

April 21, 2016

CIRCULAR LETTER NO. 2281

To All Members and Subscribers of the WCRIBMA:

MANUAL RATES AND RATING VALUES EFFECTIVE JULY 1, 2016

Attached please find revised manual pages that reflect the rates and rating values that will take effect July 1, 2016 in accordance with Commissioner's Decision and Order announced in Circular Letter No. 2279. Changes will be made to the following:

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

Changes with respect to Admiralty and Federal Employer's Liability Act classifications were part of a separate filing and were announced in Circular Letter No. 2277; Admiralty and Federal Employer's Liability Act classifications rates will now be displayed on pages RA1-4 within the MA Manual, and the associated experience rating parameters will now be displayed in the *Experience Rating Plan Manual*.

The new rates and rating values are available in electronic form on our website (www.wcribma.org). Experience rating and ARAP factors (including replacement of preliminary experience ratings and ARAP factors), effective July 1, 2016 and subsequent, will be issued in due course using the new experience rating parameters.

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

PAUL F. MEAGHER
President

Attachments

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

RATES

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Effective July 1, 2016

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RATES

LEGEND

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

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

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

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

CLASS CODE	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
0005	2.44	264.	20.	1748	3.19	271.	--	2288	2.69	253.	--	2923	1.54	213.	--
0008	2.41	263.	20.	1852	5.80	453.	--	2302	2.78	256.	--	2942	1.76	221.	--
0016	4.32	330.	20.	1853	1.58	214.	--	2305	2.51	247.	--	3018	3.41	278.	--
0034	4.31	330.	20.	1860	1.96	228.	--	2362	1.76	221.	--	3022	3.46	280.	--
0035	2.29	259.	20.	1924	1.95	227.	--	2380	2.41	243.	--	3027	4.68	323.	--
0036	4.31	330.	20.	1925	4.38	312.	--	2402	2.27	238.	--	3028	3.21	271.	--
0037	2.41	263.	20.	2001	3.42	279.	--	2413	3.53	283.	--	3030	6.16	466.	--
0042	4.09	322.	20.	2002	2.77	256.	--	2416	2.53	248.	--	3040	5.98	459.	--
0046	2.21	256.	20.	2003	3.42	279.	--	2417	3.57	284.	--	3041	4.74	325.	--
0050	6.25	500.	50.	2014	3.48	281.	--	2501	2.03	230.	--	3042	5.83	454.	--
0059D	0.28	.	.	2021	2.78	256.	--	2503	1.10	198.	--	3064	2.84	258.	--
0065D	0.12	.	.	2039	2.81	257.	--	2534	2.03	230.	--	3066	2.84	258.	--
0066D	0.10	.	.	2041	2.57	249.	--	2570	4.94	332.	--	3076	2.30	240.	--
0067D	0.10	.	.	2070	4.07	301.	--	2576	2.40	243.	--	3081D	6.11	464.	--
0079	3.01	284.	20.	2081	3.93	297.	--	2578	2.40	243.	--	3082D	6.11	464.	--
0083	4.38	332.	20.	2089	2.52	247.	--	2585	3.23	272.	--	3085D	4.40	313.	--
0106	13.63	500.	20.	2095	3.45	280.	--	2586	1.64	216.	--	3110	8.21	500.	--
0113	4.31	330.	20.	2101	2.52	247.	--	2587	3.16	290.	20.	3111	2.14	234.	--
0170	4.31	330.	20.	2105	(a)	(a)	(a)	2623	4.35	311.	--	3113	1.63	216.	--
0251	3.16	290.	20.	2111	2.16	235.	--	2640	1.82	223.	--	3114	2.69	253.	--
0771b	1.12	.	.	2114	2.52	247.	--	2651	1.82	223.	--	3118	1.63	216.	--
0908	86.00	150.	--	2115	3.84	293.	--	2660	1.73	220.	--	3119	0.82	188.	--
0909	159.00	223.	--	2121	1.60	215.	--	2683	1.65	217.	--	3120	1.47	210.	--
0912	317.00	381.	--	2130	2.00	229.	--	2688	2.39	243.	--	3122	1.94	227.	--
0913	171.00	235.	--	2131	2.34	241.	--	2702	15.55	500.	20.	3127	0.90	191.	--
0917	3.25	293.	20.	2143	2.29	239.	--	2710	6.89	491.	--	3131	1.59	215.	--
0918	0.58	199.	20.	2150	5.05	336.	--	2731	3.48	281.	--	3132	3.37	277.	--
1430	8.71	500.	--	2156	5.86	455.	--	2741	6.06	462.	--	3145	1.56	214.	--
1438	3.22	272.	--	2157	4.25	308.	--	2747	5.74	451.	--	3146	1.76	221.	--
1463	8.98	500.	--	2172	2.08	232.	--	2790	1.71	219.	--	3169	3.21	271.	--
1624D	4.64	341.	20.	2174	3.37	277.	--	2802	4.42	314.	--	3179	1.26	203.	--
1655	4.72	344.	20.	2211	6.35	472.	--	2835	1.89	225.	--	3180	2.64	251.	--
1701	3.60	285.	--	2220	2.78	256.	--	2836	2.38	242.	--	3188	2.54	248.	--
1710D	4.64	341.	20.	2260	6.76	487.	--	2841	3.71	289.	--	3200	2.36	242.	--
1747	3.01	264.	--	2286	2.78	256.	--	2883	3.09	267.	--	3220	2.53	248.	--

