



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

December 19, 2012

CIRCULAR LETTER NO. 2212

To All Members and Subscribers of the WCRIBMA:

Announcement of the Elimination of Inactive "A" Rated Classifications

The Massachusetts Division of Insurance has approved a filing which will eliminate the following "A Rated" classification codes:

- Code 0400 - "Cotton Compressing & Drivers"
- Code 0401 - "Cotton Gin Operation & Drivers/Wool Waste Dealers-Including blending or dusting"
- Code 3334 - "Tantalum Processing/Tin Foil Mfg."
- Code 9088 - "Rocket or Missile Testing or Launching & Drivers"

The attached Filing Memorandum includes sections describing the Purpose, Background, Proposal, Impact and Implementation of this Item.

These changes are applicable to new and renewal policies effective on or after 12:01 A.M., March 1, 2013.

Jessica Stanton
Actuarial Analyst

FILING MEMORANDUM

ELIMINATION OF INACTIVE “A” RATED CLASS CODES 0400, 0401, 3334 AND 9088

Purpose

The purpose of this filing is to seek approval for the elimination of the above noted inactive “A rated” designated classifications in Massachusetts.

Background

The following “A” rates have been inactive for many years and the WCRIBMA recommends these class codes be eliminated:

- Code 0400 - “Cotton Compressing & Drivers”
- Code 0401 - “Cotton Gin Operation & Drivers/Wool Waste Dealers-Including blending or dusting”
- Code 3334 - “Tantalum Processing/Tin Foil Mfg.”
- Code 9088 - “Rocket or Missile Testing or Launching & Drivers”

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>COTTON COMPRESSING & DRIVERS.....0400 <i>Includes incidental warehouses. Codes 0400 and 0401 cotton gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.</i></p>	<p>NONE - ELIMINATED</p>
<p>COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS 0401 <i>Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.</i></p> <p><i>This classification also applies to additional operations, such as a feed mill, on the same premises or at a separate location conducted by the cotton gin employees during the ginning season. The additional operations shall be subject to a division of payroll if conducted as follows:</i></p>	<p>NONE - ELIMINATED</p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<ol style="list-style-type: none"> 1. <i>On the same premises or at a separate location during the ginning season when performed by separate employees, physically separated from the cotton ginning operation without an interchange of labor.</i> 2. <i>During the dormant season when performed by the cotton gin employees on the same premises or at a separate location.</i> 	
COLLAPSIBLE WHITE METAL TUBE AND CAP MFG.....3334	
TINFOIL MFG.....3334	NONE - ELIMINATED
TUBE MFG - METAL - COLLAPSIBLE..... 3334	NONE - ELIMINATED
ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS9088	NONE - ELIMINATED
	NONE - ELIMINATED

Proposal

Since it has been established that there has been no activity under the “A” designated classifications shown above, we propose that those “A” classification codes that represent operations that are highly unlikely to be carried out in Massachusetts be eliminated.

We request that this item become applicable with respect to new and renewal policies effective on and after 12:01 a.m. on March 1, 2013.

Impact

The elimination of the above listed “A” designated classification codes will have no impact on current rates or classification premiums.

Implementation

To implement the elimination of the above noted inactive “A” rated class codes, the WCRIBMA will revise the following:

- Massachusetts Workers’ Compensation and Employers Liability Insurance Manual
 - Rates Section
 - Appendix G – Massachusetts Table of Classification by Hazard Group Classification

- Experience Rating Plan Manual for Workers’ Compensation and Employers Liability Insurance
 - Table of Expected Loss Rates and Discounts Ratios [MA]

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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.

