



July 1, 2024

CIRCULAR LETTER NO. 2432

To All Members and Subscribers of the WCRIBMA:

MANUAL RATES AND RATING VALUES EFFECTIVE JULY 1, 2024

Attached please find revised manual pages that reflect the rates and rating values that will take effect July 1, 2024 in accordance with Commissioner's Decision and Order announced in Circular Letter No. 2430. 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 and D-Ratios
- Retrospective Rating Parameters including Excess Loss Factors, Hazard Group Differentials, and Retrospective Rating Expense Tables
- Premium credits associated with the Benefits Deductible Coverage Program and the Benefits Claim and Aggregate Deductible Program

The new rates and rating values are available in electronic form on our website (www.wcribma.org). Experience rating and ARAP factors (including replacement of preliminary experience ratings and ARAP factors), effective July 1, 2024 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.

DANIEL R. JUDSON
President

Attachments

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

RATES

Original Printing

Effective July 1, 2024

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RATES

LEGEND

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

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

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

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

CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST	CLASS CODE	RATE	MIN PREM	LOSS CONST
0005	1.73	240.	20.	1924	2.17	235.	--	2501	1.28	204.	--	3082D	2.56	249.	--
0008	1.45	230.	20.	1925	3.17	270.	--	2503	0.68	183.	--	3085D	2.47	245.	--
0016	2.59	270.	20.	2003	2.09	232.	--	2570	2.63	251.	--	3110	3.78	291.	--
0034	1.78	241.	20.	2014	2.53	248.	--	2576	1.34	206.	--	3111	1.54	213.	--
0035	1.10	218.	20.	2021	1.88	225.	--	2585	2.06	231.	--	3113	1.13	199.	--
0036	1.78	241.	20.	2039	2.99	264.	--	2586	1.34	206.	--	3114	1.54	213.	--
0042	2.29	259.	20.	2041	1.54	213.	--	2587	1.49	231.	20.	3118	0.97	193.	--
0046	1.79	242.	20.	2070	2.37	242.	--	2623	2.47	245.	--	3119	0.59	180.	--
0050	3.23	322.	50.	2081	2.34	241.	--	2651	0.85	189.	--	3120	0.79	187.	--
0059D	0.17	.	.	2089	1.72	219.	--	2660	1.11	198.	--	3122	1.34	206.	--
0065D	0.08	.	.	2095	2.17	235.	--	2683	1.26	203.	--	3127	1.29	204.	--
0066D	0.06	.	.	2101	1.72	219.	--	2688	1.28	204.	--	3131	0.95	192.	--
0067D	0.06	.	.	2105	(a)	(a)	(a)	2702	12.17	500.	20.	3132	1.35	206.	--
0079	1.65	237.	20.	2111	1.42	209.	--	2710	4.67	322.	--	3145	0.88	190.	--
0083	2.23	257.	20.	2114	1.72	219.	--	2731	2.13	234.	--	3146	1.59	215.	--
0106	5.41	459.	20.	2115	3.71	289.	--	2747	3.51	282.	--	3169	1.59	215.	--
0113	1.78	241.	20.	2121	0.79	187.	--	2790	1.32	205.	--	3179	0.80	187.	--
0170	1.78	241.	20.	2130	1.01	194.	--	2802	2.28	239.	--	3180	1.57	214.	--
0771b	0.27	.	.	2131	2.34	241.	--	2835	1.31	205.	--	3188	1.26	203.	--
0908	68.00	132.	--	2143	1.47	210.	--	2836	1.58	214.	--	3200	1.58	214.	--
0909	184.00	248.	--	2150	2.58	249.	--	2841	1.95	227.	--	3220	1.33	206.	--
0912	369.00	433.	--	2156	2.02	230.	--	2883	1.88	225.	--	3223	(a)	(a)	(a)
0913	137.00	201.	--	2157	2.97	263.	--	2923	0.79	187.	--	3255	1.17	200.	--
0917	1.62	236.	20.	2172	1.27	203.	--	2942	1.00	194.	--	3257	1.75	220.	--
0918	0.28	189.	20.	2211	3.79	292.	--	3018	1.55	213.	--	3270	1.08	197.	--
1430	2.20	236.	--	2220	2.30	240.	--	3022	2.28	239.	--	3300	2.35	241.	--
1438	2.24	237.	--	2260	3.26	273.	--	3027	1.59	215.	--	3305	(a)	(a)	(a)
1463	6.84	489.	--	2288	2.50	247.	--	3028	2.27	238.	--	3315	1.97	228.	--
1624D	2.78	276.	20.	2305	1.54	213.	--	3030	3.46	280.	--	3336	1.59	215.	--
1655	2.00	249.	20.	2362	1.61	215.	--	3040	3.91	296.	--	3365	2.93	312.	50.
1701	2.19	236.	--	2380	1.24	202.	--	3041	1.70	219.	--	3372	1.42	209.	--
1710D	2.78	276.	20.	2402	1.39	208.	--	3042	1.77	221.	--	3373	2.50	247.	--
1747	1.68	218.	--	2413	1.63	216.	--	3066	1.56	214.	--	3381	1.07	196.	--
1748	2.16	235.	--	2416	2.22	237.	--	3076	1.89	225.	--	3383	0.86	189.	--
1853	1.01	194.	--	2417	0.91	191.	--	3081D	2.56	249.	--	3385	0.59	180.	--

