,452 - 1,573,094	0.32	7,006,300 - 7,844,326	0.52
277,533 - 318,093	0.13	1,573,095 - 1,683,786	0.33	7,844,327 - 8,861,466	0.53
318,094 - 360,117	0.14	1,683,787 - 1,802,272	0.34	8,861,467 - 10,122,016	0.54
360,118 - 403,757	0.15	1,802,273 - 1,929,410	0.35	10,122,017 - 11,725,231	0.55
403,758 - 449,157	0.16	1,929,411 - 2,066,185	0.36	11,725,232 - 13,832,817	0.56
449,158 - 496,463	0.17	2,066,186 - 2,213,738	0.37	13,832,818 - 16,727,225	0.57
496,464 - 545,823	0.18	2,213,739 - 2,373,398	0.38	16,727,226 - 20,950,201	0.58
545,824 - 597,396	0.19	2,373,399 - 2,546,720	0.39	20,950,202 - 27,688,977	0.59
597,397 - 651,350	0.20	2,546,721 - 2,735,538	0.40	27,688,978 - 40,145,480	0.60
651,351 - 707,868	0.21	2,735,539 - 2,942,030	0.41	40,145,481 - 70,958,899	0.61
707,869 - 767,148	0.22	2,942,031 - 3,168,801	0.42	70,958,900 - 274,327,342	0.62
767,149 - 829,407	0.23	3,168,802 - 3,418,994	0.43	274,327,343 - 999,999,999	0.63

- (a) G 14
- (b) State Per Claim Accident Limitation \$350,000
- (c) State Multiple Claim Accident Limitation \$700,000
- (d) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$130,000
- (e) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$260,000
- (f) Employers Liability Accident Limitation \$55,000
- (g) Primary/Excess Loss Split Point \$7,500
- (h) USL&HW Act—Expected Loss Factor—Non-F Classes 1.137
(Multiply a Non-F classification ELR by the USL&HW Act – Expected Loss Factor of 1.137)
- (i) Cap on Modifications = $1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (14)]$