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

**MASSACHUSETTS WORKERS COMPENSATION
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RATES

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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
3223	(a)	(a)	(a)	3808	2.92	261.	--	4410	3.43	279.	--	5160	3.37	327.	50.
3227	3.21	271.	--	3821	4.02	320.	20.	4417	4.34	311.	--	5183	3.45	330.	50.
3241	1.95	227.	--	3826	3.08	267.	--	4432	1.03	195.	--	5188	4.94	473.	50.
3255	2.57	249.	--	3830	1.65	217.	--	4439	3.11	268.	--	5190	2.61	300.	50.
3257	2.58	249.	--	3841	1.36	207.	--	4452	3.36	277.	--	5191	0.92	211.	20.
3270	2.04	230.	--	4000	4.29	329.	20.	4459	2.73	255.	--	5192	3.14	289.	20.
3300	5.28	344.	--	4021	3.87	294.	--	4470	2.17	235.	--	5213	15.46	500.	50.
3305	(a)	(a)	(a)	4024	2.92	261.	--	4484	2.09	232.	--	5215	5.65	498.	50.
3315	3.33	276.	--	4034	5.93	458.	--	4493	2.51	247.	--	5221	6.77	500.	50.
3336	3.62	286.	--	4036	2.25	238.	--	4511	0.28	189.	20.	5222	10.40	500.	50.
3365	7.75	500.	50.	4038	2.45	245.	--	4512	0.12	183.	20.	5223	4.30	451.	50.
3372	2.38	242.	--	4053	1.78	221.	--	4557	1.88	225.	--	5348	5.12	479.	50.
3373	3.54	283.	--	4061	2.25	238.	--	4558	1.35	206.	--	5402	9.21	500.	50.
3381	2.55	248.	--	4062	2.25	238.	--	4561	3.11	268.	--	5403	11.00	500.	50.
3383	1.40	208.	--	4112	0.64	181.	--	4583	3.35	276.	--	5437	5.52	493.	50.
3385	0.76	186.	--	4113	1.78	221.	--	4611	1.20	201.	--	5443	4.22	357.	50.
3400	3.21	271.	--	4114	2.10	233.	--	4635	3.83	293.	--	5445	6.90	500.	50.
3507	2.77	256.	--	4130	3.79	292.	--	4653	2.37	242.	--	5462	7.70	500.	50.
3515	2.59	250.	--	4133	1.71	219.	--	4665	6.46	476.	--	5472	9.27	500.	50.
3548	1.65	217.	--	4150	0.76	186.	--	4692	0.62	181.	--	5473	10.25	500.	50.
3558	0.79	187.	--	4239	2.56	249.	--	4693	0.92	191.	--	5474	5.66	498.	50.
3559	1.65	217.	--	4243	3.53	283.	--	4720	1.85	224.	--	5478	5.59	496.	50.
3571	0.93	192.	--	4244	2.88	260.	--	4740	1.15	199.	--	5479	8.90	500.	50.
3574	1.65	217.	--	4250	2.17	235.	--	4741	2.52	247.	--	5480	4.64	462.	50.
3612	1.89	225.	--	4251	1.99	229.	--	4771c	7.52	500.	--	5506	6.85	500.	50.
3620	5.36	347.	--	4273	2.33	241.	--	4777	3.35	276.	--	5507	7.64	500.	50.
3629	1.65	217.	--	4279	2.75	255.	--	4825	0.68	183.	--	5508D	6.52	500.	50.
3632	1.65	217.	--	4282	0.75	185.	--	4828	0.96	193.	--	5509	3.71	339.	50.
3634	1.61	215.	--	4283	2.23	237.	--	4829	0.96	193.	--	5538	4.58	460.	50.
3635	2.90	261.	--	4299	1.87	224.	--	4902	1.76	221.	--	5545	37.05	500.	50.
3638	1.65	217.	--	4301	5.25	343.	--	4923	0.99	194.	--	5547	13.68	500.	50.
3642	1.07	196.	--	4304	3.99	299.	--	5020	5.01	475.	50.	5606	1.87	274.	50.
3643	1.59	215.	--	4307	1.64	216.	--	5022	9.70	500.	50.	5610	6.49	500.	50.
3647	2.10	233.	--	4308	1.21	201.	--	5037	22.67	500.	50.	5645	8.11	500.	50.
3648	1.33	206.	--	4350	0.57	179.	--	5040	59.07	500.	50.	5651	8.11	500.	50.
3681	0.82	188.	--	4351	0.82	188.	--	5057	26.45	500.	50.	5701	25.39	500.	50.
3685	0.64	181.	--	4352	1.14	199.	--	5059	26.45	500.	50.	5703	21.41	500.	50.
3724	4.99	475.	50.	4360	0.99	194.	--	5069	26.45	500.	50.	5705	12.07	500.	50.
3726	12.36	500.	50.	4361	0.62	201.	20.	5102	6.12	500.	50.	6003	10.46	500.	50.
3807	3.21	271.	--	4362	0.60	200.	20.	5146	6.38	500.	50.	6005	6.52	500.	50.

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

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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
6204	7.78	500.	50.	7230	7.96	500.	20.	8002	1.76	241.	20.	8381	1.94	247.	20.
6217	4.53	459.	50.	7231	8.08	500.	20.	8006	1.43	229.	20.	8385	2.66	272.	20.
6229	4.56	460.	50.	7309F	21.11	500.	--	8008	0.80	207.	20.	8392	1.58	234.	20.
6233	4.23	357.	50.	7313F	15.29	500.	--	8010	1.42	229.	20.	8393	2.19	256.	20.
6251D	6.35	500.	50.	7317F	14.61	500.	--	8013	0.41	193.	20.	8500	6.82	500.	20.
6252D	9.36	500.	50.	7327F	33.44	500.	--	8017	1.07	216.	20.	8601	0.27	188.	20.
6306	9.10	500.	50.	7333M	7.53	.	--	8018	3.01	284.	20.	8709F	5.16	340.	--
6319	4.48	457.	50.	7335M	8.85	.	--	8021	2.96	283.	20.	8710	2.78	276.	20.
6325	4.79	468.	50.	7337M	11.10	.	--	8031	2.12	253.	20.	8719	2.78	276.	20.
6400	6.00	500.	50.	7350F	17.29	500.	--	8032	1.54	233.	20.	8720	0.90	211.	20.
6504	2.52	247.	--	7360	5.59	466.	20.	8033	1.93	247.	20.	8721	0.21	186.	20.
6702M	(a)	.	--	7370	4.05	321.	20.	8034	3.23	292.	20.	8726F	5.83	454.	--
6703M	(a)	.	--	7380	6.08	483.	20.	8039	1.26	223.	20.	8734M	0.44	.	--
6704M	(a)	.	--	7382	3.72	309.	20.	8044	3.96	318.	20.	8737M	0.35	.	--
6801F	8.98	500.	--	7394M	9.68	.	--	8046	2.05	251.	20.	8738M	0.55	.	--
6811	7.29	500.	20.	7395M	12.37	.	--	8048	2.70	274.	20.	8742	0.16	185.	20.
6824F	10.26	500.	--	7398M	15.51	.	--	8050	1.46	230.	20.	8745	4.19	326.	20.
6826F	9.84	500.	--	7403	5.25	454.	20.	8058	2.44	264.	20.	8747	0.95	212.	20.
6834	2.48	266.	20.	7405d	1.13	232.	20.	8103	2.69	273.	20.	8748	0.58	199.	20.
6836	3.11	288.	20.	7420	7.48	500.	20.	8105	5.19	452.	20.	8800	0.97	213.	20.
6843F	14.29	500.	--	7421	1.78	241.	20.	8106	6.27	489.	20.	8803	0.04	180.	20.
6854	11.61	500.	20.	7422	1.78	241.	20.	8107	3.09	287.	20.	8805M	0.18	.	--
6872F	21.87	500.	--	7425	3.05	286.	20.	8111	2.64	271.	20.	8810	0.07	181.	20.
6874F	19.47	500.	--	7431e	1.34	241.	20.	8116	3.09	287.	20.	8814M	0.14	.	--
6882	17.77	500.	20.	7445f	0.37	.	.	8203	6.38	493.	20.	8815M	0.23	.	--
6884	15.82	500.	20.	7453g	0.44	.	.	8204	4.23	327.	20.	8820	0.09	182.	20.
7016M	1.88	.	--	7502	2.97	283.	20.	8215	3.75	310.	20.	8824	1.80	242.	20.
7024M	2.35	.	--	7515	2.17	255.	20.	8227	4.70	465.	50.	8826	1.80	242.	20.
7038M	3.55	.	--	7520	3.16	290.	20.	8232	5.53	464.	20.	8829	2.07	251.	20.
7046M	5.06	.	--	7538	6.00	500.	50.	8233	6.82	500.	20.	8831	0.97	213.	20.
7047M	2.95	.	--	7539	1.28	224.	20.	8235	4.32	330.	20.	8832	0.28	189.	20.
7050M	5.57	.	--	7580	3.15	289.	20.	8263	5.41	459.	20.	8833	1.32	225.	20.
7090M	4.44	.	--	7590	4.91	351.	20.	8264	5.75	471.	20.	8835	2.03	250.	20.
7098M	5.95	.	--	7600	3.97	318.	20.	8265	6.82	500.	20.	8837	(a)	(a)	(a)
7099M	7.46	.	--	7601	5.38	488.	50.	8279	5.53	464.	20.	8868	0.79	207.	20.
7133	(a)	(a)	(a)	7610	0.23	187.	20.	8291	4.15	324.	20.	8901	0.07	181.	20.
7151M	8.26	.	--	7704	2.30	260.	20.	8292	2.99	284.	20.	9014	3.01	284.	20.
7152M	12.95	.	--	7720	1.71	239.	20.	8293	9.44	500.	20.	9015	3.17	290.	20.
7153M	10.33	.	--	7855	5.18	481.	50.	8350	5.70	470.	20.	9016	2.01	249.	20.
7219	9.77	500.	20.	8001	1.85	244.	20.	8380	3.08	287.	20.	9019	2.81	277.	20.

