



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

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May 26, 1995

**CIRCULAR LETTER NO. 1719**

To All Members and Subscribers of the Bureau:

**MASSACHUSETTS RETROSPECTIVE PREMIUM ENDORSEMENT  
FLEXIBILITY OPTIONS WC 20 05 01**

**EFFECTIVE APRIL 1, 1995**

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Reference is made to Circular Letter No. 1714 dated March 7, 1995 titled ITEM R-1293 RETROSPECTIVE RATING PLAN FLEXIBILITIES ONE YEAR PLAN AND THREE YEAR PLAN EFFECTIVE APRIL 1, 1995.

The attached Massachusetts Retrospective Premium Endorsement Flexibility Options WC 20 05 01 has been approved by the Division of Insurance and replaces Retrospective Premium Endorsement Flexibility Options WC 00 05 15 in Massachusetts. WC 20 05 01 is to be attached to a policy which is subject to retrospective rating, written on the basis of flexibility options, when Massachusetts is shown in Item 3.A. of the Information Page.

Massachusetts Retrospective Premium Endorsement Flexibility Options WC 20 05 01 differs from the countrywide version of this endorsement, WC 00 05 15, in that use of the correctly calculated basic premium factor for 100% of the estimated standard premium without linear interpolation, for each calculation of retrospective premium, is not an approved option in Massachusetts. Therefore, this option has been eliminated in the Massachusetts version of this endorsement.

Massachusetts Retrospective Premium Endorsement Flexibility Options WC 20 05 01 is effective 12:01 A.M., April 1, 1995 applicable to new and renewal policies only.

**NORMAN R. FONTAINE**  
Vice President of Industry Affairs

NRF/dc 1827  
Enclosure

**MASSACHUSETTS RETROSPECTIVE PREMIUM ENDORSEMENT  
FLEXIBILITY OPTIONS**

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The Retrospective Premium Endorsement attached to the policy is changed by the information shown in the Schedule.

**SCHEDULE**

1. Incurred losses are changed to include allocated loss adjustment expense in Massachusetts.
2. Each calculation of retrospective premium will use all loss information we have as of a date agreed to by you and us.

**Note:**

This endorsement is to be attached to a policy which is subject to retrospective rating, written on the basis of flexibility options, when Massachusetts is shown in Item 3.A. of the Information Page.