



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

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March 10, 1993

To All Servicing Carriers and Agent Trade Association:

**REVISION OF QUALIFIED LOSS MANAGEMENT PROGRAM
REVISION OF PROCESSING PROCEDURES
MASSACHUSETTS ASSIGNED RISK RATING PLAN (MARRP)**

This will supplement our earlier communication of February 26, 1993 on the above.

Effective on and after April 1, 1993, no policy subject to Massachusetts Assigned Risk Rating Plan (MARRP) shall be considered for adjustment of deposit premium based on an employer's participation in the Qualified Loss Management Program (QLMP), unless the appropriate Certificate of Participation indicates that the participating employer has entered the QLMP prior to the effective date of the policy for which the credit against deposit premium is to be applied.

In addition, producers are urged to make every effort to insure that the Certificate of Participation is attached to and accompanies each application for assignment directed to the Bureau, if new business, or is enclosed with the renewal documents directed to the servicing carrier, if renewal business, so that the proper credit may be applied at the time the deposit premium is calculated.

Certificates applicable to policies effective prior to April 1, 1993 will be considered for adjustment of deposit premium unless unreasonably delayed.

You are again reminded that participation in the QLMP by an insured functions only as a reduction of deposit premium and does not operate to reduce the final premium determined under the MARRP. Consequently, the failure to timely prepare and to have the Certificate processed in the foregoing manner will jeopardize the employer's ability to avail itself of this important benefit.

The foregoing recognizes that producers, policyholders, servicing carriers, and Qualified Loss Management Firms will have had ample opportunity to become familiar with the interaction of the involved programs and that it is administratively cumbersome to process an interim adjustment of deposit premium.

Further questions related to these matters may be directed to Norman Fontaine, Vice President of Industry Affairs.

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