



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

June 10, 2005

CIRCULAR LETTER NO. 1988

To All Members and Subscribers of the Bureau:

**CHANGES IN MANUAL RATES BY CLASS
AND EFFECTS OF 9/1/05 RATE CHANGE**

Attached is a comparison of the workers' compensation manual rates effective 9/1/03 versus the manual rates which take effect on 9/1/05 (Exhibit 1). Note that no changes were made with respect to the rates for "F" class, Admiralty Law, and Federal Employers' Liability Act classifications. Additionally, there was no change to the USL&HW percentage applicable in connection with RuleXII-D-3 of the Massachusetts Workers Compensation and Employers Liability Insurance Manual.

Exhibit 2 provides comparisons of average rates, manual rates, expected loss rates, and D-ratios by industry group.

Exhibit 3 graphically shows the historical changes in the average rates along with the cumulative impact of these changes relative to the 1987 average rate level. The new overall average rate is approximately 20.4% lower than the average rate in effect in 1987.

Lastly, Exhibit 4 shows the expense constants for the rates effective 9/1/03 and 9/1/05.

ROBERT McCARTHY
Vice President and Actuary

Attachments

**MASSACHUSETTS WORKERS' COMPENSATION
CLASSIFICATION PRICING**

Approved Change in Manual Rates by Class

Class Code	Phraseology	Manual Rate		Percent Change
		Effective 9/1/2003	Effective 9/1/2005	
0005	Farm-Nursery-Emp-Dr	4.09	3.84	-6.11 %
0008	Farm-Gardening-Market or Truck-Dr	2.29	2.30	0.44
0016	Farm-Orchards-Dr	4.33	3.46	-20.09
0034	Farm-Poultry or Egg Producers-Dr	4.89	3.89	-20.45
0035	Farm-Florist-Dr	2.52	2.15	-14.68
0036	Farm-Dairy-Dr	4.89	3.89	-20.45
0037	Farm-Field Crops And Farm NOC-Dr	2.29	2.30	0.44
0042	Landscape Gardening-Dr	5.76	4.98	-13.54
0046	Fertilizer or Pesticide Application & Drivers	3.47	3.35	-3.46
0050	Farm Machinery Operation-By Contractor-Dr	5.46	5.06	-7.33
0059	Occupational Disease-Abrasive/Sand Blst	0.36	0.35	-2.78
0065	Occupational Disease-Steel	0.15	0.15	0.00
0066	Occupational Disease-Non Ferrous Metals	0.12	0.12	0.00
0067	Occupational Disease-Iron	0.12	0.12	0.00
0079	Farm-Berry or Vineyards-Dr	5.54	5.82	5.05
0083	Farm-Cattle or Livestock Raising-NOC-Dr	4.92	3.92	-20.33
0106	Tree Pruning,Spraying,Repairing-Dr	13.82	16.40	18.67
0113	Farm-Fish Hatchery-Dr	4.89	3.89	-20.45
0170	Farm-Animal Raising-Dr	4.89	3.89	-20.45
0251	Irrigation Works Operation-Dr	3.33	3.42	2.70
0400	Cotton Compressing-Dr	(a)	(a)	N.A.
0401	Cotton Gin Operation-Dr	(a)	(a)	N.A.
0770	Bag Loading Explos or Ammo Mfg-Dr-NR	1.81	1.63	-9.94
0773	High Explosive Mfg-Dr-NR	4.76	4.26	-10.50
0774	Smokeless Powder Mfg-1 Base-Dr-NR	3.51	3.16	-9.97
0775	Explosives or Ammo Case Loading-Dr-NR	1.95	1.76	-9.74
0776	Projectile,Bomb,Etc Loading-Dr-NR	3.20	2.85	-10.94
0779	Cap,Fuse,Etc Explos or Ammo Mfg-Dr-NR	2.72	2.45	-9.93
0799	Black Powder Mfg-Dr-NR	10.77	9.67	-10.21
0908	Private Residence-Occasional Inservant (50% of Exposure)	95.00	81.00	-14.74
0909	Private Residence-Occasional Outservant (50% of Exposure)	107.00	129.00	20.56
0912	Private Residence-Outservants-Inc ChauF	214.00	258.00	20.56
0913	Private Residence-Inservants	190.00	162.00	-14.74
0917	Domestic Service Contractor-Inside	4.10	3.26	-20.49
0918	Domestic Workers-Inside-Physical Assistance	0.89	0.76	-14.61
1430	Smelting,Sintering or Refining-Lead-Dr	27.79	23.46	-15.58
1438	Smelting,Sintering or Refining-Metals-Not Iron or Lead-NOC-Dr	3.56	3.58	0.56
1463	Asphalt Works-Dr	6.52	5.84	-10.43
1624	Quarry-NOC-Dr	4.96	4.27	-13.91
1655	Lime Mfg-Quarry-Surface-Dr	3.66	4.44	21.31
1701	Cement Mfg	4.48	5.13	14.51
1710	Stone Crushing-Dr	4.96	4.27	-13.91
1747	Emery Works-Dr	3.59	3.34	-6.96
1748	Abrasive Wheel Mfg-Dr	3.49	4.19	20.06
1852	Asbestos Goods Mfg	10.50	9.15	-12.86
1853	Mica Goods Mfg-Mica Preparing	3.48	2.91	-16.38
1860	Abrasive Paper or Cloth Preparation	2.00	2.39	19.50
1924	Wire Drawing-Cable Mfg-Not Iron or Steel	3.11	2.91	-6.43
1925	Die Casting Mfg	5.38	4.43	-17.66
2001	Cracker Mfg	4.35	3.70	-14.94

