



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

June 9, 2010

CIRCULAR LETTER NO. 2151

To All Members and Subscribers of the Bureau:

**CHANGES IN MANUAL RATES BY CLASS
AND EFFECTS OF 9/1/2010 RATE CHANGE**

Attached are the changes in manual rates by class effective 9/1/2010 (Exhibit 1). Note that F-Class rates have been revised. No changes were made with respect to the rates for Admiralty and Federal Employers' Liability Act classifications.

Also attached is a summary of the effects of the rate change which shows in total and by industry group the changes in average rates, manual rates, expected loss rates, and D-Ratios (Exhibit 2). This summary does not include the changes made to F-Class rates and rating values.

Exhibit 3 shows the expense constants for the rates effective 9/1/2010. No changes were made with respect to the expense constants.

ROBERT McCARTHY
Vice President and Actuary

Attachments

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|---|--------------------------------|--------------------------------|-----------------|
| 0005 | FARM: NURSERY EMP & DRIVERS | 3.04 | 2.82 | (7.2%) |
| 0008 | FARM: GARDENING-MARKET OR TRUCK & DRIVERS | 2.18 | 2.35 | 7.8% |
| 0016 | FARM: ORCHARDS & DRIVERS | 3.01 | 3.51 | 16.6% |
| 0034 | FARM: POULTRY OR EGG PRODUCERS & DRIVERS | 3.07 | 3.64 | 18.6% |
| 0035 | FARM: FLORIST & DRIVERS | 1.68 | 1.99 | 18.5% |
| 0036 | FARM: DAIRY & DRIVERS | 3.07 | 3.64 | 18.6% |
| 0037 | FARM: FIELD CROPS & DRIVERS | 2.18 | 2.35 | 7.8% |
| 0042 | LANDSCAPE GARDENING & DRIVERS | 4.23 | 4.03 | (4.7%) |
| 0046 | FERTILIZER OR PESTICIDE APPLICATION-COMM OR DOMESTIC, DRIVERS | 2.72 | 2.84 | 4.4% |
| 0050 | FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS | 4.91 | 5.69 | 15.9% |
| 0059 | OCCUPATIONAL DISEASE-ABRASIVE/SAND BLAST | 0.29 | 0.28 | (3.4%) |
| 0065 | OCCUPATIONAL DISEASE-STEEL | 0.12 | 0.12 | 0.0% |
| 0066 | OCCUPATIONAL DISEASE-NON FERROUS METALS | 0.10 | 0.10 | 0.0% |
| 0067 | OCCUPATIONAL DISEASE-IRON | 0.10 | 0.10 | 0.0% |
| 0079 | FARM: BERRY OR VINEYARD & DRIVERS | 3.60 | 2.84 | (21.1%) |
| 0083 | FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS | 4.44 | 5.20 | 17.1% |
| 0106 | TREE PRUNING, SPRAYING, REPAIRING & DRIVERS | 13.52 | 14.64 | 8.3% |
| 0113 | FARM: FISH HATCHERY & DRIVERS | 3.07 | 3.64 | 18.6% |
| 0170 | FARM: ANIMAL RAISING & DRIVERS | 3.07 | 3.64 | 18.6% |
| 0251 | IRRIGATION WORKS OPERATION & DRIVERS | 3.29 | 3.15 | (4.3%) |
| 0770 | BAG LOADING EXPLOS OR AMMO MFG-& DR-NR | 1.45 | 1.52 | 4.8% |
| 0773 | HIGH EXPLOSIVE MFG & DR-N R | 3.84 | 3.99 | 3.9% |
| 0774 | SMOKELESS POWDER MFG-1 BASE & DR-N R | 2.81 | 2.94 | 4.6% |
| 0775 | EXPLOSIVES OR AMMO CASE LOADING & DR-N R | 1.97 | 2.45 | 24.4% |
| 0776 | PROJECTILE,BOMB,ETC LOADING & DR-N R | 2.59 | 2.67 | 3.1% |
| 0779 | CAP,FUSE,ETC EXPLOS OR AMMO MFG-& DR-N R | 2.20 | 2.27 | 3.2% |
| 0799 | BLACK POWDER MFG & DR-N R | 8.65 | 9.02 | 4.3% |
| 0908 | DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC | 80.00 | 94.00 | 17.5% |
| 0909 | DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF | 118.0 | 135.0 | 14.4% |
| 0912 | DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS | 237.0 | 269.0 | 13.5% |
| 0913 | DOMESTIC WORKERS-INSIDE-NOC | 160.0 | 188.0 | 17.5% |
| 0917 | DOMESTIC SERVICE CONTRACTOR-INSIDE | 2.49 | 2.54 | 2.0% |
| 0918 | DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE | 0.80 | 0.63 | (21.3%) |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 2