Effective July 1, 2022

TABLE OF BALLAST VALUES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 - 68,696	35,000	1,726,975 - 1,776,919	210,000	3,475,984 - 3,525,970	385,000
68,697 - 104,903	40,000	1,776,920 - 1,826,867	215,000	3,525,971 - 3,575,956	390,000
104,904 - 146,890	45,000	1,826,868 - 1,876,818	220,000	3,575,957 - 3,625,943	395,000
146,891 - 191,997	50,000	1,876,819 - 1,926,771	225,000	3,625,944 - 3,675,930	400,000
191,998 - 238,797	55,000	1,926,772 - 1,976,726	230,000	3,675,931 - 3,725,918	405,000
238,798 - 286,573	60,000	1,976,727 - 2,026,684	235,000	3,725,919 - 3,775,906	410,000
286,574 - 334,949	65,000	2,026,685 - 2,076,643	240,000	3,775,907 - 3,825,894	415,000
334,950 - 383,716	70,000	2,076,644 - 2,126,605	245,000	3,825,895 - 3,875,882	420,000
383,717 - 432,750	75,000	2,126,606 - 2,176,568	250,000	3,875,883 - 3,925,871	425,000
432,751 - 481,974	80,000	2,176,569 - 2,226,533	255,000	3,925,872 - 3,975,860	430,000
481,975 - 531,338	85,000	2,226,534 - 2,276,500	260,000	3,975,861 - 4,025,849	435,000
531,339 - 580,807	90,000	2,276,501 - 2,326,468	265,000	4,025,850 - 4,075,839	440,000
580,808 - 630,358	95,000	2,326,469 - 2,376,437	270,000	4,075,840 - 4,125,829	445,000
630,359 - 679,972	100,000	2,376,438 - 2,426,407	275,000	4,125,830 - 4,175,819	450,000
679,973 - 729,638	105,000	2,426,408 - 2,476,379	280,000	4,175,820 - 4,225,809	455,000
729,639 - 779,346	110,000	2,476,380 - 2,526,352	285,000	4,225,810 - 4,275,800	460,000
779,347 - 829,088	115,000	2,526,353 - 2,576,326	290,000	4,275,801 - 4,325,791	465,000
829,089 - 878,859	120,000	2,576,327 - 2,626,301	295,000	4,325,792 - 4,375,782	470,000
878,860 - 928,654	125,000	2,626,302 - 2,676,276	300,000	4,375,783 - 4,425,773	475,000
928,655 - 978,470	130,000	2,676,277 - 2,726,253	305,000	4,425,774 - 4,475,764	480,000
978,471 - 1,028,304	135,000	2,726,254 - 2,776,231	310,000	4,475,765 - 4,525,756	485,000
1,028,305 - 1,078,152	140,000	2,776,232 - 2,826,209	315,000	4,525,757 - 4,575,748	490,000
1,078,153 - 1,128,014	145,000	2,826,210 - 2,876,188	320,000	4,575,749 - 4,625,739	495,000
1,128,015 - 1,177,887	150,000	2,876,189 - 2,926,168	325,000	4,625,740 - 4,675,732	500,000
1,177,888 - 1,227,771	155,000	2,926,169 - 2,976,148	330,000	4,675,733 - 4,725,724	505,000
1,227,772 - 1,277,664	160,000	2,976,149 - 3,026,129	335,000	4,725,725 - 4,775,716	510,000
1,277,665 - 1,327,564	165,000	3,026,130 - 3,076,111	340,000	4,775,717 - 4,825,709	515,000
1,327,565 - 1,377,472	170,000	3,076,112 - 3,126,093	345,000	4,825,710 - 4,875,702	520,000
1,377,473 - 1,427,386	175,000	3,126,094 - 3,176,076	350,000	4,875,703 - 4,925,694	525,000
1,427,387 - 1,477,306	180,000	3,176,077 - 3,226,059	355,000	4,925,695 - 4,975,687	530,000
1,477,307 - 1,527,231	185,000	3,226,060 - 3,276,043	360,000		
1,527,232 - 1,577,161	190,000	3,276,044 - 3,326,028	365,000		
1,577,162 - 1,627,095	195,000	3,326,029 - 3,376,013	370,000		
1,627,096 - 1,677,033	200,000	3,376,014 - 3,425,998	375,000		
1,677,034 - 1,726,974	205,000	3,425,999 - 3,475,983	380,000		

For Expected Losses (E) greater than \$4,975,687, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

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

G = 14

Effective July 1, 2022

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.87	1.54	1.32	1.11	0.93	0.72	0.59

2. **Tax Multipliers**

a. State (non-F Classes)	1.036*
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.081*

* Includes 0.29% residual market subsidy provision and 0.56% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.617