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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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	1.59	215.	--	4150	0.42	174.	--	4771c	1.78	231.	--	5507	2.96	313.	50.
3507	1.96	228.	--	4239	2.13	234.	--	4777	2.19	236.	--	5508D	3.36	327.	50.
3515	1.46	210.	--	4243	1.54	213.	--	4825	0.30	170.	--	5509	3.93	347.	50.
3558	0.45	175.	--	4244	2.11	233.	--	4828	0.75	185.	--	5538	2.75	305.	50.
3571	0.38	172.	--	4250	1.72	219.	--	4829	0.75	185.	--	5545	31.21	500.	50.
3574	1.06	196.	--	4251	2.09	232.	--	4902	1.00	194.	--	5547	6.56	500.	50.
3612	1.03	195.	--	4273	1.71	219.	--	4923	0.49	176.	--	5606	0.80	237.	50.
3620	1.90	226.	--	4279	1.59	215.	--	5020	3.58	334.	50.	5610	4.26	358.	50.
3629	1.06	196.	--	4283	1.53	213.	--	5022	5.56	495.	50.	5645	4.60	461.	50.
3632	1.06	196.	--	4299	1.11	198.	--	5037	7.72	500.	50.	5701	8.33	500.	50.
3634	1.14	199.	--	4304	4.38	312.	--	5040	14.88	500.	50.	5703	4.66	463.	50.
3635	1.10	198.	--	4307	0.82	188.	--	5057	9.58	500.	50.	5705	7.38	500.	50.
3638	1.06	196.	--	4308	1.41	208.	--	5059	14.95	500.	50.	6003	3.74	340.	50.
3642	0.89	190.	--	4351	0.60	180.	--	5102	4.56	460.	50.	6005	3.36	327.	50.
3643	1.35	206.	--	4352	0.59	180.	--	5146	4.28	359.	50.	6204	4.20	356.	50.
3647	1.41	208.	--	4360	0.49	176.	--	5160	2.60	300.	50.	6217	2.98	313.	50.
3648	0.65	182.	--	4361	0.41	193.	20.	5183	2.22	287.	50.	6229	2.98	313.	50.
3681	0.37	172.	--	4362	0.30	190.	20.	5188	2.48	296.	50.	6233	1.24	252.	50.
3685	0.37	172.	--	4410	1.60	215.	--	5190	1.47	260.	50.	6251D	2.48	296.	50.
3724	2.83	308.	50.	4432	0.65	182.	--	5191	0.47	195.	20.	6252D	2.97	313.	50.
3726	2.44	294.	50.	4439	3.52	282.	--	5192	2.20	256.	20.	6306	5.56	495.	50.
3807	1.59	215.	--	4452	2.07	231.	--	5213	6.11	500.	50.	6319	1.73	270.	50.
3808	1.95	227.	--	4459	1.63	216.	--	5215	3.79	342.	50.	6325	1.89	275.	50.
3821	2.95	282.	20.	4470	1.23	202.	--	5221	4.62	462.	50.	6400	2.88	310.	50.
3826	2.47	245.	--	4484	1.57	214.	--	5222	5.69	499.	50.	6504	1.72	219.	--
3830	1.06	196.	--	4493	1.38	207.	--	5223	2.45	295.	50.	6702M	(a)	.	--
3841	1.32	205.	--	4511	0.18	185.	20.	5348	2.83	308.	50.	6703M	(a)	.	--
4000	3.90	316.	20.	4512	0.05	181.	20.	5402	4.03	350.	50.	6704M	(a)	.	--
4021	2.02	230.	--	4557	1.34	206.	--	5403	4.81	468.	50.	6801F	3.98	298.	--
4024	2.11	233.	--	4558	1.48	211.	--	5437	2.50	297.	50.	6811	3.43	299.	20.
4034	5.15	339.	--	4583	2.19	236.	--	5443	1.95	277.	50.	6824F	5.04	335.	--
4036	1.31	205.	--	4611	0.46	175.	--	5445	3.94	347.	50.	6826F	3.19	271.	--
4038	1.42	209.	--	4635	2.99	264.	--	5462	4.53	459.	50.	6834	1.56	234.	20.
4053	2.19	236.	--	4653	1.52	212.	--	5472	5.14	480.	50.	6836	1.97	248.	20.
4062	1.45	210.	--	4665	7.69	500.	--	5473	8.06	500.	50.	6843F	9.67	500.	--
4112	0.19	166.	--	4692	0.33	171.	--	5474	3.21	321.	50.	6854	8.34	500.	20.
4113	2.19	236.	--	4693	0.50	177.	--	5478	2.95	312.	50.	6872F	8.96	500.	--
4114	2.31	240.	--	4720	1.43	209.	--	5479	3.65	337.	50.	6874F	11.82	500.	--
4130	3.14	269.	--	4740	0.50	177.	--	5480	3.37	327.	50.	6882	7.72	500.	20.
4133	1.35	206.	--	4741	2.25	238.	--	5506	3.26	323.	50.	6884	10.19	500.	20.