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 1430 | SMELTING, SINTERING OR REFINING-LEAD & DRIVERS | 14.29 | 12.06 | (15.6%) |
| 1438 | SMELTING SINTERING OR REFINING-METAL-NOT IRON OR LEAD-NOC&DR | 2.68 | 3.10 | 15.7% |
| 1463 | ASPHALT WORKS & DRIVERS | 6.06 | 7.53 | 24.3% |
| 1624 | QUARRY NOC & DRIVERS | 4.77 | 5.33 | 11.7% |
| 1655 | LIME MFG-QUARRY-SURFACE & DRIVERS | 4.91 | 6.09 | 24.0% |
| 1701 | CEMENT MFG | 4.01 | 4.99 | 24.4% |
| 1710 | STONE CRUSHING & DRIVERS | 4.77 | 5.33 | 11.7% |
| 1747 | EMERY WORKS & DRIVERS | 3.82 | 4.17 | 9.2% |
| 1748 | ABRASIVE WHEEL MFG & DRIVERS | 3.35 | 3.39 | 1.2% |
| 1852 | ASBESTOS GOODS MFG | 7.53 | 7.76 | 3.1% |
| 1853 | MICA GOODS MFG & MICA PREPARING | 1.83 | 1.82 | (0.5%) |
| 1860 | ABRASIVE PAPER OR CLOTH PREPARATION | 2.19 | 2.72 | 24.2% |
| 1924 | WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL | 2.30 | 2.70 | 17.4% |
| 1925 | DIE CASTING MFG | 3.80 | 4.49 | 18.2% |
| 2001 | CRACKER MFG | 2.75 | 3.33 | 21.1% |
| 2002 | MACARONI MFG | 3.09 | 3.83 | 23.9% |
| 2003 | BAKERY & DRIVERS, ROUTE SUPERVISORS | 2.75 | 3.33 | 21.1% |
| 2014 | GRAIN MILLING | 3.19 | 3.92 | 22.9% |
| 2021 | SUGAR REFINING-ALL OPERATIONS & DRIVERS | 2.71 | 3.37 | 24.4% |
| 2039 | ICE CREAM MFG & DRIVERS | 3.00 | 2.88 | (4.0%) |
| 2041 | CONFECTION MFG | 2.33 | 2.62 | 12.4% |
| 2070 | CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS | 4.12 | 4.35 | 5.6% |
| 2081 | BUTCHERING | 3.60 | 4.03 | 11.9% |
| 2089 | PACKING HOUSE- ALL OPERATIONS | 2.78 | 2.58 | (7.2%) |
| 2095 | MEAT PRODUCTS MFG-NOC | 4.91 | 4.37 | (11.0%) |
| 2101 | FISH CURING | 2.78 | 2.58 | (7.2%) |
| 2111 | CANNERY NOC | 2.19 | 2.72 | 24.2% |
| 2114 | OYSTERMEN | 2.78 | 2.58 | (7.2%) |
| 2115 | SEAFOOD PRODUCTS MFG-NOC | 2.82 | 3.35 | 18.8% |
| 2121 | BREWERY & DRIVERS | 2.63 | 2.22 | (15.6%) |
| 2130 | SPIRITUOUS LIQUOR DISTILLERY | 2.70 | 2.76 | 2.2% |
| 2131 | SPIRITUOUS LIQUOR BOTTLING | 2.11 | 2.43 | 15.2% |
| 2143 | FRUIT JUICE MFG | 2.80 | 3.17 | 13.2% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

