



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

May 13, 2008

**CIRCULAR LETTER NO. 2090**

***To All Members and Subscribers of the Bureau:***

**MANUAL RATES AND RATING VALUES EFFECTIVE 9/1/2008**

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Attached please find revised manual pages that reflect the rates and rating values effective 9/1/2008.

When the new rates, experience ratings, and ARAP factors are received, carriers should no longer attach Massachusetts Pending Premium Change Endorsement WC 20 04 01 to policies.

The revised guidelines for filing deviations will be available shortly on the Division of Insurance's website ([www.mass.gov/doi](http://www.mass.gov/doi)).

The new rates and rating values will be available in electronic form on our website ([www.wcribma.org](http://www.wcribma.org)) by the end of the week.

PAUL F. MEAGHER  
President

*Attachments*

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

**RATES**

Original Printing

Effective September 1, 2008

Page RA-1

**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.
- z Classifications potentially available. If needed, Home Office should contact the MA Bureau.

| 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       | 3.04   | 285.     | 20.        | 1005       | z     | z        | z          | 2111       | 2.19 | 236.     | --         | 2587       | 2.29  | 259.     | 20.        |
| 0008       | 2.18   | 255.     | 20.        | 1164       | z     | z        | z          | 2114       | 2.78 | 256.     | --         | 2600       | z     | z        | z          |
| 0016       | 3.01   | 284.     | 20.        | 1165       | z     | z        | z          | 2115       | 2.82 | 258.     | --         | 2623       | 2.83  | 258.     | --         |
| 0034       | 3.07   | 286.     | 20.        | 1430       | 14.29 | 500.     | --         | 2121       | 2.63 | 251.     | --         | 2640       | 2.58  | 249.     | --         |
| 0035       | 1.68   | 238.     | 20.        | 1438       | 2.68  | 253.     | --         | 2130       | 2.70 | 254.     | --         | 2651       | 2.58  | 249.     | --         |
| 0036       | 3.07   | 286.     | 20.        | 1452       | z     | z        | z          | 2131       | 2.11 | 233.     | --         | 2660       | 2.09  | 232.     | --         |
| 0037       | 2.18   | 255.     | 20.        | 1463       | 6.06  | 462.     | --         | 2143       | 2.80 | 257.     | --         | 2683       | 2.09  | 232.     | --         |
| 0042       | 4.23   | 327.     | 20.        | 1624D      | 4.77  | 346.     | 20.        | 2150       | 4.29 | 309.     | --         | 2688       | 2.90  | 261.     | --         |
| 0046       | 2.72   | 274.     | 20.        | 1655       | 4.91  | 351.     | 20.        | 2156       | 6.53 | 479.     | --         | 2702       | 18.43 | 500.     | 20.        |
| 0050       | 4.91   | 472.     | 50.        | 1701       | 4.01  | 299.     | --         | 2157       | 4.78 | 326.     | --         | 2710       | 6.12  | 464.     | --         |
| 0059D      | 0.29   | --       | --         | 1710D      | 4.77  | 346.     | 20.        | 2172       | 1.33 | 206.     | --         | 2714       | z     | z        | z          |
| 0065D      | 0.12   | --       | --         | 1741       | z     | z        | z          | 2174       | 5.53 | 353.     | --         | 2731       | 4.77  | 326.     | --         |
| 0066D      | 0.10   | --       | --         | 1747       | 3.82  | 293.     | --         | 2177       | z    | z        | z          | 2741       | 5.52  | 352.     | --         |
| 0067D      | 0.10   | --       | --         | 1748       | 3.35  | 276.     | --         | 2211       | 5.05 | 336.     | --         | 2747       | 8.04  | 500.     | --         |
| 0079       | 3.60   | 305.     | 20.        | 1852       | 7.53  | 500.     | --         | 2220       | 3.04 | 265.     | --         | 2790       | 2.06  | 231.     | --         |
| 0083       | 4.44   | 334.     | 20.        | 1853       | 1.83  | 223.     | --         | 2260       | 5.07 | 336.     | --         | 2802       | 4.35  | 311.     | --         |
| 0106       | 13.52  | 500.     | 20.        | 1860       | 2.19  | 236.     | --         | 2286       | 3.04 | 265.     | --         | 2835       | 2.54  | 248.     | --         |
| 0113       | 3.07   | 286.     | 20.        | 1924       | 2.30  | 240.     | --         | 2288       | 2.13 | 234.     | --         | 2836       | 3.46  | 280.     | --         |
| 0170       | 3.07   | 286.     | 20.        | 1925       | 3.80  | 292.     | --         | 2300       | z    | z        | z          | 2841       | 3.07  | 266.     | --         |
| 0251       | 3.29   | 294.     | 20.        | 2001       | 2.75  | 255.     | --         | 2302       | 3.04 | 265.     | --         | 2883       | 3.20  | 271.     | --         |
| 0400       | (a)    | (a)      | (a)        | 2002       | 3.09  | 267.     | --         | 2305       | 2.06 | 231.     | --         | 2915       | z     | z        | z          |
| 0401*      | (a)    | (a)      | (a)        | 2003       | 2.75  | 255.     | --         | 2362       | 2.08 | 232.     | --         | 2916       | z     | z        | z          |
| 0770b      | 1.45   | --       | --         | 2014       | 3.19  | 271.     | --         | 2380       | 2.57 | 249.     | --         | 2923       | 1.93  | 227.     | --         |
| 0773c      | 3.84   | --       | --         | 2016       | z     | z        | z          | 2402       | 2.85 | 259.     | --         | 2942       | 1.86  | 224.     | --         |
| 0774d      | 2.81   | --       | --         | 2021       | 2.71  | 254.     | --         | 2413       | 3.48 | 281.     | --         | 2960       | z     | z        | z          |
| 0775e      | 1.97   | --       | --         | 2030       | z     | z        | z          | 2416       | 3.27 | 273.     | --         | 3004       | z     | z        | z          |
| 0776f      | 2.59   | --       | --         | 2039       | 3.00  | 264.     | --         | 2417       | 3.01 | 264.     | --         | 3018       | 3.41  | 278.     | --         |
| 0779g      | 2.20   | --       | --         | 2041       | 2.33  | 241.     | --         | 2501       | 2.51 | 247.     | --         | 3022       | 4.31  | 310.     | --         |
| 0799h      | 8.65   | --       | --         | 2065       | z     | z        | z          | 2503       | 0.83 | 188.     | --         | 3027       | 4.96  | 333.     | --         |
| 0908       | 80.00  | 144.     | --         | 2070       | 4.12  | 303.     | --         | 2534       | 2.51 | 247.     | --         | 3028       | 4.22  | 307.     | --         |
| 0909       | 118.00 | 182.     | --         | 2081       | 3.60  | 285.     | --         | 2570       | 4.06 | 301.     | --         | 3030       | 7.34  | 500.     | --         |
| 0912       | 237.00 | 301.     | --         | 2089       | 2.78  | 256.     | --         | 2576       | 2.71 | 254.     | --         | 3040       | 9.01  | 500.     | --         |
| 0913       | 160.00 | 224.     | --         | 2095       | 4.91  | 331.     | --         | 2578       | 2.71 | 254.     | --         | 3041       | 5.16  | 340.     | --         |
| 0917       | 2.49   | 266.     | 20.        | 2101       | 2.78  | 256.     | --         | 2585       | 2.75 | 255.     | --         | 3042       | 3.71  | 289.     | --         |
| 0918       | 0.80   | 207.     | 20.        | 2105       | (a)   | (a)      | (a)        | 2586       | 1.26 | 203.     | --         | 3064       | 3.04  | 265.     | --         |

\*0401 - Minimum Premium \$100 per ginning location.

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

**RATES**

**MASSACHUSETTS WORKERS COMPENSATION  
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Page RA-2

Effective September 1, 2008

Original Printing

**RATES**

| 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 |
|------------|------|----------|------------|------------|-------|----------|------------|------------|------|----------|------------|------------|-------|----------|------------|
| 3066       | 3.04 | 265.     | --         | 3373       | 3.91  | 296.     | --         | 3851       | z    | z        | z          | 4362       | 0.79  | 207.     | 20.        |
| 3076       | 2.38 | 242.     | --         | 3381       | 3.23  | 272.     | --         | 3881       | z    | z        | z          | 4410       | 4.20  | 306.     | --         |
| 3081D      | 6.92 | 492.     | --         | 3383       | 1.45  | 210.     | --         | 4000       | 5.31 | 456.     | 20.        | 4417       | 4.83  | 328.     | --         |
| 3082D      | 6.92 | 492.     | --         | 3385       | 0.70  | 184.     | --         | 4021       | 3.23 | 272.     | --         | 4420       | z     | z        | z          |
| 3085D      | 4.66 | 322.     | --         | 3400       | 4.28  | 309.     | --         | 4024       | 3.18 | 270.     | --         | 4431       | z     | z        | z          |
| 3110       | 7.64 | 500.     | --         | 3507       | 2.79  | 257.     | --         | 4034       | 5.52 | 352.     | --         | 4432       | 1.26  | 203.     | --         |
| 3111       | 2.12 | 233.     | --         | 3515       | 2.56  | 249.     | --         | 4036       | 2.28 | 239.     | --         | 4439       | 1.98  | 228.     | --         |
| 3113       | 2.12 | 233.     | --         | 3548       | 2.00  | 229.     | --         | 4038       | 2.05 | 231.     | --         | 4452       | 2.91  | 261.     | --         |
| 3114       | 3.34 | 276.     | --         | 3558       | 0.50  | 177.     | --         | 4053       | 1.71 | 219.     | --         | 4459       | 2.91  | 261.     | --         |
| 3118       | 2.12 | 233.     | --         | 3559       | 2.00  | 229.     | --         | 4054       | z    | z        | z          | 4470       | 2.42  | 244.     | --         |
| 3119       | 0.85 | 189.     | --         | 3565       | z     | z        | z          | 4061       | 2.51 | 247.     | --         | 4484       | 2.43  | 244.     | --         |
| 3120       | 1.87 | 224.     | --         | 3571       | 1.08  | 197.     | --         | 4062       | 2.51 | 247.     | --         | 4493       | 3.20  | 271.     | --         |
| 3122       | 2.16 | 235.     | --         | 3574       | 2.00  | 229.     | --         | 4101       | z    | z        | z          | 4511       | 0.42  | 194.     | 20.        |
| 3126       | z    | z        | z          | 3580       | z     | z        | z          | 4112       | 0.63 | 181.     | --         | 4512       | 0.17  | 185.     | 20.        |
| 3127       | 0.74 | 185.     | --         | 3581       | z     | z        | z          | 4113       | 1.71 | 219.     | --         | 4557       | 1.33  | 206.     | --         |
| 3131       | 2.49 | 246.     | --         | 3612       | 1.75  | 220.     | --         | 4114       | 2.23 | 237.     | --         | 4558       | 2.18  | 235.     | --         |
| 3132       | 2.20 | 236.     | --         | 3620       | 4.29  | 309.     | --         | 4130       | 4.23 | 307.     | --         | 4561       | 1.98  | 228.     | --         |
| 3145       | 1.61 | 215.     | --         | 3629       | 2.00  | 229.     | --         | 4133       | 1.90 | 226.     | --         | 4568       | z     | z        | z          |
| 3146       | 2.50 | 247.     | --         | 3632       | 2.00  | 229.     | --         | 4150       | 0.93 | 192.     | --         | 4581       | z     | z        | z          |
| 3169       | 4.28 | 309.     | --         | 3634       | 2.30  | 240.     | --         | 4206       | z    | z        | z          | 4583       | 3.19  | 271.     | --         |
| 3175       | z    | z        | z          | 3635       | 3.23  | 272.     | --         | 4207       | z    | z        | z          | 4611       | 1.34  | 206.     | --         |
| 3179       | 1.89 | 225.     | --         | 3638       | 2.00  | 229.     | --         | 4239       | 3.87 | 294.     | --         | 4635       | 2.76  | 256.     | --         |
| 3180       | 2.80 | 257.     | --         | 3639       | z     | z        | z          | 4243       | 3.12 | 268.     | --         | 4653       | 3.89  | 295.     | --         |
| 3188       | 2.83 | 258.     | --         | 3642       | 1.09  | 197.     | --         | 4244       | 3.69 | 288.     | --         | 4665       | 7.20  | 500.     | --         |
| 3200       | 3.26 | 273.     | --         | 3643       | 1.89  | 225.     | --         | 4250       | 2.32 | 240.     | --         | 4670       | z     | z        | z          |
| 3220       | 1.72 | 219.     | --         | 3647       | 2.78  | 256.     | --         | 4251       | 1.94 | 227.     | --         | 4673       | z     | z        | z          |
| 3223       | (a)  | (a)      | (a)        | 3648       | 1.76  | 221.     | --         | 4273       | 3.60 | 285.     | --         | 4683       | z     | z        | z          |
| 3227       | 4.28 | 309.     | --         | 3681       | 0.77  | 186.     | --         | 4279       | 3.42 | 279.     | --         | 4686       | z     | z        | z          |
| 3241       | 2.30 | 240.     | --         | 3685       | 0.77  | 186.     | --         | 4282       | 0.66 | 182.     | --         | 4692       | 0.48  | 176.     | --         |
| 3255       | 2.98 | 263.     | --         | 3724       | 6.79  | 500.     | 50.        | 4283       | 2.73 | 255.     | --         | 4693       | 0.83  | 188.     | --         |
| 3257       | 2.53 | 248.     | --         | 3726       | 12.72 | 500.     | 50.        | 4299       | 1.82 | 223.     | --         | 4703       | z     | z        | z          |
| 3270       | 1.78 | 221.     | --         | 3803       | z     | z        | z          | 4301       | 3.36 | 277.     | --         | 4716       | z     | z        | z          |
| 3300       | 7.20 | 500.     | --         | 3807       | 4.28  | 309.     | --         | 4304       | 3.59 | 285.     | --         | 4717       | z     | z        | z          |
| 3303       | z    | z        | z          | 3808       | 3.20  | 271.     | --         | 4307       | 1.59 | 215.     | --         | 4720       | 2.30  | 240.     | --         |
| 3305       | (a)  | (a)      | (a)        | 3821       | 4.52  | 337.     | 20.        | 4308       | 0.77 | 186.     | --         | 4740       | 1.55  | 213.     | --         |
| 3315       | 2.25 | 238.     | --         | 3822       | z     | z        | z          | 4350       | 0.59 | 180.     | --         | 4741       | 2.81  | 257.     | --         |
| 3334       | (a)  | (a)      | (a)        | 3826       | 1.96  | 228.     | --         | 4351       | 0.80 | 187.     | --         | 4770b      | 9.73  | 500.     | --         |
| 3336       | 3.47 | 280.     | --         | 3827       | z     | z        | z          | 4352       | 0.96 | 193.     | --         | 4773c      | 18.73 | 500.     | --         |
| 3365       | 9.72 | 500.     | 50.        | 3830       | 2.00  | 229.     | --         | 4360       | 1.16 | 200.     | --         | 4774d      | 15.91 | 500.     | --         |
| 3372       | 2.16 | 235.     | --         | 3841       | 1.58  | 214.     | --         | 4361       | 0.49 | 196.     | 20.        | 4775e      | 12.13 | 500.     | --         |