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

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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	1.34	226.	20.	8232	3.10	288.	20.	8829	1.77	241.	20.
7024M	2.35	.	--	7515	1.58	234.	20.	8233	4.02	320.	20.	8831	0.59	200.	20.
7038M	3.55	.	--	7520	1.93	247.	20.	8235	2.76	276.	20.	8832	0.19	186.	20.
7046M	5.06	.	--	7538	2.29	289.	50.	8263	2.92	281.	20.	8833	0.76	206.	20.
7047M	2.95	.	--	7539	0.89	210.	20.	8264	2.91	281.	20.	8835	1.19	221.	20.
7050M	5.57	.	--	7580	1.82	243.	20.	8265	4.02	320.	20.	8837	(a)	(a)	(a)
7090M	4.44	.	--	7590	3.67	307.	20.	8279	2.87	279.	20.	8868	0.56	199.	20.
7098M	5.95	.	--	7600	2.91	281.	20.	8291	2.82	278.	20.	8901	0.04	180.	20.
7099M	7.46	.	--	7601	2.63	301.	50.	8292	2.52	267.	20.	9014	1.54	233.	20.
7133	(a)	(a)	(a)	7610	0.32	190.	20.	8293	4.40	333.	20.	9015	1.88	245.	20.
7151M	8.26	.	--	7704	2.81	277.	20.	8350	4.86	349.	20.	9016	1.11	218.	20.
7152M	12.95	.	--	7720	1.11	218.	20.	8380	1.72	239.	20.	9019	2.13	254.	20.
7153M	10.33	.	--	7855	3.10	318.	50.	8381	0.70	204.	20.	9033	1.84	243.	20.
7219	4.93	352.	20.	8001	1.20	221.	20.	8385	2.48	266.	20.	9040	1.90	246.	20.
7230	6.49	497.	20.	8002	1.20	221.	20.	8392	1.09	217.	20.	9044	1.01	214.	20.
7231	7.78	500.	20.	8006	0.79	207.	20.	8393	0.95	212.	20.	9052	1.09	217.	20.
7309F	8.91	500.	--	8008	0.47	195.	20.	8500	4.02	320.	20.	9058	1.07	216.	20.
7313F	12.27	500.	--	8010	0.94	212.	20.	8601	0.12	183.	20.	9060	0.64	201.	20.
7317F	10.22	500.	--	8013	0.19	186.	20.	8709F	3.42	279.	--	9061	0.63	201.	20.
7327F	15.08	500.	--	8017	0.63	201.	20.	8710	1.39	228.	20.	9062	0.55	198.	20.
7333M	7.53	.	--	8018	2.51	267.	20.	8719	1.39	228.	20.	9063	0.37	192.	20.
7335M	8.85	.	--	8021	2.21	256.	20.	8720	0.54	198.	20.	9077F	5.24	342.	--
7337M	11.10	.	--	8031	1.15	219.	20.	8721	0.11	183.	20.	9079	0.62	201.	20.
7350F	12.35	500.	--	8032	0.83	208.	20.	8726F	3.22	272.	--	9089	0.43	194.	20.
7360	2.89	280.	20.	8033	1.11	218.	20.	8734M	0.44	.	--	9093	0.61	200.	20.
7370	2.97	283.	20.	8034	2.27	258.	20.	8737M	0.35	.	--	9101	2.48	266.	20.
7380	4.96	353.	20.	8039	1.27	223.	20.	8738M	0.55	.	--	9102	1.89	245.	20.
7382	2.54	268.	20.	8044	1.84	243.	20.	8742	0.07	181.	20.	9154	1.37	227.	20.
7394M	9.68	.	--	8046	1.58	234.	20.	8745	3.28	294.	20.	9156	1.35	226.	20.
7395M	12.37	.	--	8048	1.61	235.	20.	8747	0.50	197.	20.	9178	6.96	500.	20.
7398M	15.51	.	--	8058	1.59	235.	20.	8748	0.33	191.	20.	9179	29.03	500.	20.
7403	2.34	261.	20.	8103	1.77	241.	20.	8800	0.72	204.	20.	9180	2.66	272.	20.
7405d	0.77	215.	20.	8105	7.48	500.	20.	8803	0.03	180.	20.	9182	1.69	238.	20.
7420	8.61	500.	20.	8106	2.66	272.	20.	8805M	0.18	.	--	9186	2.66	272.	20.
7421	0.64	201.	20.	8107	1.50	232.	20.	8810	0.04	180.	20.	9220	2.32	260.	20.
7422	0.64	201.	20.	8111	1.75	240.	20.	8814M	0.14	.	--	9402	2.79	277.	20.
7425	2.02	250.	20.	8203	3.20	291.	20.	8815M	0.23	.	--	9403	8.31	500.	20.
7431e	0.48	201.	20.	8204	2.57	269.	20.	8820	0.04	180.	20.	9410	2.11	253.	20.
7445f	0.25	.	.	8215	2.11	253.	20.	8824	1.53	233.	20.	9501	1.32	205.	--
7453g	0.16	.	.	8227	3.67	337.	50.	8826	1.14	219.	20.	9505	1.32	205.	--

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	\$140,100.00‡
Leased or rented vehicles.....	\$93,400.00‡

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	\$65,400.00‡
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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.....	\$290.00‡
Maximum individual payroll for an executive officer per week.....	\$1,430.00‡

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.....	\$290.00‡
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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.....	\$290.00‡
Maximum individual payroll for an elected or appointed officer per week.....	\$1,430.00‡

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.....	\$430.00‡
Code 9179 - Athletic Sports Or Park: Contact Sports.....	\$430.00‡
Code 9178 - Athletic Sports Or Park: Non-Contact Sports.....	\$430.00‡

Terrorism Insurance Program—Certified Loss: 0.03

BENEFITS DEDUCTIBLE COVERAGE PROGRAM

<u>Medical and Indemnity Deductible Amount</u>	<u>Premium Reduction Percentage</u>
\$ 500	1.5%
\$1,000	2.5%
\$2,000	4.0%
\$2,500	4.6%
\$5,000	6.9%

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	4.5%
\$75,001 to \$100,000	\$2,500	\$10,000	4.3%
\$100,001 to \$125,000	\$2,500	\$10,000	4.2%
\$125,001 to \$150,000	\$2,500	\$10,000	4.1%
\$150,001 to \$200,000	\$2,500	\$10,000	3.9%
over \$200,000	\$2,500	5% of Basis for the Aggregate Limit	3.7%

Expense Constant applicable in accordance with MA Manual Rule VI-E-2:

Policies which develop earned Standard Premium of less than \$200	\$159.00
Policies which develop earned Standard Premium of at least \$200 and less than \$1,000.....	\$250.00
Policies which develop earned Standard Premium of \$1,000 or more	\$338.00

The expense constant for private residence per capita classifications is \$64, up to a maximum of 4.