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

0.670

4. **Loss Conversion Factor**

1.187

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

1.094

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

Type A Company

Massachusetts
Effective July 1, 2022

Type B Company

Massachusetts
Effective July 1, 2022

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

Type A Company

Massachusetts
Effective July 1, 2022

Type B Company

Massachusetts
Effective July 1, 2022

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	0.397	0.422	0.445	0.465	0.484	0.512	0.542
30,000	0.380	0.405	0.429	0.451	0.471	0.500	0.533
35,000	0.365	0.391	0.416	0.439	0.459	0.489	0.525
40,000	0.351	0.377	0.403	0.427	0.448	0.479	0.517
50,000	0.327	0.354	0.380	0.407	0.428	0.460	0.504
75,000	0.278	0.306	0.335	0.366	0.388	0.422	0.474
100,000	0.242	0.270	0.299	0.333	0.356	0.389	0.447
125,000	0.214	0.240	0.270	0.305	0.328	0.360	0.424
150,000	0.191	0.215	0.245	0.281	0.303	0.335	0.402
175,000	0.172	0.194	0.223	0.260	0.281	0.311	0.383
200,000	0.156	0.176	0.204	0.241	0.261	0.291	0.364
250,000	0.129	0.147	0.173	0.209	0.227	0.255	0.332
300,000	0.110	0.125	0.149	0.183	0.200	0.226	0.303
500,000	0.065	0.075	0.092	0.119	0.131	0.150	0.222
1,000,000	0.030	0.035	0.044	0.059	0.066	0.077	0.125
2,000,000	0.014	0.016	0.020	0.028	0.031	0.037	0.063
3,000,000	0.008	0.010	0.012	0.017	0.019	0.023	0.041
4,000,000	0.006	0.007	0.009	0.012	0.014	0.016	0.030
5,000,000	0.004	0.005	0.007	0.009	0.010	0.012	0.023

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	0.440	0.465	0.490	0.511	0.532	0.561	0.592
30,000	0.421	0.448	0.474	0.497	0.518	0.549	0.583
35,000	0.405	0.433	0.459	0.483	0.505	0.537	0.575
40,000	0.390	0.419	0.446	0.472	0.494	0.527	0.567
50,000	0.364	0.394	0.422	0.450	0.473	0.507	0.552
75,000	0.313	0.343	0.374	0.407	0.431	0.467	0.521
100,000	0.274	0.305	0.336	0.372	0.397	0.433	0.494
125,000	0.244	0.273	0.305	0.343	0.368	0.403	0.470
150,000	0.219	0.246	0.278	0.317	0.341	0.376	0.447
175,000	0.198	0.223	0.254	0.294	0.318	0.352	0.427
200,000	0.180	0.203	0.234	0.274	0.296	0.329	0.408
250,000	0.151	0.171	0.200	0.239	0.260	0.291	0.374
300,000	0.128	0.146	0.173	0.211	0.230	0.259	0.344
500,000	0.077	0.089	0.109	0.139	0.153	0.175	0.255
1,000,000	0.036	0.042	0.053	0.070	0.078	0.091	0.147
2,000,000	0.016	0.019	0.024	0.033	0.037	0.044	0.075
3,000,000	0.010	0.012	0.015	0.021	0.023	0.027	0.049
4,000,000	0.007	0.008	0.010	0.015	0.016	0.019	0.035
5,000,000	0.005	0.006	0.008	0.011	0.012	0.015	0.027

