April 21, 2006

CIRCULAR LETTER NO. 2020

To All Members and Subscribers of the Bureau:

TERRORISM RISK INSURANCE EXTENSION ACT OF 2005

REVISIONS TO THE MASSACHUSETTS WORKERS’ COMPENSATION AND
EMPLOYERS LIABILITY INSURANCE MANUAL AND THE MASSACHUSETTS
WORKERS’ COMPENSATION STATISTICAL PLAN

The Division of Insurance has approved revisions to certain pages of the
Massachusetts Workers’ Compensation and Employers Liability Insurance Manual and
the Massachusetts Workers’ Compensation Statistical Plan to include references to the

Attached is a copy of the Filing Memorandum dated February 15, 2006, which
shows the current and revised wording of the affected manual pages.

The revised Massachusetts Workers’ Compensation and Employers Liability
Insurance Manual pages will be distributed in due course. The internet based versions
of the revised manual pages, accessible at www.wcribma.org, will be updated as soon
as possible.

DANIEL M. CROWLEY, CPCU
Vice President – Customer Services

Attachment
February 15, 2006

The Honorable Julianne M. Bowler
Commissioner of Insurance
Division of Insurance
One South Station
Boston, MA 02110


Dear Commissioner Bowler,


The purpose of this filing is to update relevant pages of the Manual and the Statistical Plan to include references to the Terrorism Risk Insurance Extension Act of 2005. We request your approval for use of these pages effective January 1, 2006.

Thank you for your attention to this matter. Please feel free to call me if you have any questions or concerns.

Sincerely,

Ellen F. Keefe, CPCU
General Counsel

cc: Kevin Beagan, Deputy Commissioner
    Walter Horn, PhD, SRB
    Paul Meagher, President
    Robert McCarthy, Vice President/Actuary
    Daniel Crowley, Vice President
    Sheila Annis, Vice President
    Debra Jackson, Supervisor, Financial Data Services
    Aime Arsenault, Senior Classification Analyst
    Leah Karvelis, Supervisor, Statistical Data Services
THE WORKERS' COMPENSATION RATING AND INSPECTION BUREAU


FILING MEMORANDUM

PURPOSE


BACKGROUND

The Terrorism Risk Insurance Act of 2002 (“TRIA 2002”) was implemented as a result of the U.S. Congress recognizing that terrorism is a catastrophe exposure that is real and significant for insurers of workers’ compensation and other lines of insurance. Filings were subsequently submitted to the Division of Insurance (“DOI”) by the Bureau to implement TRIA 2002 and to provide miscellaneous rating values and policy forms for certified acts of terrorism or war.

TRIA 2002 was scheduled to expire on December 31, 2005. Terrorism catastrophe exposure continues to be significant for insurers of workers’ compensation and other lines of insurance. As a result, Congress passed the Terrorism Risk Insurance Extension Act of 2005 (“Extension Act”).

On January 24, 2006, the Division of Insurance (“DOI”) approved the Bureau’s January 23, 2006 filing to use NCCI’s Terrorism Risk Insurance Extension Act Endorsement (WC 00 01 13) and to withdraw the Endorsements contained in the TRIA 2002 related filings made by the Bureau on February 19, 2003 and September 7, 2004. The Bureau’s January 23rd filing indicated that proposed updated Manual and Statistical Plan pages would be submitted to the DOI for approval.

PROPOSAL

The Bureau proposes that effective January 1, 2006, the DOI approve the changes to the Manual and Statistical Plan that are shown in bold and italics on the attached Exhibits B through H (Exhibit A is a Manual page that is not being revised).
IMPACT

The primary purpose for the proposed changes is to update the Manual and Statistical Plan pages to include appropriate references to the Extension Act. There is no new impact to the Manual Rules or data reporting requirements other than to direct insurers to apply the Terrorism Risk Insurance Extension Act Endorsement (WC 00 01 13) to policies effective on or after January 1, 2006 and policies effective prior to January 1, 2006 that expire after December 31, 2006.

There is no expected premium impact as a result of this filing. The Bureau is not requesting a change in the premium charge that was established in the Bureau's February 19, 2003 Filing and that became effective on February 20, 2003 under the “file and use” provisions of TRIA 2002. The premium charge will continue to be 0.03 as shown on the current Miscellaneous Values page of the Manual (Exhibit A).