CLASS CODE	MIN RATE	LOSS PREM	CONST	CLASS CODE	MIN RATE	LOSS PREM	CONST	CLASS CODE	MIN RATE	LOSS PREM	CONST	CLASS CODE	MIN RATE	LOSS PREM	CONST
0005	2.82	278.	20.	1430	12.06	500.	--	2156	8.11	500.	--	2741	6.21	467.	--
0008	2.35	261.	20.	1438	3.10	268.	--	2157	5.88	456.	--	2747	7.95	500.	--
0016	3.51	302.	20.	1463	7.53	500.	--	2172	1.65	217.	--	2790	2.32	240.	--
0034	3.64	306.	20.	1624D	5.33	457.	20.	2174	4.67	322.	--	2802	4.63	321.	--
0035	1.99	249.	20.	1655	6.09	483.	20.	2211	6.14	465.	--	2835	2.29	239.	--
0036	3.64	306.	20.	1701	4.99	334.	--	2220	3.67	287.	--	2836	3.30	275.	--
0037	2.35	261.	20.	1710D	5.33	457.	20.	2260	6.01	460.	--	2841	3.82	293.	--
0042	4.03	320.	20.	1747	4.17	305.	--	2286	3.67	287.	--	2883	3.76	291.	--
0046	2.84	278.	20.	1748	3.39	278.	--	2288	2.20	236.	--	2923	2.04	230.	--
0050	5.69	499.	50.	1852	7.76	500.	--	2302	3.67	287.	--	2942	2.31	240.	--
0059D	0.28	.	.	1853	1.82	223.	--	2305	1.98	228.	--	3018	2.91	261.	--
0065D	0.12	.	.	1860	2.72	254.	--	2362	2.44	244.	--	3022	4.03	300.	--
0066D	0.10	.	.	1924	2.70	254.	--	2380	2.98	263.	--	3027	4.89	330.	--
0067D	0.10	.	.	1925	4.49	316.	--	2402	3.15	269.	--	3028	4.45	315.	--
0079	2.84	278.	20.	2001	3.33	276.	--	2413	3.65	287.	--	3030	8.53	500.	--
0083	5.20	452.	20.	2002	3.83	293.	--	2416	3.34	276.	--	3040	7.77	500.	--
0106	14.64	500.	20.	2003	3.33	276.	--	2417	3.13	269.	--	3041	4.71	324.	--
0113	3.64	306.	20.	2014	3.92	296.	--	2501	2.44	244.	--	3042	4.61	320.	--
0170	3.64	306.	20.	2021	3.37	277.	--	2503	1.03	195.	--	3064	3.08	267.	--
0251	3.15	289.	20.	2039	2.88	260.	--	2534	2.44	244.	--	3066	3.08	267.	--
‡				2041	2.62	251.	--	2570	4.94	332.	--	3076	2.74	255.	--
‡				2070	4.35	311.	--	2576	3.32	275.	--	3081D	8.46	500.	--
0770b	1.52	.	.	2081	4.03	300.	--	2578	3.32	275.	--	3082D	8.46	500.	--
0773c	3.99	.	.	2089	2.58	249.	--	2585	2.89	260.	--	3085D	5.06	336.	--
0774d	2.94	.	.	2095	4.37	312.	--	2586	1.57	214.	--	3110	8.61	500.	--
0775e	2.45	.	.	2101	2.58	249.	--	2587	2.48	266.	20.	3111	2.64	251.	--
0776f	2.67	.	.	2105	(a)	(a)	(a)	2623	3.51	282.	--	3113	2.25	238.	--
0779g	2.27	.	.	2111	2.72	254.	--	2640	2.52	247.	--	3114	3.72	289.	--
0799h	9.02	.	.	2114	2.58	249.	--	2651	2.52	247.	--	3118	2.25	238.	--
0908	94.00	158.	--	2115	3.35	276.	--	2660	2.13	234.	--	3119	1.06	196.	--
0909	135.00	199.	--	2121	2.22	237.	--	2683	2.21	236.	--	3120	2.00	229.	--
0912	269.00	333.	--	2130	2.76	256.	--	2688	2.72	254.	--	3122	2.68	253.	--
0913	188.00	252.	--	2131	2.43	244.	--	2702	15.49	500.	20.	3127	0.92	191.	--
0917	2.54	268.	20.	2143	3.17	270.	--	2710	6.60	481.	--	3131	2.20	236.	--
0918	0.63	201.	20.	2150	5.34	346.	--	2731	4.82	328.	--	3132	2.70	254.	--

Non-Ratable Code and Rate to be used with the following classifications:

- b 4770 d 4774 f 4776 h 4799
- c 4773 e 4775 g 4779

‡ Class Codes 0400 and 0401 are deleted effective March 1, 2013.