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

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MISCELLANEOUS VALUES

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

Employee operated vehicles	\$98,000.00‡
Leased or rented vehicles.....	\$65,300.00‡

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	\$45,700.00‡
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Minimum individual payroll for an executive officer per week.....\$200.00

Maximum individual payroll for an executive officer per week..... \$1,000.00

Terrorism Insurance Program—Certified Loss:0.03

BENEFITS DEDUCTIBLE COVERAGE PROGRAM

<u>Medical and Indemnity Deductible Amount</u>	<u>Premium Reduction Percentage</u>
\$ 500	1.9%
\$1,000	3.1%
\$2,000	4.7%
\$2,500	5.4%
\$5,000	7.9%

BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM

<u>Basis for the Aggregate Limit</u>	<u>Claim Deductible Amount</u>	<u>Aggregate Deductible Amount</u>	<u>Premium Reduction Percentage</u>
0 to \$75,000	\$2,500	\$10,000	5.3%
\$75,001 to \$100,000	\$2,500	\$10,000	5.2%
\$100,001 to \$125,000	\$2,500	\$10,000	5.1%
\$125,001 to \$150,000	\$2,500	\$10,000	5.0%
\$150,001 to \$200,000	\$2,500	\$10,000	4.8%
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.

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 "U.S. Longshore and Harbor Workers' Compensation Act" of the MA Manual 23.1% (Multiply a Non-F classification rate by a factor of 1.231)

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.

‡ Effective October 1, 2015

RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES

MASSACHUSETTS
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1. Hazard Group Differentials

A	B	C	D	E	F	G
1.87	1.49	1.32	1.10	0.90	0.73	0.59

2. Tax Multipliers

a. State (non-F Classes)	1.032*
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.076*

* Includes 0.69% residual market subsidy provision and -0.23% insolvency fund assessment provision

3. Expected Loss Ratio

0.637

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

0.702

4. Loss Conversion Factor

1.200

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

1.089

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

Type A Company

Massachusetts
Effective July 1, 2016

Type B Company

Massachusetts
Effective July 1, 2016

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

Type A Company

Massachusetts
Effective July 1, 2016

Type B Company

Massachusetts
Effective July 1, 2016

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	0.403	0.429	0.453	0.474	0.494	0.524	0.556
30,000	0.385	0.412	0.437	0.460	0.480	0.511	0.546
35,000	0.369	0.396	0.422	0.447	0.468	0.499	0.538
40,000	0.354	0.382	0.409	0.435	0.456	0.488	0.530
50,000	0.329	0.357	0.385	0.413	0.435	0.469	0.515
75,000	0.278	0.307	0.337	0.370	0.393	0.427	0.482
100,000	0.241	0.269	0.300	0.335	0.358	0.392	0.454
125,000	0.212	0.238	0.269	0.305	0.329	0.362	0.429
150,000	0.188	0.212	0.242	0.280	0.302	0.335	0.406
175,000	0.169	0.190	0.220	0.258	0.279	0.310	0.385
200,000	0.152	0.172	0.200	0.238	0.258	0.288	0.366
250,000	0.126	0.142	0.169	0.206	0.223	0.251	0.331
300,000	0.107	0.121	0.145	0.180	0.195	0.221	0.302
500,000	0.063	0.072	0.088	0.115	0.126	0.145	0.217
1,000,000	0.029	0.033	0.042	0.057	0.063	0.073	0.121
2,000,000	0.013	0.015	0.019	0.026	0.029	0.034	0.061
3,000,000	0.008	0.009	0.012	0.016	0.018	0.021	0.039
4,000,000	0.005	0.006	0.008	0.011	0.013	0.015	0.028
5,000,000	0.004	0.005	0.006	0.009	0.010	0.011	0.021

Effective July 1, 2016

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	0.455	0.482	0.508	0.531	0.553	0.584	0.618
30,000	0.435	0.464	0.491	0.515	0.538	0.571	0.608
35,000	0.418	0.447	0.475	0.501	0.524	0.559	0.599
40,000	0.402	0.432	0.461	0.489	0.512	0.547	0.590
50,000	0.375	0.406	0.436	0.466	0.490	0.526	0.575
75,000	0.320	0.352	0.385	0.420	0.445	0.483	0.541
100,000	0.279	0.311	0.345	0.383	0.408	0.446	0.512
125,000	0.247	0.277	0.311	0.351	0.377	0.414	0.485
150,000	0.221	0.249	0.283	0.324	0.349	0.385	0.461
175,000	0.200	0.225	0.258	0.300	0.324	0.359	0.440
200,000	0.181	0.204	0.236	0.279	0.301	0.335	0.419
250,000	0.152	0.171	0.201	0.242	0.263	0.294	0.382
300,000	0.129	0.146	0.173	0.213	0.232	0.261	0.350
500,000	0.077	0.088	0.107	0.139	0.152	0.174	0.257
1,000,000	0.036	0.041	0.051	0.070	0.076	0.089	0.146
2,000,000	0.016	0.018	0.023	0.033	0.036	0.042	0.074
3,000,000	0.010	0.011	0.014	0.020	0.022	0.026	0.048
4,000,000	0.007	0.008	0.010	0.014	0.016	0.019	0.035
5,000,000	0.005	0.006	0.008	0.011	0.012	0.014	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.