**MASSACHUSETTS WORKERS' COMPENSATION
CLASSIFICATION PRICING**

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Class Code	Phraseology	Manual Rate		Percent Change
		Effective 9/1/2003	Effective 9/1/2005	
2002	Macaroni Mfg	6.40	5.06	-20.94
2003	Bakery-Dr,Route Supervisors	4.35	3.70	-14.94
2014	Grain Milling	4.71	3.74	-20.59
2021	Sugar Refining-All Operations-Dr	2.67	2.12	-20.60
2039	Ice Cream Mfg-Dr	3.20	3.83	19.69
2041	Confection Mfg	3.07	2.59	-15.64
2070	Creamery or Dairy-Route Supervisors-Dr	6.25	4.96	-20.64
2081	Butchering	4.87	5.30	8.83
2089	Packing House-All Operations	4.18	3.80	-9.09
2095	Meat Products Mfg-NOC	6.03	4.95	-17.91
2101	Fish Curing	4.18	3.80	-9.09
2105	Fruit Packing	(a)	(a)	N.A.
2111	Cannery NOC	3.46	3.33	-3.76
2114	Oystermen	4.18	3.80	-9.09
2115	Seafood Products Mfg-NOC	4.62	3.66	-20.78
2121	Brewery-Dr	2.24	2.05	-8.48
2130	Spiritous Liquor-Distillery	3.98	3.99	0.25
2131	Spiritous Liquor-Bottling	3.74	2.96	-20.86
2143	Fruit Juice Mfg	2.40	2.85	18.75
2150	Ice Mfg-Block-Includes Crushing,Bagging	8.90	7.05	-20.79
2156	Bottling-Non Carbonated Liquids or Spiritous Liquors-Dr	6.80	6.53	-3.97
2157	Bottling NOC-Rte Spvsr-Dr	5.91	5.41	-8.46
2172	Cigarette Mfg	1.15	1.04	-9.57
2174	Tobacco Rehandling or Warehousing	8.75	9.08	3.77
2211	Cotton Batting,Wadding or Waste Mfg	6.96	5.60	-19.54
2220	Yarn or Thread Mfg-Cotton	3.72	3.42	-8.06
2260	Wool Combing or Scouring	7.89	6.44	-18.38
2286	Wool Spinning And Weaving	3.72	3.42	-8.06
2288	Felting Mfg	3.79	3.01	-20.58
2302	Silk Thread or Yarn Mfg	3.72	3.42	-8.06
2305	Textile Fiber Mfg-Synthetic	4.28	3.39	-20.79
2362	Knit Goods Mfg-NOC	3.56	2.82	-20.79
2380	Webbing Mfg	3.11	2.66	-14.47
2402	Carpet or Rug Mfg-NOC	3.23	2.93	-9.29
2413	Textile-Bleaching,Dyeing, Mercerizing,Finishing	5.55	5.30	-4.50
2416	Yarn or Thread Dyeing or Finishing	4.87	4.98	2.26
2417	Cloth Printing	2.32	2.78	19.83
2501	Clothing Mfg	3.44	3.02	-12.21
2503	Dressmaking or Tailoring-Custom Exclusively	0.94	1.01	7.45
2534	Feather or Flower Mfg-Artificial	3.44	3.02	-12.21
2570	Mattress or Box Spring Mfg	6.07	6.66	9.72
2576	Awning or Tent Mfg-Shop	2.87	2.89	0.70
2578	Bag or Sack Mfg-Cloth	2.87	2.89	0.70
2585	Laundry-NOC-Rte Spvsr-Dr	4.29	4.17	-2.80
2586	Dyeing or Cleaning-Rte Spvsr-Dr	1.68	1.79	6.55
2587	Towel or Toilet Supply Co-Rte Spvsr-Dr	2.60	2.11	-18.85
2623	Tanning	4.79	3.80	-20.67
2640	Leather Embossing	3.33	3.63	9.01
2651	Shoe Stock Mfg	3.33	3.63	9.01
2660	Boot or Shoe Mfg-NOC	2.03	1.85	-8.87

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2683	Bag Mfg-Traveling Bags or Hand Luggage	2.19	2.29	4.57
2688	Leather Goods Mfg-NOC	3.25	3.37	3.69
2702	Logging or Lumbering-Dr	13.56	16.08	18.58
2710	Sawmills	9.08	9.05	-0.33
2731	Planing or Molding Mill	4.45	5.27	18.43
2741	Cooperage Stock Mfg	9.17	7.91	-13.74
2747	Cooperage Assembly	8.43	7.85	-6.88
2790	Pattern Making-NOC	1.59	1.91	20.13
2802	Carpentry-Shop Only-Dr	5.88	5.73	-2.55
2835	Brush or Broom Assembly	5.26	4.17	-20.72
2836	Brush or Broom Mfg-NOC	5.18	5.21	0.58
2841	Woodenware Mfg-NOC	3.07	2.43	-20.85
2883	Furniture Mfg-Wood-NOC	3.84	3.54	-7.81
2923	Piano Mfg	2.74	2.37	-13.50
2942	Pencil, Penholder or Crayon Mfg	2.06	2.06	0.00
3018	Rolling Mill-Iron or Steel-Dr	5.29	4.19	-20.79
3022	Pipe or Tube Mfg-NOC-Dr	4.65	4.97	6.88
3027	Rolling Mill-NOC-Dr	4.67	4.79	2.57
3028	Pipe or Tube Mfg-Iron or Steel-Dr	4.56	4.53	-0.66
3030	Iron or Steel Works-Shop-Structural-Dr	10.22	8.32	-18.59
3040	Iron Works-Shop-Ornamental-Dr	14.90	13.48	-9.53
3041	Iron Works-Shop-Decorative or Artistic-Foundry-Dr	4.18	4.50	7.66
3042	Escalator or Elevator Mfg	4.08	3.23	-20.83
3064	Sign Mfg-Metal	3.44	3.47	0.87
3066	Sheet Metal Work-Shop And Outside-NOC-Dr	3.44	3.47	0.87
3076	Fireproof Equipment Mfg	3.25	3.15	-3.08
3081	Foundry-Ferrous-NOC	6.97	8.37	20.09
3082	Foundry-Steel Castings	6.97	8.37	20.09
3085	Foundry-Non Ferrous	3.94	4.73	20.05
3110	Forging Work-Drop or Machine	10.68	9.43	-11.70
3111	Blacksmith	3.33	2.72	-18.32
3113	Tool Mfg-NOC-Not Drop or Machine Forged	1.95	1.80	-7.69
3114	Tool Mfg-Drop or Machine Forged-NOC:Machining	3.58	4.20	17.32
3118	Saw Mfg	1.95	1.80	-7.69
3119	Needle Mfg	1.20	1.02	-15.00
3120	Razor Mfg-Safety	1.60	1.92	20.00
3122	Cutlery Mfg-NOC	2.94	2.84	-3.40
3127	Precision Measuring Tool Mfg-NOC	0.74	0.68	-8.11
3131	Button or Fastener Mfg-Metal	3.70	3.53	-4.59
3132	Nut or Bolt Mfg	3.04	2.41	-20.72
3145	Screw Mfg	1.93	1.58	-18.13
3146	Hardware Mfg-NOC	3.41	3.02	-11.44
3169	Stove Mfg	4.48	5.19	15.85
3179	Electrical Apparatus Mfg-NOC	2.14	2.33	8.88
3180	Electric or Gas Lighting Fixtures Mfg	3.82	4.19	9.69
3188	Plumbers Supplies Mfg-NOC	3.87	3.75	-3.10
3200	Arms Mfg-Small-.50 Caliber or Less	3.03	2.92	-3.63
3220	Can Mfg	3.57	2.83	-20.73
3223	Lamp or Lantern Mfg-NOC	(a)	(a)	N.A.
3227	Aluminum Ware Mfg	4.48	5.19	15.85