IMPLEMENTATION

The attached exhibits include the proposed changes necessary to implement this filing. Upon approval by the DOI, the Bureau will distribute new Manual and Statistical Plan pages.


Exhibit C: Revised Manual Rules VI and VII.

Exhibit D: Revised Manual Rule XIV.


Exhibit F: Revised Statistical Plan page 12, Part 1, Section IV

Exhibit G: Revised Statistical Plan page 15, Part 1, Section IV

Exhibit H: Revised Statistical Plan page 9, Part 1, Section VI

Respectfully submitted,

Ellen F. Keefe, CPCU
General Counsel
The Workers' Compensation Rating
And Inspection Bureau of Massachusetts
101 Arch Street, 5th Floor
Boston, MA 02110
617-646-7553

Dated: February 15, 2006

ATTACHMENTS
MASSACHUSETTS WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL

1st Reprint

Effective September 1, 2005

Page RA-5

EXHIBIT A

RATES

MISCELLANEOUS VALUES
Basis of Premium applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co."
Employee operated vehicles ................................................................................................. $71,666.00*
Leased or rented vehicles .................................................................................................. $47,777.00*

Basis of Premium for Sole Proprietors and Partners of Legal Partnerships in accordance with Rule IX-B-3(a) .................................................................................... $49,800.00

Terrorism Risk Insurance Act - Certified Loss....................................................................... 0.03

BENEFITS DEDUCTIBLE COVERAGE PROGRAM

<table>
<thead>
<tr>
<th>Medical and Indemnity</th>
<th>Premium Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible Amount</td>
<td>Percentage</td>
</tr>
<tr>
<td>$ 500</td>
<td>3.0%</td>
</tr>
<tr>
<td>$1,000</td>
<td>4.2%</td>
</tr>
<tr>
<td>$2,000</td>
<td>6.2%</td>
</tr>
<tr>
<td>$2,500</td>
<td>7.1%</td>
</tr>
<tr>
<td>$5,000</td>
<td>10.6%</td>
</tr>
</tbody>
</table>

BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM

<table>
<thead>
<tr>
<th>Estimated Annual Standard Premium</th>
<th>Claim Deductible Amount</th>
<th>Aggregate Deductible Amount</th>
<th>Premium Reduction Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to $75,000</td>
<td>$2,500</td>
<td>$10,000</td>
<td>7.0%</td>
</tr>
<tr>
<td>$75,001 to $100,000</td>
<td>$2,500</td>
<td>$10,000</td>
<td>6.5%</td>
</tr>
<tr>
<td>$100,001 to $125,000</td>
<td>$2,500</td>
<td>$10,000</td>
<td>5.9%</td>
</tr>
<tr>
<td>$125,001 to $150,000</td>
<td>$2,500</td>
<td>$10,000</td>
<td>5.4%</td>
</tr>
<tr>
<td>$150,001 to $200,000</td>
<td>$2,500</td>
<td>$10,000</td>
<td>4.5%</td>
</tr>
<tr>
<td>over $200,000</td>
<td>$2,500</td>
<td>5% of Estimated Annual Standard Premium</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

Expense Constant applicable in accordance with Basic Manual Rule VI-E-2:
Policies which develop earned Standard Premium of less than $200 ............................................. $142.00*
Policies which developed Standard Premium of $200 or more ......................................................... $284.00*

The expense constant for private residence per capita classifications is $57,* subject to a maximum of $200.00.

Premium Discount Percentages—(See Basic Manual Rule VII). The following premium discounts are applicable to Standard Premiums:

<table>
<thead>
<tr>
<th>First</th>
<th>Type A Discount</th>
<th>Type B Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000..........</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Next</td>
<td>190,000..........</td>
<td>9.1%</td>
</tr>
<tr>
<td>Next</td>
<td>1,550,000........</td>
<td>11.3%</td>
</tr>
<tr>
<td>Over</td>
<td>1,750,000.........</td>
<td>12.3%</td>
</tr>
</tbody>
</table>

Premium Discount not applicable to Assigned Risk policies.

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual ............................... 38.4%

(Multiply a Non-F classification rate by a factor of 1.384)

EXPERIENCE RATING ELIGIBILITY
A risk is eligible for intrastate experience rating when the payroll or other exposures developed in the last year or last two years of the experience period produced a premium of at least $11,000. If more than two years, an average annual premium of at least $5,500 is required.† Page A-1 of the Experience Rating Plan Manual should be referenced for the latest eligibility amounts by state.