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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
3145	2.00	229.	--	3642	1.11	198.	--	4304	4.09	302.	--	4799h	33.93	500.	--
3146	2.17	235.	--	3643	1.74	220.	--	4307	1.46	210.	--	4825	0.62	181.	--
3169	4.45	315.	--	3647	2.90	261.	--	4308	0.96	193.	--	4828	1.33	206.	--
3179	1.74	220.	--	3648	1.81	222.	--	4350	0.66	182.	--	4829	1.33	206.	--
3180	2.97	263.	--	3681	0.84	188.	--	4351	0.99	194.	--	4902	2.31	240.	--
3188	3.52	282.	--	3685	0.84	188.	--	4352	1.17	200.	--	4923	1.22	202.	--
3200	3.27	273.	--	3724	5.48	492.	50.	4360	1.22	202.	--	5020	6.25	500.	50.
3220	2.00	229.	--	3726	15.42	500.	50.	4361	0.48	196.	20.	5022	10.55	500.	50.
3223	(a)	(a)	(a)	3807	4.45	315.	--	4362	0.65	202.	20.	5037	23.51	500.	50.
3227	4.45	315.	--	3808	3.97	298.	--	4410	4.75	325.	--	5040	54.08	500.	50.
3241	2.70	254.	--	3821	4.04	320.	20.	4417	5.53	353.	--	5057	33.00	500.	50.
3255	3.57	284.	--	3826	2.44	244.	--	4432	1.33	206.	--	5059	33.00	500.	50.
3257	3.15	269.	--	3830	2.00	229.	--	4439	2.46	245.	--	5069	33.00	500.	50.
3270	2.00	229.	--	3841	1.88	225.	--	4452	3.10	268.	--	5102	6.89	500.	50.
3300	7.31	500.	--	4000	4.82	348.	20.	4459	3.19	271.	--	5146	5.34	487.	50.
3305	(a)	(a)	(a)	4021	4.01	299.	--	4470	3.00	264.	--	5160	4.21	356.	50.
3315	2.80	257.	--	4024	3.27	273.	--	4484	2.57	249.	--	5183	3.50	332.	50.
‡				4034	5.84	454.	--	4493	3.47	280.	--	5188	4.13	354.	50.
3336	3.32	275.	--	4036	2.83	258.	--	4511	0.35	191.	20.	5190	2.84	308.	50.
3365	9.67	500.	50.	4038	2.47	245.	--	4512	0.15	184.	20.	5191	0.98	213.	20.
3372	2.51	247.	--	4053	2.12	233.	--	4557	1.55	213.	--	5192	4.04	320.	20.
3373	3.78	291.	--	4061	3.12	268.	--	4558	1.85	224.	--	5213	18.85	500.	50.
3381	3.48	281.	--	4062	3.12	268.	--	4561	2.46	245.	--	5215	5.33	487.	50.
3383	1.44	209.	--	4112	0.67	182.	--	4583	3.44	279.	--	5221	6.24	500.	50.
3385	0.88	190.	--	4113	2.12	233.	--	4611	1.66	217.	--	5222	8.70	500.	50.
3400	4.45	315.	--	4114	2.76	256.	--	4635	3.43	279.	--	5223	5.33	487.	50.
3507	3.46	280.	--	4130	5.25	343.	--	4653	3.28	274.	--	5348	5.81	500.	50.
3515	2.99	264.	--	4133	2.08	232.	--	4665	8.94	500.	--	5402	11.49	500.	50.
3548	2.00	229.	--	4150	1.05	196.	--	4692	0.59	180.	--	5403	9.61	500.	50.
3558	0.62	181.	--	4239	3.55	283.	--	4693	1.03	195.	--	5437	5.23	483.	50.
3559	2.00	229.	--	4243	3.13	269.	--	4720	1.99	229.	--	5443	5.27	484.	50.
3571	1.28	204.	--	4244	3.99	299.	--	4740	1.31	205.	--	5445	7.24	500.	50.
3574	2.00	229.	--	4250	1.96	228.	--	4741	3.50	282.	--	5462	9.58	500.	50.
3612	2.02	230.	--	4251	1.96	228.	--	4770b	10.14	500.	--	5472	8.75	500.	50.
3620	5.08	337.	--	4273	3.22	272.	--	4773c	19.50	500.	--	5473	12.60	500.	50.
3629	2.00	229.	--	4279	3.80	292.	--	4774d	16.63	500.	--	5474	5.09	478.	50.
3632	2.00	229.	--	4282	0.73	185.	--	4775e	15.07	500.	--	5478	4.68	464.	50.
3634	1.96	228.	--	4283	3.09	267.	--	4776f	14.04	500.	--	5479	7.78	500.	50.
3635	4.02	300.	--	4299	2.25	238.	--	4777	3.44	279.	--	5480	4.68	464.	50.
3638	2.00	229.	--	4301	4.17	305.	--	4779g	12.88	500.	--	5506	7.05	500.	50.

For Non-Ratable portion of Rate, refer to:

b 0770 d 0774 f 0776 h 0799
c 0773 e 0775 g 0779

‡ Class Code 3334 is deleted effective March 1, 2013.