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3241	Wire Drawing-Iron or Steel	3.11	2.91	-6.43
3255	Wire Cloth Mfg	6.18	4.90	-20.71
3257	Wire Goods Mfg-NOC	4.51	3.57	-20.84
3270	Eyelet Mfg	3.04	2.91	-4.28
3300	Bed Spring or Wire Mattress Mfg	9.82	8.46	-13.85
3305	Galvanizing-Hot Dip-Pick-Paint-Dr	(a)	(a)	N.A.
3315	Brass or Copper Goods Mfg	2.37	1.92	-18.99
3334	Tin Foil Mfg	(a)	(a)	N.A.
3336	Type Foundry	2.26	2.71	19.91
3365	Welding or Cutting-NOC-Dr	11.36	14.12	24.30
3372	Electroplating	3.45	2.98	-13.62
3373	Galvanizing or Tinning-Not Electrolytic	8.11	6.42	-20.84
3381	Silverware Mfg	3.61	3.35	-7.20
3383	Jewelry Mfg	1.45	1.73	19.31
3385	Watch Mfg	1.03	1.00	-2.91
3400	Metal Goods Mfg-NOC	4.48	5.19	15.85
3507	Agricultural or Construction Machinery Mfg	4.82	4.40	-8.71
3515	Textile Machinery Mfg	3.39	3.39	0.00
3548	Printing or Bookbinding Machine Mfg	2.37	2.38	0.42
3558	Boot or Shoe Machinery Mfg	0.77	0.68	-11.69
3559	Confection Machine Mfg	2.37	2.38	0.42
3571	Air Pressure/Steam Gauge Mfg	1.99	1.58	-20.60
3574	Cash Register Mfg	2.37	2.38	0.42
3612	Pump Mfg-Excluding Foundry	2.96	2.46	-16.89
3620	Boilermaking	6.22	6.02	-3.22
3629	Precision Machined Parts Mfg-NOC	2.37	2.38	0.42
3632	Machine Shops-NOC	2.37	2.38	0.42
3634	Valve Mfg	2.78	3.04	9.35
3635	Gear Mfg or Grinding	2.11	2.53	19.91
3638	Ball or Roller Bearing Mfg	2.37	2.38	0.42
3642	Battery Mfg-Dry	2.26	1.79	-20.80
3643	Elec Power or Transmission Equip Mfg	2.14	2.33	8.88
3647	Battery Mfg-Storage	3.22	2.88	-10.56
3648	Auto Lighting,Ignition Apparatus Mfg-NOC	2.71	2.44	-9.96
3681	Electronic Apparatus or Component Mfg or Assembling NOC	1.04	0.94	-9.62
3685	Instrument Mfg-NOC	1.04	0.94	-9.62
3724	Millwright Work-NOC-Dr	5.76	6.88	19.44
3726	Boiler Installation or Repair-Steam	11.00	11.58	5.27
3807	Auto Radiator Mfg	4.48	5.19	15.85
3808	Auto Mfg or Assembly	2.48	2.85	14.92
3821	Auto Dismantling-Dr	4.26	5.12	20.19
3826	Aircraft Engine Mfg	2.87	2.53	-11.85
3830	Airplane Mfg	2.37	2.38	0.42
3841	Bicycle Mfg or Assembly	3.27	2.60	-20.49
4000	Sand or Gravel Digging-Dr	5.37	5.00	-6.89
4021	Brick or Clay Products Mfg-NOC-Dr	4.06	3.57	-12.07
4024	Refractory Products Mfg-Dr	6.02	5.15	-14.45
4034	Burial Vaults Mfg-Concrete-Install-Dr	7.73	8.20	6.08
4036	Plaster Board or Plaster Block Mfg-Dr	3.11	2.79	-10.29
4038	Plaster Statuary or Ornament Mfg	2.39	2.44	2.09