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|------------|--|--------------------------------|--------------------------------|-----------------|
| 2150 | ICE MFG | 4.29 | 5.34 | 24.5% |
| 2156 | BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR | 6.53 | 8.11 | 24.2% |
| 2157 | BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS | 4.78 | 5.88 | 23.0% |
| 2172 | CIGARETTE MFG | 1.33 | 1.65 | 24.1% |
| 2174 | TOBACCO REHANDLING OR WAREHOUSING | 5.53 | 4.67 | (15.6%) |
| 2211 | COTTON BATTING,WADDING OR WASTE MFG | 5.05 | 6.14 | 21.6% |
| 2220 | YARN OR THREAD MFG-COTTON | 3.04 | 3.67 | 20.7% |
| 2260 | WOOL COMBING OR SCOURING | 5.07 | 6.01 | 18.5% |
| 2286 | WOOL SPINNING & WEAVING | 3.04 | 3.67 | 20.7% |
| 2288 | FELTING MFG | 2.13 | 2.20 | 3.3% |
| 2302 | SILK THREAD OR YARN MFG | 3.04 | 3.67 | 20.7% |
| 2305 | TEXTILE FIBER MFG-SYNTHETIC | 2.06 | 1.98 | (3.9%) |
| 2362 | KNIT GOODS MFG NOC | 2.08 | 2.44 | 17.3% |
| 2380 | WEBBING MFG | 2.57 | 2.98 | 16.0% |
| 2402 | CARPET OR RUG MFG NOC | 2.85 | 3.15 | 10.5% |
| 2413 | TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH | 3.48 | 3.65 | 4.9% |
| 2416 | YARN OR THREAD DYEING OR FINISHING | 3.27 | 3.34 | 2.1% |
| 2417 | CLOTH PRINTING | 3.01 | 3.13 | 4.0% |
| 2501 | CLOTHING MFG | 2.51 | 2.44 | (2.8%) |
| 2503 | DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY | 0.83 | 1.03 | 24.1% |
| 2534 | FEATHER OR FLOWER MFG-ARTIFICIAL | 2.51 | 2.44 | (2.8%) |
| 2570 | MATTRESS OR BOX SPRING MFG | 4.06 | 4.94 | 21.7% |
| 2576 | CANVAS GOODS MFG NOC-SHOP | 2.71 | 3.32 | 22.5% |
| 2578 | BAG OR SACK MFG-CLOTH | 2.71 | 3.32 | 22.5% |
| 2585 | LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS | 2.75 | 2.89 | 5.1% |
| 2586 | CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS | 1.26 | 1.57 | 24.6% |
| 2587 | TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR | 2.29 | 2.48 | 8.3% |
| 2623 | TANNING | 2.83 | 3.51 | 24.0% |
| 2640 | LEATHER EMBOSsing | 2.58 | 2.52 | (2.3%) |
| 2651 | SHOE STOCK MFG | 2.58 | 2.52 | (2.3%) |
| 2660 | BOOT OR SHOE MFG NOC | 2.09 | 2.13 | 1.9% |
| 2683 | LUGGAGE MFG | 2.09 | 2.21 | 5.7% |
| 2688 | LEATHER GOODS MFG NOC | 2.90 | 2.72 | (6.2%) |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 4