For Non-Ratable portion of Rate, refer to:

- b 0770            d 0774
- c 0773            e 0775

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**RATES**

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Page RA-3

**RATES**

| 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 |
|------------|-------|----------|------------|------------|-------|----------|------------|------------|-------|----------|------------|------------|-------|----------|------------|
| 4776f      | 13.58 | 500.     | --         | 5479       | 8.94  | 500.     | 50.        | 6843F      | 10.59 | 500.     | --         | 7720       | 1.50  | 232.     | 20.        |
| 4777       | 3.19  | 271.     | --         | 5480       | 4.89  | 471.     | 50.        | 6845F      | z     | z        | z          | 7855       | 7.64  | 500.     | 50.        |
| 4779g      | 12.50 | 500.     | --         | 5506       | 6.96  | 500.     | 50.        | 6854       | 7.61  | 500.     | 20.        | 8001       | 1.23  | 222.     | 20.        |
| 4799h      | 32.52 | 500.     | --         | 5507       | 6.26  | 500.     | 50.        | 6872F      | 26.80 | 500.     | --         | 8002       | 2.35  | 261.     | 20.        |
| 4825       | 0.50  | 177.     | --         | 5508D      | 5.09  | 478.     | 50.        | 6874F      | 29.27 | 500.     | --         | 8006       | 1.38  | 227.     | 20.        |
| 4828       | 1.58  | 214.     | --         | 5509       | 4.25  | 358.     | 50.        | 6882       | 19.25 | 500.     | 20.        | 8008       | 0.78  | 206.     | 20.        |
| 4829       | 1.58  | 214.     | --         | 5538       | 5.74  | 500.     | 50.        | 6884       | 21.03 | 500.     | 20.        | 8010       | 1.67  | 237.     | 20.        |
| 4902       | 1.86  | 224.     | --         | 5545       | 30.35 | 500.     | 50.        | 7133       | (a)   | (a)      | (a)        | 8013       | 0.44  | 194.     | 20.        |
| 4923       | 1.16  | 200.     | --         | 5547       | 14.08 | 500.     | 50.        | 7219       | 7.68  | 500.     | 20.        | 8017       | 1.09  | 217.     | 20.        |
| 5020       | 5.62  | 497.     | 50.        | 5606       | 1.75  | 270.     | 50.        | 7230       | 7.42  | 500.     | 20.        | 8018       | 3.39  | 298.     | 20.        |
| 5022       | 11.62 | 500.     | 50.        | 5610       | 5.83  | 500.     | 50.        | 7231       | 5.11  | 358.     | 20.        | 8021       | 3.48  | 301.     | 20.        |
| 5037       | 27.48 | 500.     | 50.        | 5645       | 7.50  | 500.     | 50.        | 7309F      | 29.44 | 500.     | --         | 8031       | 2.58  | 269.     | 20.        |
| 5040       | 44.61 | 500.     | 50.        | 5651       | 7.50  | 500.     | 50.        | 7313F      | 11.33 | 500.     | --         | 8032       | 1.51  | 232.     | 20.        |
| 5057       | 39.97 | 500.     | 50.        | 5701       | 29.46 | 500.     | 50.        | 7317F      | 10.82 | 500.     | --         | 8033       | 2.00  | 249.     | 20.        |
| 5059       | 39.97 | 500.     | 50.        | 5703       | 26.58 | 500.     | 50.        | 7327F      | 24.78 | 500.     | --         | 8034       | 3.98  | 318.     | 20.        |
| 5069       | 39.97 | 500.     | 50.        | 5705       | 9.81  | 500.     | 50.        | 7350F      | 12.84 | 500.     | --         | 8039       | 1.96  | 248.     | 20.        |
| 5102       | 6.76  | 500.     | 50.        | 5951       | z     | z        | z          | 7360       | 4.42  | 334.     | 20.        | 8044       | 3.42  | 299.     | 20.        |
| 5146       | 5.16  | 481.     | 50.        | 6003       | 14.99 | 500.     | 50.        | 7370       | 3.94  | 317.     | 20.        | 8046       | 2.05  | 251.     | 20.        |
| 5160       | 3.47  | 330.     | 50.        | 6005       | 5.09  | 478.     | 50.        | 7380       | 5.56  | 465.     | 20.        | 8048       | 3.23  | 292.     | 20.        |
| 5183       | 3.88  | 345.     | 50.        | 6017       | z     | z        | z          | 7382       | 3.65  | 307.     | 20.        | 8050       | 1.47  | 230.     | 20.        |
| 5188       | 4.68  | 464.     | 50.        | 6018       | z     | z        | z          | 7403       | 4.72  | 344.     | 20.        | 8058       | 3.45  | 300.     | 20.        |
| 5190       | 3.17  | 320.     | 50.        | 6204       | 9.81  | 500.     | 50.        | 7405i      | 0.75  | 205.     | 20.        | 8103       | 2.86  | 279.     | 20.        |
| 5191       | 1.20  | 221.     | 20.        | 6217       | 4.17  | 355.     | 50.        | 7420       | 6.93  | 500.     | 20.        | 8105       | 4.63  | 341.     | 20.        |
| 5192       | 5.13  | 359.     | 20.        | 6229       | 4.17  | 355.     | 50.        | 7421*      | 2.18  | 255.     | 20.        | 8106       | 7.34  | 500.     | 20.        |
| 5213       | 21.45 | 500.     | 50.        | 6233       | 4.74  | 466.     | 50.        | 7422       | 2.18  | 255.     | 20.        | 8107       | 3.37  | 297.     | 20.        |
| 5215       | 5.07  | 477.     | 50.        | 6251D      | 6.41  | 500.     | 50.        | 7425       | 2.70  | 274.     | 20.        | 8111       | 3.49  | 301.     | 20.        |
| 5221       | 6.62  | 500.     | 50.        | 6252D      | 7.29  | 500.     | 50.        | 7431j      | 1.64  | 236.     | 20.        | 8116       | 3.37  | 297.     | 20.        |
| 5222       | 8.43  | 500.     | 50.        | 6257       | z     | z        | z          | 7445k      | 0.25  | --       | --         | 8203       | 5.10  | 358.     | 20.        |
| 5223       | 5.07  | 477.     | 50.        | 6260       | z     | z        | z          | 7453l      | 0.54  | --       | --         | 8204       | 6.89  | 500.     | 20.        |
| 5348       | 6.45  | 500.     | 50.        | 6306       | 6.28  | 500.     | 50.        | 7502       | 3.69  | 308.     | 20.        | 8215       | 3.93  | 317.     | 20.        |
| 5402       | 14.25 | 500.     | 50.        | 6319       | 5.14  | 480.     | 50.        | 7515       | 2.11  | 253.     | 20.        | 8227       | 3.24  | 322.     | 50.        |
| 5403       | 11.92 | 500.     | 50.        | 6325       | 3.61  | 335.     | 50.        | 7520       | 3.29  | 294.     | 20.        | 8232       | 4.87  | 349.     | 20.        |
| 5437       | 5.93  | 500.     | 50.        | 6400       | 6.33  | 500.     | 50.        | 7538       | 4.44  | 455.     | 50.        | 8233       | 10.68 | 500.     | 20.        |
| 5443       | 6.53  | 500.     | 50.        | 6504       | 2.78  | 256.     | --         | 7539       | 1.36  | 227.     | 20.        | 8235       | 4.52  | 337.     | 20.        |
| 5445       | 7.13  | 500.     | 50.        | 6801F      | 9.33  | 500.     | --         | 7580       | 2.38  | 262.     | 20.        | 8263       | 5.01  | 354.     | 20.        |
| 5462       | 8.93  | 500.     | 50.        | 6811       | 6.70  | 500.     | 20.        | 7590       | 7.09  | 500.     | 20.        | 8264       | 4.53  | 338.     | 20.        |
| 5472       | 7.22  | 500.     | 50.        | 6824F      | 9.53  | 500.     | --         | 7600       | 3.03  | 285.     | 20.        | 8265       | 10.68 | 500.     | 20.        |
| 5473       | 12.48 | 500.     | 50.        | 6826F      | 9.30  | 500.     | --         | 7601       | 4.44  | 455.     | 50.        | 8279       | 5.54  | 464.     | 20.        |
| 5474       | 5.01  | 475.     | 50.        | 6834       | 3.44  | 299.     | 20.        | 7610       | 0.18  | 185.     | 20.        | 8291       | 4.31  | 330.     | 20.        |
| 5478       | 4.32  | 451.     | 50.        | 6836       | 2.42  | 264.     | 20.        | 7704       | 2.15  | 254.     | 20.        | 8292       | 4.27  | 328.     | 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 and losses to employees other than members of flying crew are to be reported under Code 0088.