† Effective October 1, 1991.
‡ Effective October 1, 2006
Present Phraseology:

MASSACHUSETTS SPECIAL PROGRAM FOR TERRORISM RISK INSURANCE ACT OF 2002

Premium for the Terrorism Risk Insurance Act of 2002 is calculated on the basis of total payroll according to Rule V. A risk's total payroll is divided by units of $100 and multiplied by the Terrorism Rate found on page RA-5 Miscellaneous Values. The calculation is expressed as \( \frac{\text{Total Payroll}}{100} \times \text{Terrorism Rate} = \text{Premium} \). This premium is applied after standard premium and is not affected by any other rating element including, but not limited to, premium discount, experience rating, All Risk Adjustment Program [ARAP], schedule rating, or retrospective rating.

Premium developed under this act is:

1. not included in standard premium.
2. not subject to the DIA assessment.

Expense constant and per capita classifications are not subject to premium under this Act.

Proposed Phraseology:

MASSACHUSETTS SPECIAL PROGRAM FOR TERRORISM RISK INSURANCE EXTENSION ACT OF 2005


Premium for the Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, is calculated on the basis of total payroll according to Rule V. A risk's total payroll is divided by units of $100 and multiplied by the Terrorism Rate found on page RA-5 Miscellaneous Values. The calculation is expressed as \( \frac{\text{Total Payroll}}{100} \times \text{Terrorism Rate} = \text{Premium} \). This premium is applied after standard premium and is not affected by any other rating element including, but not limited to, premium discount, experience rating, All Risk Adjustment Program [ARAP], schedule rating, or retrospective rating.

Premium developed under this act is:

1. not included in standard premium.
2. not subject to the DIA assessment.

Expense constant and per capita classifications are not subject to premium under this Act.

For new and renewal policies effective on or after January 1, 2006, the premium charged under TRIA 2002 and the Extension Act must be shown in Item 4 of the policy Information Page.
Massachusetts Workers’ Compensation And Employers Liability Insurance Manual

Present Phraseology:
Part One

RULE VI – RATES AND PREMIUM DETERMINATIONS

E. EXPENSE CONSTANT

3. Expense Constant Not Subject
The expense constant is not subject to experience rating, merit rating or All Risk Adjustment Program (ARAP) modifications, premium discount, Qualified Loss Management Program (QLMP), Massachusetts Benefits Deductible Program, Massachusetts Benefits Claim and Aggregate Deductible Program or Massachusetts Construction Classification Premium Adjustment Program credits, charges for the Terrorism Risk Insurance Act of 2002, nor to retrospective rating adjustment.

RULE VII – PREMIUM DISCOUNT

C. DEFINITIONS

1. Standard Premium
Standard Premium means, for the purposes of this rule, Massachusetts premium determined on the basis of authorized rates, disease loadings, non-ratable elements, aircraft seat surcharges, premium for increased limits of liability, experience rating or merit rating modifications, Massachusetts Construction Classification Premium Adjustment Program credit, loss constants, and minimum premiums. The expense constant, All Risk Adjustment Program [ARAP] modification, premium discount, Qualified Loss Management Program [QLMP], Massachusetts Benefits Deductible Program or Massachusetts Benefits Claim and Aggregate Deductible Program credits, and Terrorism Risk Insurance Act of 2002 charges shall be excluded from determination of the standard premium.

Proposed Phraseology:
Part One

RULE VI – RATES AND PREMIUM DETERMINATIONS

E. EXPENSE CONSTANT

3. Expense Constant Not Subject
The expense constant is not subject to experience rating, merit rating or All Risk Adjustment Program (ARAP) modifications, premium discount, Qualified Loss Management Program (QLMP), Massachusetts Benefits Deductible Program, Massachusetts Benefits Claim and Aggregate Deductible Program or Massachusetts Construction Classification Premium Adjustment Program credits, charges for the Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, nor to retrospective rating adjustment.