Change in Manual Rates
All Industry Groups

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|------------|--|--------------------------------|--------------------------------|-----------------|
| 2702 | LOGGING OR LUMBERING & DRIVERS | 18.43 | 15.49 | (16.0%) |
| 2710 | SAWMILLS | 6.12 | 6.60 | 7.8% |
| 2731 | PLANING OR MOLDING MILL | 4.77 | 4.82 | 1.0% |
| 2741 | COOPERAGE STOCK MFG | 5.52 | 6.21 | 12.5% |
| 2747 | COOPERAGE ASSEMBLY | 8.04 | 7.95 | (1.1%) |
| 2790 | PATTERN MAKING NOC | 2.06 | 2.32 | 12.6% |
| 2802 | CARPENTRY-SHOP ONLY & DRIVERS | 4.35 | 4.63 | 6.4% |
| 2835 | BRUSH OR BROOM ASSEMBLY | 2.54 | 2.29 | (9.8%) |
| 2836 | BRUSH OR BROOM MFG NOC | 3.46 | 3.30 | (4.6%) |
| 2841 | WOODENWARE MFG NOC | 3.07 | 3.82 | 24.4% |
| 2883 | FURNITURE MFG-WOOD-NOC | 3.20 | 3.76 | 17.5% |
| 2923 | PIANO MFG | 1.93 | 2.04 | 5.7% |
| 2942 | PENCIL, PENHOLDER OR CRAYON MFG | 1.86 | 2.31 | 24.2% |
| 3018 | IRON OR STEEL: MFG: ROLLING MILL & DRIVERS | 3.41 | 2.91 | (14.7%) |
| 3022 | PIPE OR TUBE MFG NOC & DRIVERS | 4.31 | 4.03 | (6.5%) |
| 3027 | ROLLING MILL NOC & DRIVERS | 4.96 | 4.89 | (1.4%) |
| 3028 | PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS | 4.22 | 4.45 | 5.5% |
| 3030 | IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR | 7.34 | 8.53 | 16.2% |
| 3040 | IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR | 9.01 | 7.77 | (13.8%) |
| 3041 | IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR | 5.16 | 4.71 | (8.7%) |
| 3042 | ELEVATOR OR ESCALATOR MFG | 3.71 | 4.61 | 24.3% |
| 3064 | SIGN MFG-METAL | 3.04 | 3.08 | 1.3% |
| 3066 | SHEET METAL WORK - SHOP | 3.04 | 3.08 | 1.3% |
| 3076 | FIREPROOF EQUIPMENT MFG | 2.38 | 2.74 | 15.1% |
| 3081 | FOUNDRY-FERROUS-NOC | 6.92 | 8.46 | 22.3% |
| 3082 | FOUNDRY-STEEL CASTINGS | 6.92 | 8.46 | 22.3% |
| 3085 | FOUNDRY-NON FERROUS | 4.66 | 5.06 | 8.6% |
| 3110 | FORGING WORK - DROP OR MACHINE | 7.64 | 8.61 | 12.7% |
| 3111 | BLACKSMITH | 2.12 | 2.64 | 24.5% |
| 3113 | TOOL MFG-NOT DROP OR MACHINE FORGED-NOC | 2.12 | 2.25 | 6.1% |
| 3114 | TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING | 3.34 | 3.72 | 11.4% |
| 3118 | SAW MFG | 2.12 | 2.25 | 6.1% |
| 3119 | NEEDLE MFG | 0.85 | 1.06 | 24.7% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 5

Change in Manual Rates
All Industry Groups

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|------------|--|--------------------------------|--------------------------------|-----------------|
| 3120 | RAZOR MFG-SAFETY | 1.87 | 2.00 | 7.0% |
| 3122 | CUTLERY MFG-NOC | 2.16 | 2.68 | 24.1% |
| 3127 | PRECISION MEASURING TOOL MFG-NOC | 0.74 | 0.92 | 24.3% |
| 3131 | BUTTON OR FASTENER MFG-METAL | 2.49 | 2.20 | (11.6%) |
| 3132 | NUT OR BOLT MFG | 2.20 | 2.70 | 22.7% |
| 3145 | SCREW MFG | 1.61 | 2.00 | 24.2% |
| 3146 | HARDWARE MFG-NOC | 2.50 | 2.17 | (13.2%) |
| 3169 | STOVE MFG | 4.28 | 4.45 | 4.0% |
| 3179 | ELECTRICAL APPARATUS MFG-NOC | 1.89 | 1.74 | (7.9%) |
| 3180 | ELECTRIC OR GAS LIGHTING FIXTURES MFG | 2.80 | 2.97 | 6.1% |
| 3188 | PLUMBERS SUPPLIES MFG-NOC | 2.83 | 3.52 | 24.4% |
| 3200 | ARMS MFG-SMALL | 3.26 | 3.27 | 0.3% |
| 3220 | CAN MFG | 1.72 | 2.00 | 16.3% |
| 3227 | ALUMINUM WARE MFG | 4.28 | 4.45 | 4.0% |
| 3241 | WIRE DRAWING - IRON OR STEEL | 2.30 | 2.70 | 17.4% |
| 3255 | WIRE CLOTH MFG | 2.98 | 3.57 | 19.8% |
| 3257 | WIRE GOODS MFG - NOC | 2.53 | 3.15 | 24.5% |
| 3270 | EYELET MFG | 1.78 | 2.00 | 12.4% |
| 3300 | BED SPRING OR WIRE MATTRESS MFG | 7.20 | 7.31 | 1.5% |
| 3315 | BRASS OR COPPER GOODS MFG | 2.25 | 2.80 | 24.4% |
| 3336 | TYPE FOUNDRY | 3.47 | 3.32 | (4.3%) |
| 3365 | WELDING OR CUTTING - NOC & DRIVERS | 9.72 | 9.67 | (0.5%) |
| 3372 | ELECTROPLATING | 2.16 | 2.51 | 16.2% |
| 3373 | GALVANIZING OR TINNING - NOT ELECTROLYTIC | 3.91 | 3.78 | (3.3%) |
| 3381 | SILVERWARE MFG | 3.23 | 3.48 | 7.7% |
| 3383 | JEWELRY MFG | 1.45 | 1.44 | (0.7%) |
| 3385 | WATCH MFG | 0.70 | 0.88 | 25.7% |
| 3400 | METAL GOODS MFG-NOC | 4.28 | 4.45 | 4.0% |
| 3507 | CONSTRUCTION OR AGRICULTURAL MACHINERY MFG | 2.79 | 3.46 | 24.0% |
| 3515 | TEXTILE MACHINERY MFG | 2.56 | 2.99 | 16.8% |
| 3548 | PRINTING OR BOOKBINDING MACHINE MFG | 2.00 | 2.00 | 0.0% |
| 3558 | BOOT OR SHOE MACHINERY MFG | 0.50 | 0.62 | 24.0% |
| 3559 | CONFECTION MACHINE MFG | 2.00 | 2.00 | 0.0% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