For Non-Ratable portion of Rate, refer to:  
f 0776 g 0779 h 0799 i 7445 j 7453

Non-Ratable Code and Rate to be used with:  
k 7405 l 7431



**MISCELLANEOUS VALUES**

**Basis of Premium** applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co.":

|                                 |             |
|---------------------------------|-------------|
| Employee operated vehicles..... | \$81,396.00 |
| Leased or rented vehicles.....  | \$54,264.00 |

**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..... ‡ \$38,000.00 ‡

Minimum individual payroll for an executive officer per week..... \$200.00

Maximum individual payroll for an executive officer per week..... \$1,000.00

^ **Terrorism Insurance Program**—Certified Loss:..... 0.03

**BENEFITS DEDUCTIBLE COVERAGE PROGRAM**

| <u>Medical and Indemnity<br/>Deductible Amount</u> | <u>Premium Reduction<br/>Percentage</u> |
|--|---|
| \$500  | 2.3%                                    |
| \$1,000  | 3.7%                                    |
| \$2,000  | 5.5%                                    |
| \$2,500  | 6.2%                                    |
| \$5,000  | 9.0%                                    |

**BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM**

| <u>Basis for the<br/>Aggregate Limit</u> | <u>Claim Deductible<br/>Amount</u> | <u>Aggregate<br/>Deductible Amount</u>    | <u>Premium<br/>Reduction<br/>Percentage</u> |
|--|------------------------------------|---|---|
| \$ 0 to \$75,000                         | \$2,500                            | \$10,000                                  | 6.2%  |
| \$75,001 to \$100,000                    | \$2,500                            | \$10,000                                  | 6.0%  |
| \$100,001 to \$125,000                   | \$2,500                            | \$10,000                                  | 5.8%  |
| \$125,001 to \$150,000                   | \$2,500                            | \$10,000                                  | 5.5%  |
| \$150,001 to \$200,000                   | \$2,500                            | \$10,000                                  | 5.0%  |
| over \$200,000                           | \$2,500                            | 5% of Basis for the<br>Aggregate Limit †† | 5.0%  |

**Expense Constant** applicable in accordance with Basic 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.

**Premium Discount Percentages**—(See Basic Manual Rule VII). The following premium discounts are applicable to Standard Premiums. Note: Premium Discount is not applicable to Assigned Risk policies.

|                       | <u>Type A Discount</u> | <u>Type B Discount</u> |
|-----------------------|------------------------|------------------------|
| First \$ 10,000.....  | 0.0%                   | 0.0%                   |
| Next \$190,000.....   | 9.1%                   | 5.1%                   |
| Next \$1,550,000..... | 11.3%                  | 6.5%                   |
| Over \$1,750,000..... | 12.3%                  | 7.5%                   |

**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". 39.2%

(Multiply a Non-F classification rate by a factor of 1.392)

**EXPERIENCE RATING ELIGIBILITY**

A risk is eligible for intrastate experience rating when the payrolls 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, 2007

†† Effective January 1, 2008

^ Effective January 1, 2008 - Name change from Terrorism Risk Insurance Act to Terrorism Insurance Program

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

**APPENDIX G  
TABLE OF HAZARD GROUPS**

Original Printing

Effective September 1, 2008

Page AG-1

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. Carriers must advise the Bureau in writing by August 1 of each year if electing to use the four hazard group option for policies effective on or after September 1 of that year. The four hazard group option will expire September 1, 2011.

**MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

| Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 |
|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|
| 0005     | C                | 2                | 1747     | E                | 3                | 2286     | B                | 1                | 2883     | C                | 2                | 3220     | C                | 2                |
| 0008     | D                | 2                | 1748     | E                | 3                | 2288     | B                | 1                | 2923     | B                | 1                | 3223     | A                | 1                |
| 0016     | E                | 3                | 1852     | G                | 4                | 2302     | C                | 2                | 2942     | A                | 1                | 3227     | B                | 1                |
| 0034     | C                | 2                | 1853     | D                | 2                | 2305     | D                | 2                | 3018     | E                | 3                | 3241     | C                | 2                |
| 0035     | B                | 1                | 1860     | B                | 1                | 2362     | C                | 2                | 3022     | B                | 1                | 3255     | A                | 1                |
| 0036     | C                | 2                | 1924     | B                | 1                | 2380     | C                | 2                | 3027     | E                | 3                | 3257     | C                | 2                |
| 0037     | D                | 2                | 1925     | D                | 2                | 2402     | E                | 3                | 3028     | C                | 2                | 3270     | C                | 2                |
| 0042     | D                | 2                | 2001     | B                | 1                | 2413     | C                | 2                | 3030     | E                | 3                | 3300     | C                | 2                |
| 0046     | C                | 2                | 2002     | B                | 1                | 2416     | C                | 2                | 3040     | E                | 3                | 3305     | C                | 2                |
| 0050     | C                | 2                | 2003     | C                | 2                | 2417     | C                | 2                | 3041     | C                | 2                | 3315     | B                | 1                |
| 0059     | G                | 4                | 2014     | E                | 3                | 2501     | C                | 2                | 3042     | D                | 2                | 3334     | C                | 2                |
| 0065     | E                | 3                | 2021     | D                | 2                | 2503     | B                | 1                | 3064     | C                | 2                | 3336     | E                | 3                |
| 0066     | E                | 3                | 2039     | B                | 1                | 2534     | B                | 1                | 3066     | C                | 2                | 3365     | E                | 3                |
| 0067     | E                | 3                | 2041     | B                | 1                | 2570     | B                | 1                | 3076     | B                | 1                | 3372     | D                | 2                |
| 0079     | E                | 3                | 2070     | C                | 2                | 2576     | B                | 1                | 3081     | E                | 3                | 3373     | C                | 2                |
| 0083     | C                | 2                | 2081     | C                | 2                | 2578     | C                | 2                | 3082     | E                | 3                | 3381     | C                | 2                |
| 0106     | F                | 3                | 2089     | C                | 2                | 2585     | B                | 1                | 3085     | E                | 3                | 3383     | B                | 1                |
| 0113     | C                | 2                | 2095     | C                | 2                | 2586     | C                | 2                | 3110     | C                | 2                | 3385     | B                | 1                |
| 0170     | C                | 2                | 2101     | B                | 1                | 2587     | B                | 1                | 3111     | C                | 2                | 3400     | D                | 2                |
| 0251     | C                | 2                | 2105     | B                | 1                | 2623     | D                | 2                | 3113     | C                | 2                | 3507     | C                | 2                |
| 0400     | D                | 2                | 2111     | B                | 1                | 2640     | D                | 2                | 3114     | C                | 2                | 3515     | C                | 2                |
| 0401     | F                | 3                | 2114     | B                | 1                | 2651     | B                | 1                | 3118     | B                | 1                | 3548     | C                | 2                |
| 0908     | C                | 2                | 2115     | E                | 3                | 2660     | B                | 1                | 3119     | A                | 1                | 3558     | C                | 2                |
| 0909     | B                | 1                | 2121     | C                | 2                | 2683     | B                | 1                | 3120     | A                | 1                | 3559     | C                | 2                |
| 0912     | B                | 1                | 2130     | C                | 2                | 2688     | B                | 1                | 3122     | B                | 1                | 3571     | B                | 1                |
| 0913     | C                | 2                | 2131     | C                | 2                | 2702     | G                | 4                | 3127     | C                | 2                | 3574     | B                | 1                |
| 0917     | B                | 1                | 2143     | B                | 1                | 2710     | F                | 3                | 3131     | C                | 2                | 3612     | D                | 2                |
| 0918     | C                | 2                | 2150     | C                | 2                | 2731     | E                | 3                | 3132     | C                | 2                | 3620     | E                | 3                |
| 1430     | E                | 3                | 2156     | C                | 2                | 2741     | A                | 1                | 3145     | C                | 2                | 3629     | B                | 1                |
| 1438     | F                | 3                | 2157     | C                | 2                | 2747     | A                | 1                | 3146     | C                | 2                | 3632     | D                | 2                |
| 1463     | F                | 3                | 2172     | D                | 2                | 2790     | B                | 1                | 3169     | C                | 2                | 3634     | B                | 1                |
| 1624     | F                | 3                | 2174     | B                | 1                | 2802     | D                | 2                | 3179     | B                | 1                | 3635     | C                | 2                |
| 1655     | E                | 3                | 2211     | E                | 3                | 2835     | A                | 1                | 3180     | B                | 1                | 3638     | B                | 1                |
| 1701     | E                | 3                | 2220     | C                | 2                | 2836     | A                | 1                | 3188     | B                | 1                | 3642     | C                | 2                |
| 1710     | E                | 3                | 2260     | E                | 3                | 2841     | B                | 1                | 3200     | C                | 2                | 3643     | C                | 2                |

APPENDIX G  
TABLE OF HAZARD GROUPS

MASSACHUSETTS WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE MANUAL

Page AG-2

Effective September 1, 2008

Original Printing

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

| Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 |
|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|
| 3647     | D                | 2                | 4283     | C                | 2                | 4741     | C                | 2                | 5402     | B                | 1                | 6319     | F                | 3                |
| 3648     | B                | 1                | 4299     | B                | 1                | 4770     | G                | 4                | 5403     | F                | 3                | 6325     | F                | 3                |
| 3681     | B                | 1                | 4301     | B                | 1                | 4773     | G                | 4                | 5437     | E                | 3                | 6400     | D                | 2                |
| 3685     | B                | 1                | 4304     | D                | 2                | 4774     | G                | 4                | 5443     | C                | 2                | 6504     | B                | 1                |
| 3724     | F                | 3                | 4307     | A                | 1                | 4775     | G                | 4                | 5445     | F                | 3                | 6801     | E                | 3                |
| 3726     | G                | 4                | 4308     | B                | 1                | 4776     | G                | 4                | 5462     | E                | 3                | 6811     | E                | 3                |
| 3807     | B                | 1                | 4350     | C                | 2                | 4777     | G                | 4                | 5472     | G                | 4                | 6824     | F                | 3                |
| 3808     | D                | 2                | 4351     | C                | 2                | 4779     | G                | 4                | 5473     | G                | 4                | 6826     | E                | 3                |
| 3821     | D                | 2                | 4352     | B                | 1                | 4799     | G                | 4                | 5474     | F                | 3                | 6834     | D                | 2                |
| 3826     | C                | 2                | 4360     | B                | 1                | 4825     | E                | 3                | 5478     | E                | 3                | 6836     | E                | 3                |
| 3830     | D                | 2                | 4361     | B                | 1                | 4828     | D                | 2                | 5479     | D                | 2                | 6843     | G                | 4                |
| 3841     | C                | 2                | 4362     | C                | 2                | 4829     | F                | 3                | 5480     | F                | 3                | 6854     | G                | 4                |
| 4000     | F                | 3                | 4410     | C                | 2                | 4902     | B                | 1                | 5506     | G                | 4                | 6872     | G                | 4                |
| 4021     | E                | 3                | 4417     | B                | 1                | 4923     | C                | 2                | 5507     | F                | 3                | 6874     | G                | 4                |
| 4024     | E                | 3                | 4432     | A                | 1                | 5020     | E                | 3                | 5508     | E                | 3                | 6882     | G                | 4                |
| 4034     | E                | 3                | 4439     | E                | 3                | 5022     | F                | 3                | 5509     | F                | 3                | 6884     | G                | 4                |
| 4036     | E                | 3                | 4452     | C                | 2                | 5037     | G                | 4                | 5538     | E                | 3                | 7016     | G                | 4                |
| 4038     | A                | 1                | 4459     | C                | 2                | 5040     | G                | 4                | 5545     | G                | 4                | 7019     | G                | 4                |
| 4053     | C                | 2                | 4470     | C                | 2                | 5057     | G                | 4                | 5547     | G                | 4                | 7020     | G                | 4                |
| 4061     | B                | 1                | 4484     | C                | 2                | 5059     | G                | 4                | 5606     | F                | 3                | 7024     | G                | 4                |
| 4062     | C                | 2                | 4493     | C                | 2                | 5069     | G                | 4                | 5610     | C                | 2                | 7027     | G                | 4                |
| 4112     | C                | 2                | 4511     | D                | 2                | 5102     | F                | 3                | 5645     | F                | 3                | 7028     | G                | 4                |
| 4113     | C                | 2                | 4512     | C                | 2                | 5146     | E                | 3                | 5651     | F                | 3                | 7036     | G                | 4                |
| 4114     | C                | 2                | 4557     | B                | 1                | 5160     | F                | 3                | 5701     | G                | 4                | 7037     | G                | 4                |
| 4130     | C                | 2                | 4558     | C                | 2                | 5183     | E                | 3                | 5703     | E                | 3                | 7038     | G                | 4                |
| 4133     | B                | 1                | 4561     | C                | 2                | 5188     | E                | 3                | 5705     | E                | 3                | 7039     | G                | 4                |
| 4150     | A                | 1                | 4583     | F                | 3                | 5190     | E                | 3                | 6003     | E                | 3                | 7046     | G                | 4                |
| 4239     | E                | 3                | 4611     | B                | 1                | 5191     | C                | 2                | 6005     | E                | 3                | 7075     | G                | 4                |
| 4243     | C                | 2                | 4635     | G                | 4                | 5192     | C                | 2                | 6204     | F                | 3                | 7079     | G                | 4                |
| 4244     | C                | 2                | 4653     | B                | 1                | 5213     | F                | 3                | 6217     | F                | 3                | 7088     | G                | 4                |
| 4250     | C                | 2                | 4665     | E                | 3                | 5215     | D                | 2                | 6229     | F                | 3                | 7089     | G                | 4                |
| 4251     | C                | 2                | 4692     | B                | 1                | 5221     | E                | 3                | 6233     | F                | 3                | 7090     | G                | 4                |
| 4273     | C                | 2                | 4693     | C                | 2                | 5222     | F                | 3                | 6251     | F                | 3                | 7091     | G                | 4                |
| 4279     | C                | 2                | 4720     | C                | 2                | 5223     | E                | 3                | 6252     | G                | 4                | 7093     | G                | 4                |
| 4282     | B                | 1                | 4740     | E                | 3                | 5348     | E                | 3                | 6306     | F                | 3                | 7097     | G                | 4                |