RULE VII – PREMIUM DISCOUNT

C. DEFINITIONS

1. Standard Premium
Standard Premium means, for the purposes of this rule, Massachusetts premium determined on the basis of authorized rates, disease loadings, non-ratable elements, aircraft seat surcharges, premium for increased limits of liability, experience rating or merit rating modifications, Massachusetts Construction Classification Premium Adjustment Program credit, loss constants, and minimum premiums. The expense constant, All Risk Adjustment Program [ARAP] modification, premium discount, Qualified Loss Management Program [QLMP], Massachusetts Benefits Deductible Program or Massachusetts Benefits Claim and Aggregate Deductible Program credits, and Terrorism Risk Insurance Act of 2002 charges, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, shall be excluded from determination of the standard premium.
Massachusetts Workers' Compensation And Employers Liability Insurance Manual

Present Phraseology
Part One

RULE XIV – DOMESTIC WORKERS – RESIDENCES

E. RATES AND PREMIUM

1. Rates
   The rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges. The premium basis for Code 0918 is payroll, subject to manual rates.

   Per capita classifications are not subject to premium under The Terrorism Risk Insurance Act of 2002.

Proposed Phraseology
Part One

RULE XIV – DOMESTIC WORKERS – RESIDENCES

E. RATES AND PREMIUM

1. Rates
   The rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges. The premium basis for Code 0918 is payroll, subject to manual rates.

   Per capita classifications are not subject to premium under The Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005.
Topics
The data reporting requirements covered in this include the following topics:

1—Effective Date
2—Policy Premium Charge
3—Policy Reporting
4—Unit Statistical Reporting
5—2006 Financial Call Reporting

1—Effective Date


2—Policy Premium Charge

Premium charged for terrorism (as defined in the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Extension Act of 2005) should be shown on the policy under Statistical Code 9740 Terrorism Risk Insurance Act of 2002,

Premium and Rate should be handled as follows:

- **Premium**—This premium is to be shown under Item 4 of the policy Information Page.
- **Rate**—The rate may be shown on Item 4 of the policy Information Page. This premium is not included in the Estimated State Standard Premium Total or the Policy Estimated Standard Premium Total, and the premium debit is applied after experience modification, premium discount, and expense constant are factored in.

3—Policy Reporting

Policies effective on or after January 1, 2006 and policies effective prior to January 1, 2006 that expire after December 31, 2006—Issue or endorse the policy with endorsement WC 00 01 13. Show the endorsement number in Item 3.D of the Information Page or on an Endorsement Schedule. If reporting electronically, report the endorsement on the Endorsement Identification Record (record type 07)
Terrorism Risk Insurance Extension Act of 2005
Data Reporting Requirements

Report the premium on Exposure Record (Record Type 05) under Statistical Code 9740 using either option as follows:

<table>
<thead>
<tr>
<th>Data Elements to Report</th>
<th>Reporting Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>9740</td>
<td>Premium</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Report all data elements on the Exposure Record (WCPOLS Record Type 05). Or report the premium amount, and zero-fill the fields for the exposure and manual/charged rate on the Exposure Record.

4—Unit Statistical Reporting

4 A—Exposure Developed
Premium should be reported on the Exposure Record using Statistical Code 9740. Exposure data is reported only on 1st unit reports. Report Statistical Code 9740 using the following options. This premium is not part of the Subject Premium or Standard Premium totals.

<table>
<thead>
<tr>
<th>Data Elements to Report</th>
<th>Reporting Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>9740</td>
<td>Premium</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Report all data elements on the Exposure Record (WCPOLS Record Type 05). Or report the premium amount, and zero-fill the fields for the exposure and manual/charged rate on the Exposure Record.

4 B—Exposure Not Developed
If Massachusetts does not develop exposure that was originally reported on a policy, report a "no exposure developed" unit with Classification Code 1111. Reporting Statistical Code 9740 on these unit reports may be handled using either option below:

<table>
<thead>
<tr>
<th>Data Elements to Report</th>
<th>Reporting Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>9740</td>
<td>Premium</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Report Statistical Code 9740 in the Exposure Information section, and zero-fill the corresponding $0 amount for the undeveloped premium. Exposure and annual/charged rate can be reported or zero-filled on the unit Exposure Record (WCSTAT Record Type 4).

OR

<table>
<thead>
<tr>
<th>Data Elements to Report</th>
<th>Reporting Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Do not report Statistical Code 9740.
Terrorism Risk Insurance Extension Act of 2005
Data Reporting Requirements

5—2006 Financial Call Reporting

The reporting requirements for the exclusion or inclusion of TRIA premium in Financial Data calls are not impacted by the Terrorism Risk Insurance Extension Act of 2005.