Retrospective Rating Plan Manual - 2009 Edition

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS *Effective 01 July 2016*

Standard Premium			Standard Premium			Standard Premium		
From	To	Expense Ratio	From	To	Expense Ratio	From	To	Expense Ratio
0 -	10,057	0.332	18,115 -	18,494	0.292	101,609 -	114,841	0.252
10,058 -	10,173	0.331	18,495 -	18,891	0.291	114,842 -	132,037	0.251
10,174 -	10,292	0.330	18,892 -	19,304	0.290	132,038 -	155,290	0.250
10,293 -	10,413	0.329	19,305 -	19,736	0.289	155,291 -	188,484	0.249
10,414 -	10,538	0.328	19,737 -	20,188	0.288	188,485 -	205,846	0.248
10,539 -	10,665	0.327	20,189 -	20,661	0.287	205,847 -	214,424	0.247
10,666 -	10,796	0.326	20,662 -	21,157	0.286	214,425 -	223,749	0.246
10,797 -	10,930	0.325	21,158 -	21,677	0.285	223,750 -	233,921	0.245
10,931 -	11,067	0.324	21,678 -	22,223	0.284	233,922 -	245,062	0.244
11,068 -	11,207	0.323	22,224 -	22,798	0.283	245,063 -	257,317	0.243
11,208 -	11,352	0.322	22,799 -	23,403	0.282	257,318 -	270,863	0.242
11,353 -	11,500	0.321	23,404 -	24,041	0.281	270,864 -	285,914	0.241
11,501 -	11,652	0.320	24,042 -	24,715	0.280	285,915 -	302,737	0.240
11,653 -	11,808	0.319	24,716 -	25,428	0.279	302,738 -	321,662	0.239
11,809 -	11,968	0.318	25,429 -	26,183	0.278	321,663 -	343,112	0.238
11,969 -	12,133	0.317	26,184 -	26,984	0.277	343,113 -	367,627	0.237
12,134 -	12,302	0.316	26,985 -	27,836	0.276	367,628 -	395,914	0.236
12,303 -	12,476	0.315	27,837 -	28,743	0.275	395,915 -	428,918	0.235
12,477 -	12,655	0.314	28,744 -	29,711	0.274	428,919 -	467,924	0.234
12,656 -	12,839	0.313	29,712 -	30,747	0.273	467,925 -	514,734	0.233
12,840 -	13,029	0.312	30,748 -	31,858	0.272	514,735 -	571,952	0.232
13,030 -	13,224	0.311	31,859 -	33,052	0.271	571,953 -	643,480	0.231
13,225 -	13,426	0.310	33,053 -	34,340	0.270	643,481 -	735,457	0.230
13,427 -	13,633	0.309	34,341 -	35,731	0.269	735,458 -	858,112	0.229
13,634 -	13,847	0.308	35,732 -	37,240	0.268	858,113 -	1,029,868	0.228
13,848 -	14,068	0.307	37,241 -	38,882	0.267	1,029,869 -	1,287,585	0.227
14,069 -	14,296	0.306	38,883 -	40,676	0.266	1,287,586 -	1,717,335	0.226
14,297 -	14,532	0.305	40,677 -	42,643	0.265	1,717,336 -	1,891,376	0.225
14,533 -	14,776	0.304	42,644 -	44,810	0.264	1,891,377 -	2,068,371	0.224
14,777 -	15,027	0.303	44,811 -	47,209	0.263	2,068,372 -	2,281,913	0.223
15,028 -	15,288	0.302	47,210 -	49,879	0.262	2,281,914 -	2,544,623	0.222
15,289 -	15,558	0.301	49,880 -	52,870	0.261	2,544,624 -	2,875,693	0.221
15,559 -	15,837	0.300	52,871 -	56,242	0.260	2,875,694 -	3,305,797	0.220
15,838 -	16,127	0.299	56,243 -	60,074	0.259	3,305,798 -	3,887,185	0.219
16,128 -	16,427	0.298	60,075 -	64,466	0.258	3,887,186 -	4,716,708	0.218
16,428 -	16,739	0.297	64,467 -	69,551	0.257	4,716,709 -	5,996,320	0.217
16,740 -	17,063	0.296	69,552 -	75,506	0.256	5,996,321 -	8,228,716	0.216
17,064 -	17,400	0.295	75,507 -	82,577	0.255	8,228,717 -	13,109,195	0.215
17,401 -	17,750	0.294	82,578 -	91,109	0.254	13,109,196 -	32,217,514	0.214
17,751 -	18,114	0.293	91,110 -	101,608	0.253	32,217,515 -	OVER	0.213

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 2016*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,102	0.332	19,833 - 20,661	0.307	237,857 - 256,908	0.282
10,103 - 10,313	0.331	20,662 - 21,563	0.306	256,909 - 279,278	0.281
10,314 - 10,533	0.330	21,564 - 22,546	0.305	279,279 - 305,915	0.280
10,534 - 10,762	0.329	22,547 - 23,624	0.304	305,916 - 338,169	0.279
10,763 - 11,002	0.328	23,625 - 24,810	0.303	338,170 - 378,026	0.278
11,003 - 11,252	0.327	24,811 - 26,122	0.302	378,027 - 428,534	0.277
11,253 - 11,514	0.326	26,123 - 27,579	0.301	428,535 - 494,620	0.276
11,515 - 11,789	0.325	27,580 - 29,210	0.300	494,621 - 584,806	0.275
11,790 - 12,077	0.324	29,211 - 31,045	0.299	584,807 - 715,212	0.274
12,078 - 12,380	0.323	31,046 - 33,125	0.298	715,213 - 920,467	0.273
12,381 - 12,698	0.322	33,126 - 35,505	0.297	920,468 - 1,290,952	0.272
12,699 - 13,033	0.321	35,506 - 38,254	0.296	1,290,953 - 1,804,544	0.271
13,034 - 13,386	0.320	38,255 - 41,463	0.295	1,804,545 - 1,981,905	0.270
13,387 - 13,758	0.319	41,464 - 45,261	0.294	1,981,906 - 2,197,930	0.269
13,759 - 14,153	0.318	45,262 - 49,824	0.293	2,197,931 - 2,466,809	0.268
14,154 - 14,570	0.317	49,825 - 55,411	0.292	2,466,810 - 2,810,643	0.267
14,571 - 15,012	0.316	55,412 - 62,408	0.291	2,810,644 - 3,265,851	0.266
15,013 - 15,483	0.315	62,409 - 71,429	0.290	3,265,852 - 3,897,004	0.265
15,484 - 15,983	0.314	71,430 - 83,497	0.289	3,897,005 - 4,830,548	0.264
15,984 - 16,518	0.313	83,498 - 100,473	0.288	4,830,549 - 6,352,259	0.263
16,519 - 17,089	0.312	100,474 - 126,113	0.287	6,352,260 - 9,273,619	0.262
17,090 - 17,701	0.311	126,114 - 169,323	0.286	9,273,620 - 17,169,967	0.261
17,702 - 18,359	0.310	169,324 - 207,134	0.285	17,169,968 - OVER	0.260
18,360 - 19,067	0.309	207,135 - 221,434	0.284		
19,068 - 19,832	0.308	221,435 - 237,856	0.283		