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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
5507	7.05	500.	50.	7230	6.24	488.	20.	8018	3.14	289.	20.	8709F	6.51	478.	--
5508D	6.01	500.	50.	7231	6.33	492.	20.	8021	2.74	275.	20.	8710	2.18	255.	20.
5509	3.43	329.	50.	7309F	35.39	500.	--	8031	2.63	271.	20.	8719	2.18	255.	20.
5538	5.72	500.	50.	7313F	14.69	500.	--	8032	1.51	232.	20.	8720	1.01	214.	20.
5545	30.99	500.	50.	7317F	14.04	500.	--	8033	1.90	246.	20.	8721	0.17	185.	20.
5547	17.07	500.	50.	7327F	32.13	500.	--	8034	3.88	315.	20.	8726F	7.21	500.	--
5606	1.62	266.	50.	7350F	16.61	500.	--	8039	1.62	236.	20.	8742	0.15	184.	20.
5610	5.43	490.	50.	7360	5.48	462.	20.	8044	3.20	291.	20.	8745	3.28	294.	20.
5645	8.68	500.	50.	7370	4.60	340.	20.	8046	2.37	262.	20.	8747	1.15	219.	20.
5651	8.68	500.	50.	7380	5.71	470.	20.	8048	3.27	293.	20.	8748	0.45	195.	20.
5701	23.75	500.	50.	7382	4.09	322.	20.	8050	1.68	238.	20.	8800	0.75	205.	20.
5703	26.72	500.	50.	7403	4.73	345.	20.	8058	2.71	274.	20.	8803	0.04	180.	20.
5705	11.15	500.	50.	7405i	0.92	211.	20.	8103	2.99	284.	20.	8810	0.09	182.	20.
6003	12.92	500.	50.	7420	5.87	475.	20.	8105	4.56	339.	20.	8820	0.09	182.	20.
6005	6.01	500.	50.	7421*	2.02	250.	20.	8106	7.39	500.	20.	8829	2.06	251.	20.
6204	9.67	500.	50.	7422	2.02	250.	20.	8107	3.98	318.	20.	8831	1.16	220.	20.
6217	4.35	452.	50.	7425	3.35	296.	20.	8111	3.33	296.	20.	8832	0.22	187.	20.
6229	4.35	452.	50.	7431j	1.52	232.	20.	8116	3.98	318.	20.	8833	1.07	216.	20.
6233	3.82	343.	50.	7445k	0.31	.	.	8203	5.75	471.	20.	8835	2.03	250.	20.
6251D	5.99	500.	50.	7453l	0.50	.	.	8204	5.42	460.	20.	8837	(a)	(a)	(a)
6252D	7.83	500.	50.	7502	3.83	313.	20.	8215	3.09	287.	20.	8868	0.61	200.	20.
6306	7.61	500.	50.	7515	2.28	259.	20.	8227	3.93	347.	50.	8901	0.09	182.	20.
6319	4.86	470.	50.	7520	3.15	289.	20.	8232	4.43	334.	20.	9014	2.48	266.	20.
6325	4.38	453.	50.	7538	5.39	489.	50.	8233	8.78	500.	20.	9015	2.72	274.	20.
6400	7.05	500.	50.	7539	1.18	220.	20.	8235	3.80	312.	20.	9016	1.58	234.	20.
6504	2.58	249.	--	7580	2.47	265.	20.	8263	5.94	478.	20.	9019	3.63	306.	20.
6801F	12.10	500.	--	7590	6.33	492.	20.	8264	4.67	342.	20.	9033	4.66	342.	20.
6811	9.17	500.	20.	7600	3.23	292.	20.	8265	8.78	500.	20.	9040	2.94	282.	20.
6824F	10.18	500.	--	7601	5.39	489.	50.	8279	4.36	332.	20.	9052	1.49	231.	20.
6826F	11.56	500.	--	7610	0.18	185.	20.	8291	4.15	324.	20.	9058	1.49	231.	20.
6834	2.97	283.	20.	7704	1.80	242.	20.	8292	3.85	314.	20.	9060	1.13	219.	20.
6836	2.43	264.	20.	7720	1.73	240.	20.	8293	8.28	500.	20.	9061	0.96	213.	20.
6843F	13.73	500.	--	7855	6.16	500.	50.	8350	5.75	471.	20.	9063	0.67	202.	20.
6854	10.40	500.	20.	8001	1.46	230.	20.	8380	2.45	265.	20.	9077F	4.58	319.	--
6872F	34.76	500.	--	8002	2.27	258.	20.	8381	1.68	238.	20.	9079	1.07	216.	20.
6874F	32.64	500.	--	8006	1.52	232.	20.	8385	3.31	295.	20.	†			
6882	26.33	500.	20.	8008	0.63	201.	20.	8392	1.23	222.	20.	9089	1.23	222.	20.
6884	24.73	500.	20.	8010	1.53	233.	20.	8393	1.88	245.	20.	9093	1.11	218.	20.
7133	(a)	(a)	(a)	8013	0.45	195.	20.	8500	8.78	500.	20.	9101	3.17	290.	20.
7219	8.28	500.	20.	8017	1.15	219.	20.	8601	0.26	188.	20.	9102	2.24	257.	20.

*7421--A policy surcharge of \$100 per passenger seat, subject to a maximum surcharge of \$1,000 per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period; but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period. These surcharges to employees other than members of flying crew are to be reported under Code 0088.

For Non-Ratable portion of Rate, refer to:

i 7445 j 7453

Non-Ratable Code and Rate to be used with:

k 7405 l 7431

† Class Code 9088 is deleted effective March 1, 2013.

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Hazard group assignments are based on the classification producing the largest amount of estimated workers' compensation standard premium for a given state. A multi-state policy would have separate and potentially different hazard group assignments for each state contributing exposure to the calculation of the policy's premium.