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 2022*

Standard Premium			Standard Premium			Standard Premium		
From	To	Expense Ratio	From	To	Expense Ratio	From	To	Expense Ratio
0	10,057	0.348	18,173	18,556	0.308	105,349	119,705	0.268
10058	10,174	0.347	18,557	18,956	0.307	119,706	138,593	0.267
10175	10,293	0.346	18,957	19,374	0.306	138,594	164,557	0.266
10294	10,415	0.345	19,375	19,811	0.305	164,558	200,423	0.265
10416	10,540	0.344	19,812	20,268	0.304	200,424	208,579	0.264
10541	10,668	0.343	20,269	20,747	0.303	208,580	217,427	0.263
10669	10,799	0.342	20,748	21,249	0.302	217,428	227,059	0.262
10800	10,934	0.341	21,250	21,776	0.301	227,060	237,584	0.261
10935	11,071	0.340	21,777	22,329	0.300	237,585	249,132	0.260
11072	11,213	0.339	22,330	22,912	0.299	249,133	261,860	0.259
11214	11,358	0.338	22,913	23,525	0.298	261,861	275,959	0.258
11359	11,506	0.337	23,526	24,173	0.297	275,960	291,662	0.257
11507	11,659	0.336	24,174	24,857	0.296	291,663	309,260	0.256
11660	11,816	0.335	24,858	25,580	0.295	309,261	329,119	0.255
11817	11,977	0.334	25,581	26,348	0.294	329,120	351,702	0.254
11978	12,143	0.333	26,349	27,163	0.293	351,703	377,613	0.253
12144	12,313	0.332	27,164	28,029	0.292	377,614	407,646	0.252
12314	12,488	0.331	28,030	28,953	0.291	407,647	442,869	0.251
12489	12,668	0.330	28,954	29,940	0.290	442,870	484,754	0.250
12669	12,853	0.329	29,941	30,997	0.289	484,755	535,390	0.249
12854	13,044	0.328	30,998	32,130	0.288	535,391	597,838	0.248
13045	13,241	0.327	32,131	33,350	0.287	597,839	676,778	0.247
13242	13,444	0.326	33,351	34,667	0.286	676,779	779,736	0.246
13445	13,653	0.325	34,668	36,091	0.285	779,737	919,640	0.245
13654	13,868	0.324	36,092	37,638	0.284	919,641	1,120,726	0.244
13869	14,091	0.323	37,639	39,322	0.283	1,120,727	1,434,360	0.243
14092	14,320	0.322	39,323	41,165	0.282	1,434,361	1,800,884	0.242
14321	14,558	0.321	41,166	43,189	0.281	1,800,885	1,961,307	0.241
14559	14,803	0.320	43,190	45,423	0.280	1,961,308	2,153,106	0.240
14804	15,057	0.319	45,424	47,900	0.279	2,153,107	2,386,483	0.239
15058	15,319	0.318	47,901	50,663	0.278	2,386,484	2,676,602	0.238
15320	15,591	0.317	50,664	53,763	0.277	2,676,603	3,047,021	0.237
15592	15,873	0.316	53,764	57,269	0.276	3,047,022	3,536,434	0.236
15874	16,165	0.315	57,270	61,263	0.275	3,536,435	4,213,151	0.235
16166	16,468	0.314	61,264	65,856	0.274	4,213,152	5,210,142	0.234
16469	16,783	0.313	65,857	71,194	0.273	5,210,143	6,825,254	0.233
16784	17,110	0.312	71,195	77,473	0.272	6,825,255	9,891,587	0.232
17111	17,450	0.311	77,474	84,967	0.271	9,891,588	17,960,630	0.231
17451	17,803	0.310	84,968	94,067	0.270	17,960,631	97,478,632	0.230
17804	18,172	0.309	94,068	105,348	0.269	97,478,633	OVER	0.229

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 2022*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,103	0.348	19,909 - 20,747	0.323	241,290 - 261,000	0.298
10104 - 10,314	0.347	20,748 - 21,660	0.322	261,001 - 284,218	0.297
10315 - 10,535	0.346	21,661 - 22,657	0.321	284,219 - 311,970	0.296
10536 - 10,765	0.345	22,658 - 23,750	0.320	311,971 - 345,728	0.295
10766 - 11,006	0.344	23,751 - 24,954	0.319	345,729 - 387,679	0.294
11007 - 11,258	0.343	24,955 - 26,286	0.318	387,680 - 441,216	0.293
11259 - 11,521	0.342	26,287 - 27,769	0.317	441,217 - 511,908	0.292
11522 - 11,797	0.341	27,770 - 29,429	0.316	511,909 - 609,576	0.291
11798 - 12,087	0.340	29,430 - 31,300	0.315	609,577 - 753,300	0.290
12088 - 12,391	0.339	31,301 - 33,425	0.314	753,301 - 985,706	0.289
12392 - 12,711	0.338	33,426 - 35,860	0.313	985,707 - 1,425,495	0.288
12712 - 13,048	0.337	35,861 - 38,677	0.312	1,425,496 - 1,843,877	0.287
13049 - 13,403	0.336	38,678 - 41,975	0.311	1,843,878 - 2,030,244	0.286
13404 - 13,779	0.335	41,976 - 45,888	0.310	2,030,245 - 2,258,520	0.285
13780 - 14,175	0.334	45,889 - 50,605	0.309	2,258,521 - 2,544,632	0.284
14176 - 14,596	0.333	50,606 - 56,403	0.308	2,544,633 - 2,913,750	0.283
14597 - 15,042	0.332	56,404 - 63,702	0.307	2,913,751 - 3,408,123	0.282
15043 - 15,516	0.331	63,703 - 73,171	0.306	3,408,124 - 4,104,536	0.281
15517 - 16,021	0.330	73,172 - 85,945	0.305	4,104,537 - 5,158,651	0.280
16022 - 16,560	0.329	85,946 - 104,124	0.304	5,158,652 - 6,941,294	0.279
16561 - 17,136	0.328	104,125 - 132,056	0.303	6,941,295 - 10,606,524	0.278
17137 - 17,754	0.327	132,057 - 180,467	0.302	10,606,525 - 22,473,002	0.277
17755 - 18,418	0.326	180,468 - 209,626	0.301	22,473,003 - OVER	0.276
18419 - 19,134	0.325	209,627 - 224,346	0.300		
19135 - 19,908	0.324	224,347 - 241,289	0.299		