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%

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

Effective 01 July 2016

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.267	18,115 - 18,494	0.227	101,609 - 114,841	0.187
10,058 - 10,173	0.266	18,495 - 18,891	0.226	114,842 - 132,037	0.186
10,174 - 10,292	0.265	18,892 - 19,304	0.225	132,038 - 155,290	0.185
10,293 - 10,413	0.264	19,305 - 19,736	0.224	155,291 - 188,484	0.184
10,414 - 10,538	0.263	19,737 - 20,188	0.223	188,485 - 205,846	0.183
10,539 - 10,665	0.262	20,189 - 20,661	0.222	205,847 - 214,424	0.182
10,666 - 10,796	0.261	20,662 - 21,157	0.221	214,425 - 223,749	0.181
10,797 - 10,930	0.260	21,158 - 21,677	0.220	223,750 - 233,921	0.180
10,931 - 11,067	0.259	21,678 - 22,223	0.219	233,922 - 245,062	0.179
11,068 - 11,207	0.258	22,224 - 22,798	0.218	245,063 - 257,317	0.178
11,208 - 11,352	0.257	22,799 - 23,403	0.217	257,318 - 270,863	0.177
11,353 - 11,500	0.256	23,404 - 24,041	0.216	270,864 - 285,914	0.176
11,501 - 11,652	0.255	24,042 - 24,715	0.215	285,915 - 302,737	0.175
11,653 - 11,808	0.254	24,716 - 25,428	0.214	302,738 - 321,662	0.174
11,809 - 11,968	0.253	25,429 - 26,183	0.213	321,663 - 343,112	0.173
11,969 - 12,133	0.252	26,184 - 26,984	0.212	343,113 - 367,627	0.172
12,134 - 12,302	0.251	26,985 - 27,836	0.211	367,628 - 395,914	0.171
12,303 - 12,476	0.250	27,837 - 28,743	0.210	395,915 - 428,918	0.170
12,477 - 12,655	0.249	28,744 - 29,711	0.209	428,919 - 467,924	0.169
12,656 - 12,839	0.248	29,712 - 30,747	0.208	467,925 - 514,734	0.168
12,840 - 13,029	0.247	30,748 - 31,858	0.207	514,735 - 571,952	0.167
13,030 - 13,224	0.246	31,859 - 33,052	0.206	571,953 - 643,480	0.166
13,225 - 13,426	0.245	33,053 - 34,340	0.205	643,481 - 735,457	0.165
13,427 - 13,633	0.244	34,341 - 35,731	0.204	735,458 - 858,112	0.164
13,634 - 13,847	0.243	35,732 - 37,240	0.203	858,113 - 1,029,868	0.163
13,848 - 14,068	0.242	37,241 - 38,882	0.202	1,029,869 - 1,287,585	0.162
14,069 - 14,296	0.241	38,883 - 40,676	0.201	1,287,586 - 1,717,335	0.161
14,297 - 14,532	0.240	40,677 - 42,643	0.200	1,717,336 - 1,891,376	0.160
14,533 - 14,776	0.239	42,644 - 44,810	0.199	1,891,377 - 2,068,371	0.159
14,777 - 15,027	0.238	44,811 - 47,209	0.198	2,068,372 - 2,281,913	0.158
15,028 - 15,288	0.237	47,210 - 49,879	0.197	2,281,914 - 2,544,623	0.157
15,289 - 15,558	0.236	49,880 - 52,870	0.196	2,544,624 - 2,875,693	0.156
15,559 - 15,837	0.235	52,871 - 56,242	0.195	2,875,694 - 3,305,797	0.155
15,838 - 16,127	0.234	56,243 - 60,074	0.194	3,305,798 - 3,887,185	0.154
16,128 - 16,427	0.233	60,075 - 64,466	0.193	3,887,186 - 4,716,708	0.153
16,428 - 16,739	0.232	64,467 - 69,551	0.192	4,716,709 - 5,996,320	0.152
16,740 - 17,063	0.231	69,552 - 75,506	0.191	5,996,321 - 8,228,716	0.151
17,064 - 17,400	0.230	75,507 - 82,577	0.190	8,228,717 - 13,109,195	0.150
17,401 - 17,750	0.229	82,578 - 91,109	0.189	13,109,196 - 32,217,514	0.149
17,751 - 18,114	0.228	91,110 - 101,608	0.188	32,217,515 - OVER	0.148

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%

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

Effective 01 July 2016

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,102	0.267	19,833	-	20,661	0.242	237,857	-	256,908	0.217
10,103	-	10,313	0.266	20,662	-	21,563	0.241	256,909	-	279,278	0.216
10,314	-	10,533	0.265	21,564	-	22,546	0.240	279,279	-	305,915	0.215
10,534	-	10,762	0.264	22,547	-	23,624	0.239	305,916	-	338,169	0.214
10,763	-	11,002	0.263	23,625	-	24,810	0.238	338,170	-	378,026	0.213
11,003	-	11,252	0.262	24,811	-	26,122	0.237	378,027	-	428,534	0.212
11,253	-	11,514	0.261	26,123	-	27,579	0.236	428,535	-	494,620	0.211
11,515	-	11,789	0.260	27,580	-	29,210	0.235	494,621	-	584,806	0.210
11,790	-	12,077	0.259	29,211	-	31,045	0.234	584,807	-	715,212	0.209
12,078	-	12,380	0.258	31,046	-	33,125	0.233	715,213	-	920,467	0.208
12,381	-	12,698	0.257	33,126	-	35,505	0.232	920,468	-	1,290,952	0.207
12,699	-	13,033	0.256	35,506	-	38,254	0.231	1,290,953	-	1,804,544	0.206
13,034	-	13,386	0.255	38,255	-	41,463	0.230	1,804,545	-	1,981,905	0.205
13,387	-	13,758	0.254	41,464	-	45,261	0.229	1,981,906	-	2,197,930	0.204
13,759	-	14,153	0.253	45,262	-	49,824	0.228	2,197,931	-	2,466,809	0.203
14,154	-	14,570	0.252	49,825	-	55,411	0.227	2,466,810	-	2,810,643	0.202
14,571	-	15,012	0.251	55,412	-	62,408	0.226	2,810,644	-	3,265,851	0.201
15,013	-	15,483	0.250	62,409	-	71,429	0.225	3,265,852	-	3,897,004	0.200
15,484	-	15,983	0.249	71,430	-	83,497	0.224	3,897,005	-	4,830,548	0.199
15,984	-	16,518	0.248	83,498	-	100,473	0.223	4,830,549	-	6,352,259	0.198
16,519	-	17,089	0.247	100,474	-	126,113	0.222	6,352,260	-	9,273,619	0.197
17,090	-	17,701	0.246	126,114	-	169,323	0.221	9,273,620	-	17,169,967	0.196
17,702	-	18,359	0.245	169,324	-	207,134	0.220	17,169,968	-	OVER	0.195
18,360	-	19,067	0.244	207,135	-	221,434	0.219				
19,068	-	19,832	0.243	221,435	-	237,856	0.218				

