



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

May 13, 2008

CIRCULAR LETTER NO. 2089

To All Members and Subscribers of the Bureau:

**CHANGES IN MANUAL RATES BY CLASS
AND EFFECTS OF 9/1/2008 RATE CHANGE**

Attached are the changes in manual rates by class effective 9/1/2008 (Exhibit 1). Note that F-Class rates have been revised. No changes were made with respect to the rates for Admiralty and Federal Employers' Liability Act classifications. Additionally, there was a change to the applicable USL&HW percentage used in connection with Rule XII-D-3 of the Massachusetts Workers Compensation and Employers Liability Insurance Manual.

Also attached is a summary of the effects of the rate change which shows, in total and by industry group, the changes in average rates, manual rates, expected loss rates, and D-Ratios (Exhibit 2). This summary does not include the changes made to F-Class rates and rating values.

Exhibit 3 shows the expense constants for the rates effective 9/1/2008. Note that the determination of the expense constant for non-per capita risks involves selecting one of three possible expense constants. Previously, only two possible expense constants existed for non-per capita risks.

ROBERT McCARTHY
Vice President and Actuary

Attachments

MASSACHUSETTS WORKERS' COMPENSATION
CLASSIFICATION PRICING

Exhibit 1
Page 1

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
0005	FARM: NURSERY EMP & DRIVERS	2.87	3.04	6%
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	1.93	2.18	13%
0016	FARM: ORCHARDS & DRIVERS	2.86	3.01	5%
0034	FARM: POULTRY OR EGG PRODUCERS & DRIVERS	2.78	3.07	10%
0035	FARM: FLORIST & DRIVERS	1.70	1.68	-1%
0036	FARM: DAIRY & DRIVERS	2.78	3.07	10%
0037	FARM: FIELD CROPS & DRIVERS	1.93	2.18	13%
0042	LANDSCAPE GARDENING & DRIVERS	3.84	4.23	10%
0046	FERTILIZER OR PESTICIDE APPLICATION-COMM OR DOMESTIC, DRIVERS	2.76	2.72	-1%
0050	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	4.11	4.91	19%
0059	OCCUPATIONAL DISEASE-ABRASIVE/SAND BLAST	0.28	0.29	4%
0065	OCCUPATIONAL DISEASE-STEEL	0.12	0.12	0%
0066	OCCUPATIONAL DISEASE-NON FERROUS METALS	0.10	0.10	0%
0067	OCCUPATIONAL DISEASE-IRON	0.10	0.10	0%
0079	FARM: BERRY OR VINEYARD & DRIVERS	4.09	3.60	-12%
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	4.09	4.44	9%
0106	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS	14.82	13.52	-9%
0113	FARM: FISH HATCHERY & DRIVERS	2.78	3.07	10%
0170	FARM: ANIMAL RAISING & DRIVERS	2.78	3.07	10%
0251	IRRIGATION WORKS OPERATION & DRIVERS	3.83	3.29	-14%
0770	BAG LOADING EXPLOS OR AMMO MFG-& DR-NR	1.57	1.45	-8%
0773	HIGH EXPLOSIVE MFG & DR-N R	4.15	3.84	-7%
0774	SMOKELESS POWDER MFG-1 BASE & DR-N R	3.03	2.81	-7%
0775	EXPLOSIVES OR AMMO CASE LOADING & DR-N R	1.67	1.97	18%
0776	PROJECTILE,BOMB,ETC LOADING & DR-N R	2.82	2.59	-8%
0779	CAP,FUSE,ETC EXPLOS OR AMMO MFG-& DR-N R	2.34	2.20	-6%
0799	BLACK POWDER MFG & DR-N R	9.33	8.65	-7%
0908	DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC	67.00	80.00	19%
0909	DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF	119.00	118.00	-1%
0912	DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS	238.00	237.00	0%
0913	DOMESTIC WORKERS-INSIDE-NOC	134.00	160.00	19%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	2.29	2.49	9%
0918	DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE	0.82	0.80	-2%
1430	SMELTING, SINTERING OR REFINING-LEAD & DRIVERS	16.44	14.29	-13%
1438	SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIV	3.04	2.68	-12%
1463	ASPHALT WORKS & DRIVERS	6.16	6.06	-2%
1624	QUARRY NOC & DRIVERS	4.13	4.77	15%
1655	LIME MFG-QUARRY-SURFACE & DRIVERS	4.73	4.91	4%
1701	CEMENT MFG	3.72	4.01	8%
1710	STONE CRUSHING & DRIVERS	4.13	4.77	15%
1747	EMERY WORKS & DRIVERS	3.62	3.82	6%
1748	ABRASIVE WHEEL MFG & DRIVERS	3.12	3.35	7%
1852	ASBESTOS GOODS MFG	8.34	7.53	-10%
1853	MICA GOODS MFG & MICA PREPARING	2.07	1.83	-12%
1860	ABRASIVE PAPER OR CLOTH PREPARATION	2.14	2.19	2%
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	2.48	2.30	-7%
1925	DIE CASTING MFG	4.01	3.80	-5%
2001	CRACKER MFG	2.78	2.75	-1%
2002	MACARONI MFG	3.55	3.09	-13%
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	2.78	2.75	-1%
2014	GRAIN MILLING	3.26	3.19	-2%