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 July 2022

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.296	18,173 - 18,556	0.256	105,349 - 119,705	0.216
10058 - 10,174	0.295	18,557 - 18,956	0.255	119,706 - 138,593	0.215
10175 - 10,293	0.294	18,957 - 19,374	0.254	138,594 - 164,557	0.214
10294 - 10,415	0.293	19,375 - 19,811	0.253	164,558 - 200,423	0.213
10416 - 10,540	0.292	19,812 - 20,268	0.252	200,424 - 208,579	0.212
10541 - 10,668	0.291	20,269 - 20,747	0.251	208,580 - 217,427	0.211
10669 - 10,799	0.290	20,748 - 21,249	0.250	217,428 - 227,059	0.210
10800 - 10,934	0.289	21,250 - 21,776	0.249	227,060 - 237,584	0.209
10935 - 11,071	0.288	21,777 - 22,329	0.248	237,585 - 249,132	0.208
11072 - 11,213	0.287	22,330 - 22,912	0.247	249,133 - 261,860	0.207
11214 - 11,358	0.286	22,913 - 23,525	0.246	261,861 - 275,959	0.206
11359 - 11,506	0.285	23,526 - 24,173	0.245	275,960 - 291,662	0.205
11507 - 11,659	0.284	24,174 - 24,857	0.244	291,663 - 309,260	0.204
11660 - 11,816	0.283	24,858 - 25,580	0.243	309,261 - 329,119	0.203
11817 - 11,977	0.282	25,581 - 26,348	0.242	329,120 - 351,702	0.202
11978 - 12,143	0.281	26,349 - 27,163	0.241	351,703 - 377,613	0.201
12144 - 12,313	0.280	27,164 - 28,029	0.240	377,614 - 407,646	0.200
12314 - 12,488	0.279	28,030 - 28,953	0.239	407,647 - 442,869	0.199
12489 - 12,668	0.278	28,954 - 29,940	0.238	442,870 - 484,754	0.198
12669 - 12,853	0.277	29,941 - 30,997	0.237	484,755 - 535,390	0.197
12854 - 13,044	0.276	30,998 - 32,130	0.236	535,391 - 597,838	0.196
13045 - 13,241	0.275	32,131 - 33,350	0.235	597,839 - 676,778	0.195
13242 - 13,444	0.274	33,351 - 34,667	0.234	676,779 - 779,736	0.194
13445 - 13,653	0.273	34,668 - 36,091	0.233	779,737 - 919,640	0.193
13654 - 13,868	0.272	36,092 - 37,638	0.232	919,641 - 1,120,726	0.192
13869 - 14,091	0.271	37,639 - 39,322	0.231	1,120,727 - 1,434,360	0.191
14092 - 14,320	0.270	39,323 - 41,165	0.230	1,434,361 - 1,800,884	0.190
14321 - 14,558	0.269	41,166 - 43,189	0.229	1,800,885 - 1,961,307	0.189
14559 - 14,803	0.268	43,190 - 45,423	0.228	1,961,308 - 2,153,106	0.188
14804 - 15,057	0.267	45,424 - 47,900	0.227	2,153,107 - 2,386,483	0.187
15058 - 15,319	0.266	47,901 - 50,663	0.226	2,386,484 - 2,676,602	0.186
15320 - 15,591	0.265	50,664 - 53,763	0.225	2,676,603 - 3,047,021	0.185
15592 - 15,873	0.264	53,764 - 57,269	0.224	3,047,022 - 3,536,434	0.184
15874 - 16,165	0.263	57,270 - 61,263	0.223	3,536,435 - 4,213,151	0.183
16166 - 16,468	0.262	61,264 - 65,856	0.222	4,213,152 - 5,210,142	0.182
16469 - 16,783	0.261	65,857 - 71,194	0.221	5,210,143 - 6,825,254	0.181
16784 - 17,110	0.260	71,195 - 77,473	0.220	6,825,255 - 9,891,587	0.180
17111 - 17,450	0.259	77,474 - 84,967	0.219	9,891,588 - 17,960,630	0.179
17451 - 17,803	0.258	84,968 - 94,067	0.218	17,960,631 - 97,478,632	0.178
17804 - 18,172	0.257	94,068 - 105,348	0.217	97,478,633 - OVER	0.177