‡Effective October 1, 2023

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	0.92	.19	2115	1.89	.17	3041	0.90	.17	3634	0.63	.17	4439	1.79	.18
0008	0.74	.17	2121	0.42	.17	3042	0.91	.16	3635	0.58	.18	4452	1.10	.17
0016	1.32	.17	2130	0.54	.17	3066	0.83	.17	3638	0.58	.17	4459	0.86	.17
0034	0.95	.17	2131	1.24	.18	3076	1.04	.17	3642	0.47	.17	4470	0.65	.17
0035	0.60	.17	2143	0.81	.16	3081D	1.30	.17	3643	0.72	.16	4484	0.83	.17
0036	0.95	.17	2150	1.37	.18	3082D	1.30	.17	3647	0.72	.17	4493	0.73	.17
0042	1.17	.18	2156	1.07	.17	3085D	1.26	.17	3648	0.36	.17	4511	0.09	.17
0046	0.95	.18	2157	1.57	.16	3110	2.01	.16	3681	0.21	.16	4512	0.03	.17
0050	1.72	.18	2172	0.65	.17	3111	0.82	.17	3685	0.20	.17	4557	0.74	.16
0059D	.	.	2211	1.93	.17	3113	0.60	.17	3724	1.37	.17	4558	0.78	.17
0065D	.	.	2220	1.22	.17	3114	0.82	.18	3726	1.18	.17	4583	1.10	.17
0066D	.	.	2260	1.66	.16	3118	0.54	.18	3807	0.87	.17	4611	0.25	.17
0067D	.	.	2288	1.38	.17	3119	0.33	.17	3808	1.00	.17	4635	1.50	.18
0079	0.84	.17	2305	0.79	.17	3120	0.45	.16	3821	1.51	.17	4653	0.84	.17
0083	1.18	.17	2362	0.85	.17	3122	0.74	.17	3826	1.31	.17	4665	3.92	.18
0106	2.72	.18	2380	0.66	.18	3127	0.68	.17	3830	0.54	.17	4692	0.18	.17
0113	0.95	.17	2402	0.71	.17	3131	0.50	.18	3841	0.70	.17	4693	0.26	.17
0170	0.95	.17	2413	0.86	.17	3132	0.72	.17	4000	1.96	.17	4720	0.76	.17
0771	.	.	2416	1.18	.17	3145	0.46	.17	4021	1.03	.17	4740	0.26	.17
0908	36.24	.17	2417	0.48	.16	3146	0.84	.17	4024	1.07	.17	4741	1.20	.16
0909	101.54	.18	2501	0.68	.17	3169	0.84	.17	4034	2.63	.17	4771	1.03	.16
0912	203.07	.18	2503	0.38	.18	3179	0.44	.17	4036	0.67	.17	4777	1.10	.17
0913	72.49	.17	2570	1.45	.16	3180	0.86	.17	4038	0.80	.17	4825	0.15	.17
0917	0.89	.17	2576	0.74	.17	3188	0.70	.17	4053	1.16	.15	4828	0.38	.17
0918	0.15	.16	2585	1.14	.17	3200	0.84	.17	4062	0.77	.17	4829	0.38	.17
1430	1.12	.17	2586	0.71	.17	3220	0.71	.17	4112	0.10	.17	4902	0.55	.17
1438	1.13	.17	2587	0.82	.16	3223	(a)	(a)	4113	1.16	.15	4923	0.26	.17
1463	3.45	.18	2623	1.26	.17	3255	0.66	.17	4114	1.22	.17	5020	1.76	.16
1624D	1.40	.17	2651	0.47	.17	3257	0.93	.18	4130	1.67	.17	5022	2.70	.17
1655	1.02	.16	2660	0.61	.17	3270	0.57	.18	4133	0.74	.17	5037	3.73	.16
1701	1.12	.16	2683	0.70	.17	3300	1.25	.18	4150	0.24	.17	5040	7.18	.16
1710D	1.42	.17	2688	0.70	.17	3305	(a)	(a)	4239	1.08	.17	5057	4.63	.18
1747	0.86	.16	2702	6.10	.18	3315	1.09	.17	4243	0.82	.17	5059	7.22	.18
1748	1.10	.17	2710	2.35	.18	3336	0.81	.17	4244	1.12	.18	5102	2.21	.17
1853	0.52	.18	2731	1.09	.17	3365	1.44	.18	4250	0.91	.17	5146	2.10	.17
1924	1.20	.17	2747	1.98	.17	3372	0.73	.17	4251	1.11	.16	5160	1.26	.16
1925	1.62	.20	2790	0.73	.17	3373	1.33	.17	4273	0.91	.17	5183	1.09	.17
2003	1.11	.17	2802	1.17	.17	3381	0.57	.17	4279	0.84	.17	5188	1.22	.16
2014	1.29	.17	2835	0.74	.17	3383	0.47	.17	4283	0.81	.16	5190	0.72	.17
2021	0.96	.17	2836	0.89	.16	3385	0.33	.18	4299	0.61	.17	5191	0.25	.17
2039	1.65	.17	2841	1.07	.18	3400	0.81	.17	4304	2.24	.18	5192	1.17	.17
2041	0.85	.16	2883	1.00	.17	3507	1.04	.17	4307	0.46	.17	5213	2.96	.17
2070	1.26	.16	2923	0.43	.17	3515	0.78	.17	4308	0.78	.14	5215	1.87	.16
2081	1.24	.18	2942	0.57	.17	3558	0.24	.18	4351	0.32	.17	5221	2.27	.17
2089	0.91	.17	3018	0.79	.17	3571	0.21	.17	4352	0.32	.17	5222	2.76	.16
2095	1.15	.17	3022	1.25	.18	3574	0.58	.17	4360	0.27	.17	5223	1.20	.17
2101	0.94	.17	3027	0.81	.17	3612	0.53	.17	4361	0.22	.17	5348	1.39	.16
2105	(a)	(a)	3028	1.20	.17	3620	0.97	.17	4362	0.16	.17	5402	2.14	.16
2111	0.78	.17	3030	1.76	.17	3629	0.58	.17	4410	0.85	.17	5403	2.33	.17
2114	0.94	.17	3040	1.99	.17	3632	0.54	.17	4432	0.37	.17	5437	1.22	.17