CLASSIFICATION PRICING

Exhibit 1

Page 2

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
2021	SUGAR REFINING-ALL OPERATIONS & DRIVERS	2.30	2.71	18%
2039	ICE CREAM MFG & DRIVERS	3.17	3.00	-5%
2041	CONFECTION MFG	2.11	2.33	10%
2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	4.01	4.12	3%
2081	BUTCHERING	3.97	3.60	-9%
2089	PACKING HOUSE- ALL OPERATIONS	2.84	2.78	-2%
2095	MEAT PRODUCTS MFG-NOC	4.43	4.91	11%
2101	FISH CURING	2.84	2.78	-2%
2111	CANNERY NOC	2.36	2.19	-7%
2114	OYSTERMEN	2.84	2.78	-2%
2115	SEAFOOD PRODUCTS MFG-NOC	2.60	2.82	8%
2121	BREWERY & DRIVERS	2.23	2.63	18%
2130	SPIRITUOUS LIQUOR DISTILLERY	3.03	2.70	-11%
2131	SPIRITUOUS LIQUOR BOTTLING	2.08	2.11	1%
2143	FRUIT JUICE MFG	2.58	2.80	9%
2150	ICE MFG	4.94	4.29	-13%
2156	BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR	5.54	6.53	18%
2157	BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	4.32	4.78	11%
2172	CIGARETTE MFG	1.12	1.33	19%
2174	TOBACCO REHANDLING OR WAREHOUSING	6.37	5.53	-13%
2211	COTTON BATTING,WADDING OR WASTE MFG	4.82	5.05	5%
2220	YARN OR THREAD MFG-COTTON	3.08	3.04	-1%
2260	WOOL COMBING OR SCOURING	5.69	5.07	-11%
2286	WOOL SPINNING & WEAVING	3.08	3.04	-1%
2288	FELTING MFG	2.45	2.13	-13%
2302	SILK THREAD OR YARN MFG	3.08	3.04	-1%
2305	TEXTILE FIBER MFG-SYNTHETIC	2.38	2.06	-13%
2362	KNIT GOODS MFG NOC	2.08	2.08	0%
2380	WEBBING MFG	2.42	2.57	6%
2402	CARPET OR RUG MFG NOC	2.61	2.85	9%
2413	TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH	3.84	3.48	-9%
2416	YARN OR THREAD DYEING OR FINISHING	3.76	3.27	-13%
2417	CLOTH PRINTING	2.81	3.01	7%
2501	CLOTHING MFG	2.35	2.51	7%
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	0.84	0.83	-1%
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	2.35	2.51	7%
2570	MATTRESS OR BOX SPRING MFG	4.67	4.06	-13%
2576	CANVAS GOODS MFG NOC-SHOP	2.70	2.71	0%
2578	BAG OR SACK MFG-CLOTH	2.70	2.71	0%
2585	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	2.92	2.75	-6%
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	1.26	1.26	0%
2587	TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR	1.93	2.29	19%
2623	TANNING	2.66	2.83	6%
2640	LEATHER EMBOSSING	2.97	2.58	-13%
2651	SHOE STOCK MFG	2.97	2.58	-13%
2660	BOOT OR SHOE MFG NOC	1.90	2.09	10%
2683	LUGGAGE MFG	2.20	2.09	-5%
2688	LEATHER GOODS MFG NOC	2.60	2.90	12%
2702	LOGGING OR LUMBERING & DRIVERS	18.00	18.43	2%
2710	SAWMILLS	6.61	6.12	-7%
2731	PLANING OR MOLDING MILL	4.59	4.77	4%
2741	COOPERAGE STOCK MFG	5.72	5.52	-3%