MASSACHUSETTS WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE MANUAL

APPENDIX G  
TABLE OF HAZARD GROUPS

Original Printing

Effective September 1, 2008

Page AG-3

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

| Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 | Code No. | Hazard Group A-G | Hazard Group 1-4 |
|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|----------|------------------|------------------|
| 7098     | G                | 4                | 7590     | D                | 2                | 8227     | G                | 4                | 8815     | B                | 1                | 9220     | D                | 2                |
| 7133     | F                | 3                | 7600     | E                | 3                | 8232     | E                | 3                | 8820     | D                | 2                | 9402     | E                | 3                |
| 7151     | E                | 3                | 7601     | F                | 3                | 8233     | E                | 3                | 8829     | C                | 2                | 9403     | F                | 3                |
| 7152     | E                | 3                | 7610     | D                | 2                | 8235     | C                | 2                | 8831     | C                | 2                | 9410     | C                | 2                |
| 7219     | F                | 3                | 7704     | F                | 3                | 8263     | D                | 2                | 8832     | C                | 2                | 9501     | D                | 2                |
| 7230     | D                | 2                | 7720     | E                | 3                | 8264     | E                | 3                | 8833     | C                | 2                | 9505     | D                | 2                |
| 7231     | D                | 2                | 7855     | E                | 3                | 8265     | F                | 3                | 8835     | C                | 2                | 9519     | E                | 3                |
| 7309     | G                | 4                | 8001     | B                | 1                | 8279     | F                | 3                | 8837     | C                | 2                | 9521     | E                | 3                |
| 7313     | G                | 4                | 8002     | C                | 2                | 8291     | D                | 2                | 8868     | B                | 1                | 9522     | C                | 2                |
| 7317     | G                | 4                | 8006     | C                | 2                | 8292     | C                | 2                | 8901     | D                | 2                | 9533     | F                | 3                |
| 7327     | G                | 4                | 8008     | B                | 1                | 8293     | E                | 3                | 9014     | C                | 2                | 9534     | F                | 3                |
| 7333     | G                | 4                | 8010     | B                | 1                | 8350     | F                | 3                | 9015     | C                | 2                | 9545     | E                | 3                |
| 7334     | G                | 4                | 8013     | C                | 2                | 8380     | D                | 2                | 9016     | C                | 2                | 9549     | E                | 3                |
| 7335     | G                | 4                | 8017     | B                | 1                | 8381     | D                | 2                | 9019     | E                | 3                | 9552     | E                | 3                |
| 7336     | G                | 4                | 8018     | B                | 1                | 8385     | E                | 3                | 9033     | C                | 2                | 9553     | F                | 3                |
| 7350     | F                | 3                | 8021     | C                | 2                | 8392     | C                | 2                | 9040     | B                | 1                | 9586     | A                | 1                |
| 7360     | E                | 3                | 8031     | C                | 2                | 8393     | C                | 2                | 9052     | B                | 1                | 9620     | D                | 2                |
| 7370     | C                | 2                | 8032     | B                | 1                | 8500     | E                | 3                | 9058     | A                | 1                |          |                  |                  |
| 7380     | D                | 2                | 8033     | C                | 2                | 8601     | D                | 2                | 9060     | B                | 1                |          |                  |                  |
| 7382     | C                | 2                | 8034     | C                | 2                | 8709     | G                | 4                | 9061     | A                | 1                |          |                  |                  |
| 7394     | G                | 4                | 8039     | B                | 1                | 8710     | E                | 3                | 9063     | B                | 1                |          |                  |                  |
| 7395     | G                | 4                | 8044     | D                | 2                | 8719     | G                | 4                | 9077     | C                | 2                |          |                  |                  |
| 7403     | E                | 3                | 8046     | C                | 2                | 8720     | E                | 3                | 9079     | A                | 1                |          |                  |                  |
| 7405     | E                | 3                | 8048     | B                | 1                | 8721     | E                | 3                | 9088     | G                | 4                |          |                  |                  |
| 7420     | G                | 4                | 8050     | B                | 1                | 8726     | E                | 3                | 9089     | B                | 1                |          |                  |                  |
| 7421     | F                | 3                | 8058     | C                | 2                | 8737     | B                | 1                | 9093     | B                | 1                |          |                  |                  |
| 7422     | G                | 4                | 8103     | D                | 2                | 8738     | B                | 1                | 9101     | B                | 1                |          |                  |                  |
| 7425     | G                | 4                | 8105     | B                | 1                | 8742     | E                | 3                | 9102     | C                | 2                |          |                  |                  |
| 7431     | G                | 4                | 8106     | E                | 3                | 8745     | D                | 2                | 9154     | C                | 2                |          |                  |                  |
| 7502     | E                | 3                | 8107     | E                | 3                | 8747     | B                | 1                | 9156     | D                | 2                |          |                  |                  |
| 7515     | G                | 4                | 8111     | C                | 2                | 8748     | D                | 2                | 9178     | A                | 1                |          |                  |                  |
| 7520     | C                | 2                | 8116     | C                | 2                | 8800     | A                | 1                | 9179     | B                | 1                |          |                  |                  |
| 7538     | G                | 4                | 8203     | C                | 2                | 8803     | E                | 3                | 9180     | E                | 3                |          |                  |                  |
| 7539     | F                | 3                | 8204     | E                | 3                | 8810     | C                | 2                | 9182     | C                | 2                |          |                  |                  |
| 7580     | E                | 3                | 8215     | E                | 3                | 8814     | B                | 1                | 9186     | F                | 3                |          |                  |                  |

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**MANUAL SUPPLEMENT - TREATMENT OF DISEASE COVERAGE  
TABLE OF DISEASE ELEMENTS**
**Disease Symbol: S = Silica**


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| <b>Code #</b> | <b>Specific Disease<br/>Element</b> | <b>Disease Symbol</b> |
|---------------|-------------------------------------|-----------------------|
| 0059D†        | .29††                               | S                     |
| 0065D†        | .12                                 | S                     |
| 0066D†        | .10                                 | S                     |
| 0067D†        | .10                                 | S                     |
| 1624D*        | .06                                 | S                     |
| 1710D*        | .12                                 | S                     |
| 3081D*        | .15                                 | S                     |
| 3082D*        | .19                                 | S                     |
| 3085D*        | .15                                 | S                     |
| 5508D*        | .07                                 | S                     |
| 6251D*        | .07                                 | S                     |
| 6252D*        | .07                                 | S                     |

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† See Section IV – Supplementary Disease Rate under Manual Supplement – Treatment of Disease Coverage.

†† *Rate updated to reflect September 1, 2008 rate revision.*

\* The manual rates for these classifications include the specific disease element which is subject to removal. See Section III – Disease Loading under Manual Supplement – Treatment of Disease Coverage.

**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**MASSACHUSETTS  
RR1**

Effective September 1, 2008

Original Printing

**1. Hazard Group Differentials †**

| A    | B    | C    | D    | E    | F    | G    |
|------|------|------|------|------|------|------|
| 2.59 | 1.98 | 1.71 | 1.54 | 1.31 | 1.04 | 0.78 |
| 1    | 2    | 3    | 4    |      |      |      |
| 2.10 | 1.65 | 1.17 | 0.78 |      |      |      |

**2. Tax Multipliers**

|                        |       |
|------------------------|-------|
| 1.039*                 |       |
| Federal Tax Multiplier | 1.170 |

\* Includes 0.84% residual market subsidy provision

**3. Expected Loss Ratio**

0.650

**Expected Loss and Allocated Expense Ratio**

0.781

**4. Loss Conversion Factor**

1.201

**Allocated Loss Adjustment  
Expense Option (ALAE Option)**

**Loss Conversion Factor**

1.084

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

**Type A Company**

Massachusetts  
Effective September 1, 2008

**Type B Company**

Massachusetts  
Effective September 1, 2008

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

**Type A Company**

Massachusetts  
Effective September 1, 2008

**Type B Company**

Massachusetts  
Effective September 1, 2008

**6. 2008—Table of Expected Loss Ranges**

September 1, 2008

**7a.**

**Excess Loss Factors**

(Applicable to New and Renewal Policies)

**Per Accident  
Limitation**

|           | Hazard Groups A-G † |       |       |       |       |       |       | Hazard Groups 1-4 † |       |       |       |
|-----------|---------------------|-------|-------|-------|-------|-------|-------|---------------------|-------|-------|-------|
|           | A                   | B     | C     | D     | E     | F     | G     | 1                   | 2     | 3     | 4     |
| \$25,000  | 0.382               | 0.409 | 0.436 | 0.460 | 0.482 | 0.514 | 0.552 | 0.403               | 0.443 | 0.500 | 0.552 |
| 30,000    | 0.362               | 0.390 | 0.417 | 0.444 | 0.466 | 0.499 | 0.541 | 0.383               | 0.425 | 0.485 | 0.541 |
| 35,000    | 0.344               | 0.373 | 0.401 | 0.429 | 0.451 | 0.485 | 0.531 | 0.365               | 0.409 | 0.471 | 0.531 |
| 40,000    | 0.328               | 0.357 | 0.386 | 0.415 | 0.438 | 0.472 | 0.521 | 0.350               | 0.395 | 0.458 | 0.521 |
| 50,000    | 0.299               | 0.329 | 0.359 | 0.391 | 0.414 | 0.449 | 0.503 | 0.322               | 0.369 | 0.434 | 0.503 |
| 75,000    | 0.246               | 0.275 | 0.306 | 0.342 | 0.366 | 0.401 | 0.464 | 0.268               | 0.317 | 0.386 | 0.464 |
| 100,000   | 0.208               | 0.233 | 0.265 | 0.303 | 0.326 | 0.360 | 0.430 | 0.227               | 0.277 | 0.346 | 0.430 |
| 125,000   | 0.179               | 0.201 | 0.232 | 0.271 | 0.292 | 0.325 | 0.400 | 0.196               | 0.244 | 0.311 | 0.400 |
| 150,000   | 0.156               | 0.176 | 0.205 | 0.244 | 0.264 | 0.294 | 0.374 | 0.171               | 0.217 | 0.281 | 0.374 |
| 175,000   | 0.137               | 0.155 | 0.183 | 0.221 | 0.239 | 0.266 | 0.350 | 0.151               | 0.195 | 0.255 | 0.350 |
| 200,000   | 0.122               | 0.138 | 0.164 | 0.201 | 0.217 | 0.243 | 0.329 | 0.134               | 0.176 | 0.232 | 0.329 |
| 250,000   | 0.098               | 0.112 | 0.135 | 0.169 | 0.183 | 0.205 | 0.291 | 0.108               | 0.146 | 0.195 | 0.291 |
| 300,000   | 0.081               | 0.092 | 0.113 | 0.144 | 0.156 | 0.176 | 0.260 | 0.090               | 0.123 | 0.167 | 0.260 |
| 500,000   | 0.046               | 0.053 | 0.066 | 0.088 | 0.095 | 0.108 | 0.177 | 0.051               | 0.073 | 0.102 | 0.177 |
| 1,000,000 | 0.020               | 0.024 | 0.030 | 0.042 | 0.045 | 0.051 | 0.093 | 0.023               | 0.034 | 0.049 | 0.093 |
| 2,000,000 | 0.009               | 0.010 | 0.013 | 0.019 | 0.020 | 0.023 | 0.045 | 0.010               | 0.015 | 0.022 | 0.045 |
| 3,000,000 | 0.005               | 0.006 | 0.008 | 0.011 | 0.012 | 0.014 | 0.028 | 0.006               | 0.009 | 0.013 | 0.028 |
| 4,000,000 | 0.004               | 0.004 | 0.006 | 0.008 | 0.009 | 0.010 | 0.020 | 0.004               | 0.006 | 0.009 | 0.020 |
| 5,000,000 | 0.003               | 0.003 | 0.004 | 0.006 | 0.006 | 0.007 | 0.015 | 0.003               | 0.005 | 0.007 | 0.015 |

† Carriers must advise the Bureau in writing by August 1 of each year if electing to use the four hazard group option for policies effective on or after September 1 of that year. The four hazard group option will expire September 1, 2011.