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		Effective 9/1/2003	Effective 9/1/2005	
4053	Pottery-China or Tableware Mfg	2.11	1.68	-20.38
4061	Pottery Mfg-Earthenware-Glazed, Porcelain-Hand Molded or Cast	3.83	3.04	-20.63
4062	Pottery Mfg-Porcelain Ware-Mechanical Press Forming	3.83	3.04	-20.63
4112	Incandescent Lamp Mfg	1.04	0.93	-10.58
4113	Glass Mfg-Cut	2.11	1.68	-20.38
4114	Glassware Mfg-NOC	4.42	3.51	-20.59
4130	Glass Merchant	5.83	5.07	-13.04
4133	Cathedral or Art Glass Window Mfg	2.79	2.56	-8.24
4150	Optical Goods Mfg-NOC	1.07	1.02	-4.67
4239	Paper Mfg	5.54	5.28	-4.69
4243	Box Mfg-Folding Paper Boxes-NOC	3.68	4.14	12.50
4244	Corrugated or Fiber Board Container Mfg	4.38	4.26	-2.74
4250	Paper Coating	2.82	2.91	3.19
4251	Stationery Mfg	3.74	3.19	-14.71
4273	Bag Mfg-Paper or Plastic	2.81	3.37	19.93
4279	Paper Goods Mfg-NOC	4.68	4.23	-9.62
4282	Dress Pattern Mfg-Paper	0.58	0.53	-8.62
4283	Building or Roofing Paper or Felt Preparation-No Installation	4.04	3.31	-18.07
4299	Printing	2.41	2.31	-4.15
4301	Wall Paper Mfg	5.33	4.22	-20.83
4304	Newspaper Publishing	3.07	3.69	20.20
4307	Bookbinding	2.52	2.61	3.57
4308	Linotype or Hand Composition	1.04	0.98	-5.77
4350	Electrotyping	0.81	0.77	-4.94
4351	Photoengraving	1.31	1.05	-19.85
4352	Engraving	1.57	1.27	-19.11
4360	Motion Picture-Development of Negatives, Printing	1.00	1.00	0.00
4361	Photographer-All Emp-Clerical, Sales-Dr	0.59	0.60	1.69
4362	Motion Picture-Film Exchange, Projection Rooms, Clerical	0.61	0.68	11.48
4410	Rubber Goods Mfg-NOC	3.74	4.17	11.50
4417	Boot or Shoe Mfg-Rubber or Combined Rubber And Fabric	4.56	4.00	-12.28
4432	Fountain Pen Mfg	2.53	2.07	-18.18
4439	Lacquer or Spirit Varnish Mfg	3.07	3.09	0.65
4452	Plastics Mfg-Fabricated Products-NOC	4.64	3.72	-19.83
4459	Plastics Mfg-Sheets, Rods or Tubes	3.93	3.34	-15.01
4470	Cable Mfg-Insulated Electrical	2.47	2.96	19.84
4484	Plastics Mfg-Molded Products-NOC	2.63	2.74	4.18
4493	Fabric Coating or Impregnating-NOC	4.55	4.45	-2.20
4511	Analytical Chemist-Laboratory-Outside	0.45	0.54	20.00
4512	Biomedical Research Laboratories	0.34	0.27	-20.59
4557	Ink Mfg	2.36	2.11	-10.59
4558	Paint Mfg	2.84	2.73	-3.87
4561	Varnish Mfg-Oleo Resinous	3.07	3.09	0.65
4583	Fertilizer Mfg-Dr	4.34	3.45	-20.51
4611	Drug, Medicine, Pharm Prep No Mfg of Ingredients	1.62	1.54	-4.94
4635	Oxygen or Hydrogen Mfg-Dr	3.19	2.53	-20.69
4653	Glue Mfg-Dr	5.84	6.38	9.25
4665	Rendering Works-NOC-Dr	6.07	6.15	1.32
4692	Dental Laboratory	0.68	0.63	-7.35
4693	Pharmaceutical, Surgical Goods Mfg-NOC	1.30	1.15	-11.54

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4720	Soap or Synthetic Detergent Mfg	3.69	3.78	2.44
4740	Oil Refining-Petroleum-Dr	3.22	2.55	-20.81
4741	Asphalt or Tar Distilling or Refining-Dr	4.79	3.80	-20.67
4770	Bag Loading-Propellant Charges-Dr	12.11	10.88	-10.16
4773	High Explosives Mfg-Dr	23.25	20.81	-10.49
4774	Smokeless Powder Mfg-Single Base-Dr	19.90	17.91	-10.00
4775	Explosives or Ammo Case Loading-Dr	12.00	10.84	-9.67
4776	Projectile,Bomb,Etc Loading-Dr	16.79	14.96	-10.90
4777	Explosives Distributors-Dr	4.34	3.45	-20.51
4779	Cap,Fuse,Etc Explosives or Ammo Mfg-Dr	15.42	13.89	-9.92
4799	Black Powder Mfg-Dr	40.52	36.39	-10.19
4825	Drug,Medicine or Pharmaceutical Preparation Mfg,Incidental Mfg o	0.84	0.72	-14.29
4828	Chemical Blending or Mixing NOC - All Operations & Drivers	3.27	2.60	-20.49
4829	Chemical Mfg NOC - All Operations	3.27	2.60	-20.49
4902	Sporting Goods Mfg-NOC	2.06	2.06	0.00
4923	Photographic Supplies Mfg	1.00	1.00	0.00
5020	Ceiling Installation-Suspended Acoustical Grid Type	3.70	4.60	24.32
5022	Masonry-NOC	13.04	15.67	20.17
5037	Structures-Metal-Painting	53.83	44.88	-16.63
5040	Iron or Steel Erection-Structures	35.13	43.69	24.37
5057	Iron or Steel Erection-NOC	27.39	34.06	24.35
5059	Iron or Steel Erection-Frame Structures Not Over Two Stories	27.39	34.06	24.35
5069	Iron or Steel Erection-Dwellings Not Over Two Stories In Height	27.39	34.06	24.35
5102	Awning,Tent or Canvas Goods Erection,Removal or Repair	12.35	11.04	-10.61
5146	Furniture or Fixtures Installation-Portable-NOC	5.03	6.25	24.25
5160	Elevator Erection or Repair	3.08	3.62	17.53
5183	Plumbing-NOC-Dr	4.55	4.80	5.49
5188	Automatic Sprinkler Installation-Dr	5.12	5.45	6.45
5190	Electrical Wiring-Within Buildings-Dr	3.69	4.18	13.28
5191	Office Machine or Appliance Install,Inspect,Adjust,Repair-NOC	1.16	1.26	8.62
5192	Vending or Coin Operated Machines-Install,Service,Repair-Dr	4.50	5.09	13.11
5213	Concrete Construction-NOC	17.95	22.32	24.35
5215	Concrete Private Residences Construction-Not Monolithic	8.66	7.22	-16.63
5221	Concrete or Cement Work-Floors,Driveways or Sidewalks-Dr	8.10	9.18	13.33
5222	Concrete Construction-In Connection With Bridges or Culverts	7.63	8.61	12.84
5223	Swimming Pool Construction-Not Iron or Steel-Dr	8.66	7.22	-16.63
5348	Tile,Stone,Mosaic,Terrazzo Work-Inside	9.24	8.78	-4.98
5402	Hot House Erection-All Operations	15.02	18.68	24.37
5403	Carpentry-NOC	16.09	16.48	2.42
5437	Carpentry-Install Cabinet,Inside Trim	6.07	6.88	13.34
5443	Lathing-Dr	5.76	5.89	2.26
5445	Wallboard Installation Within Buildings-Dr	8.18	8.90	8.80
5462	Glazier-Away From Shop-Dr	7.55	9.25	22.52
5472	Asbestos Contr-Pipe-Boiler Work-Dr	10.19	8.65	-15.11
5473	Asbestos Contractor NOC-Dr	15.57	18.65	19.78
5474	Painting or Paper Hanging-NOC-Shop Operations-Dr	7.54	6.85	-9.15
5478	Carpet, Linoleum, Vinyl, Asphalt or Rubber Floor Tile Installation	6.23	6.29	0.96
5479	Insulation Work-NOC-Dr	13.48	14.59	8.23
5480	Plastering-NOC-Dr	5.34	6.62	23.97
5506	Street or Road Construct-Paving or Repaving-Dr	7.18	7.27	1.25