CLASSIFICATION PRICING

Exhibit 1

Page 3

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
2747	COOPERAGE ASSEMBLY	7.81	8.04	3%
2790	PATTERN MAKING NOC	2.02	2.06	2%
2802	CARPENTRY-SHOP ONLY & DRIVERS	4.29	4.35	1%
2835	BRUSH OR BROOM ASSEMBLY	2.92	2.54	-13%
2836	BRUSH OR BROOM MFG NOC	3.98	3.46	-13%
2841	WOODENWARE MFG NOC	2.61	3.07	18%
2883	FURNITURE MFG-WOOD-NOC	2.72	3.20	18%
2923	PIANO MFG	1.72	1.93	12%
2942	PENCIL, PENHOLDER OR CRAYON MFG	1.72	1.86	8%
3018	IRON OR STEEL: MFG: ROLLING MILL & DRIVERS	3.13	3.41	9%
3022	PIPE OR TUBE MFG NOC & DRIVERS	4.05	4.31	6%
3027	ROLLING MILL NOC & DRIVERS	4.21	4.96	18%
3028	PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS	4.23	4.22	0%
3030	IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR	7.00	7.34	5%
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR	9.45	9.01	-5%
3041	IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR	4.76	5.16	8%
3042	ELEVATOR OR ESCALATOR MFG	3.15	3.71	18%
3064	SIGN MFG-METAL	2.88	3.04	6%
3066	SHEET METAL WORK - SHOP	2.88	3.04	6%
3076	FIREPROOF EQUIPMENT MFG	2.48	2.38	-4%
3081	FOUNDRY-FERROUS-NOC	7.60	6.92	-9%
3082	FOUNDRY-STEEL CASTINGS	7.60	6.92	-9%
3085	FOUNDRY-NON FERROUS	4.59	4.66	2%
3110	FORGING WORK - DROP OR MACHINE	7.36	7.64	4%
3111	BLACKSMITH	2.16	2.12	-2%
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	1.80	2.12	18%
3114	TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING	3.77	3.34	-11%
3118	SAW MFG	1.80	2.12	18%
3119	NEEDLE MFG	0.86	0.85	-1%
3120	RAZOR MFG-SAFETY	1.64	1.87	14%
3122	CUTLERY MFG-NOC	2.24	2.16	-4%
3127	PRECISION MEASURING TOOL MFG-NOC	0.64	0.74	16%
3131	BUTTON OR FASTENER MFG-METAL	2.55	2.49	-2%
3132	NUT OR BOLT MFG	2.14	2.20	3%
3145	SCREW MFG	1.49	1.61	8%
3146	HARDWARE MFG-NOC	2.32	2.50	8%
3169	STOVE MFG	4.11	4.28	4%
3179	ELECTRICAL APPARATUS MFG-NOC	2.05	1.89	-8%
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	3.23	2.80	-13%
3188	PLUMBERS SUPPLIES MFG-NOC	3.01	2.83	-6%
3200	ARMS MFG-SMALL	2.77	3.26	18%
3220	CAN MFG	1.98	1.72	-13%
3227	ALUMINUM WARE MFG	4.11	4.28	4%
3241	WIRE DRAWING - IRON OR STEEL	2.48	2.30	-7%
3255	WIRE CLOTH MFG	3.43	2.98	-13%
3257	WIRE GOODS MFG - NOC	2.50	2.53	1%
3270	EYELET MFG	2.04	1.78	-13%
3300	BED SPRING OR WIRE MATTRESS MFG	7.01	7.20	3%
3315	BRASS OR COPPER GOODS MFG	1.91	2.25	18%
3336	TYPE FOUNDRY	2.94	3.47	18%
3365	WELDING OR CUTTING - NOC & DRIVERS	9.98	9.72	-3%
3372	ELECTROPLATING	2.31	2.16	-6%