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	C	1747	E	2286	B	2883	C	3220	C
0008	D	1748	E	2288	B	2923	B	3223	A
0016	E	1852	G	2302	C	2942	A	3227	B
0034	C	1853	D	2305	D	3018	E	3241	C
0035	B	1860	B	2362	C	3022	B	3255	A
0036	C	1924	B	2380	C	3027	E	3257	C
0037	D	1925	D	2402	E	3028	C	3270	C
0042	D	2001	B	2413	C	3030	E	3300	C
0046	C	2002	B	2416	C	3040	E	3305	C
0050	C	2003	C	2417	C	3041	C	3315	B
0059	G	2014	E	2501	C	3042	D	‡	
0065	E	2021	D	2503	B	3064	C	3336	E
0066	E	2039	B	2534	B	3066	C	3365	E
0067	E	2041	B	2570	B	3076	B	3372	D
0079	E	2070	C	2576	B	3081	E	3373	C
0083	C	2081	C	2578	C	3082	E	3381	C
0106	F	2089	C	2585	B	3085	E	3383	B
0113	C	2095	C	2586	C	3110	C	3385	B
0170	C	2101	B	2587	B	3111	C	3400	D
0251	C	2105	B	2623	D	3113	C	3507	C
‡		2111	B	2640	D	3114	C	3515	C
‡		2114	B	2651	B	3118	B	3548	C
0908	C	2115	E	2660	B	3119	A	3558	C
0909	B	2121	C	2683	B	3120	A	3559	C
0912	B	2130	C	2688	B	3122	B	3571	B
0913	C	2131	C	2702	G	3127	C	3574	B
0917	B	2143	B	2710	F	3131	C	3612	D
0918	C	2150	C	2731	E	3132	C	3620	E
1430	E	2156	C	2741	A	3145	C	3629	B
1438	F	2157	C	2747	A	3146	C	3632	D
1463	F	2172	D	2790	B	3169	C	3634	B
1624	F	2174	B	2802	D	3179	B	3635	C
1655	E	2211	E	2835	A	3180	B	3638	B
1701	E	2220	C	2836	A	3188	B	3642	C
1710	E	2260	E	2841	B	3200	C	3643	C

‡ Class Codes 0400, 0401 and 3334 are deleted effective March 1, 2013.

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
3647	D	4283	C	4741	C	5402	B	6319	F
3648	B	4299	B	4770	G	5403	F	6325	F
3681	B	4301	B	4773	G	5437	E	6400	D
3685	B	4304	D	4774	G	5443	C	6504	B
3724	F	4307	A	4775	G	5445	F	6801	E
3726	G	4308	B	4776	G	5462	E	6811	E
3807	B	4350	C	4777	G	5472	G	6824	F
3808	D	4351	C	4779	G	5473	G	6826	E
3821	D	4352	B	4799	G	5474	F	6834	D
3826	C	4360	B	4825	E	5478	E	6836	E
3830	D	4361	B	4828	D	5479	D	6843	G
3841	C	4362	C	4829	F	5480	F	6854	G
4000	F	4410	C	4902	B	5506	G	6872	G
4021	E	4417	B	4923	C	5507	F	6874	G
4024	E	4432	A	5020	E	5508	E	6882	G
4034	E	4439	E	5022	F	5509	F	6884	G
4036	E	4452	C	5037	G	5538	E	7016	G
4038	A	4459	C	5040	G	5545	G	7019	G
4053	C	4470	C	5057	G	5547	G	7020	G
4061	B	4484	C	5059	G	5606	F	7024	G
4062	C	4493	C	5069	G	5610	C	7027	G
4112	C	4511	D	5102	F	5645	F	7028	G
4113	C	4512	C	5146	E	5651	F	7036	G
4114	C	4557	B	5160	F	5701	G	7037	G
4130	C	4558	C	5183	E	5703	E	7038	G
4133	B	4561	C	5188	E	5705	E	7039	G
4150	A	4583	F	5190	E	6003	E	7046	G
4239	E	4611	B	5191	C	6005	E	7075	G
4243	C	4635	G	5192	C	6204	F	7079	G
4244	C	4653	B	5213	F	6217	F	7088	G
4250	C	4665	E	5215	D	6229	F	7089	G
4251	C	4692	B	5221	E	6233	F	7090	G
4273	C	4693	C	5222	F	6251	F	7091	G
4279	C	4720	C	5223	E	6252	G	7093	G
4282	B	4740	E	5348	E	6306	F	7097	G