(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	1.00	.17	7016M	1.12	.79	7704	1.41	.18	8719	0.69	.17	9179	15.98	.21
5445	1.91	.16	7024M	1.40	.79	7720	0.57	.17	8720	0.28	.17	9180	1.35	.20
5462	2.22	.17	7038M	2.12	.76	7855	1.52	.17	8721	0.06	.17	9182	0.90	.19
5472	2.48	.17	7046M	3.02	.58	8001	0.66	.18	8726F	1.55	.18	9186	1.34	.20
5473	3.89	.17	7047M	1.76	.69	8002	0.64	.19	8734M	0.21	.54	9220	1.19	.17
5474	1.55	.17	7050M	3.32	.67	8006	0.42	.17	8737M	0.17	.54	9402	1.42	.17
5478	1.45	.16	7090M	2.65	.76	8008	0.26	.17	8738M	0.26	.53	9403	4.18	.17
5479	1.80	.17	7098M	3.55	.58	8010	0.52	.17	8742	0.03	.18	9410	1.12	.17
5480	1.64	.17	7099M	4.45	.51	8013	0.10	.19	8745	1.68	.17	9501	0.68	.17
5506	1.58	.17	7133	(a)	(a)	8017	0.35	.17	8747	0.28	.16	9505	0.68	.17
5507	1.43	.17	7151M	3.96	.52	8018	1.38	.17	8748	0.17	.17	9519	0.91	.17
5508D	1.65	.18	7152M	6.22	.52	8021	1.17	.17	8800	0.41	.17	9521	1.25	.17
5509	1.91	.19	7153M	4.96	.52	8031	0.61	.18	8803	0.01	.17	9522	0.68	.16
5538	1.35	.17	7219	2.48	.17	8032	0.46	.17	8805M	0.09	.60	9533	6.40	.16
5545	15.06	.18	7230	3.32	.17	8033	0.59	.18	8810	0.02	.18	9534	1.84	.17
5547	3.17	.17	7231	3.98	.16	8034	1.21	.16	8814M	0.07	.60	9549	1.26	.16
5606	0.39	.17	7309F	4.07	.18	8039	0.70	.18	8815M	0.11	.59	9552	1.70	.17
5610	2.17	.16	7313F	5.61	.16	8044	0.94	.17	8820	0.02	.17	9586	0.12	.17
5645	2.23	.18	7317F	4.67	.17	8046	0.84	.18	8824	0.81	.17	9620	0.32	.18
5701	4.02	.17	7327F	6.89	.17	8048	0.88	.17	8826	0.63	.17			
5703	2.29	.17	7333M	4.51	.70	8058	0.85	.18	8829	0.94	.16			
5705	3.62	.17	7335M	5.30	.70	8103	0.91	.17	8831	0.31	.20			
6003	1.83	.16	7337M	6.65	.61	8105	4.12	.16	8832	0.10	.17			
6005	1.65	.18	7350F	5.71	.16	8106	1.36	.18	8833	0.40	.16			
6204	2.04	.16	7360	1.47	.17	8107	0.76	.17	8835	0.63	.16			
6217	1.44	.16	7370	1.57	.17	8111	0.93	.17	8837	(a)	(a)			
6229	1.44	.17	7380	2.54	.17	8203	1.70	.17	8868	0.31	.17			
6233	0.60	.16	7382	1.35	.17	8204	1.31	.17	8901	0.02	.18			
6251D	1.20	.16	7394M	5.80	.84	8215	1.07	.18	9014	0.79	.17			
6252D	1.43	.17	7395M	7.41	.84	8227	1.77	.18	9015	1.00	.17			
6306	2.70	.16	7398M	9.29	.74	8232	1.58	.17	9016	0.59	.19			
6319	0.84	.17	7403	1.19	.17	8233	2.05	.17	9019	1.08	.17			
6325	0.91	.17	7405	0.52	.16	8235	1.46	.17	9033	0.98	.17			
6400	1.42	.17	7420	4.32	.18	8263	1.49	.17	9040	1.05	.17			
6504	0.94	.17	7421	0.32	.15	8264	1.48	.17	9044	0.56	.18			
6702M	(a)	(a)	7422	0.32	.15	8265	2.02	.17	9052	0.60	.17			
6703M	(a)	(a)	7425	1.01	.17	8279	1.44	.19	9058	0.60	.17			
6704M	(a)	(a)	7431	0.32	.15	8291	1.44	.18	9060	0.35	.18			
6801F	1.91	.17	7445	.	.	8292	1.34	.18	9061	0.35	.17			
6811	1.72	.17	7453	.	.	8293	2.24	.18	9062	0.31	.17			
6824F	2.33	.19	7502	0.68	.16	8350	2.45	.17	9063	0.20	.18			
6826F	1.53	.17	7515	0.79	.19	8380	0.88	.17	9077F	2.60	.21			
6834	0.80	.18	7520	1.02	.17	8381	0.36	.17	9079	0.35	.17			
6836	1.01	.18	7538	1.10	.17	8385	1.27	.17	9089	0.23	.17			
6843F	4.42	.17	7539	0.45	.17	8392	0.58	.17	9093	0.34	.18			
6854	3.97	.17	7580	0.93	.17	8393	0.50	.16	9101	1.37	.17			
6872F	4.10	.19	7590	1.88	.18	8500	2.05	.17	9102	1.00	.18			
6874F	5.40	.17	7600	1.48	.16	8601	0.06	.17	9154	0.73	.18			
6882	3.69	.19	7601	1.28	.17	8709F	1.57	.18	9156	0.69	.18			
6884	4.86	.17	7610	0.16	.16	8710	0.71	.17	9178	3.93	.22			

(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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Effective July 1, 2024

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.73	1.45	1.24	1.07	0.87	0.69	0.54

2. **Tax Multipliers**

a. State (non-F Classes)	1.057*
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.084