CLASSIFICATION PRICING

Exhibit 1

Page 4

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
3373	GALVANIZING OR TINNING - NOT ELECTROLYTIC	4.50	3.91	-13%
3381	SILVERWARE MFG	3.07	3.23	5%
3383	JEWELRY MFG	1.41	1.45	3%
3385	WATCH MFG	0.77	0.70	-9%
3400	METAL GOODS MFG-NOC	4.11	4.28	4%
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	3.08	2.79	-9%
3515	TEXTILE MACHINERY MFG	2.69	2.56	-5%
3548	PRINTING OR BOOKBINDING MACHINE MFG	1.90	2.00	5%
3558	BOOT OR SHOE MACHINERY MFG	0.52	0.50	-4%
3559	CONFECTION MACHINE MFG	1.90	2.00	5%
3571	STEAM OR AIR PRESSURE GAUGE MFG	1.17	1.08	-8%
3574	CASH REGISTER MFG	1.90	2.00	5%
3612	PUMP MFG	1.72	1.75	2%
3620	BOILERMAKING	4.22	4.29	2%
3629	PRECISION MACHINED PARTS MFG-NOC	1.90	2.00	5%
3632	MACHINE SHOP-NOC	1.90	2.00	5%
3634	VALVE MFG	2.63	2.30	-13%
3635	GEAR MFG OR GRINDING	2.74	3.23	18%
3638	BALL OR ROLLER BEARING MFG	1.90	2.00	5%
3642	BATTERY MFG-DRY	1.26	1.09	-13%
3643	ELECTRIC POWER OR TRANSMISSION EQUIP MFG	2.05	1.89	-8%
3647	BATTERY MFG-STORAGE	2.81	2.78	-1%
3648	AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC	1.71	1.76	3%
3681	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC	0.76	0.77	1%
3685	INSTRUMENT MFG NOC	0.76	0.77	1%
3724	MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR	5.67	6.79	20%
3726	BOILER INSTALLATION OR REPAIR-STEAM	12.48	12.72	2%
3807	AUTOMOBILE RADIATOR MFG	4.11	4.28	4%
3808	AUTOMOBILE MFG OR ASSEMBLY	2.72	3.20	18%
3821	AUTOMOBILE DISMANTLING & DRIVERS	4.35	4.52	4%
3826	AIRCRAFT ENGINE MFG	2.26	1.96	-13%
3830	AIRPLANE MFG	1.90	2.00	5%
3841	TUBULAR METAL PRODUCTS MFG OR ASSEMBLY	1.82	1.58	-13%
4000	SAND OR GRAVEL DIGGING & DRIVERS	5.59	5.31	-5%
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	3.13	3.23	3%
4024	REFRACTORY PRODUCTS MFG & DRIVERS	3.61	3.18	-12%
4034	CONCRETE PRODUCTS MFG & DRIVERS	6.29	5.52	-12%
4036	PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS	2.50	2.28	-9%
4038	PLASTER STATUARY OR ORNAMENT MFG	1.74	2.05	18%
4053	POTTERY MFG: CHINA OR TABLEWARE	1.54	1.71	11%
4061	POTTERY MFG: EARTHENWARE-GLAZD OR PORCELN-HAND MOLDED OR CAST	2.13	2.51	18%
4062	POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	2.13	2.51	18%
4112	INCANDESCENT LAMP MFG	0.65	0.63	-3%
4113	GLASS MFG-CUT	1.54	1.71	11%
4114	GLASSWARE MFG-NOC	2.46	2.23	-9%
4130	GLASS MERCHANT	3.59	4.23	18%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	1.83	1.90	4%
4150	OPTICAL GOODS MFG-NOC	0.88	0.93	6%
4239	PAPER MFG	4.17	3.87	-7%
4243	BOX MFG-FOLDING PAPER-NOC	3.58	3.12	-13%
4244	CORRUGATED OR FIBERBOARD CONTAINER MFG	3.40	3.69	9%
4250	PAPER COATING	2.57	2.32	-10%