**MASSACHUSETTS WORKERS' COMPENSATION
CLASSIFICATION PRICING**

Approved Change in Manual Rates by Class

Class Code	Phraseology	Manual Rate		Percent Change
		Effective 9/1/2003	Effective 9/1/2005	
5507	Street or Road Construct-Sub-Surface Work-Dr	8.45	7.91	-6.39
5508	Street or Road Construct-Rock Excav-Dr	5.59	5.19	-7.16
5509	Street or Road Maintenance-By County or Municipal Emp-Dr	4.62	5.35	15.80
5538	Sheet Metal Work,Outside-NOC-Dr	7.47	6.72	-10.04
5545	Roofing-NOC-Yard Employees-Dr	38.25	47.57	24.37
5547	Roofing-Built Up,Yard Employees-Dr	22.03	19.72	-10.49
5606	Contractor-Executive Supervisor or Construction Superintendent	2.46	2.41	-2.03
5610	Cleaner-Debris Removal	7.06	5.89	-16.57
5645	Carpentry-Detached One or Two Family Dwellings	9.93	9.03	-9.06
5651	Carpentry-Dwellings-Three Stories or Less	9.93	9.03	-9.06
5701	Wrecking-Building/Structure-Not Marine-All Operations	28.82	24.03	-16.62
5703	Building Raising or Moving-Dr	24.70	20.59	-16.64
5705	Salvage Operation-No Wrecking or Any Structural Operations	14.85	13.41	-9.70
6003	Pile Driving-Dr	14.31	15.92	11.25
6005	Jetty,Breakwater Construction-All Operations To Completion-Dr	5.59	5.19	-7.16
6204	Drilling NOC-Dr	13.04	12.12	-7.06
6217	Excavation-Dr	6.49	6.08	-6.32
6229	Irrigation or Drainage System Const-Dr	6.49	6.08	-6.32
6233	Oil or Gas Pipe Line Construction-Dr	9.28	7.74	-16.59
6251	Tunneling-Not Pneumatic-All Operations	12.55	10.47	-16.57
6252	Caisson Work-All Operations	9.13	7.62	-16.54
6306	Sewer Construction-All Operations-Dr	9.57	8.05	-15.88
6319	Gas Mains or Connections Construct-Dr	6.12	6.76	10.46
6325	Conduit Construction-Cable or Wires-Dr	4.16	3.47	-16.59
6400	Fence Erection-All Types	8.13	7.60	-6.52
6504	Food Sundries Mfg-NOC-No Cereal Milling	4.18	3.80	-9.09
6811	Boat Building Wood NOC-Dr-St Cov	7.91	7.91	0.00
6834	Boat Building or Repairing-Dr	3.77	4.15	10.08
6836	Marina And Dr-St Cov	2.43	3.01	23.87
6854	Ship Bld Iron/Steel NOC-Dr-St Cov	8.97	8.97	0.00
6882	Ship Repair Cnv All Oper-Dr-St Cov	18.31	18.31	0.00
6884	Ship Scaling-St Cov	26.06	26.06	0.00
7133	Railroad Operation-NOC-All Emp-Dr	(a)	(a)	N.A.
7219	Trucking NOC-All Emp-Dr	7.53	8.22	9.16
7230	Parcel or Package Delivery-All Emp-Dr	11.73	9.90	-15.60
7231	Mail,Parcel or Package Delivery-All Emp-Dr	6.44	6.44	0.00
7360	Freight Handling-NOC-Packing,Handling,Shipping Explosives	8.34	7.04	-15.59
7370	Taxicab Co-All Other Employees-Dr	4.11	3.92	-4.62
7380	Drivers,Chauffeurs And Their Helpers NOC-Commercial	6.90	7.13	3.33
7382	Bus Co:All Other Employees-Dr	4.30	4.58	6.51
7403	Air Carrier-Schldd or Suppl-A/O Emp-Dr	3.07	3.73	21.50
7405	Air Carrier-Scheduled or Supplemental:Flying Crew	0.89	1.09	22.47
7409	Air Craft or Helicopter Operation:Aerial Application,Seeding	13.07	11.03	-15.61
7418	Patrol,Photography-Not Mapping/Survey Work-Flying Crew	13.07	11.03	-15.61
7420	Public Exhibitions Involving Stunt Flying,Herding	13.07	11.03	-15.61
7421	Transportation of Personnel-Employees Business-Flying Crew	1.81	2.26	24.86
7422	Sales or Service Agency:Taxi or Sightseeing-Flying Crew	1.81	2.26	24.86
7423	Air Carrier-Commuter-A/O Emp-Dr	2.73	3.42	25.27
7425	Aircraft Oper-NOC-Chopper-Fly Crew	(a)	(a)	N.A.
7431	Air Carrier-Commuter-Flying Crew	1.36	1.70	25.00