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MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP									
Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
7098	G	7590	D	8227	G	8815	B	9182	C
7133	F	7600	E	8232	E	8820	D	9186	F
7151	E	7601	F	8233	E	8824	C	9220	D
7152	E	7610	D	8235	C	8826	B	9402	E
7219	F	7704	F	8263	D	8829	C	9403	F
7230	D	7720	E	8264	E	8831	C	9410	C
7231	D	7855	E	8265	F	8832	C	9501	D
7309	G	8001	B	8279	F	8833	C	9505	D
7313	G	8002	C	8291	D	8835	C	9519	E
7317	G	8006	C	8292	C	8837	C	9521	E
7327	G	8008	B	8293	E	8868	B	9522	C
7333	G	8010	B	8350	F	8901	D	9533	F
7334	G	8013	C	8380	D	9014	C	9534	F
7335	G	8017	B	8381	D	9015	C	9545	E
7336	G	8018	B	8385	E	9016	C	9549	E
7350	F	8021	C	8392	C	9019	E	9552	E
7360	E	8031	C	8393	C	9033	C	9553	F
7370	C	8032	B	8500	E	9040	B	9586	A
7380	D	8033	C	8601	D	9052	B	9620	D
7382	C	8034	C	8709	G	9058	A		
7394	G	8039	B	8710	E	9060	B		
7395	G	8044	D	8719	G	9061	A		
7403	E	8046	C	8720	E	9063	B		
7405	E	8048	B	8721	E	9077	C		
7420	G	8050	B	8726	E	9079	A		
7421	F	8058	C	8737	B	‡			
7422	G	8103	D	8738	B	9089	B		
7425	G	8105	B	8742	E	9093	B		
7431	G	8106	E	8745	D	9101	B		
7502	E	8107	E	8747	B	9102	C		
7515	G	8111	C	8748	D	9154	C		
7520	C	8116	C	8800	A	9156	D		
7538	G	8203	C	8803	E	9178	A		
7539	F	8204	E	8810	C	9179	B		
7580	E	8215	E	8814	B	9180	E		

‡ Class Code 9088 is deleted effective March 1, 2013.