CLASSIFICATION PRICING

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		9/1/2007	9/1/2008	
4251	STATIONERY MFG	2.23	1.94	-13%
4273	BAG MFG-PAPER OR PLASTIC	3.37	3.60	7%
4279	PAPER GOODS MFG NOC	3.73	3.42	-8%
4282	DRESS PATTERN MFG-PAPER	0.58	0.66	14%
4283	BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION	3.01	2.73	-9%
4299	PRINTING	1.85	1.82	-2%
4301	WALLPAPER MFG	3.30	3.36	2%
4304	NEWSPAPER PUBLISHING	3.14	3.59	14%
4307	BOOKBINDING	1.83	1.59	-13%
4308	LINOTYPE OR HAND COMPOSITION	0.76	0.77	1%
4350	ELECTROTYPING	0.58	0.59	2%
4351	PHOTOENGRAVING	0.82	0.80	-2%
4352	ENGRAVING	0.95	0.96	1%
4360	MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP	1.08	1.16	7%
4361	PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS	0.43	0.49	14%
4362	MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL	0.74	0.79	7%
4410	RUBBER GOODS MFG NOC	3.84	4.20	9%
4417	BOOT OR SHOE MFG-RUBBER	4.09	4.83	18%
4432	FOUNTAIN PEN MFG	1.45	1.26	-13%
4439	LACQUER OR SPIRIT VARNISH MFG	2.16	1.98	-8%
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	2.71	2.91	7%
4459	PLASTICS MFG: SHEETS, RODS OR TUBES	2.49	2.91	17%
4470	CABLE MFG - INSULATED ELECTRICAL	2.69	2.42	-10%
4484	PLASTICS MFG: MOLDED PRODUCTS NOC	2.41	2.43	1%
4493	FABRIC COATING OR IMPREGNATING NOC	3.11	3.20	3%
4511	ANALYTICAL CHEMIST	0.43	0.42	-2%
4512	BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS	0.19	0.17	-11%
4557	INK MFG	1.48	1.33	-10%
4558	PAINT MFG	2.35	2.18	-7%
4561	VARNISH MFG - OLEO RESINOUS	2.16	1.98	-8%
4583	FERTILIZER MFG & DRIVERS	3.05	3.19	5%
4611	DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS	1.29	1.34	4%
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	2.52	2.76	10%
4653	GLUE MFG & DRIVERS	4.47	3.89	-13%
4665	RENDERING WORKS NOC & DR	6.39	7.20	13%
4692	DENTAL LABORATORY	0.50	0.48	-4%
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	0.96	0.83	-14%
4720	SOAP OR SYNTHETIC DETERGENT MFG	2.65	2.30	-13%
4740	OIL REFINING - PETROLEUM & DRIVERS	1.78	1.55	-13%
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	2.73	2.81	3%
4770	EXPLOSIVES OR AMMUNITION MFG: BAG LOADING-PROPLLNT CHRGS &DR	10.49	9.73	-7%
4773	EXPLOSIVES OR AMMUNITION MFG: HIGH EXPLOSIVES MFG & DRIVERS	20.26	18.73	-8%
4774	EXPLOSIVES OR AMMUNITION MFG: SMOKELESS PWDR MFG-SNGL BS &DR	17.14	15.91	-7%
4775	EXPLOSIVES OR AMMUNITION MFG: SHELL CASE LOADING & DRIVERS	10.29	12.13	18%
4776	EXPLOSIVES OR AMMUNITION MFG: PROJCTL,BOMB, MINE,GRENADE &DR	14.79	13.58	-8%
4777	EXPLOSIVES DISTRIBUTORS & DRIVERS	3.05	3.19	5%
4779	EXPLOSIVES OR AMMUNITION MFG: CAP,PRIMER,FUSE, ASSEMBLY & DR	13.28	12.50	-6%
4799	EXPLOSIVES OR AMMUNITION MFG: BLACK POWDER MFG & DRIVERS	35.09	32.52	-7%
4825	DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS	0.50	0.50	0%
4828	CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR	1.82	1.58	-13%
4829	CHEMICAL MFG NOC-ALL OPERATIONS & DRIVERS	1.82	1.58	-13%
4902	SPORTING GOODS MFG NOC	1.72	1.86	8%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
4923	PHOTOGRAPHIC SUPPLIES MFG	1.08	1.16	7%
5020	CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID	4.95	5.62	14%
5022	MASONRY NOC	10.81	11.62	7%
5037	PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT & DRIVERS	30.95	27.48	-11%
5040	IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES	45.71	44.61	-2%
5057	IRON OR STEEL: ERECTION-NOC	36.69	39.97	9%
5059	IRON OR STEEL: ERECTION: FRAME STRUCT NOT OVER 2 STRS IN HGT	36.69	39.97	9%
5069	IRON OR STEEL: ERECTION: CNSTR OF DWELL NT OVR 2 STRS IN HGT	36.69	39.97	9%
5102	DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED	7.61	6.76	-11%
5146	FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC	5.03	5.16	3%
5160	ELEVATOR ERECTION OR REPAIR	3.32	3.47	5%
5183	PLUMBING NOC & DRIVERS	3.98	3.88	-3%
5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	4.07	4.68	15%
5190	ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS	3.20	3.17	-1%
5191	OFFICE MACHICE OR APPLIANCE INSTALL, INSP, ADJSTMT OR REPAIR	1.19	1.20	1%
5192	VENDING OR COIN OPERTD MACHINES-INSTALL, SRVC OR RPR &SALES, DR	4.90	5.13	5%
5213	CONCRETE CONSTRUCTION-NOC	19.51	21.45	10%
5215	CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES	4.98	5.07	2%
5221	CONCRETE OR CEMENT WORK-FLOORS DRIVEWYS YRDS OR SIDEWLKS &DR	6.57	6.62	1%
5222	CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	8.62	8.43	-2%
5223	SWIMMING POOL CONSTRUCTN-NOT IRON OR STEEL &DR	4.98	5.07	2%
5348	STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE	6.21	6.45	4%
5402	HOTHOUSE ERECTION - ALL OPERATIONS	16.05	14.25	-11%
5403	CARPENTRY NOC	11.46	11.92	4%
5437	CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM	5.60	5.93	6%
5443	LATHING & DRIVERS	6.35	6.53	3%
5445	WALLBOARD INSTALLATION WITHIN BUILDINGS & DR	6.70	7.13	6%
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	8.96	8.93	0%
5472	ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL &DR	7.21	7.22	0%