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|------------|--|--------------------------------|--------------------------------|-----------------|
| 3571 | STEAM OR AIR PRESSURE GAUGE MFG | 1.08 | 1.28 | 18.5% |
| 3574 | CASH REGISTER MFG | 2.00 | 2.00 | 0.0% |
| 3612 | PUMP MFG | 1.75 | 2.02 | 15.4% |
| 3620 | BOILERMAKING | 4.29 | 5.08 | 18.4% |
| 3629 | PRECISION MACHINED PARTS MFG-NOC | 2.00 | 2.00 | 0.0% |
| 3632 | MACHINE SHOP-NOC | 2.00 | 2.00 | 0.0% |
| 3634 | VALVE MFG | 2.30 | 1.96 | (14.8%) |
| 3635 | GEAR MFG OR GRINDING | 3.23 | 4.02 | 24.5% |
| 3638 | BALL OR ROLLER BEARING MFG | 2.00 | 2.00 | 0.0% |
| 3642 | BATTERY MFG-DRY | 1.09 | 1.11 | 1.8% |
| 3643 | ELECTRIC POWER OR TRANSMISSION EQUIP MFG | 1.89 | 1.74 | (7.9%) |
| 3647 | BATTERY MFG-STORAGE | 2.78 | 2.90 | 4.3% |
| 3648 | AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC | 1.76 | 1.81 | 2.8% |
| 3681 | TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC | 0.77 | 0.84 | 9.1% |
| 3685 | INSTRUMENT MFG NOC | 0.77 | 0.84 | 9.1% |
| 3724 | MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR | 6.79 | 5.48 | (19.3%) |
| 3726 | BOILER INSTALLATION OR REPAIR-STEAM | 12.72 | 15.42 | 21.2% |
| 3807 | AUTOMOBILE RADIATOR MFG | 4.28 | 4.45 | 4.0% |
| 3808 | AUTOMOBILE MFG OR ASSEMBLY | 3.20 | 3.97 | 24.1% |
| 3821 | AUTOMOBILE DISMANTLING & DRIVERS | 4.52 | 4.04 | (10.6%) |
| 3826 | AIRCRAFT ENGINE MFG | 1.96 | 2.44 | 24.5% |
| 3830 | AIRPLANE MFG | 2.00 | 2.00 | 0.0% |
| 3841 | TUBULAR METAL PRODUCTS MFG OR ASSEMBLY | 1.58 | 1.88 | 19.0% |
| 4000 | SAND OR GRAVEL DIGGING & DRIVERS | 5.31 | 4.82 | (9.2%) |
| 4021 | BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS | 3.23 | 4.01 | 24.1% |
| 4024 | REFRACTORY PRODUCTS MFG & DRIVERS | 3.18 | 3.27 | 2.8% |
| 4034 | CONCRETE PRODUCTS MFG & DRIVERS | 5.52 | 5.84 | 5.8% |
| 4036 | PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS | 2.28 | 2.83 | 24.1% |
| 4038 | PLASTER STATUARY OR ORNAMENT MFG | 2.05 | 2.47 | 20.5% |
| 4053 | POTTERY MFG: CHINA OR TABLEWARE | 1.71 | 2.12 | 24.0% |
| 4061 | POTTERY MFG: EARTHENWARE-GLAZD OR PORCELN-HAND MOLDED OR CST | 2.51 | 3.12 | 24.3% |
| 4062 | POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING | 2.51 | 3.12 | 24.3% |
| 4112 | INCANDESCENT LAMP MFG | 0.63 | 0.67 | 6.3% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 7