MASSACHUSETTS  
RR2

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

Original Printing

Effective September 1, 2008

7b. **ALAE Option Excess Loss and Allocated Expense Factors**  
(Applicable to New and Renewal Policies)

| Per Accident<br>Limitation | Hazard Groups † |       |       |       |       |       |       | Hazard Groups † |       |       |       |
|----------------------------|-----------------|-------|-------|-------|-------|-------|-------|-----------------|-------|-------|-------|
|                            | A               | B     | C     | D     | E     | F     | G     | 1               | 2     | 3     | 4     |
| \$25,000                   | 0.421           | 0.450 | 0.477 | 0.502 | 0.525 | 0.558 | 0.597 | 0.442           | 0.485 | 0.544 | 0.597 |
| 30,000                     | 0.400           | 0.429 | 0.458 | 0.485 | 0.508 | 0.543 | 0.586 | 0.422           | 0.466 | 0.528 | 0.586 |
| 35,000                     | 0.381           | 0.411 | 0.441 | 0.470 | 0.493 | 0.529 | 0.575 | 0.404           | 0.450 | 0.514 | 0.575 |
| 40,000                     | 0.364           | 0.395 | 0.425 | 0.456 | 0.480 | 0.516 | 0.566 | 0.387           | 0.435 | 0.501 | 0.566 |
| 50,000                     | 0.335           | 0.366 | 0.398 | 0.431 | 0.455 | 0.493 | 0.548 | 0.358           | 0.408 | 0.477 | 0.548 |
| 75,000                     | 0.278           | 0.309 | 0.343 | 0.380 | 0.406 | 0.443 | 0.508 | 0.302           | 0.354 | 0.427 | 0.508 |
| 100,000                    | 0.237           | 0.266 | 0.300 | 0.340 | 0.365 | 0.402 | 0.474 | 0.259           | 0.312 | 0.386 | 0.474 |
| 125,000                    | 0.206           | 0.231 | 0.265 | 0.306 | 0.330 | 0.365 | 0.444 | 0.225           | 0.277 | 0.350 | 0.444 |
| 150,000                    | 0.181           | 0.204 | 0.236 | 0.277 | 0.300 | 0.333 | 0.417 | 0.198           | 0.249 | 0.319 | 0.417 |
| 175,000                    | 0.160           | 0.181 | 0.212 | 0.253 | 0.273 | 0.305 | 0.392 | 0.176           | 0.225 | 0.291 | 0.392 |
| 200,000                    | 0.143           | 0.162 | 0.191 | 0.232 | 0.250 | 0.279 | 0.370 | 0.157           | 0.204 | 0.267 | 0.370 |
| 250,000                    | 0.116           | 0.132 | 0.159 | 0.197 | 0.212 | 0.238 | 0.330 | 0.128           | 0.170 | 0.227 | 0.330 |
| 300,000                    | 0.097           | 0.110 | 0.134 | 0.169 | 0.183 | 0.206 | 0.297 | 0.107           | 0.145 | 0.196 | 0.297 |
| 500,000                    | 0.055           | 0.063 | 0.079 | 0.105 | 0.113 | 0.128 | 0.207 | 0.061           | 0.087 | 0.122 | 0.207 |
| 1,000,000                  | 0.025           | 0.029 | 0.037 | 0.050 | 0.054 | 0.061 | 0.110 | 0.028           | 0.041 | 0.058 | 0.110 |
| 2,000,000                  | 0.011           | 0.012 | 0.016 | 0.023 | 0.025 | 0.028 | 0.054 | 0.012           | 0.018 | 0.026 | 0.054 |
| 3,000,000                  | 0.006           | 0.008 | 0.010 | 0.014 | 0.015 | 0.017 | 0.034 | 0.007           | 0.011 | 0.016 | 0.034 |
| 4,000,000                  | 0.005           | 0.005 | 0.007 | 0.010 | 0.011 | 0.012 | 0.024 | 0.005           | 0.008 | 0.011 | 0.024 |
| 5,000,000                  | 0.003           | 0.004 | 0.005 | 0.007 | 0.008 | 0.009 | 0.019 | 0.004           | 0.006 | 0.009 | 0.019 |

8. **Retrospective Development Factors**

| With Loss Limit |             |             | Without Loss Limit |             |             | 4th & Subsequent<br>Adjustment |
|-----------------|-------------|-------------|--------------------|-------------|-------------|--------------------------------|
| 1st<br>Adj.     | 2nd<br>Adj. | 3rd<br>Adj. | 1st<br>Adj.        | 2nd<br>Adj. | 3rd<br>Adj. |                                |
| 0.11            | 0.07        | 0.05        | 0.14               | 0.09        | 0.06        | 0.00                           |

9. **State Special Classifications by Hazard Group**

All Massachusetts Classifications by Hazard Group can now be found in the Massachusetts Workers' Compensation & Employers Liability Insurance Manual in the Appendix Section. Refer to Appendix G in the 2008 Edition.

† Carriers must advise the Bureau in writing by August 1 of each year if electing to use the four hazard group option for policies effective on or after September 1 of that year. The four hazard group option will expire September 1, 2011.

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

MASSACHUSETTS  
RR5

Effective September 1, 2008

Original Printing

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES  
AND INCLUDING PROFIT AND CONTINGENCIES

TYPE A COMPANY—MASSACHUSETTS

| Standard Premium | Expense Ratio | Standard Premium | Expense Ratio | Standard Premium        | Expense Ratio |
|------------------|---------------|------------------|---------------|-------------------------|---------------|
| 0 - 10,057       | 0.312         | 18,216 - 18,602  | 0.272         | 108,341 - 123,633       | 0.232         |
| 10,058 - 10,174  | 0.311         | 18,603 - 19,005  | 0.271         | 123,634 - 143,953       | 0.231         |
| 10,175 - 10,294  | 0.310         | 19,006 - 19,427  | 0.270         | 143,954 - 172,267       | 0.230         |
| 10,295 - 10,416  | 0.309         | 19,428 - 19,867  | 0.269         | 172,268 - 202,336       | 0.229         |
| 10,417 - 10,542  | 0.308         | 19,868 - 20,329  | 0.268         | 202,337 - 210,677       | 0.228         |
| 10,543 - 10,670  | 0.307         | 20,330 - 20,812  | 0.267         | 210,678 - 219,735       | 0.227         |
| 10,671 - 10,802  | 0.306         | 20,813 - 21,318  | 0.266         | 219,736 - 229,607       | 0.226         |
| 10,803 - 10,937  | 0.305         | 21,319 - 21,850  | 0.265         | 229,608 - 240,407       | 0.225         |
| 10,938 - 11,075  | 0.304         | 21,851 - 22,409  | 0.264         | 240,408 - 252,275       | 0.224         |
| 11,076 - 11,217  | 0.303         | 22,410 - 22,998  | 0.263         | 252,276 - 265,374       | 0.223         |
| 11,218 - 11,362  | 0.302         | 22,999 - 23,618  | 0.262         | 265,375 - 279,908       | 0.222         |
| 11,363 - 11,511  | 0.301         | 23,619 - 24,272  | 0.261         | 279,909 - 296,127       | 0.221         |
| 11,512 - 11,665  | 0.300         | 24,273 - 24,964  | 0.260         | 296,128 - 314,341       | 0.220         |
| 11,666 - 11,822  | 0.299         | 24,965 - 25,696  | 0.259         | 314,342 - 334,942       | 0.219         |
| 11,823 - 11,984  | 0.298         | 25,697 - 26,473  | 0.258         | 334,943 - 358,433       | 0.218         |
| 11,985 - 12,150  | 0.297         | 26,474 - 27,298  | 0.257         | 358,434 - 385,467       | 0.217         |
| 12,151 - 12,321  | 0.296         | 27,299 - 28,176  | 0.256         | 385,468 - 416,912       | 0.216         |
| 12,322 - 12,497  | 0.295         | 28,177 - 29,113  | 0.255         | 416,913 - 453,943       | 0.215         |
| 12,498 - 12,678  | 0.294         | 29,114 - 30,114  | 0.254         | 453,944 - 498,194       | 0.214         |
| 12,679 - 12,864  | 0.293         | 30,115 - 31,186  | 0.253         | 498,195 - 552,004       | 0.213         |
| 12,865 - 13,056  | 0.292         | 31,187 - 32,338  | 0.252         | 552,005 - 618,845       | 0.212         |
| 13,057 - 13,253  | 0.291         | 32,339 - 33,577  | 0.251         | 618,846 - 704,104       | 0.211         |
| 13,254 - 13,457  | 0.290         | 33,578 - 34,916  | 0.250         | 704,105 - 816,609       | 0.210         |
| 13,458 - 13,667  | 0.289         | 34,917 - 36,366  | 0.249         | 816,610 - 971,904       | 0.209         |
| 13,668 - 13,884  | 0.288         | 36,367 - 37,941  | 0.248         | 971,905 - 1,200,136     | 0.208         |
| 13,885 - 14,107  | 0.287         | 37,942 - 39,659  | 0.247         | 1,200,137 - 1,568,454   | 0.207         |
| 14,108 - 14,338  | 0.286         | 39,660 - 41,540  | 0.246         | 1,568,455 - 1,847,487   | 0.206         |
| 14,339 - 14,577  | 0.285         | 41,541 - 43,608  | 0.245         | 1,847,488 - 2,017,245   | 0.205         |
| 14,578 - 14,824  | 0.284         | 43,609 - 45,894  | 0.244         | 2,017,246 - 2,221,357   | 0.204         |
| 14,825 - 15,079  | 0.283         | 45,895 - 48,431  | 0.243         | 2,221,358 - 2,471,423   | 0.203         |
| 15,080 - 15,343  | 0.282         | 48,432 - 51,266  | 0.242         | 2,471,424 - 2,784,934   | 0.202         |
| 15,344 - 15,617  | 0.281         | 51,267 - 54,454  | 0.241         | 2,784,935 - 3,189,541   | 0.201         |
| 15,618 - 15,900  | 0.280         | 54,455 - 58,063  | 0.240         | 3,189,542 - 3,731,697   | 0.200         |
| 15,901 - 16,194  | 0.279         | 58,064 - 62,186  | 0.239         | 3,731,698 - 4,495,910   | 0.199         |
| 16,195 - 16,499  | 0.278         | 62,187 - 66,939  | 0.238         | 4,495,911 - 5,653,737   | 0.198         |
| 16,500 - 16,816  | 0.277         | 66,940 - 72,478  | 0.237         | 5,653,738 - 7,614,755   | 0.197         |
| 16,817 - 17,145  | 0.276         | 72,479 - 79,017  | 0.236         | 7,614,756 - 11,658,574  | 0.196         |
| 17,146 - 17,487  | 0.275         | 79,018 - 86,853  | 0.235         | 11,658,575 - 24,861,035 | 0.195         |
| 17,488 - 17,844  | 0.274         | 86,854 - 96,414  | 0.234         | 24,861,036 - OVER       | 0.194         |
| 17,845 - 18,215  | 0.273         | 96,415 - 108,340 | 0.233         |                         |               |