5473	ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC &DR	12.86	12.48	-3%
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR	4.79	5.01	5%
5478	CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL	4.86	4.32	-11%
5479	INSULATION WORK NOC & DRIVERS	10.06	8.94	-11%
5480	PLASTERING NOC & DRIVERS	5.08	4.89	-4%
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS	5.81	6.96	20%
5507	STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS	6.35	6.26	-1%
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	4.25	5.09	20%
5509	STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR	3.86	4.25	10%
5538	SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS	5.15	5.74	11%
5545	ROOFING NOC & YARD EMP, DRIVERS	32.80	30.35	-7%
5547	ROOFING-BUILT UP - YARD EMP & DRIVERS	13.60	14.08	4%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT	1.70	1.75	3%
5610	CLEANER - DEBRIS REMOVAL	5.28	5.83	10%
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	6.80	7.50	10%
5651	CARPENTRY-DWELLINGS - THREE STORIES OR LESS	6.80	7.50	10%
5701	WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS	25.88	29.46	14%
5703	BUILDING RAISING OR MOVING & DRIVERS	22.18	26.58	20%
5705	SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS	10.41	9.81	-6%
6003	PILE DRIVING & DRIVERS	14.68	14.99	2%
6005	JETTY OR BREAKWATER CONSTRUCTION-ALL OPER TO COMPLETION & DR	4.25	5.09	20%
6204	DRILLING NOC & DRIVERS	11.05	9.81	-11%
6217	EXCAVATION & DRIVERS	4.19	4.17	0%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION &DR	4.19	4.17	0%
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	5.34	4.74	-11%
6251	TUNNELING - NOT PNEUMATIC - ALL OPERATIONS	7.22	6.41	-11%
6252	SHAFT SINKING - ALL OPERATIONS	8.21	7.29	-11%
6306	SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS	5.55	6.28	13%
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	5.41	5.14	-5%
6325	CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR	3.39	3.61	6%
6400	FENCE ERECTION - ALL TYPES	6.07	6.33	4%
6504	FOOD SUNDRIES MFG NOC - NO CEREAL MILLING	2.84	2.78	-2%
6801	BOAT BUILDING - WOOD - NOC & DRIVERS: US ACT	7.58	9.33	23%
6811	BOAT BUILDING - WOOD - NOC & DRIVERS: MA ACT	6.37	6.70	5%
6824	BOAT BUILDING OR REPAIRING & DRIVERS: US ACT	7.74	9.53	23%
6826	MARINA & DRIVERS: US ACT	7.55	9.30	23%
6834	BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT	3.56	3.44	-3%
6836	MARINA & DRIVERS: MA ACT	2.65	2.42	-9%
6843	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: US ACT	8.60	10.59	23%
6854	SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: MA ACT	7.23	7.61	5%
6872	SHIP REPAIR CONVERSION- ALL OP & DR: US ACT	21.77	26.80	23%
6874	PAINTING: SHIP HULLS - US ACT	24.98	29.27	17%
6882	SHIP REPAIR CONVERSION- ALL OP & DR: MA ACT	18.31	19.25	5%
6884	PAINTING: SHIP HULLS - MA ACT	21.01	21.03	0%
7219	TRUCKING: NOC - ALL EMP & DRIVERS	7.13	7.68	8%
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS	7.86	7.42	-6%
7231	TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS	5.62	5.11	-9%
7309	STEVEDORING: NOC - US ACT	29.37	29.44	0%
7313	COAL DOCK OPERATION & STEVEDORING: US ACT	9.20	11.33	23%
7317	STEVEDORING: BY HAND OR HAND TRUCKS: US ACT	8.79	10.82	23%
7327	STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS: US ACT	25.44	24.78	-3%
7350	FREIGHT HANDLING NOC: US ACT	10.86	12.84	18%
7360	FREIGHT HANDLING NOC: MA ACT	5.18	4.42	-15%
7370	TAXICAB CO: ALL OTHER EMP & DRIVERS	3.56	3.94	11%
7380	DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL	6.22	5.56	-11%
7382	BUS CO: ALL OTHER EMPLOYEES & DRIVERS	3.88	3.65	-6%
7403	AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: A/O EMP & DR	4.12	4.72	15%
7405	AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: FLYING CREW	0.80	0.75	-6%
7420	AVIATION: STUNT FLYING, RACING OR PARA JUMP: FLYING CREW	8.11	6.93	-15%
7421	AVIATION: TRANSPORT PERSON IN EMPLR BUS: FLYING CREW	2.24	2.18	-3%
7422	AVIATION: NOC-OTHER THAN HELICOPTERS: FLYING CREW	2.24	2.18	-3%
7425	AVIATION: HELICOPTERS: FLYING CREW	2.32	2.70	16%
7431	AVIATION: AIR CHARTER OR AIR TAXI: FLYING CREW	1.68	1.64	-2%
7445	AIR CARRIER-OTHER FLYING CREW-N R	0.27	0.25	-7%
7453	AIR CARRIER-COMMUTER FLYING CREW-N R	0.56	0.54	-4%
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR	3.89	3.69	-5%
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	1.81	2.11	17%
7520	WATERWORKS OPERATION & DRIVERS	3.83	3.29	-14%
7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS	4.04	4.44	10%
7539	ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS	1.60	1.36	-15%
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	2.56	2.38	-7%
7590	GARBAGE WORKS	8.30	7.09	-15%
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR	3.13	3.03	-3%
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DR	4.04	4.44	10%
7610	RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR	0.16	0.18	13%