**MASSACHUSETTS WORKERS' COMPENSATION
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7445	Air Carrier-Other Flying Crew-NR	0.30	0.36	20.00
7453	Air Carrier-Commuter Flying Crew-NR	0.45	0.57	26.67
7502	Gas Distributing-Lpg-Local-Dr	2.96	3.71	25.34
7515	Oil or Gas Pipe Line Operation-Dr	1.91	1.62	-15.18
7520	Waterworks Operation-Dr	3.33	3.42	2.70
7538	Electric Light or Power Line Const-Dr	6.13	5.12	-16.48
7539	Electric Light/Power Co-NOC-All Emp-Dr	1.93	2.17	12.44
7580	Sewage Disposal Plant Operation-Dr	2.88	3.48	20.83
7590	Garbage Works-Reduction or Incineration	7.49	9.11	21.63
7600	Telephone/Telegraph Co-A/O Emp-Dr	3.07	3.04	-0.98
7601	Telephone,Telegraph or Fire Alarm Line Construction-Dr	6.13	5.12	-16.48
7610	Radio or Television Broadcasting Station-All Emp-Clerical-Dr	0.25	0.24	-4.00
7704	Firefighters-Dr	2.97	2.51	-15.49
7720	Detective or Patrol Agency-Dr	2.02	1.98	-1.98
7855	Railroad Construction:Laying of Tracks-Maintenance-Dr	9.75	8.13	-16.62
8001	Florists-Store-Dr	1.31	1.32	0.76
8002	Auto Rental Co-A/O Empl,Counter Pers-Dr	2.53	3.04	20.16
8006	Grocery Stores-Retail-No Handling of Fresh Meats	1.68	1.58	-5.95
8008	Clothing,Wearing Apparel or Dry Goods-Retail	1.32	1.10	-16.67
8010	Hardware Store-Wholesale or Retail	1.69	1.82	7.69
8013	Jewelry Stores-Wholesale or Retail	0.59	0.58	-1.69
8017	Retail Store-NOC	1.31	1.48	12.98
8018	Wholesale Store-NOC	3.96	4.30	8.59
8021	Meat,Fish or Poultry Dealer-Wholesale	6.32	5.62	-11.08
8031	Meat,Fish or Poultry-Retail	2.77	2.87	3.61
8032	Clothing,Wearing Apparel or Dry Goods-Wholesale	2.32	2.21	-4.74
8033	Meat,Groc-Prov Store(Comb)-Retail NOC	2.35	2.42	2.98
8034	Grocery Stores-Wholesale	6.79	6.09	-10.31
8039	Department Store-Rtl-All Emp,Sales,Cler	2.57	2.39	-7.00
8044	Furniture Store-Wholesale or Retail-Dr	3.58	3.96	10.61
8046	Auto Accessory Store-Retail-NOC-Dr	2.03	2.45	20.69
8048	Fruit or Veg Stores-Wholesale	4.07	3.25	-20.15
8050	Five And Ten Cent Stores	1.37	1.13	-17.52
8058	Building Material Dealer-New Materials Only:Store Employees	2.63	3.17	20.53
8103	Wool Merchant	3.57	3.53	-1.12
8105	Hide or Leather Dealer or Store	4.70	4.57	-2.77
8106	Iron or Steel Merchant-Dr	5.85	7.04	20.34
8107	Machinery Dealer-NOC-Store or Yard-Dr	2.75	2.74	-0.36
8111	Plumbers' Supplies Dealer-Dr	2.88	3.46	20.14
8116	Farm Machinery Dealer-All Operation-Dr	2.75	2.74	-0.36
8203	Ice Dealer-Dr	4.95	4.48	-9.49
8204	Building Material Yard And Local Managers-Dr	13.97	11.13	-20.33
8215	Hay,Grain or Feed Dlrs-Local Mgrs-Dr	4.61	4.48	-2.82
8227	Contractors Permanent Yard	4.33	3.64	-15.94
8232	Building Material Dealer-New Materials Only-All Other Emp-Dr	5.45	5.80	6.42
8233	Coal Merchant-Local Mgr-Dr	6.85	8.25	20.44
8235	Sash,Door or Finished Millwork Dlr-Dr	4.63	5.36	15.77
8263	Junk Dealers-Dr	8.28	6.59	-20.41
8264	Bottle Dealer-Used-No Collecting-Dr	6.22	6.12	-1.61
8265	Iron or Steel Scrap Dealers-Dr	6.85	8.25	20.44