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 4113 | GLASS MFG-CUT | 1.71 | 2.12 | 24.0% |
| 4114 | GLASSWARE MFG-NOC | 2.23 | 2.76 | 23.8% |
| 4130 | GLASS MERCHANT | 4.23 | 5.25 | 24.1% |
| 4133 | CATHEDRAL OR ART GLASS WINDOW MFG | 1.90 | 2.08 | 9.5% |
| 4150 | OPTICAL GOODS MFG-NOC | 0.93 | 1.05 | 12.9% |
| 4239 | PAPER MFG | 3.87 | 3.55 | (8.3%) |
| 4243 | BOX MFG-FOLDING PAPER-NOC | 3.12 | 3.13 | 0.3% |
| 4244 | CORRUGATED OR FIBERBOARD CONTAINER MFG | 3.69 | 3.99 | 8.1% |
| 4250 | PAPER COATING | 2.32 | 1.96 | (15.5%) |
| 4251 | STATIONERY MFG | 1.94 | 1.96 | 1.0% |
| 4273 | BAG MFG-PAPER OR PLASTIC | 3.60 | 3.22 | (10.6%) |
| 4279 | PAPER GOODS MFG NOC | 3.42 | 3.80 | 11.1% |
| 4282 | DRESS PATTERN MFG-PAPER | 0.66 | 0.73 | 10.6% |
| 4283 | BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALATION | 2.73 | 3.09 | 13.2% |
| 4299 | PRINTING | 1.82 | 2.25 | 23.6% |
| 4301 | WALLPAPER MFG | 3.36 | 4.17 | 24.1% |
| 4304 | NEWSPAPER PUBLISHING | 3.59 | 4.09 | 13.9% |
| 4307 | BOOKBINDING | 1.59 | 1.46 | (8.2%) |
| 4308 | LINOTYPE OR HAND COMPOSITION | 0.77 | 0.96 | 24.7% |
| 4350 | ELECTROTYPING | 0.59 | 0.66 | 11.9% |
| 4351 | PHOTOENGRAVING | 0.80 | 0.99 | 23.7% |
| 4352 | ENGRAVING | 0.96 | 1.17 | 21.9% |
| 4360 | MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP | 1.16 | 1.22 | 5.2% |
| 4361 | PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS | 0.49 | 0.48 | (2.0%) |
| 4362 | MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL | 0.79 | 0.65 | (17.7%) |
| 4410 | RUBBER GOODS MFG NOC | 4.20 | 4.75 | 13.1% |
| 4417 | BOOT OR SHOE MFG-RUBBER | 4.83 | 5.53 | 14.5% |
| 4432 | FOUNTAIN PEN MFG | 1.26 | 1.33 | 5.6% |
| 4439 | LACQUER OR SPIRIT VARNISH MFG | 1.98 | 2.46 | 24.2% |
| 4452 | PLASTICS MFG: FABRICATED PRODUCTS NOC | 2.91 | 3.10 | 6.5% |
| 4459 | PLASTICS MFG: SHEETS, RODS OR TUBES | 2.91 | 3.19 | 9.6% |
| 4470 | CABLE MFG - INSULATED ELECTRICAL | 2.42 | 3.00 | 24.0% |
| 4484 | PLASTICS MFG: MOLDED PRODUCTS NOC | 2.43 | 2.57 | 5.8% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 4493 | FABRIC COATING OR IMPREGNATING NOC | 3.20 | 3.47 | 8.4% |
| 4511 | ANALYTICAL CHEMIST | 0.42 | 0.35 | (16.7%) |
| 4512 | BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS | 0.17 | 0.15 | (11.8%) |
| 4557 | INK MFG | 1.33 | 1.55 | 16.5% |
| 4558 | PAINT MFG | 2.18 | 1.85 | (15.1%) |
| 4561 | VARNISH MFG - OLEO RESINOUS | 1.98 | 2.46 | 24.2% |
| 4583 | FERTILIZER MFG & DRIVERS | 3.19 | 3.44 | 7.8% |
| 4611 | DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS | 1.34 | 1.66 | 23.9% |