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%

EXPERIENCE RATING PLAN MANUAL

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Original Printing

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	1.16	.17	2089	1.20	.17	2802	2.00	.17	3365	2.88	.16	4239	0.99	.17
0008	1.09	.18	2095	1.64	.17	2835	1.00	.17	3372	1.08	.18	4243	1.68	.17
0016	1.68	.18	2101	1.25	.17	2836	1.27	.17	3373	1.68	.17	4244	1.37	.17
0034	2.05	.18	2105	(a)	(a)	2841	1.84	.16	3381	1.21	.17	4250	1.03	.18
0035	1.13	.18	2111	1.07	.17	2883	1.47	.17	3383	0.70	.17	4251	0.95	.16
0036	2.05	.18	2114	1.25	.17	2923	0.76	.17	3385	0.38	.17	4273	1.11	.17
0037	1.09	.18	2115	1.49	.18	2942	0.93	.18	3400	1.46	.18	4279	1.31	.17
0042	1.85	.18	2121	0.76	.18	3018	1.32	.16	3507	1.32	.17	4282	0.37	.17
0046	1.05	.18	2130	0.95	.17	3022	1.72	.17	3515	1.23	.18	4283	1.06	.17
0050	2.97	.16	2131	1.11	.17	3027	1.82	.19	3548	0.78	.17	4299	0.92	.17
0059D	.	.	2143	1.13	.18	3028	1.53	.17	3558	0.37	.19	4301	2.60	.17
0065D	.	.	2150	2.40	.17	3030	2.39	.17	3559	0.78	.17	4304	1.81	.19
0066D	.	.	2156	2.78	.17	3040	2.32	.17	3571	0.46	.17	4307	0.87	.18
0067D	.	.	2157	2.02	.17	3041	2.25	.18	3574	0.82	.17	4308	0.60	.13
0079	1.17	.19	2172	0.94	.15	3042	2.64	.16	3612	0.86	.18	4350	0.27	.16
0083	2.08	.18	2174	1.67	.17	3064	1.35	.18	3620	2.08	.19	4351	0.39	.17
0106	5.31	.19	2211	2.46	.17	3066	1.35	.18	3629	0.82	.17	4352	0.56	.16
0113	2.05	.18	2220	1.32	.18	3076	1.14	.18	3632	0.75	.17	4360	0.49	.17
0170	2.05	.18	2260	2.62	.16	3081D	2.37	.17	3634	0.80	.17	4361	0.31	.18
0251	1.50	.17	2286	1.37	.18	3082D	2.37	.17	3635	1.38	.18	4362	0.29	.17
0771	.	.	2288	1.33	.17	3085D	1.71	.17	3638	0.82	.17	4410	1.63	.17
0908	40.71	.16	2302	1.32	.18	3110	3.90	.18	3642	0.51	.16	4417	2.15	.17
0909	78.51	.20	2305	1.14	.17	3111	1.02	.18	3643	0.75	.17	4432	0.55	.17
0912	157.03	.20	2362	0.84	.18	3113	0.77	.17	3647	0.95	.17	4439	1.21	.17
0913	81.41	.16	2380	1.14	.17	3114	1.28	.18	3648	0.66	.18	4452	1.60	.17
0917	1.61	.18	2402	0.88	.17	3118	0.81	.16	3681	0.40	.17	4459	1.30	.17
0918	0.27	.16	2413	1.68	.18	3119	0.43	.18	3685	0.32	.17	4470	1.03	.17
1430	3.38	.16	2416	1.20	.17	3120	0.78	.16	3724	1.86	.17	4484	0.99	.17
1438	1.26	.17	2417	1.70	.16	3122	0.96	.18	3726	3.91	.15	4493	1.19	.17
1463	3.50	.17	2501	0.96	.17	3127	0.43	.18	3807	1.59	.18	4511	0.13	.18
1624D	1.81	.17	2503	0.54	.17	3131	0.75	.18	3808	1.32	.17	4512	0.06	.18
1655	1.83	.17	2534	1.01	.17	3132	1.60	.18	3821	1.82	.17	4557	0.93	.17
1701	1.40	.16	2570	2.44	.18	3145	0.74	.17	3826	1.46	.18	4558	0.64	.17
1710D	1.80	.17	2576	1.19	.17	3146	0.84	.17	3830	0.75	.17	4561	1.48	.17
1747	1.17	.17	2578	1.14	.17	3169	1.53	.18	3841	0.65	.18	4583	1.31	.16
1748	1.24	.18	2585	1.60	.17	3179	0.62	.17	4000	1.68	.17	4611	0.59	.17
1852	1.91	.15	2586	0.78	.17	3180	1.31	.17	4021	1.50	.18	4635	1.27	.18
1853	0.72	.16	2587	1.57	.18	3188	1.26	.17	4024	1.13	.17	4653	1.17	.17
1860	0.97	.17	2623	1.97	.17	3200	1.12	.17	4034	2.30	.18	4665	2.50	.17
1924	0.97	.17	2640	0.82	.17	3220	1.20	.16	4036	0.87	.16	4692	0.31	.16
1925	1.99	.23	2651	0.90	.17	3223	(a)	(a)	4038	1.30	.17	4693	0.44	.17
2001	1.69	.17	2660	0.86	.18	3227	1.59	.18	4053	0.85	.18	4720	0.88	.18
2002	1.37	.18	2683	0.82	.17	3241	0.93	.17	4061	1.12	.17	4740	0.44	.17
2003	1.63	.17	2688	1.18	.17	3255	1.37	.17	4062	1.07	.17	4741	1.20	.16
2014	1.35	.17	2702	5.13	.17	3257	1.23	.17	4112	0.30	.17	4771	2.85	.13
2021	1.26	.17	2710	2.69	.18	3270	0.97	.18	4113	0.85	.18	4777	1.11	.16
2039	1.39	.17	2731	1.35	.17	3300	2.51	.18	4114	1.00	.17	4825	0.26	.17
2041	1.27	.17	2741	3.23	.17	3305	(a)	(a)	4130	1.80	.17	4828	0.44	.17
2070	1.93	.17	2747	3.06	.17	3315	1.65	.17	4133	0.84	.17	4829	0.38	.17
2081	1.87	.19	2790	0.85	.17	3336	1.41	.16	4150	0.40	.17	4902	0.87	.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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Effective July 1, 2016