**MASSACHUSETTS WORKERS' COMPENSATION
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8279	Stable/Breeding Farm-Jockey,Train-Dr	5.02	5.59	11.35
8291	Storage Warehouses-Cold	4.02	3.74	-6.97
8292	Storage Warehouses-Gen Merchandise-NOC	4.18	3.87	-7.42
8293	Furniture Moving And Storage-Dr	9.41	9.24	-1.81
8350	Gasoline or Oil Dealer-Dr	5.32	5.66	6.39
8380	Auto Service or Repair Center-Dr	2.95	2.99	1.36
8381	Gas Station-Retail-Self Service	1.75	1.61	-8.00
8385	Bus Co-Garage Employees	4.91	3.91	-20.37
8392	Auto Storage Garage or Park Station-Dr	1.94	1.75	-9.79
8393	Auto Body Repair-Metal-Incl Uphol-Pnt	2.39	2.34	-2.09
8500	Metal Scrap Dealer-Dr	6.85	8.25	20.44
8601	Engineer or Architect-Consulting	0.46	0.46	0.00
8710	Field Bonded Warehousing	2.75	2.31	-16.00
8719	Stevedoring-Talliers,Clerks-St Cov	2.75	2.31	-16.00
8720	Inspection of Risks For Insurance or Valuation Purposes NOC	1.08	1.01	-6.48
8721	Real Estate Appraisal Company - Outside Employees	0.27	0.29	7.41
8742	Salesperson,Collector,Messenger-Outside	0.27	0.29	7.41
8745	News Agent or Distributor-Sales,Dr	5.07	6.11	20.51
8747	Display Showroom - All Types	1.31	1.48	12.98
8748	Auto Sales or Service Agcy-Salesperson	0.96	0.94	-2.08
8800	Mailing or Addressing Co-Clerical	0.98	0.80	-18.37
8803	Accountant,Auditor,Office Systematizer-Traveling	0.09	0.08	-11.11
8810	Clerical Office Employees NOC	0.17	0.15	-11.76
8820	Attorney-All Emp-Clerical,Messenger-Dr	0.16	0.14	-12.50
8829	Nursing Home-All Employees	3.01	2.73	-9.30
8831	Hospital-Veterinary-Dr	1.20	1.23	2.50
8832	Physician-Clerical	0.38	0.39	2.63
8833	Hospital-Professional Employees	1.43	1.56	9.09
8835	Home Health,Public And Traveling All Employees	3.07	2.90	-5.54
8837	Charitable or Religious Org-Welfare-Dr	(a)	(a)	N.A.
8868	School-Professional Emp-Clerical	0.68	0.64	-5.88
8901	Telephone/Telegraph Co-Office Emp-CI	0.17	0.15	-11.76
9014	Buildings-Operation By Contractors	3.32	2.65	-20.18
9015	Buildings-NOC-Operation By Owner/Lessee	3.30	3.19	-3.33
9016	Amusement Parks or Exhibition-Op-Dr	2.74	2.19	-20.07
9019	Bridge or Vehicular Tunnel Op-Dr	4.95	6.20	25.25
9033	Housing Authority-Clerical,Sales,Dr	4.55	3.99	-12.31
9040	Hospital-A/O Employees	5.52	4.45	-19.38
9052	Hotel-A/O Employees,Salespersons-Dr	2.08	1.96	-5.77
9058	Hotel-Restaurant Employees	2.08	1.96	-5.77
9060	Clubs-Country,Golf,Fishing or Yacht-Clerical	1.39	1.52	9.35
9061	Clubs-NOC-Clerical	1.59	1.37	-13.84
9063	Exercise or Health Institute-All Emp-Clerical	0.97	0.85	-12.37
9079	Restaurant-NOC	1.85	1.60	-13.51
9088	Rocket or Missile Testing or Launch-Dr	(a)	(a)	N.A.
9089	Billiard Hall	1.34	1.07	-20.15
9093	Bowling Lane	1.64	1.86	13.41
9101	School-A/O Employees	3.07	2.89	-5.86
9102	Parks-NOC-All Emp-Dr	2.33	2.53	8.58
9154	Theatre-A/O Employees	1.67	1.44	-13.77

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		Effective 9/1/2003	Effective 9/1/2005	
9156	Theatre-Players,Entertainers,Musicians	1.49	1.38	-7.38
9178	Athletic Team/Park-Non Contact Sports	16.48	20.65	25.30
9179	Athletic Team/Park-Contact Sports	24.54	24.22	-1.30
9180	Amusement Device Op-NOC-Not Travel-Dr	4.02	3.75	-6.72
9182	Athletic Team/Park Operation-Dr	3.16	3.19	0.95
9186	Carnival Operator-Travel-All Emp-Dr	4.02	3.75	-6.72
9220	Cemetery Operation-Dr	3.82	4.29	12.30
9402	Street Cleaning-Dr	5.39	6.75	25.23
9403	Garbage,Ash,Refuse Collection-Dr	8.22	8.50	3.41
9410	Municipal,Town,County,State Emp-NOC	3.09	2.47	-20.06
9501	Sign Painting or Lettering-Inside-Dr	3.05	2.83	-7.21
9505	Painting-Auto or Carriage Bodies	3.05	2.83	-7.21
9519	Household Appliances-Electrical-Dr	2.70	2.62	-2.96
9521	House Furnishings Installation,Service or Repair-Dr	6.23	6.29	0.96
9522	Upholstering	2.44	2.01	-17.62
9533	Scaffold Inst, Repair or Removal-Built Up From Ground -Dr	21.74	25.27	16.24
9534	Mobile Crane-Hoist Srv Cont-NOC-All Op-Dr	5.44	6.76	24.26
9545	Bill Posting-Dr	8.39	6.99	-16.69
9549	Advertising Co-Outdoor-Dr	6.92	5.76	-16.76
9552	Sign Mfg-Erect,Repair,Maintain-Dr	5.54	6.88	24.19
9553	Sign Painting or Lettering-Outside-Dr	5.54	6.88	24.19
9586	Beauty Parlors	0.64	0.63	-1.56
9620	Funeral Director-Dr	0.67	0.80	19.40