* Includes 2.73% residual market subsidy provision and 0% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.636

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

0.694

4. **Loss Conversion Factor**

1.190

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

1.091

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

Type A Company

Massachusetts
Effective July 1, 2024

Type B Company

Massachusetts
Effective July 1, 2024

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

Type A Company

Massachusetts
Effective July 1, 2024

Type B Company

Massachusetts
Effective July 1, 2024

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	0.414	0.439	0.463	0.483	0.503	0.531	0.561
30,000	0.397	0.423	0.447	0.469	0.489	0.519	0.552
35,000	0.381	0.408	0.433	0.456	0.477	0.508	0.544
40,000	0.367	0.394	0.420	0.445	0.466	0.498	0.536
50,000	0.342	0.370	0.398	0.424	0.446	0.479	0.523
75,000	0.293	0.322	0.352	0.383	0.406	0.440	0.492
100,000	0.256	0.285	0.315	0.350	0.373	0.407	0.466
125,000	0.227	0.254	0.285	0.321	0.345	0.378	0.443
150,000	0.204	0.229	0.259	0.297	0.319	0.352	0.421
175,000	0.184	0.207	0.237	0.275	0.297	0.329	0.401
200,000	0.167	0.188	0.217	0.255	0.276	0.308	0.382
250,000	0.140	0.157	0.185	0.222	0.241	0.271	0.349
300,000	0.119	0.134	0.160	0.195	0.213	0.241	0.320
500,000	0.072	0.081	0.100	0.128	0.141	0.162	0.236
1,000,000	0.034	0.038	0.048	0.064	0.071	0.084	0.135
2,000,000	0.015	0.017	0.022	0.030	0.034	0.040	0.069
3,000,000	0.009	0.010	0.014	0.019	0.021	0.025	0.044
4,000,000	0.006	0.007	0.009	0.013	0.015	0.018	0.032
5,000,000	0.005	0.005	0.007	0.010	0.011	0.014	0.025

Effective July 1, 2024

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	0.461	0.487	0.512	0.534	0.555	0.585	0.616
30,000	0.442	0.470	0.496	0.519	0.541	0.573	0.607
35,000	0.426	0.454	0.481	0.506	0.528	0.561	0.599
40,000	0.411	0.440	0.468	0.493	0.516	0.550	0.591
50,000	0.384	0.414	0.443	0.472	0.495	0.531	0.576
75,000	0.332	0.363	0.395	0.428	0.452	0.490	0.545
100,000	0.292	0.323	0.356	0.393	0.418	0.455	0.518
125,000	0.260	0.291	0.324	0.363	0.388	0.425	0.493
150,000	0.234	0.263	0.296	0.337	0.362	0.398	0.471
175,000	0.213	0.239	0.273	0.313	0.338	0.373	0.450
200,000	0.194	0.218	0.251	0.292	0.316	0.351	0.430
250,000	0.164	0.184	0.216	0.256	0.278	0.311	0.395
300,000	0.140	0.158	0.188	0.227	0.247	0.279	0.364
500,000	0.086	0.097	0.119	0.151	0.166	0.191	0.273
1,000,000	0.041	0.046	0.058	0.077	0.085	0.100	0.159
2,000,000	0.018	0.021	0.027	0.036	0.041	0.048	0.082
3,000,000	0.011	0.013	0.017	0.023	0.026	0.030	0.053
4,000,000	0.008	0.009	0.012	0.016	0.018	0.022	0.039
5,000,000	0.006	0.007	0.009	0.012	0.014	0.016	0.030

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 2024*

Standard Premium		Expense Ratio	Standard Premium		Expense Ratio	Standard Premium		Expense Ratio
From	To		From	To		From	To	
0 -	10,058	0.310	18,479 -	18,883	0.270	130,589 -	153,937	0.230
10,059 -	10,177	0.309	18,884 -	19,306	0.269	153,938 -	187,455	0.229
10,178 -	10,299	0.308	19,307 -	19,749	0.268	187,456 -	205,834	0.228
10,300 -	10,424	0.307	19,750 -	20,213	0.267	205,835 -	214,628	0.227
10,425 -	10,552	0.306	20,214 -	20,699	0.266	214,629 -	224,207	0.226
10,553 -	10,682	0.305	20,700 -	21,209	0.265	224,208 -	234,681	0.225
10,683 -	10,817	0.304	21,210 -	21,745	0.264	234,682 -	246,181	0.224
10,818 -	10,954	0.303	21,746 -	22,308	0.263	246,182 -	258,867	0.223
10,955 -	11,095	0.302	22,309 -	22,901	0.262	258,868 -	272,931	0.222
11,096 -	11,240	0.301	22,902 -	23,527	0.261	272,932 -	288,610	0.221
11,241 -	11,389	0.300	23,528 -	24,188	0.260	288,611 -	306,202	0.220
11,390 -	11,542	0.299	24,189 -	24,888	0.259	306,203 -	326,077	0.219
11,543 -	11,699	0.298	24,889 -	25,628	0.258	326,078 -	348,711	0.218
11,700 -	11,860	0.297	25,629 -	26,415	0.257	348,712 -	374,722	0.217
11,861 -	12,025	0.296	26,416 -	27,251	0.256	374,723 -	404,926	0.216
12,026 -	12,196	0.295	27,252 -	28,142	0.255	404,927 -	440,426	0.215
12,197 -	12,371	0.294	28,143 -	29,093	0.254	440,427 -	482,749	0.214
12,372 -	12,551	0.293	29,094 -	30,110	0.253	482,750 -	534,071	0.213
12,552 -	12,737	0.292	30,111 -	31,201	0.252	534,072 -	597,603	0.212
12,738 -	12,928	0.291	31,202 -	32,375	0.251	597,604 -	678,291	0.211
12,929 -	13,125	0.290	32,376 -	33,640	0.250	678,292 -	784,169	0.210
13,126 -	13,329	0.289	33,641 -	35,007	0.249	784,170 -	929,215	0.209
13,330 -	13,538	0.288	35,008 -	36,491	0.248	929,216 -	1,140,097	0.208
13,539 -	13,754	0.287	36,492 -	38,106	0.247	1,140,098 -	1,474,795	0.207
13,755 -	13,978	0.286	38,107 -	39,871	0.246	1,474,796 -	1,818,472	0.206
13,979 -	14,208	0.285	39,872 -	41,807	0.245	1,818,473 -	1,985,809	0.205
14,209 -	14,447	0.284	41,808 -	43,941	0.244	1,985,810 -	2,187,066	0.204
14,448 -	14,693	0.283	43,942 -	46,305	0.243	2,187,067 -	2,433,716	0.203
14,694 -	14,949	0.282	46,306 -	48,937	0.242	2,433,717 -	2,743,070	0.202
14,950 -	15,213	0.281	48,938 -	51,886	0.241	2,743,071 -	3,142,523	0.201
15,214 -	15,486	0.280	51,887 -	55,213	0.240	3,142,524 -	3,678,142	0.200
15,487 -	15,770	0.279	55,214 -	58,997	0.239	3,678,143 -	4,433,861	0.199
15,771 -	16,064	0.278	58,998 -	63,337	0.238	4,433,862 -	5,580,428	0.198
16,065 -	16,370	0.277	63,338 -	68,367	0.237	5,580,429 -	7,526,811	0.197
16,371 -	16,687	0.276	68,368 -	74,264	0.236	7,526,812 -	11,558,145	0.196
16,688 -	17,017	0.275	74,265 -	81,275	0.235	11,558,146 -	24,888,161	0.195
17,018 -	17,360	0.274	81,276 -	89,748	0.234	24,888,162 -	OVER	0.194
17,361 -	17,717	0.273	89,749 -	100,193	0.233			
17,718 -	18,089	0.272	100,194 -	113,389	0.232			
18,090 -	18,478	0.271	113,390 -	130,588	0.231			