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
4923	0.47	.17	6204	2.91	.16	7360	2.17	.17	8106	2.43	.18	8832	0.13	.17
5020	1.86	.16	6217	1.69	.17	7370	1.92	.18	8107	1.20	.17	8833	0.63	.17
5022	3.62	.16	6229	1.70	.17	7380	2.75	.17	8111	1.26	.17	8835	0.96	.17
5037	7.17	.16	6233	1.58	.15	7382	1.77	.18	8116	1.47	.17	8837	(a)	(a)
5040	18.68	.16	6251D	2.37	.14	7394M	5.80	.84	8203	3.03	.18	8868	0.39	.18
5057	8.36	.16	6252D	2.96	.17	7395M	7.41	.84	8204	1.64	.17	8901	0.03	.18
5059	8.36	.16	6306	3.40	.16	7398M	9.29	.74	8215	1.46	.18	9014	1.37	.17
5069	8.36	.16	6319	1.67	.17	7403	2.04	.18	8227	1.49	.17	9015	1.51	.17
5102	2.29	.16	6325	1.79	.17	7405	0.58	.17	8232	2.14	.18	9016	0.96	.20
5146	2.37	.17	6400	2.60	.17	7420	2.47	.14	8233	2.64	.18	9019	1.09	.15
5160	1.26	.16	6504	1.25	.17	7421	0.69	.15	8235	2.05	.17	9033	1.72	.17
5183	1.28	.16	6702M	(a)	(a)	7422	0.59	.15	8263	2.45	.18	9040	1.51	.17
5188	1.84	.16	6703M	(a)	(a)	7425	1.01	.14	8264	2.23	.17	9044	0.80	.15
5190	0.97	.17	6704M	(a)	(a)	7431	0.59	.15	8265	2.66	.18	9052	0.89	.17
5191	0.44	.17	6801F	3.23	.19	7445	.	.	8279	2.16	.19	9058	0.80	.18
5192	1.49	.17	6811	2.75	.19	7453	.	.	8291	1.88	.17	9060	0.48	.18
5213	5.78	.16	6824F	3.69	.19	7502	1.15	.17	8292	1.42	.17	9061	0.50	.18
5215	2.45	.17	6826F	3.54	.17	7515	0.72	.20	8293	3.66	.18	9062	0.50	.18
5221	2.52	.17	6834	1.12	.17	7520	1.50	.17	8350	2.22	.17	9063	0.39	.19
5222	3.89	.16	6836	1.20	.18	7538	1.90	.16	8380	1.39	.17	9077F	2.08	.21
5223	1.60	.17	6843F	4.30	.16	7539	0.50	.16	8381	0.88	.19	9079	0.58	.18
5348	1.90	.16	6854	3.66	.16	7580	1.22	.18	8385	1.03	.17	9089	0.53	.18
5402	4.37	.17	6872F	6.58	.18	7590	2.22	.17	8392	0.75	.17	9093	0.60	.19
5403	4.11	.16	6874F	5.86	.17	7600	1.54	.16	8393	1.04	.17	9101	1.44	.18
5437	2.05	.17	6882	5.60	.18	7601	2.01	.17	8500	2.64	.18	9102	1.26	.18
5443	1.92	.17	6884	4.99	.17	7610	0.11	.16	8601	0.12	.18	9154	0.73	.18
5445	2.58	.16	7016M	1.12	.79	7704	0.90	.18	8709F	1.55	.18	9156	0.64	.19
5462	2.86	.16	7024M	1.40	.79	7720	0.66	.17	8710	1.08	.17	9178	7.30	.21
5472	2.93	.16	7038M	2.12	.76	7855	1.92	.16	8719	0.92	.17	9179	13.41	.17
5473	3.24	.17	7046M	3.02	.58	8001	0.92	.18	8720	0.35	.17	9180	1.59	.19
5474	2.11	.17	7047M	1.76	.69	8002	0.84	.18	8721	0.08	.21	9182	1.63	.20
5478	2.08	.16	7050M	3.32	.67	8006	0.68	.18	8726F	2.09	.19	9186	1.60	.19
5479	3.86	.17	7090M	2.65	.76	8008	0.40	.17	8734M	0.21	.54	9220	1.44	.17
5480	1.73	.16	7098M	3.55	.58	8010	0.70	.18	8737M	0.17	.54	9402	1.86	.17
5506	2.17	.17	7099M	4.45	.51	8013	0.20	.18	8738M	0.26	.53	9403	3.82	.17
5507	2.86	.17	7133	(a)	(a)	8017	0.53	.18	8742	0.06	.18	9410	1.18	.19
5508D	2.42	.16	7151M	3.96	.52	8018	1.49	.17	8745	1.90	.18	9501	1.07	.18
5509	1.39	.17	7152M	6.22	.52	8021	1.41	.17	8747	0.47	.17	9505	1.07	.18
5538	1.70	.17	7153M	4.96	.52	8031	1.01	.17	8748	0.26	.18	9519	1.25	.17
5545	11.71	.17	7219	3.81	.16	8032	0.76	.17	8800	0.52	.17	9521	1.32	.17
5547	4.33	.18	7230	3.61	.17	8033	0.92	.18	8803	0.02	.18	9522	0.86	.17
5606	0.70	.17	7231	3.66	.16	8034	1.54	.17	8805M	0.09	.60	9533	6.27	.16
5610	2.95	.16	7309F	6.35	.17	8039	0.62	.18	8810	0.03	.18	9534	2.50	.17
5645	3.03	.17	7313F	4.60	.14	8044	1.79	.19	8814M	0.07	.60	9545	1.59	.17
5651	3.03	.17	7317F	4.39	.16	8046	0.97	.18	8815M	0.11	.59	9549	1.83	.16
5701	8.03	.18	7327F	10.05	.17	8048	1.34	.17	8820	0.04	.17	9552	2.69	.16
5703	7.96	.16	7333M	4.51	.70	8050	0.72	.18	8824	0.89	.17	9553	2.71	.16
5705	4.48	.16	7335M	5.30	.70	8058	1.16	.19	8826	0.89	.17	9586	0.20	.17
6003	3.89	.16	7337M	6.65	.61	8103	1.22	.17	8829	0.98	.17	9620	0.33	.18
6005	2.42	.16	7350F	6.22	.17	8105	2.57	.17	8831	0.46	.20			

(a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.
D Supplement Disease Loading.