Proposed Effective September 1, 2010

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	1.17	.22	2002	1.74	.19	2683	1.00	.19	3241	1.11	.20	4053	0.88	.18
0008	1.00	.17	2003	1.38	.22	2688	1.23	.19	3255	1.66	.21	4061	1.42	.18
0016	1.42	.18	2014	1.59	.19	2702	4.76	.16	3257	1.30	.19	4062	1.29	.18
0034	1.50	.19	2021	1.43	.16	2710	2.35	.19	3270	0.83	.18	4112	0.28	.19
0035	0.90	.23	2039	1.31	.19	2731	1.95	.19	3300	3.02	.19	4113	0.88	.18
0036	1.50	.19	2041	1.19	.21	2741	2.89	.22	3305	(a)	(a)	4114	1.14	.19
0037	1.00	.17	2070	1.80	.18	2747	3.70	.17	3315	1.27	.21	4130	2.17	.20
0042	1.72	.19	2081	1.66	.21	2790	1.05	.18	‡			4133	0.94	.22
0046	1.19	.21	2089	1.07	.20	2802	1.97	.20	3336	1.34	.22	4150	0.49	.19
0050	2.35	.15	2095	1.80	.18	2835	1.07	.22	3365	3.71	.17	4239	1.44	.18
0059D	.	.	2101	1.17	.20	2836	1.54	.19	3372	1.07	.18	4243	1.29	.19
0065D	.	.	2105	(a)	(a)	2841	1.73	.19	3373	1.56	.20	4244	1.65	.18
0066D	.	.	2111	1.23	.22	2883	1.55	.20	3381	1.44	.22	4250	0.81	.19
0067D	.	.	2114	1.17	.20	2923	0.93	.20	3383	0.65	.22	4251	0.81	.20
0079	1.15	.18	2115	1.36	.17	2942	1.08	.23	3385	0.40	.19	4273	1.33	.20
0083	2.15	.17	2121	0.92	.19	3018	1.18	.17	3400	1.89	.20	4279	1.57	.20
0106	5.22	.18	2130	1.14	.17	3022	1.83	.20	3507	1.43	.19	4282	0.33	.20
0113	1.50	.19	2131	1.00	.20	3027	1.98	.17	3515	1.24	.21	4283	1.28	.19
0170	1.50	.19	2143	1.44	.19	3028	1.84	.23	3548	0.83	.20	4299	1.02	.20
0251	1.30	.19	2150	2.20	.22	3030	3.45	.16	3558	0.26	.15	4301	1.89	.15
‡			2156	3.35	.19	3040	3.15	.18	3559	0.83	.20	4304	1.74	.20
‡			2157	2.43	.22	3041	1.94	.17	3571	0.58	.17	4307	0.68	.21
0770	.	.	2172	0.70	.19	3042	1.96	.13	3574	0.91	.20	4308	0.44	.38
0773	.	.	2174	2.12	.17	3064	1.27	.18	3612	0.86	.19	4350	0.27	.23
0774	.	.	2211	2.48	.17	3066	1.27	.18	3620	2.06	.21	4351	0.41	.16
0775	.	.	2220	1.51	.18	3076	1.24	.19	3629	0.91	.20	4352	0.53	.20
0776	.	.	2260	2.43	.16	3081D	3.42	.18	3632	0.85	.20	4360	0.55	.19
0779	.	.	2286	1.66	.18	3082D	3.42	.18	3634	0.89	.21	4361	0.22	.18
0799	.	.	2288	1.00	.20	3085D	2.05	.18	3635	1.66	.23	4362	0.27	.19
0908	38.92	.16	2302	1.51	.18	3110	3.56	.20	3638	0.91	.20	4410	1.96	.18
0909	61.13	.20	2305	0.84	.19	3111	1.09	.20	3642	0.46	.19	4417	2.51	.22
0912	122.25	.20	2362	1.01	.19	3113	0.93	.19	3643	0.72	.20	4432	0.62	.22
0913	77.84	.16	2380	1.23	.21	3114	1.54	.21	3647	1.24	.21	4439	1.00	.16
0917	1.15	.24	2402	1.27	.17	3118	1.02	.19	3648	0.82	.21	4452	1.28	.18
0918	0.26	.23	2413	1.51	.18	3119	0.49	.21	3681	0.38	.20	4459	1.32	.19
1430	4.88	.23	2416	1.38	.18	3120	0.93	.22	3685	0.38	.20	4470	1.24	.21
1438	1.10	.18	2417	1.29	.19	3122	1.22	.20	3724	1.85	.18	4484	1.06	.20
1463	2.68	.15	2501	1.01	.20	3127	0.38	.19	3726	4.49	.12	4493	1.43	.19
1624D	1.90	.16	2503	0.47	.20	3131	0.91	.19	3807	2.02	.20	4511	0.15	.19
1655	2.46	.16	2534	1.11	.20	3132	1.11	.20	3808	1.69	.19	4512	0.06	.22
1701	2.02	.24	2570	2.24	.21	3145	0.82	.22	3821	1.72	.19	4557	0.70	.19
1710D	2.16	.16	2576	1.51	.20	3146	0.89	.18	3826	1.01	.22	4558	0.76	.20
1747	1.69	.17	2578	1.37	.20	3169	1.84	.20	3830	0.85	.20	4561	1.02	.16
1748	1.37	.19	2585	1.31	.20	3179	0.79	.20	3841	0.78	.21	4583	1.23	.17
1852	2.39	.12	2586	0.65	.20	3180	1.35	.21	4000	1.72	.17	4611	0.75	.23
1853	0.78	.16	2587	1.12	.19	3188	1.60	.17	4021	1.62	.17	4635	1.05	.15
1860	1.23	.21	2623	1.50	.21	3200	1.35	.21	4024	1.32	.18	4653	1.49	.22
1924	1.23	.20	2640	1.07	.19	3220	0.83	.21	4034	2.36	.18	4665	3.62	.16
1925	1.91	.18	2651	1.14	.19	3223	(a)	(a)	4036	1.14	.18	4692	0.27	.22
2001	1.51	.22	2660	0.97	.21	3227	2.02	.20	4038	1.15	.18	4693	0.43	.19

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

D D Specific Disease element involved. Refer to Manual Supplement – Treatment of Disease Coverage

‡ Class Codes 0400, 0401 and 3334 are deleted effective March 1, 2013.