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 2024*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,105	0.310	20,317 - 21,209	0.285	261,073 - 284,817	0.260
10,106 - 10,321	0.309	21,210 - 22,184	0.284	284,818 - 313,313	0.259
10,322 - 10,546	0.308	22,185 - 23,253	0.283	313,314 - 348,146	0.258
10,547 - 10,782	0.307	23,254 - 24,431	0.282	348,147 - 391,693	0.257
10,783 - 11,029	0.306	24,432 - 25,734	0.281	391,694 - 447,691	0.256
11,030 - 11,287	0.305	25,735 - 27,183	0.280	447,692 - 522,370	0.255
11,288 - 11,557	0.304	27,184 - 28,806	0.279	522,371 - 626,953	0.254
11,558 - 11,841	0.303	28,807 - 30,635	0.278	626,954 - 783,896	0.253
11,842 - 12,138	0.302	30,636 - 32,712	0.277	783,897 - 1,045,648	0.252
12,139 - 12,452	0.301	32,713 - 35,091	0.276	1,045,649 - 1,569,836	0.251
12,453 - 12,781	0.300	35,092 - 37,844	0.275	1,569,837 - 1,883,002	0.250
12,782 - 13,129	0.299	37,845 - 41,064	0.274	1,883,003 - 2,082,145	0.249
13,130 - 13,497	0.298	41,065 - 44,884	0.273	2,082,146 - 2,328,392	0.248
13,498 - 13,885	0.297	44,885 - 49,488	0.272	2,328,393 - 2,640,695	0.247
13,886 - 14,296	0.296	49,489 - 55,144	0.271	2,640,696 - 3,049,755	0.246
14,297 - 14,733	0.295	55,145 - 62,260	0.270	3,049,756 - 3,608,775	0.245
14,734 - 15,197	0.294	62,261 - 71,484	0.269	3,608,776 - 4,418,728	0.244
15,198 - 15,691	0.293	71,485 - 83,916	0.268	4,418,729 - 5,697,467	0.243
15,692 - 16,219	0.292	83,917 - 101,584	0.267	5,697,468 - 8,017,723	0.242
16,220 - 16,783	0.291	101,585 - 128,674	0.266	8,017,724 - 13,526,162	0.241
16,784 - 17,387	0.290	128,675 - 175,469	0.265	13,526,163 - 43,219,107	0.240
17,388 - 18,037	0.289	175,470 - 208,839	0.264	43,219,108 - OVER	0.239
18,038 - 18,738	0.288	208,840 - 223,762	0.263		
18,739 - 19,495	0.287	223,763 - 240,981	0.262		
19,496 - 20,316	0.286	240,982 - 261,072	0.261		

Note: Above table based on the following discounts:

Standard Premium	Discount
First 10,000	0.0%
Next 190,000	5.1%
Next 1,550,000	6.5%
Over 1,750,000	7.5%