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

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

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**EXPERIENCE RATING PLAN MANUAL
PART FIVE**

**MASSACHUSETTS
Page 3**

Effective July 1, 2016

TABLE OF WEIGHTING VALUES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 1,759	0.04	497,645 - 536,929	0.24	2,051,397 - 2,217,863	0.44
1,760 - 7,111	0.05	536,930 - 578,301	0.25	2,217,864 - 2,403,506	0.45
7,112 - 12,577	0.06	578,302 - 621,935	0.26	2,403,507 - 2,611,844	0.46
12,578 - 51,611	0.07	621,936 - 668,025	0.27	2,611,845 - 2,847,310	0.47
51,612 - 75,129	0.08	668,026 - 716,787	0.28	2,847,311 - 3,115,573	0.48
75,130 - 97,557	0.09	716,788 - 768,462	0.29	3,115,574 - 3,423,999	0.49
97,558 - 120,036	0.10	768,463 - 823,321	0.30	3,424,000 - 3,782,339	0.50
120,037 - 142,957	0.11	823,322 - 881,671	0.31	3,782,340 - 4,203,779	0.51
142,958 - 166,519	0.12	881,672 - 943,856	0.32	4,203,780 - 4,706,596	0.52
166,520 - 190,855	0.13	943,857 - 1,010,271	0.33	4,706,597 - 5,316,880	0.53
190,856 - 216,070	0.14	1,010,272 - 1,081,363	0.34	5,316,881 - 6,073,210	0.54
216,071 - 242,254	0.15	1,081,364 - 1,157,646	0.35	6,073,211 - 7,035,138	0.55
242,255 - 269,494	0.16	1,157,647 - 1,239,711	0.36	7,035,139 - 8,299,690	0.56
269,495 - 297,877	0.17	1,239,712 - 1,328,243	0.37	8,299,691 - 10,036,335	0.57
297,878 - 327,494	0.18	1,328,244 - 1,424,039	0.38	10,036,336 - 12,570,121	0.58
327,495 - 358,437	0.19	1,424,040 - 1,528,032	0.39	12,570,122 - 16,613,386	0.59
358,438 - 390,810	0.20	1,528,033 - 1,641,323	0.40	16,613,387 - 24,087,288	0.60
390,811 - 424,721	0.21	1,641,324 - 1,765,218	0.41	24,087,289 - 42,575,339	0.61
424,722 - 460,289	0.22	1,765,219 - 1,901,280	0.42	42,575,340 - 164,596,405	0.62
460,290 - 497,644	0.23	1,901,281 - 2,051,396	0.43	164,596,406 - 999,999,999	0.63

- (a) State Per Claim Accident Limitation..... \$210,000
- (b) State Multiple Claim Accident Limitation \$420,000
- (c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$130,000
- (d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$260,000
- (e) Employers Liability Accident Limitation \$55,000
- (f) USL&HW Act—Expected Loss Factor—Non-F Classes 17.5%
- (g) Cap on Modifications = 1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (8.4)]

Effective July 1, 2016

TABLE OF BALLAST VALUES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 - 45,182	21,000	1,449,849 - 1,491,824	168,000	2,919,423 - 2,961,416	315,000
45,183 - 77,762	25,200	1,491,825 - 1,533,801	172,200	2,961,417 - 3,003,410	319,200
77,763 - 115,198	29,400	1,533,802 - 1,575,780	176,400	3,003,411 - 3,045,404	323,400
115,199 - 154,690	33,600	1,575,781 - 1,617,760	180,600	3,045,405 - 3,087,399	327,600
154,691 - 195,142	37,800	1,617,761 - 1,659,741	184,800	3,087,400 - 3,129,393	331,800
195,143 - 236,102	42,000	1,659,742 - 1,701,723	189,000	3,129,394 - 3,171,388	336,000
236,103 - 277,359	46,200	1,701,724 - 1,743,705	193,200	3,171,389 - 3,213,383	340,200
277,360 - 318,803	50,400	1,743,706 - 1,785,689	197,400	3,213,384 - 3,255,378	344,400
318,804 - 360,371	54,600	1,785,690 - 1,827,673	201,600	3,255,379 - 3,297,373	348,600
360,372 - 402,027	58,800	1,827,674 - 1,869,658	205,800	3,297,374 - 3,339,369	352,800
402,028 - 443,746	63,000	1,869,659 - 1,911,643	210,000	3,339,370 - 3,381,364	357,000
443,747 - 485,512	67,200	1,911,644 - 1,953,630	214,200	3,381,365 - 3,423,360	361,200
485,513 - 527,315	71,400	1,953,631 - 1,995,616	218,400	3,423,361 - 3,465,355	365,400
527,316 - 569,147	75,600	1,995,617 - 2,037,604	222,600	3,465,356 - 3,507,351	369,600
569,148 - 611,001	79,800	2,037,605 - 2,079,592	226,800	3,507,352 - 3,549,347	373,800
611,002 - 652,874	84,000	2,079,593 - 2,121,580	231,000	3,549,348 - 3,591,343	378,000
652,875 - 694,762	88,200	2,121,581 - 2,163,569	235,200	3,591,344 - 3,633,339	382,200
694,763 - 736,662	92,400	2,163,570 - 2,205,558	239,400	3,633,340 - 3,675,335	386,400
736,663 - 778,574	96,600	2,205,559 - 2,247,547	243,600	3,675,336 - 3,717,331	390,600
778,575 - 820,494	100,800	2,247,548 - 2,289,537	247,800	3,717,332 - 3,759,327	394,800
820,495 - 862,422	105,000	2,289,538 - 2,331,528	252,000	3,759,328 - 3,801,324	399,000
862,423 - 904,356	109,200	2,331,529 - 2,373,518	256,200	3,801,325 - 3,843,320	403,200
904,357 - 946,296	113,400	2,373,519 - 2,415,509	260,400	3,843,321 - 3,885,317	407,400
946,297 - 988,242	117,600	2,415,510 - 2,457,501	264,600	3,885,318 - 3,927,313	411,600
988,243 - 1,030,191	121,800	2,457,502 - 2,499,492	268,800	3,927,314 - 3,969,310	415,800
1,030,192 - 1,072,145	126,000	2,499,493 - 2,541,484	273,000	3,969,311 - 4,011,307	420,000
1,072,146 - 1,114,102	130,200	2,541,485 - 2,583,476	277,200		
1,114,103 - 1,156,062	134,400	2,583,477 - 2,625,469	281,400		
1,156,063 - 1,198,025	138,600	2,625,470 - 2,667,461	285,600		
1,198,026 - 1,239,991	142,800	2,667,462 - 2,709,454	289,800		
1,239,992 - 1,281,958	147,000	2,709,455 - 2,751,447	294,000		
1,281,959 - 1,323,928	151,200	2,751,448 - 2,793,441	298,200		
1,323,929 - 1,365,900	155,400	2,793,442 - 2,835,434	302,400		
1,365,901 - 1,407,873	159,600	2,835,435 - 2,877,428	306,600		
1,407,874 - 1,449,848	163,800	2,877,429 - 2,919,422	310,800		

For Expected Losses (E) greater than \$4,011,307, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

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

G = 8.4