Classification Pricing

Summary of 9/1/2005 Decision Effects

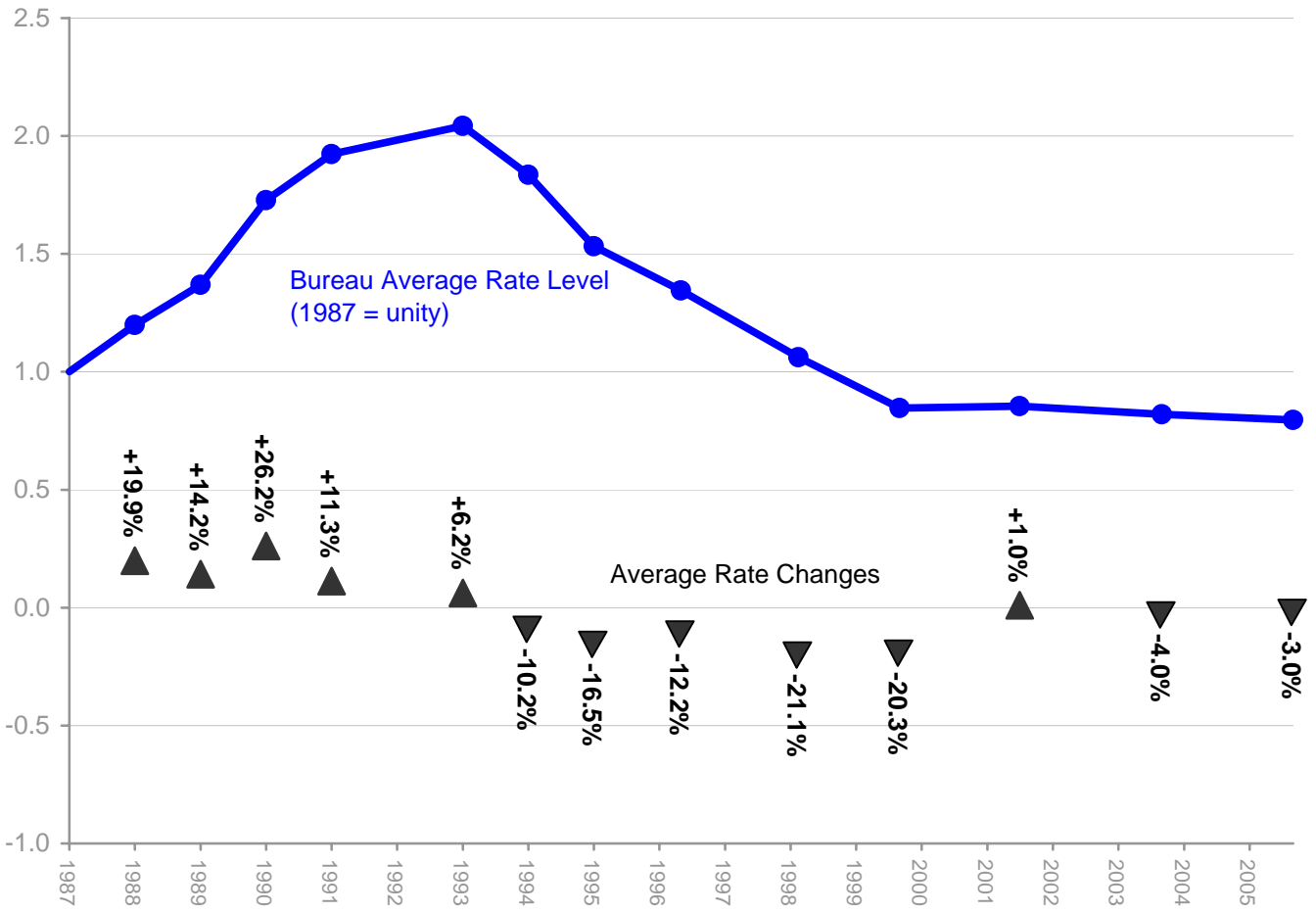
	Effective 9/1/2003	Effective 9/1/2005	Percent Change
(1) Average Rate			
Manufacturing	2.870	2.674	-6.8%
Construction	7.348	7.428	1.1%
Office & Clerical	0.268	0.252	-5.8%
Goods & Services	2.545	2.393	-6.0%
Miscellaneous	5.619	5.808	3.4%
Total	1.405	1.363	-3.0%
(2) Manual Rate			
Manufacturing	2.715	2.590	-4.6%
Construction	7.117	7.377	3.7%
Office & Clerical	0.252	0.242	-4.2%
Goods & Services	2.409	2.319	-3.7%
Miscellaneous	5.313	5.625	5.9%
Total	1.338	1.329	-0.7%
(3) Expected Loss Rate			
Manufacturing	1.419	1.165	-17.9%
Construction	3.280	2.909	-11.3%
Office & Clerical	0.129	0.107	-17.0%
Goods & Services	1.246	1.029	-17.4%
Miscellaneous	2.539	2.310	-9.0%
Total	0.664	0.565	-14.9%
(4) D-Ratio			
Manufacturing	0.223	0.171	-23.5%
Construction	0.193	0.135	-30.0%
Office & Clerical	0.224	0.167	-25.1%
Goods & Services	0.229	0.176	-23.0%
Miscellaneous	0.212	0.149	-29.8%
Total	0.215	0.159	-26.1%

Notes

- (1), (2), (3): Averages based on latest five Composite Policy Year Schedule Z payrolls by class code.
(4): Averages based on Expected Losses (latest five Composite Policy Years Schedule Z payrolls x Expected Loss Rates) by class code.

Massachusetts Workers' Compensation Bureau Average Rate Level

Exhibit 3



MASSACHUSETTS WORKERS' COMPENSATION
EXPENSE CONSTANTS

EFFECTIVE SEPTEMBER 1, 2003

For Risks developing at least \$200 in Standard Premium	\$264
For Risks developing less than \$200 in Standard Premium	\$132
Per capita risks (per capita exposure with a maximum of four)	\$53

EFFECTIVE SEPTEMBER 1, 2005

For Risks developing at least \$200 in Standard Premium	\$284
For Risks developing less than \$200 in Standard Premium	\$142
Per capita risks (per capita exposure with a maximum of four)	\$57