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% |

MASSACHUSETTS  
RR6

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

Original Printing

Effective September 1, 2008

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES  
AND INCLUDING PROFIT AND CONTINGENCIES

TYPE B COMPANY—MASSACHUSETTS

| Standard Premium | Expense Ratio | Standard Premium  | Expense Ratio | Standard Premium        | Expense Ratio |
|------------------|---------------|-------------------|---------------|-------------------------|---------------|
| 0 - 10,103       | 0.312         | 19,966 - 20,812   | 0.287         | 243,930 - 264,155       | 0.262         |
| 10,104 - 10,315  | 0.311         | 20,813 - 21,733   | 0.286         | 264,156 - 288,039       | 0.261         |
| 10,316 - 10,537  | 0.310         | 21,734 - 22,740   | 0.285         | 288,040 - 316,671       | 0.260         |
| 10,538 - 10,768  | 0.309         | 22,741 - 23,845   | 0.284         | 316,672 - 351,623       | 0.259         |
| 10,769 - 11,009  | 0.308         | 23,846 - 25,062   | 0.283         | 351,624 - 395,247       | 0.258         |
| 11,010 - 11,262  | 0.307         | 25,063 - 26,411   | 0.282         | 395,248 - 451,230       | 0.257         |
| 11,263 - 11,526  | 0.306         | 26,412 - 27,912   | 0.281         | 451,231 - 525,689       | 0.256         |
| 11,527 - 11,804  | 0.305         | 27,913 - 29,595   | 0.280         | 525,690 - 629,577       | 0.255         |
| 11,805 - 12,094  | 0.304         | 29,596 - 31,494   | 0.279         | 629,578 - 784,639       | 0.254         |
| 12,095 - 12,400  | 0.303         | 31,495 - 33,653   | 0.278         | 784,640 - 1,041,044     | 0.253         |
| 12,401 - 12,721  | 0.302         | 33,654 - 36,130   | 0.277         | 1,041,045 - 1,546,368   | 0.252         |
| 12,722 - 13,060  | 0.301         | 36,131 - 39,001   | 0.276         | 1,546,369 - 1,874,521   | 0.251         |
| 13,061 - 13,417  | 0.300         | 39,002 - 42,368   | 0.275         | 1,874,522 - 2,068,075   | 0.250         |
| 13,418 - 13,794  | 0.299         | 42,369 - 46,370   | 0.274         | 2,068,076 - 2,306,200   | 0.249         |
| 13,795 - 14,192  | 0.298         | 46,371 - 51,207   | 0.273         | 2,306,201 - 2,606,300   | 0.248         |
| 14,193 - 14,615  | 0.297         | 51,208 - 57,172   | 0.272         | 2,606,301 - 2,996,185   | 0.247         |
| 14,616 - 15,064  | 0.296         | 57,173 - 64,708   | 0.271         | 2,996,186 - 3,523,237   | 0.246         |
| 15,065 - 15,540  | 0.295         | 64,709 - 74,534   | 0.270         | 3,523,238 - 4,275,295   | 0.245         |
| 15,541 - 16,049  | 0.294         | 74,535 - 87,878   | 0.269         | 4,275,296 - 5,435,549   | 0.244         |
| 16,050 - 16,591  | 0.293         | 87,879 - 107,042  | 0.268         | 5,435,550 - 7,460,118   | 0.243         |
| 16,592 - 17,171  | 0.292         | 107,043 - 136,894 | 0.267         | 7,460,119 - 11,888,032  | 0.242         |
| 17,172 - 17,794  | 0.291         | 136,895 - 189,838 | 0.266         | 11,888,033 - 29,248,067 | 0.241         |
| 17,795 - 18,463  | 0.290         | 189,839 - 211,535 | 0.265         | 29,248,068 - OVER       | 0.240         |
| 18,464 - 19,185  | 0.289         | 211,536 - 226,580 | 0.264         |                         |               |
| 19,186 - 19,965  | 0.288         | 226,581 - 243,929 | 0.263         |                         |               |

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%     |

**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**MASSACHUSETTS  
RR7**

Effective September 1, 2008

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**TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE  
AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES**

**TYPE A COMPANY—MASSACHUSETTS**

| Standard Premium | Expense Ratio | Standard Premium | Expense Ratio | Standard Premium        | Expense Ratio |
|------------------|---------------|------------------|---------------|-------------------------|---------------|
| 0 - 10,057       | 0.242         | 18,216 - 18,602  | 0.202         | 108,341 - 123,633       | 0.162         |
| 10,058 - 10,174  | 0.241         | 18,603 - 19,005  | 0.201         | 123,634 - 143,953       | 0.161         |
| 10,175 - 10,294  | 0.240         | 19,006 - 19,427  | 0.200         | 143,954 - 172,267       | 0.160         |
| 10,295 - 10,416  | 0.239         | 19,428 - 19,867  | 0.199         | 172,268 - 202,336       | 0.159         |
| 10,417 - 10,542  | 0.238         | 19,868 - 20,329  | 0.198         | 202,337 - 210,677       | 0.158         |
| 10,543 - 10,670  | 0.237         | 20,330 - 20,812  | 0.197         | 210,678 - 219,735       | 0.157         |
| 10,671 - 10,802  | 0.236         | 20,813 - 21,318  | 0.196         | 219,736 - 229,607       | 0.156         |
| 10,803 - 10,937  | 0.235         | 21,319 - 21,850  | 0.195         | 229,608 - 240,407       | 0.155         |
| 10,938 - 11,075  | 0.234         | 21,851 - 22,409  | 0.194         | 240,408 - 252,275       | 0.154         |
| 11,076 - 11,217  | 0.233         | 22,410 - 22,998  | 0.193         | 252,276 - 265,374       | 0.153         |
| 11,218 - 11,362  | 0.232         | 22,999 - 23,618  | 0.192         | 265,375 - 279,908       | 0.152         |
| 11,363 - 11,511  | 0.231         | 23,619 - 24,272  | 0.191         | 279,909 - 296,127       | 0.151         |
| 11,512 - 11,665  | 0.230         | 24,273 - 24,964  | 0.190         | 296,128 - 314,341       | 0.150         |
| 11,666 - 11,822  | 0.229         | 24,965 - 25,696  | 0.189         | 314,342 - 334,942       | 0.149         |
| 11,823 - 11,984  | 0.228         | 25,697 - 26,473  | 0.188         | 334,943 - 358,433       | 0.148         |
| 11,985 - 12,150  | 0.227         | 26,474 - 27,298  | 0.187         | 358,434 - 385,467       | 0.147         |
| 12,151 - 12,321  | 0.226         | 27,299 - 28,176  | 0.186         | 385,468 - 416,912       | 0.146         |
| 12,322 - 12,497  | 0.225         | 28,177 - 29,113  | 0.185         | 416,913 - 453,943       | 0.145         |
| 12,498 - 12,678  | 0.224         | 29,114 - 30,114  | 0.184         | 453,944 - 498,194       | 0.144         |
| 12,679 - 12,864  | 0.223         | 30,115 - 31,186  | 0.183         | 498,195 - 552,004       | 0.143         |
| 12,865 - 13,056  | 0.222         | 31,187 - 32,338  | 0.182         | 552,005 - 618,845       | 0.142         |
| 13,057 - 13,253  | 0.221         | 32,339 - 33,577  | 0.181         | 618,846 - 704,104       | 0.141         |
| 13,254 - 13,457  | 0.220         | 33,578 - 34,916  | 0.180         | 704,105 - 816,609       | 0.140         |
| 13,458 - 13,667  | 0.219         | 34,917 - 36,366  | 0.179         | 816,610 - 971,904       | 0.139         |
| 13,668 - 13,884  | 0.218         | 36,367 - 37,941  | 0.178         | 971,905 - 1,200,136     | 0.138         |
| 13,885 - 14,107  | 0.217         | 37,942 - 39,659  | 0.177         | 1,200,137 - 1,568,454   | 0.137         |
| 14,108 - 14,338  | 0.216         | 39,660 - 41,540  | 0.176         | 1,568,455 - 1,847,487   | 0.136         |
| 14,339 - 14,577  | 0.215         | 41,541 - 43,608  | 0.175         | 1,847,488 - 2,017,245   | 0.135         |
| 14,578 - 14,824  | 0.214         | 43,609 - 45,894  | 0.174         | 2,017,246 - 2,221,357   | 0.134         |
| 14,825 - 15,079  | 0.213         | 45,895 - 48,431  | 0.173         | 2,221,358 - 2,471,423   | 0.133         |
| 15,080 - 15,343  | 0.212         | 48,432 - 51,266  | 0.172         | 2,471,424 - 2,784,934   | 0.132         |
| 15,344 - 15,617  | 0.211         | 51,267 - 54,454  | 0.171         | 2,784,935 - 3,189,541   | 0.131         |
| 15,618 - 15,900  | 0.210         | 54,455 - 58,063  | 0.170         | 3,189,542 - 3,731,697   | 0.130         |
| 15,901 - 16,194  | 0.209         | 58,064 - 62,186  | 0.169         | 3,731,698 - 4,495,910   | 0.129         |
| 16,195 - 16,499  | 0.208         | 62,187 - 66,939  | 0.168         | 4,495,911 - 5,653,737   | 0.128         |
| 16,500 - 16,816  | 0.207         | 66,940 - 72,478  | 0.167         | 5,653,738 - 7,614,755   | 0.127         |
| 16,817 - 17,145  | 0.206         | 72,479 - 79,017  | 0.166         | 7,614,756 - 11,658,574  | 0.126         |
| 17,146 - 17,487  | 0.205         | 79,018 - 86,853  | 0.165         | 11,658,575 - 24,861,035 | 0.125         |
| 17,488 - 17,844  | 0.204         | 86,854 - 96,414  | 0.164         | 24,861,036 - OVER       | 0.124         |
| 17,845 - 18,215  | 0.203         | 96,415 - 108,340 | 0.163         |                         |               |

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%    |

MASSACHUSETTS  
RR8

RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES

Original Printing

Effective September 1, 2008

TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE  
AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES

TYPE B COMPANY—MASSACHUSETTS

| Standard Premium | Expense Ratio | Standard Premium  | Expense Ratio | Standard Premium        | Expense Ratio |
|------------------|---------------|-------------------|---------------|-------------------------|---------------|
| 0 - 10,103       | 0.242         | 19,966 - 20,812   | 0.217         | 243,930 - 264,155       | 0.192         |
| 10,104 - 10,315  | 0.241         | 20,813 - 21,733   | 0.216         | 264,156 - 288,039       | 0.191         |
| 10,316 - 10,537  | 0.240         | 21,734 - 22,740   | 0.215         | 288,040 - 316,671       | 0.190         |
| 10,538 - 10,768  | 0.239         | 22,741 - 23,845   | 0.214         | 316,672 - 351,623       | 0.189         |
| 10,769 - 11,009  | 0.238         | 23,846 - 25,062   | 0.213         | 351,624 - 395,247       | 0.188         |
| 11,010 - 11,262  | 0.237         | 25,063 - 26,411   | 0.212         | 395,248 - 451,230       | 0.187         |
| 11,263 - 11,526  | 0.236         | 26,412 - 27,912   | 0.211         | 451,231 - 525,689       | 0.186         |
| 11,527 - 11,804  | 0.235         | 27,913 - 29,595   | 0.210         | 525,690 - 629,577       | 0.185         |
| 11,805 - 12,094  | 0.234         | 29,596 - 31,494   | 0.209         | 629,578 - 784,639       | 0.184         |
| 12,095 - 12,400  | 0.233         | 31,495 - 33,653   | 0.208         | 784,640 - 1,041,044     | 0.183         |
| 12,401 - 12,721  | 0.232         | 33,654 - 36,130   | 0.207         | 1,041,045 - 1,546,368   | 0.182         |
| 12,722 - 13,060  | 0.231         | 36,131 - 39,001   | 0.206         | 1,546,369 - 1,874,521   | 0.181         |
| 13,061 - 13,417  | 0.230         | 39,002 - 42,368   | 0.205         | 1,874,522 - 2,068,075   | 0.180         |
| 13,418 - 13,794  | 0.229         | 42,369 - 46,370   | 0.204         | 2,068,076 - 2,306,200   | 0.179         |
| 13,795 - 14,192  | 0.228         | 46,371 - 51,207   | 0.203         | 2,306,201 - 2,606,300   | 0.178         |
| 14,193 - 14,615  | 0.227         | 51,208 - 57,172   | 0.202         | 2,606,301 - 2,996,185   | 0.177         |
| 14,616 - 15,064  | 0.226         | 57,173 - 64,708   | 0.201         | 2,996,186 - 3,523,237   | 0.176         |
| 15,065 - 15,540  | 0.225         | 64,709 - 74,534   | 0.200         | 3,523,238 - 4,275,295   | 0.175         |
| 15,541 - 16,049  | 0.224         | 74,535 - 87,878   | 0.199         | 4,275,296 - 5,435,549   | 0.174         |
| 16,050 - 16,591  | 0.223         | 87,879 - 107,042  | 0.198         | 5,435,550 - 7,460,118   | 0.173         |
| 16,592 - 17,171  | 0.222         | 107,043 - 136,894 | 0.197         | 7,460,119 - 11,888,032  | 0.172         |
| 17,172 - 17,794  | 0.221         | 136,895 - 189,838 | 0.196         | 11,888,033 - 29,248,067 | 0.171         |
| 17,795 - 18,463  | 0.220         | 189,839 - 211,535 | 0.195         | 29,248,068 - OVER       | 0.170         |
| 18,464 - 19,185  | 0.219         | 211,536 - 226,580 | 0.194         |                         |               |
| 19,186 - 19,965  | 0.218         | 226,581 - 243,929 | 0.193         |                         |               |