CLASSIFICATION PRICING

Exhibit 1
Page 8Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
7704	FIREFIGHTERS & DRIVERS	1.84	2.15	17%
7720	POLICE OFFICERS & DRIVERS	1.45	1.50	3%
7855	RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR &DR	8.60	7.64	-11%
8001	STORE: FLORISTS & DRIVERS	1.21	1.23	2%
8002	AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR	2.67	2.35	-12%
8006	STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS	1.22	1.38	13%
8008	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL	0.82	0.78	-5%
8010	STORE: HARDWARE	1.54	1.67	8%
8013	STORE: JEWELRY STORES	0.47	0.44	-6%
8017	STORE: RETAIL NOC	1.18	1.09	-8%
8018	STORE: WHOLESALE NOC	3.46	3.39	-2%
8021	STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE	3.95	3.48	-12%
8031	STORE: MEAT, FISH OR POULTRY - RETAIL	2.16	2.58	19%
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE	1.72	1.51	-12%
8033	STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC	1.88	2.00	6%
8034	STORE: GROCERY STORES - WHOLESALE	4.28	3.98	-7%
8039	STORE: DEPARTMENT - RETAIL	2.22	1.96	-12%
8044	STORE: FURNITURE & DRIVERS	3.21	3.42	7%
8046	STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR	2.05	2.05	0%
8048	STORE: FRUIT OR VEGETABLE -WHOLESALE	3.11	3.23	4%
8050	STORE: FIVE & TEN CENT STORES	1.23	1.47	20%
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP	2.89	3.45	19%
8103	WOOL MERCHANT	3.04	2.86	-6%
8105	STORE: HIDE OR LEATHER DEALERS OR STORES	3.89	4.63	19%
8106	IRON OR STEEL MERCHANT & DRIVERS	7.61	7.34	-4%
8107	MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS	2.98	3.37	13%
8111	PLUMBERS SUPPLIES DEALERS & DRIVERS	3.15	3.49	11%
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	2.98	3.37	13%
8203	ICE DEALER & DRIVERS	4.45	5.10	15%
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	7.82	6.89	-12%
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR	3.63	3.93	8%
8227	CONTRACTORS PERMANENT YARD	3.05	3.24	6%
8232	LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR	4.78	4.87	2%
8233	COAL MERCHANT & LOCAL MANAGERS & DRIVERS	8.97	10.68	19%
8235	SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR	4.24	4.52	7%
8263	JUNK DEALERS & DRIVERS	5.29	5.01	-5%
8264	BOTTLE DEALER-USED & DRIVERS	4.74	4.53	-4%
8265	IRON OR STEEL SCRAP DEALERS & DRIVERS	8.97	10.68	19%
8279	STABLE OR BREEDING FARM & DRIVERS	5.35	5.54	4%
8291	STORAGE WAREHOUSE-COLD	3.62	4.31	19%
8292	STORAGE WAREHOUSE NOC	3.59	4.27	19%
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	7.79	9.25	19%
8350	GASOLINE OR OIL DEALER & DRIVERS	4.90	5.25	7%
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	2.52	2.48	-2%
8381	GASOLINE STATION-RETAIL-SELF SERVICE	1.46	1.60	10%
8385	BUS CO: GARAGE EMPLOYEES	2.75	2.90	5%
8392	AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS	1.39	1.25	-10%
8393	AUTOMOBILE BODY REPAIR	1.98	2.13	8%
8500	METAL SCRAP DEALER & DRIVERS	8.97	10.68	19%
8601	ARCHITECT OR ENGINEER-CONSULTING	0.31	0.33	6%
8709	STEVEDORING:TALLIERS & CHECKING CLERKS: US ACT	4.56	5.23	15%
8710	FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL	1.79	1.92	7%