Data reporters should continue to follow previously established guidelines for each data call in Part II of the Massachusetts Statistical Plan.
24. **Terrorism Risk Insurance Act of 2002-Premium Debit**

Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, premium debit is reported with class code 9740. The TRIA premium debit is not subject to experience rating, and is not a component of standard premium. Losses associated with certified terrorists acts will be identified with a unique catastrophe code, and reported with the normal exposure class code. Losses can not be reported with class code 9740.

25. **Waiver of Subrogation-Code 0930**

The premium charge under the waiver of the carriers' right to recover from others endorsement is reported with class code 0930. The additional premium charged for waiver of subrogation is subject to experience rating, and is a component of standard premium. Losses can not be coded to class code 0930.
<table>
<thead>
<tr>
<th>Class</th>
<th>Phraseology</th>
<th>Assumed to be a positive value</th>
<th>Subject to Experience Mod</th>
<th>Is the Premium added into the Standard Premium Total</th>
<th>How is the Exposure Rated</th>
<th>Can Loss Be Coded for This Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>9722</td>
<td>Carrier Filed Premium Credit-Not Subject to Experience Rating</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9723</td>
<td>Carrier Filed Premium Debit-Subject to Experience Rating</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9724</td>
<td>Carrier Filed Premium Debit-Not Subject to Experience Rating</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9740</td>
<td>Premium Debit for Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9803</td>
<td>Employers Liability 100/100/1,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9804</td>
<td>Employers Liability 100/100/2,500</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9805</td>
<td>Employers Liability 100/100/5,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9806</td>
<td>Employers Liability 100/100/10,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9807</td>
<td>Employers Liability 500/500/500</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9808</td>
<td>Employers Liability 500/500/1,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9809</td>
<td>Employers Liability 500/500/2,500</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9810</td>
<td>Employers Liability 500/500/5,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9811</td>
<td>Employers Liability 500/500/10,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9812</td>
<td>Employers Liability 1,000/1,000/1,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9813</td>
<td>Employers Liability 1,000/1,000/2,500</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9814</td>
<td>Employers Liability 1,000/1,000/5,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
<tr>
<td>9815</td>
<td>Employers Liability 1,000/1,000/10,000</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Blank</td>
<td>No</td>
</tr>
</tbody>
</table>
11. **Total Standard Premium**
   
a. Characteristic: Numeric
   
b. Length: 11
   
c. Definition: (Total subject premium x experience modification) plus premium not subject to experience modification.
   
d. Requirement: Report the sum of all premium dollars (subject and not subject to modification).

The statistical classes reported for the following premium charges and credits are not subject to experience rating but are added (or subtracted) during the calculation of total standard premium.

- Loss Constant: Code: 0032
- Non-ratable Elements: Codes: 0770, 0773, 0774, 0775, 0776, 0779, 0799, 7445, 7453
- Risk Minimum Premium: Code: 0990
- Construction Credit: Code: 9046
- Merit Rating: Code: 9885, 9886
- Rate Deviation: Code: 9034
- Independent Carrier Filing Credit: Code: 9722
- Independent Carrier Filing Debit: Code: 9724

The following discounts, credits, and surcharges must not be included in the total standard premium.

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0063</td>
<td>Stock/Type A Premium Discount</td>
</tr>
<tr>
<td>0064</td>
<td>Non-Stock/Type B Premium Discount</td>
</tr>
<tr>
<td>0277</td>
<td>All Risk Adjustment</td>
</tr>
<tr>
<td>0900</td>
<td>Expense Constant</td>
</tr>
<tr>
<td>9129</td>
<td>Formerly Self-insured Rating Plan Deposit</td>
</tr>
<tr>
<td>9136</td>
<td>Formerly Self-Insured Deposit &amp; Insurance Charge</td>
</tr>
<tr>
<td>9880</td>
<td>Qualified Loss Management</td>
</tr>
<tr>
<td>9985 &amp; 9984</td>
<td>Atomic Energy Exposure</td>
</tr>
<tr>
<td>9663</td>
<td>Deductible Experience - Not Experience Rated</td>
</tr>
</tbody>
</table>