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%     |



EXPERIENCE RATING PLAN MANUAL

MASSACHUSETTS

Effective September 1, 2008

Page 1

Original Printing

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 | CLASS CODE | EXP LOSS RATE | DISC RATIO |
|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|
| 0005       | 1.58          | .22        | 1853       | 0.95          | .16        | 2570       | 2.23          | .18        | 3119       | 0.47          | .19        | 3635       | 1.68          | .21        | 4299       | 1.00          | .21        |
| 0008       | 1.13          | .19        | 1860       | 1.20          | .17        | 2576       | 1.48          | .19        | 3120       | 1.02          | .22        | 3638       | 1.10          | .19        | 4301       | 1.84          | .18        |
| 0016       | 1.42          | .17        | 1924       | 1.26          | .19        | 2578       | 1.40          | .19        | 3122       | 1.18          | .18        | 3639       | z             | z          | 4304       | 1.87          | .20        |
| 0034       | 1.59          | .20        | 1925       | 1.97          | .17        | 2585       | 1.51          | .20        | 3126       | z             | z          | 3642       | 0.57          | .18        | 4307       | 0.87          | .20        |
| 0035       | 0.92          | .23        | 2001       | 1.51          | .22        | 2586       | 0.65          | .21        | 3127       | 0.38          | .20        | 3643       | 0.98          | .20        | 4308       | 0.42          | .20        |
| 0036       | 1.59          | .20        | 2002       | 1.69          | .21        | 2587       | 1.26          | .20        | 3131       | 1.29          | .16        | 3647       | 1.44          | .21        | 4350       | 0.30          | .22        |
| 0037       | 1.13          | .19        | 2003       | 1.43          | .22        | 2600       | z             | z          | 3132       | 1.14          | .21        | 3648       | 0.96          | .20        | 4351       | 0.41          | .17        |
| 0042       | 2.20          | .19        | 2014       | 1.50          | .18        | 2623       | 1.47          | .18        | 3145       | 0.83          | .21        | 3681       | 0.42          | .20        | 4352       | 0.53          | .21        |
| 0046       | 1.41          | .22        | 2016       | z             | z          | 2640       | 1.34          | .19        | 3146       | 1.30          | .18        | 3685       | 0.42          | .20        | 4360       | 0.63          | .17        |
| 0050       | 2.55          | .16        | 2021       | 1.41          | .16        | 2651       | 1.42          | .19        | 3169       | 2.22          | .19        | 3724       | 3.09          | .17        | 4361       | 0.27          | .19        |
| 0059D      | -             | -          | 2030       | z             | z          | 2660       | 1.15          | .22        | 3175       | z             | z          | 3726       | 5.36          | .12        | 4362       | 0.41          | .18        |
| 0065D      | -             | -          | 2039       | 1.65          | .19        | 2683       | 1.14          | .19        | 3179       | 1.04          | .20        | 3803       | z             | z          | 4410       | 2.18          | .19        |
| 0066D      | -             | -          | 2041       | 1.28          | .19        | 2688       | 1.59          | .19        | 3180       | 1.54          | .20        | 3807       | 2.34          | .19        | 4417       | 2.65          | .21        |
| 0067D      | -             | -          | 2065       | z             | z          | 2702       | 8.05          | .16        | 3188       | 1.55          | .20        | 3808       | 1.66          | .18        | 4420       | z             | z          |
| 0079       | 1.70          | .18        | 2070       | 2.14          | .17        | 2710       | 2.89          | .18        | 3200       | 1.69          | .19        | 3821       | 2.35          | .18        | 4431       | z             | z          |
| 0083       | 2.31          | .15        | 2081       | 1.87          | .20        | 2714       | z             | z          | 3220       | 0.89          | .19        | 3822       | z             | z          | 4432       | 0.69          | .22        |
| 0106       | 6.37          | .18        | 2089       | 1.44          | .19        | 2731       | 2.25          | .19        | 3223       | (a)           | (a)        | 3826       | 1.02          | .20        | 4439       | 0.93          | .18        |
| 0113       | 1.59          | .20        | 2095       | 2.55          | .18        | 2741       | 3.03          | .21        | 3227       | 2.34          | .19        | 3827       | z             | z          | 4452       | 1.51          | .19        |
| 0170       | 1.59          | .20        | 2101       | 1.52          | .19        | 2747       | 4.41          | .17        | 3241       | 1.19          | .19        | 3830       | 1.04          | .19        | 4459       | 1.51          | .20        |
| 0251       | 1.71          | .18        | 2105       | (a)           | (a)        | 2790       | 1.13          | .20        | 3255       | 1.64          | .22        | 3841       | 0.82          | .21        | 4470       | 1.26          | .21        |
| 0400       | (a)           | (a)        | 2111       | 1.20          | .20        | 2802       | 2.26          | .18        | 3257       | 1.32          | .20        | 3851       | z             | z          | 4484       | 1.26          | .20        |
| 0401       | (a)           | (a)        | 2114       | 1.52          | .19        | 2835       | 1.39          | .21        | 3270       | 0.92          | .19        | 3881       | z             | z          | 4493       | 1.66          | .18        |
| 0770       | -             | -          | 2115       | 1.33          | .17        | 2836       | 1.90          | .18        | 3300       | 3.74          | .17        | 4000       | 2.50          | .18        | 4511       | 0.22          | .18        |
| 0773       | -             | -          | 2121       | 1.36          | .17        | 2841       | 1.68          | .19        | 3303       | z             | z          | 4021       | 1.52          | .18        | 4512       | 0.09          | .19        |
| 0774       | -             | -          | 2130       | 1.40          | .18        | 2883       | 1.66          | .19        | 3305       | (a)           | (a)        | 4024       | 1.50          | .16        | 4557       | 0.73          | .20        |
| 0775       | -             | -          | 2131       | 1.09          | .20        | 2915       | z             | z          | 3315       | 1.23          | .21        | 4034       | 2.60          | .19        | 4558       | 1.13          | .18        |
| 0776       | -             | -          | 2143       | 1.53          | .18        | 2916       | z             | z          | 3334       | (a)           | (a)        | 4036       | 1.07          | .20        | 4561       | 1.03          | .18        |
| 0779       | -             | -          | 2150       | 2.23          | .22        | 2923       | 1.06          | .18        | 3336       | 1.63          | .22        | 4038       | 1.13          | .17        | 4568       | z             | z          |
| 0799       | -             | -          | 2156       | 3.39          | .19        | 2942       | 1.02          | .22        | 3365       | 4.41          | .16        | 4053       | 0.89          | .19        | 4581       | z             | z          |
| 0908       | 41.51         | .17        | 2157       | 2.48          | .20        | 2960       | z             | z          | 3372       | 1.12          | .17        | 4054       | z             | z          | 4583       | 1.50          | .16        |
| 0909       | 64.95         | .20        | 2172       | 0.69          | .17        | 3004       | z             | z          | 3373       | 2.03          | .17        | 4061       | 1.38          | .17        | 4611       | 0.73          | .22        |
| 0912       | 129.90        | .20        | 2174       | 3.03          | .16        | 3018       | 1.61          | .16        | 3381       | 1.68          | .20        | 4062       | 1.30          | .17        | 4635       | 1.21          | .17        |
| 0913       | 83.03         | .17        | 2177       | z             | z          | 3022       | 2.36          | .20        | 3383       | 0.79          | .23        | 4101       | z             | z          | 4653       | 2.13          | .22        |
| 0917       | 1.37          | .25        | 2211       | 2.38          | .16        | 3027       | 2.34          | .18        | 3385       | 0.39          | .20        | 4112       | 0.33          | .18        | 4665       | 3.39          | .17        |
| 0918       | 0.41          | .20        | 2220       | 1.58          | .17        | 3028       | 2.19          | .23        | 3400       | 2.22          | .19        | 4113       | 0.89          | .19        | 4670       | z             | z          |
| 1005       | z             | z          | 2260       | 2.39          | .15        | 3030       | 3.46          | .16        | 3507       | 1.45          | .21        | 4114       | 1.16          | .18        | 4673       | z             | z          |
| 1164       | z             | z          | 2286       | 1.67          | .17        | 3040       | 4.24          | .17        | 3515       | 1.33          | .21        | 4130       | 2.20          | .20        | 4683       | z             | z          |
| 1165       | z             | z          | 2288       | 1.17          | .20        | 3041       | 2.68          | .16        | 3548       | 1.04          | .19        | 4133       | 1.04          | .20        | 4686       | z             | z          |
| 1430       | 6.73          | .25        | 2300       | z             | z          | 3042       | 1.93          | .13        | 3558       | 0.26          | .17        | 4150       | 0.51          | .19        | 4692       | 0.26          | .22        |
| 1438       | 1.27          | .17        | 2302       | 1.58          | .17        | 3064       | 1.58          | .17        | 3559       | 1.04          | .19        | 4206       | z             | z          | 4693       | 0.43          | .22        |
| 1452       | z             | z          | 2305       | 1.07          | .17        | 3066       | 1.58          | .17        | 3565       | z             | z          | 4207       | z             | z          | 4703       | z             | z          |
| 1463       | 2.85          | .16        | 2362       | 1.08          | .19        | 3076       | 1.31          | .20        | 3571       | 0.59          | .18        | 4239       | 1.82          | .17        | 4716       | z             | z          |
| 1624D      | 2.25          | .16        | 2380       | 1.33          | .24        | 3081D      | 3.26          | .19        | 3574       | 1.10          | .19        | 4243       | 1.62          | .19        | 4717       | z             | z          |
| 1655       | 2.31          | .16        | 2402       | 1.34          | .17        | 3082D      | 3.26          | .19        | 3580       | z             | z          | 4244       | 1.92          | .18        | 4720       | 1.19          | .20        |
| 1701       | 1.89          | .24        | 2413       | 1.80          | .17        | 3085D      | 2.19          | .20        | 3581       | z             | z          | 4250       | 1.21          | .17        | 4740       | 0.73          | .17        |
| 1710D      | 2.25          | .16        | 2416       | 1.70          | .21        | 3110       | 3.97          | .22        | 3612       | 0.91          | .18        | 4251       | 1.01          | .20        | 4741       | 1.46          | .24        |
| 1741       | z             | z          | 2417       | 1.56          | .19        | 3111       | 1.10          | .19        | 3620       | 2.02          | .21        | 4273       | 1.87          | .20        | 4770       | 4.88          | .10        |
| 1747       | 1.80          | .16        | 2501       | 1.30          | .21        | 3113       | 1.10          | .19        | 3629       | 1.10          | .19        | 4279       | 1.78          | .18        | 4773       | 9.86          | .10        |
| 1748       | 1.58          | .16        | 2503       | 0.46          | .20        | 3114       | 1.73          | .20        | 3632       | 1.04          | .19        | 4282       | 0.36          | .20        | 4774       | 8.18          | .11        |
| 1852       | 3.29          | .11        | 2534       | 1.37          | .21        | 3118       | 1.16          | .19        | 3634       | 1.26          | .19        | 4283       | 1.42          | .19        | 4775       | 6.16          | .30        |

- (a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.
- z Expected Loss Rates and Discount Ratios for these classifications are potentially available and, if needed, must be obtained by Home Office from the MA Bureau.
- D Specific Disease element involved. Refer to Manual Supplement - Treatment of Disease Coverage.