CLASSIFICATION PRICING

Exhibit 1
Page 9Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
8719	STEVEDORING:TALLIERS & CHECKING CLERKS: MA ACT	1.79	1.92	7%
8720	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	0.92	0.96	4%
8721	REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES	0.24	0.20	-17%
8726	STEAMSHIP LINE OR AGENCY-PORT EMP: SPRVSR, CAPTNS, ENGRS, STWRD	7.40	8.03	9%
8742	SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE	0.20	0.20	0%
8745	NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES,DR	4.29	3.78	-12%
8747	DISPLAY SHOWROOMS - ALL TYPES	1.18	1.09	-8%
8748	AUTOMOBILE SALESPERSONS	0.63	0.55	-13%
8800	MAILING OR ADDRESSING CO & CLERICAL	0.63	0.67	6%
8803	AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEMTZR-TRAV	0.06	0.06	0%
8810	CLERICAL OFFICE EMPLOYEES NOC	0.12	0.12	0%
8820	ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR	0.11	0.10	-9%
8829	CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	2.20	2.34	6%
8831	PET GROOMING & DRIVERS	0.94	1.12	19%
8832	PHYSICIAN & CLERICAL	0.27	0.24	-11%
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.18	1.19	1%
8835	NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES	2.03	2.25	11%
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.51	0.54	6%
8901	TELEPHONE OR TELEGRAPH CO: OFF OR EXCH EMP & CL	0.12	0.12	0%
9014	BUILDINGS - OPERATION BY CONTRACTORS	2.09	2.50	20%
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE	2.69	2.94	9%
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DR	1.78	1.90	7%
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	5.05	4.31	-15%
9033	HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS	3.52	3.94	12%
9040	HOSPITAL: ALL OTHER EMPLOYEES	3.13	2.80	-11%
9052	HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS	1.63	1.57	-4%
9058	HOTEL: RESTAURANT EMPLOYEES	1.63	1.57	-4%
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	1.25	1.31	5%
9061	CLUB NOC & CLERICAL	0.96	0.85	-11%
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPLOYEES & CLERICAL	0.63	0.62	-2%
9077	UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS	2.87	3.53	23%
9079	RESTAURANT NOC	1.14	1.10	-4%
9089	BILLIARD HALL	0.91	1.09	20%
9093	BOWLING LANE	1.60	1.41	-12%
9101	COLLEGE: ALL OTHER EMPLOYEES	2.88	3.21	11%
9102	PARK NOC- ALL EMPLOYEES & DRIVERS	2.22	1.97	-11%
9154	THEATER NOC: ALL OTHER EMPLOYEES	1.20	1.10	-8%
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	0.93	1.00	8%
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	23.11	21.05	-9%
9179	ATHLETIC TEAM OR PARK: CONTACT SPORTS	22.55	23.10	2%
9180	AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR	4.09	4.51	10%
9182	ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS	3.26	3.29	1%
9186	CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OP-TRAV-ALL EMP & DR	4.09	4.51	10%
9220	CEMETERY OPERATION & DRIVERS	3.74	3.30	-12%
9402	STREET CLEANING & DRIVERS	5.24	5.49	5%
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	6.64	6.27	-6%
9410	MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC	1.73	1.64	-5%
9501	SIGN PAINTING OR LETTERING-INSIDE & DRIVERS	2.67	2.66	0%
9505	PAINTING: AUTO OR CARRIAGE BODIES	2.67	2.66	0%
9519	HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR	2.47	2.77	12%
9521	HOUSE FURNISHINGS INSTALLATION-NOC	4.62	4.56	-1%
9522	UPHOLSTERING	1.55	1.58	2%

CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

Class Code	Class Description	Manual Rate		% Change in Rate
		9/1/2007	9/1/2008	
9533	SCAFFOLDING: SCAFFOLD INST, RPR OR REMOVAL- BUILT UP FROM GROUND	24.08	25.95	8%
9534	MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP &DR	6.06	6.95	15%
9545	BILL POSTING & DRIVERS	4.78	4.23	-12%
9549	ADVERTISING CO & DRIVERS	3.94	4.07	3%
9552	SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR	6.94	8.29	19%
9553	SIGN PAINTING OR LETTERING-OUTSIDE OF BLDGS OR STRUCT & DR	6.94	8.29	19%
9586	BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON	0.50	0.44	-12%
9620	FUNERAL DIRECTOR & DRIVERS	0.68	0.69	1%

Massachusetts Workers Compensation
Classification Pricing

Summary of 9/1/2008 Stipulation Effects

	Effective 9/1/2007	Effective 9/1/2008	Percent Change
(1) Average Rate			
Manufacturing	2.315	2.261	-2.4%
Construction	5.855	5.910	0.9%
Office & Clerical	0.205	0.198	-3.2%
Goods & Services	1.983	1.984	0.0%
Miscellaneous	5.041	4.771	-5.4%
Total	1.139	1.127	-1.0%
(2) Manual Rate			
Manufacturing	2.154	2.169	0.7%
Construction	5.637	5.880	4.3%
Office & Clerical	0.189	0.188	-0.4%
Goods & Services	1.845	1.906	3.3%
Miscellaneous	4.682	4.570	-2.4%
Total	1.070	1.094	2.2%
(3) Expected Loss Rate			
Manufacturing	1.109	1.130	1.9%
Construction	2.515	2.656	5.6%
Office & Clerical	0.094	0.096	2.9%
Goods & Services	0.935	0.994	6.3%
Miscellaneous	2.217	2.249	1.4%
Total	0.517	0.540	4.4%
(4) D-Ratio			
Manufacturing	0.196	0.192	-2.2%
Construction	0.165	0.161	-2.4%
Office & Clerical	0.203	0.198	-2.6%
Goods & Services	0.203	0.199	-2.0%
Miscellaneous	0.179	0.184	2.6%
Total	0.188	0.184	-1.8%

Notes:

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

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

**MASSACHUSETTS WORKERS' COMPENSATION
EXPENSE CONSTANTS**

EFFECTIVE SEPTEMBER 1, 2008

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