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 2022

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,103	0.296	19,909	-	20,747	0.271	241,290	-	261,000	0.246
10104	-	10,314	0.295	20,748	-	21,660	0.270	261,001	-	284,218	0.245
10315	-	10,535	0.294	21,661	-	22,657	0.269	284,219	-	311,970	0.244
10536	-	10,765	0.293	22,658	-	23,750	0.268	311,971	-	345,728	0.243
10766	-	11,006	0.292	23,751	-	24,954	0.267	345,729	-	387,679	0.242
11007	-	11,258	0.291	24,955	-	26,286	0.266	387,680	-	441,216	0.241
11259	-	11,521	0.290	26,287	-	27,769	0.265	441,217	-	511,908	0.240
11522	-	11,797	0.289	27,770	-	29,429	0.264	511,909	-	609,576	0.239
11798	-	12,087	0.288	29,430	-	31,300	0.263	609,577	-	753,300	0.238
12088	-	12,391	0.287	31,301	-	33,425	0.262	753,301	-	985,706	0.237
12392	-	12,711	0.286	33,426	-	35,860	0.261	985,707	-	1,425,495	0.236
12712	-	13,048	0.285	35,861	-	38,677	0.260	1,425,496	-	1,843,877	0.235
13049	-	13,403	0.284	38,678	-	41,975	0.259	1,843,878	-	2,030,244	0.234
13404	-	13,779	0.283	41,976	-	45,888	0.258	2,030,245	-	2,258,520	0.233
13780	-	14,175	0.282	45,889	-	50,605	0.257	2,258,521	-	2,544,632	0.232
14176	-	14,596	0.281	50,606	-	56,403	0.256	2,544,633	-	2,913,750	0.231
14597	-	15,042	0.280	56,404	-	63,702	0.255	2,913,751	-	3,408,123	0.230
15043	-	15,516	0.279	63,703	-	73,171	0.254	3,408,124	-	4,104,536	0.229
15517	-	16,021	0.278	73,172	-	85,945	0.253	4,104,537	-	5,158,651	0.228
16022	-	16,560	0.277	85,946	-	104,124	0.252	5,158,652	-	6,941,294	0.227
16561	-	17,136	0.276	104,125	-	132,056	0.251	6,941,295	-	10,606,524	0.226
17137	-	17,754	0.275	132,057	-	180,467	0.250	10,606,525	-	22,473,002	0.225
17755	-	18,418	0.274	180,468	-	209,626	0.249	22,473,003	-	OVER	0.224
18419	-	19,134	0.273	209,627	-	224,346	0.248				
19135	-	19,908	0.272	224,347	-	241,289	0.247				

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%