Effective September 1, 2008

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 | CLASS CODE | EXP LOSS RATE | DISC RATIO |
|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|------------|---------------|------------|
| 4776       | 7.06          | .09        | 5610       | 2.92          | .15        | 7403       | 2.22          | .18        | 8227       | 1.37          | .16        | 9058       | 0.86          | .21        |            |               |            |
| 4777       | 1.39          | .16        | 5645       | 3.41          | .17        | 7405       | 0.47          | .19        | 8232       | 2.30          | .19        | 9060       | 0.72          | .20        |            |               |            |
| 4779       | 6.42          | .11        | 5651       | 3.41          | .17        | 7420       | 3.03          | .11        | 8233       | 5.03          | .16        | 9061       | 0.47          | .20        |            |               |            |
| 4799       | 17.98         | .10        | 5701       | 12.40         | .12        | 7421       | 1.03          | .12        | 8235       | 2.35          | .20        | 9063       | 0.34          | .23        |            |               |            |
| 4825       | 0.24          | .20        | 5703       | 12.07         | .11        | 7422       | 0.95          | .12        | 8263       | 2.60          | .18        | 9077F      | 1.83          | .17        |            |               |            |
| 4828       | 0.82          | .17        | 5705       | 4.46          | .14        | 7425       | 1.18          | .11        | 8264       | 2.13          | .19        | 9079       | 0.60          | .22        |            |               |            |
| 4829       | 0.74          | .17        | 5951       | z             | z          | 7431       | 0.95          | .12        | 8265       | 5.03          | .16        | 9088       | (a)           | (a)        |            |               |            |
| 4902       | 1.02          | .22        | 6003       | 6.81          | .15        | 7445       | -             | -          | 8279       | 2.61          | .18        | 9089       | 0.60          | .15        |            |               |            |
| 4923       | 0.60          | .17        | 6005       | 2.31          | .16        | 7453       | -             | -          | 8291       | 2.24          | .17        | 9093       | 0.78          | .20        |            |               |            |
| 5020       | 2.55          | .15        | 6017       | z             | z          | 7502       | 1.74          | .19        | 8292       | 2.22          | .22        | 9101       | 1.76          | .21        |            |               |            |
| 5022       | 5.28          | .14        | 6018       | z             | z          | 7515       | 0.92          | .17        | 8293       | 4.36          | .20        | 9102       | 1.02          | .23        |            |               |            |
| 5037       | 11.57         | .11        | 6204       | 4.46          | .15        | 7520       | 1.71          | .18        | 8304       | z             | z          | 9154       | 0.57          | .18        |            |               |            |
| 5040       | 18.78         | .13        | 6217       | 1.89          | .16        | 7538       | 1.87          | .17        | 8350       | 2.47          | .18        | 9156       | 0.52          | .20        |            |               |            |
| 5057       | 16.83         | .13        | 6229       | 1.89          | .16        | 7539       | 0.64          | .17        | 8380       | 1.29          | .19        | 9178       | 11.55         | .20        |            |               |            |
| 5059       | 16.83         | .13        | 6233       | 2.15          | .15        | 7580       | 1.12          | .20        | 8381       | 0.83          | .22        | 9179       | 12.67         | .23        |            |               |            |
| 5069       | 16.83         | .13        | 6251D      | 2.91          | .11        | 7590       | 3.68          | .15        | 8385       | 1.37          | .18        | 9180       | 2.13          | .21        |            |               |            |
| 5102       | 3.07          | .16        | 6252D      | 3.07          | .14        | 7600       | 1.43          | .18        | 8392       | 0.65          | .20        | 9182       | 1.71          | .21        |            |               |            |
| 5146       | 2.34          | .19        | 6257       | z             | z          | 7601       | 2.02          | .17        | 8393       | 1.11          | .19        | 9186       | 2.13          | .21        |            |               |            |
| 5160       | 1.58          | .19        | 6260       | z             | z          | 7610       | 0.09          | .20        | 8500       | 5.03          | .16        | 9220       | 1.71          | .22        |            |               |            |
| 5183       | 1.76          | .17        | 6306       | 2.85          | .17        | 7704       | 1.01          | .19        | 8601       | 0.17          | .17        | 9402       | 2.59          | .17        |            |               |            |
| 5188       | 2.13          | .19        | 6319       | 2.33          | .15        | 7720       | 0.70          | .18        | 8606       | z             | z          | 9403       | 2.95          | .18        |            |               |            |
| 5190       | 1.44          | .18        | 6325       | 1.64          | .16        | 7855       | 3.47          | .17        | 8709F      | 2.29          | .16        | 9410       | 0.85          | .19        |            |               |            |
| 5191       | 0.62          | .17        | 6400       | 3.17          | .16        | 8001       | 0.67          | .22        | 8710       | 0.90          | .19        | 9501       | 1.38          | .18        |            |               |            |
| 5192       | 2.66          | .21        | 6504       | 1.52          | .19        | 8002       | 1.22          | .19        | 8719       | 0.84          | .19        | 9505       | 1.38          | .18        |            |               |            |
| 5213       | 9.74          | .13        | 6801F      | 4.40          | .20        | 8006       | 0.71          | .20        | 8720       | 0.45          | .17        | 9519       | 1.31          | .16        |            |               |            |
| 5215       | 2.54          | .18        | 6811       | 3.16          | .20        | 8008       | 0.43          | .21        | 8721       | 0.10          | .19        | 9521       | 2.15          | .16        |            |               |            |
| 5221       | 3.01          | .16        | 6824F      | 4.49          | .14        | 8010       | 0.91          | .21        | 8726F      | 3.78          | .14        | 9522       | 0.82          | .17        |            |               |            |
| 5222       | 3.83          | .13        | 6826F      | 4.38          | .16        | 8013       | 0.23          | .19        | 8742       | 0.10          | .19        | 9533       | 11.13         | .15        |            |               |            |
| 5223       | 2.30          | .18        | 6834       | 1.78          | .18        | 8017       | 0.60          | .21        | 8745       | 1.96          | .22        | 9534       | 3.16          | .15        |            |               |            |
| 5348       | 2.93          | .18        | 6836       | 1.14          | .17        | 8018       | 1.86          | .21        | 8747       | 0.60          | .21        | 9545       | 1.99          | .15        |            |               |            |
| 5402       | 7.53          | .15        | 6843F      | 4.63          | .14        | 8021       | 1.81          | .18        | 8748       | 0.28          | .21        | 9549       | 1.92          | .15        |            |               |            |
| 5403       | 5.42          | .17        | 6845F      | z             | z          | 8031       | 1.34          | .20        | 8800       | 0.37          | .20        | 9552       | 3.91          | .15        |            |               |            |
| 5437       | 2.69          | .16        | 6854       | 3.33          | .14        | 8032       | 0.83          | .22        | 8803       | 0.03          | .18        | 9553       | 3.91          | .15        |            |               |            |
| 5443       | 3.27          | .15        | 6872F      | 11.71         | .13        | 8033       | 1.04          | .21        | 8810       | 0.06          | .20        | 9586       | 0.24          | .21        |            |               |            |
| 5445       | 3.24          | .16        | 6874F      | 12.78         | .12        | 8034       | 2.06          | .20        | 8820       | 0.05          | .19        | 9620       | 0.36          | .18        |            |               |            |
| 5462       | 4.06          | .15        | 6882       | 8.41          | .13        | 8039       | 1.07          | .23        | 8829       | 1.22          | .21        |            |               |            |            |               |            |
| 5472       | 3.04          | .17        | 6884       | 9.18          | .12        | 8044       | 1.77          | .19        | 8831       | 0.58          | .20        |            |               |            |            |               |            |
| 5473       | 5.26          | .14        | 7133       | (a)           | (a)        | 8046       | 1.07          | .21        | 8832       | 0.12          | .19        |            |               |            |            |               |            |
| 5474       | 2.28          | .18        | 7219       | 3.62          | .17        | 8048       | 1.77          | .16        | 8833       | 0.62          | .20        |            |               |            |            |               |            |
| 5478       | 1.96          | .18        | 7230       | 3.85          | .18        | 8050       | 0.80          | .20        | 8835       | 1.17          | .21        |            |               |            |            |               |            |
| 5479       | 4.47          | .18        | 7231       | 2.65          | .20        | 8058       | 1.79          | .21        | 8837       | (a)           | (a)        |            |               |            |            |               |            |
| 5480       | 2.22          | .16        | 7309F      | 12.86         | .12        | 8103       | 1.49          | .17        | 8868       | 0.30          | .21        |            |               |            |            |               |            |
| 5506       | 2.93          | .16        | 7313F      | 4.95          | .13        | 8105       | 2.54          | .13        | 8901       | 0.06          | .20        |            |               |            |            |               |            |
| 5507       | 2.84          | .14        | 7317F      | 4.73          | .14        | 8106       | 3.46          | .21        | 9014       | 1.25          | .18        |            |               |            |            |               |            |
| 5508D      | 2.31          | .16        | 7327F      | 10.82         | .23        | 8107       | 1.59          | .19        | 9015       | 1.53          | .18        |            |               |            |            |               |            |
| 5509       | 1.93          | .16        | 7350F      | 6.05          | .14        | 8111       | 1.81          | .19        | 9016       | 0.99          | .21        |            |               |            |            |               |            |
| 5538       | 2.61          | .17        | 7360       | 2.08          | .18        | 8116       | 1.75          | .19        | 9019       | 2.03          | .17        |            |               |            |            |               |            |
| 5545       | 12.78         | .16        | 7370       | 2.05          | .22        | 8203       | 2.65          | .18        | 9033       | 2.05          | .18        |            |               |            |            |               |            |
| 5547       | 5.93          | .16        | 7380       | 2.88          | .19        | 8204       | 3.25          | .14        | 9040       | 1.54          | .23        |            |               |            |            |               |            |
| 5606       | 0.80          | .18        | 7382       | 1.89          | .20        | 8215       | 1.85          | .20        | 9052       | 0.86          | .21        |            |               |            |            |               |            |

- (a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.
- z Expected Loss Rates and Discount Ratios for these classifications are potentially available and, if needed, must be obtained by Home Office from the MA Bureau.
- D Specific Disease element involved. Refer to Manual Supplement - Treatment of Disease Coverage.
- F Expected Loss Rates and Discount Ratios for risks covered under the United States Longshore and Harbor Workers' Compensation Act

**EXPERIENCE RATING PLAN MANUAL  
PART FIVE**

**MASSACHUSETTS  
Page 3  
1<sup>st</sup> Reprint**

*Effective September 1, 2003*

**TABLE OF WEIGHTING VALUES**

| Expected Losses   | Weighting Values | Expected Losses       | Weighting Values | Expected Losses           | Weighting Values |
|-------------------|------------------|-----------------------|------------------|---------------------------|------------------|
| 0 – 1,465         | .04              | 414,704 – 447,441     | .24              | 1,709,498 – 1,848,219     | .44              |
| 1,466 – 5,925     | .05              | 447,442 – 481,918     | .25              | 1,848,220 – 2,002,922     | .45              |
| 5,926 – 10,481    | .06              | 481,919 – 518,279     | .26              | 2,002,923 – 2,176,537     | .46              |
| 10,482 – 43,009   | .07              | 518,280 – 556,688     | .27              | 2,176,538 – 2,372,758     | .47              |
| 43,010 – 62,608   | .08              | 556,689 – 597,322     | .28              | 2,372,759 – 2,596,311     | .48              |
|                   |                  |                       |                  | -                         |                  |
| 62,609 – 81,298   | .09              | 597,323 – 640,385     | .29              | 2,596,312 – 2,853,332     | .49              |
| 81,299 – 100,030  | .10              | 640,386 – 686,101     | .30              | 2,853,333 – 3,151,949     | .50              |
| 100,031 – 119,130 | .11              | 686,102 – 734,725     | .31              | 3,151,950 – 3,503,149     | .51              |
| 119,131 – 138,766 | .12              | 734,726 – 786,547     | .32              | 3,503,150 – 3,922,163     | .52              |
| 138,767 – 159,046 | .13              | 786,548 – 841,893     | .33              | 3,922,164 – 4,430,733     | .53              |
|                   |                  |                       |                  | -                         |                  |
| 159,047 – 180,058 | .14              | 841,894 – 901,136     | .34              | 4,430,734 – 5,061,008     | .54              |
| 180,059 – 201,878 | .15              | 901,137 – 964,705     | .35              | 5,061,009 – 5,862,615     | .55              |
| 201,879 – 224,578 | .16              | 964,706 – 1,033,092   | .36              | 5,862,616 – 6,916,408     | .56              |
| 224,579 – 248,231 | .17              | 1,033,093 – 1,106,869 | .37              | 6,916,409 – 8,363,612     | .57              |
| 248,232 – 272,911 | .18              | 1,106,870 – 1,186,699 | .38              | 8,363,613 – 10,475,100    | .58              |
|                   |                  |                       |                  | -                         |                  |
| 272,912 – 298,698 | .19              | 1,186,700 – 1,273,360 | .39              | 10,475,101 – 13,844,488   | .59              |
| 298,699 – 325,675 | .20              | 1,273,361 – 1,367,769 | .40              | 13,844,489 – 20,072,740   | .60              |
| 325,676 – 353,934 | .21              | 1,367,770 – 1,471,015 | .41              | 20,072,741 – 35,479,449   | .61              |
| 353,935 – 383,574 | .22              | 1,471,016 – 1,584,400 | .42              | 35,479,450 – 137,163,671  | .62              |
| 383,575 – 414,703 | .23              | 1,584,401 – 1,709,497 | .43              | 137,163,672 – 999,999,999 | .63              |

- (a) State Per Claim Accident Limitation..... \$175,000  
 (b) State Multiple Claim Accident Limitation ..... \$350,000  
 (c) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation ..... \$130,000  
 (d) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation ..... \$260,000  
 (e) Employers Liability Accident Limitation ..... \$55,000  
 (f) USL&HW Act—Expected Loss Factor—Non-F Classes ..... 39.2% †  
 (g) Cap on Modifications = 1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (7.00)]

† The USL&HW Act—Expected Loss Factor—Non-F Classes updated to reflect September 1, 2008 rate revision.