Proposed Effective September 1, 2010

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
4720	0.82	.18	5507	2.38	.15	7382	1.69	.19	8215	1.25	.18	9060	0.51	.20
4740	0.53	.18	5508D	2.30	.15	7403	1.91	.18	8227	1.14	.16	9061	0.45	.19
4741	1.44	.18	5509	1.16	.17	7405	0.50	.23	8232	1.79	.19	9063	0.30	.21
4770	3.58	.11	5538	2.19	.16	7420	1.80	.11	8233	3.55	.17	9077F	1.80	.17
4773	7.22	.10	5545	9.02	.15	7421	0.72	.15	8235	1.57	.20	9079	0.50	.21
4774	6.02	.11	5547	4.97	.15	7422	0.62	.15	8263	2.53	.15	‡		
4775	5.39	.29	5606	0.55	.17	7425	1.03	.11	8264	1.89	.17	9089	0.56	.18
4776	5.14	.09	5610	2.12	.15	7431	0.62	.15	8265	3.13	.17	9093	0.51	.22
4777	1.06	.17	5645	2.93	.17	7445	.	.	8279	1.56	.19	9101	1.44	.22
4779	4.66	.11	5651	2.93	.17	7453	.	.	8291	1.76	.20	9102	0.93	.22
4799	13.20	.11	5701	6.92	.14	7502	1.55	.19	8292	1.59	.20	9154	0.50	.19
4825	0.25	.19	5703	10.24	.13	7515	0.70	.18	8293	3.35	.23	9156	0.47	.20
4828	0.57	.17	5705	4.27	.14	7520	1.30	.19	8350	2.05	.18	9178	8.24	.20
4829	0.48	.17	6003	4.95	.14	7538	1.57	.15	8380	1.04	.19	9179	10.86	.26
4902	1.05	.23	6005	2.30	.15	7539	0.42	.17	8381	0.72	.20	9180	1.61	.20
4923	0.50	.19	6204	3.26	.17	7580	1.00	.19	8385	1.34	.18	9182	1.40	.20
5020	2.40	.16	6217	1.47	.17	7590	2.69	.15	8392	0.51	.20	9186	1.42	.20
5022	3.56	.16	6229	1.47	.17	7600	1.31	.18	8393	0.78	.19	9220	1.48	.23
5037	6.85	.11	6233	1.29	.16	7601	1.82	.15	8500	3.55	.17	9402	1.99	.17
5040	15.74	.13	6251D	2.02	.14	7610	0.08	.20	8601	0.11	.18	9403	2.77	.17
5057	9.61	.13	6252D	2.28	.15	7704	0.64	.19	8709F	2.04	.14	9410	0.80	.20
5059	9.61	.13	6306	2.57	.16	7720	0.70	.18	8710	0.88	.20	9501	1.34	.20
5069	9.61	.13	6319	1.64	.16	7855	2.36	.16	8719	0.67	.20	9505	1.34	.20
5102	2.33	.16	6325	1.48	.16	8001	0.66	.21	8720	0.41	.17	9519	1.02	.17
5146	2.05	.17	6400	2.84	.17	8002	0.94	.18	8721	0.07	.19	9521	1.83	.16
5160	1.42	.21	6504	1.17	.20	8006	0.63	.19	8726F	2.78	.15	9522	0.81	.18
5183	1.34	.20	6801F	4.66	.21	8008	0.29	.21	8742	0.06	.19	9533	7.06	.15
5188	1.58	.19	6811	3.91	.21	8010	0.69	.20	8745	1.40	.20	9534	1.89	.16
5190	1.09	.19	6824F	3.59	.15	8013	0.19	.22	8747	0.52	.21	9545	1.57	.16
5191	0.40	.19	6826F	4.45	.15	8017	0.52	.21	8748	0.19	.20	9549	1.96	.19
5192	1.67	.20	6834	1.26	.18	8018	1.43	.20	8800	0.35	.19	9552	3.38	.16
5213	6.37	.16	6836	0.98	.19	8021	1.13	.17	8803	0.02	.17	9553	2.98	.16
5215	2.15	.18	6843F	4.31	.14	8031	1.09	.20	8810	0.04	.20	9586	0.21	.22
5221	2.39	.18	6854	3.62	.14	8032	0.69	.21	8820	0.04	.20	9620	0.33	.17
5222	2.94	.15	6872F	10.90	.13	8033	0.78	.20	8829	0.85	.20			
5223	2.04	.18	6874F	10.24	.13	8034	1.60	.19	8831	0.48	.20			
5348	2.23	.18	6882	9.15	.13	8039	0.73	.22	8832	0.09	.19			
5402	4.94	.18	6884	8.60	.13	8044	1.36	.18	8833	0.44	.21			
5403	3.25	.17	7133	(a)	(a)	8046	0.98	.19	8835	0.84	.20			
5437	2.01	.17	7219	2.95	.16	8048	1.48	.17	8837	(a)	(a)			
5443	2.06	.16	7230	2.66	.20	8050	0.76	.20	8868	0.28	.20			
5445	2.45	.16	7231	2.70	.18	8058	1.12	.20	8901	0.04	.20			
5462	3.67	.17	7309F	11.10	.12	8103	1.27	.16	9014	0.97	.19			
5472	2.55	.15	7313F	4.61	.13	8105	2.07	.16	9015	1.13	.19			
5473	3.67	.15	7317F	4.40	.10	8106	2.99	.19	9016	0.65	.20			
5474	1.72	.18	7327F	10.08	.18	8107	1.61	.19	9019	1.47	.16			
5478	1.79	.16	7350F	5.85	.14	8111	1.38	.19	9033	1.93	.18			
5479	3.14	.17	7360	2.22	.20	8116	1.64	.19	9040	1.33	.22			
5480	1.58	.17	7370	1.90	.21	8203	2.38	.18	9052	0.68	.20			
5506	2.05	.17	7380	2.43	.19	8204	2.19	.15	9058	0.69	.20			

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

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

D D Specific Disease element involved. Refer to Manual Supplement – Treatment of Disease Coverage.

‡ Class Code 9088 is deleted effective March 1, 2013.