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

Effective 01 July 2024

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,058	0.252	18,479 - 18,883	0.212	130,589 - 153,937	0.172
10,059 - 10,177	0.251	18,884 - 19,306	0.211	153,938 - 187,455	0.171
10,178 - 10,299	0.250	19,307 - 19,749	0.210	187,456 - 205,834	0.170
10,300 - 10,424	0.249	19,750 - 20,213	0.209	205,835 - 214,628	0.169
10,425 - 10,552	0.248	20,214 - 20,699	0.208	214,629 - 224,207	0.168
10,553 - 10,682	0.247	20,700 - 21,209	0.207	224,208 - 234,681	0.167
10,683 - 10,817	0.246	21,210 - 21,745	0.206	234,682 - 246,181	0.166
10,818 - 10,954	0.245	21,746 - 22,308	0.205	246,182 - 258,867	0.165
10,955 - 11,095	0.244	22,309 - 22,901	0.204	258,868 - 272,931	0.164
11,096 - 11,240	0.243	22,902 - 23,527	0.203	272,932 - 288,610	0.163
11,241 - 11,389	0.242	23,528 - 24,188	0.202	288,611 - 306,202	0.162
11,390 - 11,542	0.241	24,189 - 24,888	0.201	306,203 - 326,077	0.161
11,543 - 11,699	0.240	24,889 - 25,628	0.200	326,078 - 348,711	0.160
11,700 - 11,860	0.239	25,629 - 26,415	0.199	348,712 - 374,722	0.159
11,861 - 12,025	0.238	26,416 - 27,251	0.198	374,723 - 404,926	0.158
12,026 - 12,196	0.237	27,252 - 28,142	0.197	404,927 - 440,426	0.157
12,197 - 12,371	0.236	28,143 - 29,093	0.196	440,427 - 482,749	0.156
12,372 - 12,551	0.235	29,094 - 30,110	0.195	482,750 - 534,071	0.155
12,552 - 12,737	0.234	30,111 - 31,201	0.194	534,072 - 597,603	0.154
12,738 - 12,928	0.233	31,202 - 32,375	0.193	597,604 - 678,291	0.153
12,929 - 13,125	0.232	32,376 - 33,640	0.192	678,292 - 784,169	0.152
13,126 - 13,329	0.231	33,641 - 35,007	0.191	784,170 - 929,215	0.151
13,330 - 13,538	0.230	35,008 - 36,491	0.190	929,216 - 1,140,097	0.150
13,539 - 13,754	0.229	36,492 - 38,106	0.189	1,140,098 - 1,474,795	0.149
13,755 - 13,978	0.228	38,107 - 39,871	0.188	1,474,796 - 1,818,472	0.148
13,979 - 14,208	0.227	39,872 - 41,807	0.187	1,818,473 - 1,985,809	0.147
14,209 - 14,447	0.226	41,808 - 43,941	0.186	1,985,810 - 2,187,066	0.146
14,448 - 14,693	0.225	43,942 - 46,305	0.185	2,187,067 - 2,433,716	0.145
14,694 - 14,949	0.224	46,306 - 48,937	0.184	2,433,717 - 2,743,070	0.144
14,950 - 15,213	0.223	48,938 - 51,886	0.183	2,743,071 - 3,142,523	0.143
15,214 - 15,486	0.222	51,887 - 55,213	0.182	3,142,524 - 3,678,142	0.142
15,487 - 15,770	0.221	55,214 - 58,997	0.181	3,678,143 - 4,433,861	0.141
15,771 - 16,064	0.220	58,998 - 63,337	0.180	4,433,862 - 5,580,428	0.140
16,065 - 16,370	0.219	63,338 - 68,367	0.179	5,580,429 - 7,526,811	0.139
16,371 - 16,687	0.218	68,368 - 74,264	0.178	7,526,812 - 11,558,145	0.138
16,688 - 17,017	0.217	74,265 - 81,275	0.177	11,558,146 - 24,888,161	0.137
17,018 - 17,360	0.216	81,276 - 89,748	0.176	24,888,162 - OVER	0.136
17,361 - 17,717	0.215	89,749 - 100,193	0.175		
17,718 - 18,089	0.214	100,194 - 113,389	0.174		
18,090 - 18,478	0.213	113,390 - 130,588	0.173		

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 2024

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,105	0.252	20,317	-	21,209	0.227	261,073	-	284,817	0.202
10,106	-	10,321	0.251	21,210	-	22,184	0.226	284,818	-	313,313	0.201
10,322	-	10,546	0.250	22,185	-	23,253	0.225	313,314	-	348,146	0.200
10,547	-	10,782	0.249	23,254	-	24,431	0.224	348,147	-	391,693	0.199
10,783	-	11,029	0.248	24,432	-	25,734	0.223	391,694	-	447,691	0.198
11,030	-	11,287	0.247	25,735	-	27,183	0.222	447,692	-	522,370	0.197
11,288	-	11,557	0.246	27,184	-	28,806	0.221	522,371	-	626,953	0.196
11,558	-	11,841	0.245	28,807	-	30,635	0.220	626,954	-	783,896	0.195
11,842	-	12,138	0.244	30,636	-	32,712	0.219	783,897	-	1,045,648	0.194
12,139	-	12,452	0.243	32,713	-	35,091	0.218	1,045,649	-	1,569,836	0.193
12,453	-	12,781	0.242	35,092	-	37,844	0.217	1,569,837	-	1,883,002	0.192
12,782	-	13,129	0.241	37,845	-	41,064	0.216	1,883,003	-	2,082,145	0.191
13,130	-	13,497	0.240	41,065	-	44,884	0.215	2,082,146	-	2,328,392	0.190
13,498	-	13,885	0.239	44,885	-	49,488	0.214	2,328,393	-	2,640,695	0.189
13,886	-	14,296	0.238	49,489	-	55,144	0.213	2,640,696	-	3,049,755	0.188
14,297	-	14,733	0.237	55,145	-	62,260	0.212	3,049,756	-	3,608,775	0.187
14,734	-	15,197	0.236	62,261	-	71,484	0.211	3,608,776	-	4,418,728	0.186
15,198	-	15,691	0.235	71,485	-	83,916	0.210	4,418,729	-	5,697,467	0.185
15,692	-	16,219	0.234	83,917	-	101,584	0.209	5,697,468	-	8,017,723	0.184
16,220	-	16,783	0.233	101,585	-	128,674	0.208	8,017,724	-	13,526,162	0.183
16,784	-	17,387	0.232	128,675	-	175,469	0.207	13,526,163	-	43,219,107	0.182
17,388	-	18,037	0.231	175,470	-	208,839	0.206	43,219,108	-	OVER	0.181
18,038	-	18,738	0.230	208,840	-	223,762	0.205				
18,739	-	19,495	0.229	223,763	-	240,981	0.204				
19,496	-	20,316	0.228	240,982	-	261,072	0.203				

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%