| 4635 | OXYGEN OR HYDROGEN MFG & DRIVERS | 2.76 | 3.43 | 24.3% |
| 4653 | GLUE MFG & DRIVERS | 3.89 | 3.28 | (15.7%) |
| 4665 | RENDERING WORKS NOC & DR | 7.20 | 8.94 | 24.2% |
| 4692 | DENTAL LABORATORY | 0.48 | 0.59 | 22.9% |
| 4693 | PHARMACEUTICAL OR SURGICAL GOODS MFG NOC | 0.83 | 1.03 | 24.1% |
| 4720 | SOAP OR SYNTHETIC DETERGENT MFG | 2.30 | 1.99 | (13.5%) |
| 4740 | OIL REFINING - PETROLEUM & DRIVERS | 1.55 | 1.31 | (15.5%) |
| 4741 | ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS | 2.81 | 3.50 | 24.6% |
| 4770 | EXPLOSIVES OR AMMUNITION MFG: BAG LOADING-PROPLLNT CHRGS &DR | 9.73 | 10.14 | 4.2% |
| 4773 | EXPLOSIVES OR AMMUNITION MFG: HIGH EXPLOSIVES MFG & DRIVERS | 18.73 | 19.50 | 4.1% |
| 4774 | EXPLOSIVES OR AMMUNITION MFG: SMOKELESS PWDR MFG-SNGL BS &DR | 15.91 | 16.63 | 4.5% |
| 4775 | EXPLOSIVES OR AMMUNITION MFG: SHELL CASE LOADING & DRIVERS | 12.13 | 15.07 | 24.2% |
| 4776 | EXPLOSIVES OR AMMUNITION MFG: PROJCTL,BOMB, MINE,GRENADE &DR | 13.58 | 14.04 | 3.4% |
| 4777 | EXPLOSIVES DISTRIBUTORS & DRIVERS | 3.19 | 3.44 | 7.8% |
| 4779 | EXPLOSIVES OR AMMUNITION MFG: CAP,PRIMER,FUSE, ASSEMBLY & DR | 12.50 | 12.88 | 3.0% |
| 4799 | EXPLOSIVES OR AMMUNITION MFG: BLACK POWDER MFG & DRIVERS | 32.52 | 33.93 | 4.3% |
| 4825 | DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS | 0.50 | 0.62 | 24.0% |
| 4828 | CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR | 1.58 | 1.33 | (15.8%) |
| 4829 | CHEMICAL MFG NOC-ALL OPERATIONS & DRIVERS | 1.58 | 1.33 | (15.8%) |
| 4902 | SPORTING GOODS MFG NOC | 1.86 | 2.31 | 24.2% |
| 4923 | PHOTOGRAPHIC SUPPLIES MFG | 1.16 | 1.22 | 5.2% |
| 5020 | CEILING INSTALLATION-SUSPENDE ACOUSTICAL GRID | 5.62 | 6.25 | 11.2% |
| 5022 | MASONRY NOC | 11.62 | 10.55 | (9.2%) |
| 5037 | PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT &DRIVERS | 27.48 | 23.51 | (14.4%) |
| 5040 | IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES | 44.61 | 54.08 | 21.2% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 9

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 5057 | IRON OR STEEL: ERECTION-NOC | 39.97 | 33.00 | (17.4%) |
| 5059 | IRON OR STEEL: ERECTION: FRAME STRUCT NOT OVER 2 STRS IN HGT | 39.97 | 33.00 | (17.4%) |
| 5069 | IRON OR STEEL: ERECTION: CNSTR OF DWELL NT OVR 2 STRS IN HGT | 39.97 | 33.00 | (17.4%) |
| 5102 | DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED | 6.76 | 6.89 | 1.9% |
| 5146 | FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC | 5.16 | 5.34 | 3.5% |
| 5160 | ELEVATOR ERECTION OR REPAIR | 3.47 | 4.21 | 21.3% |
| 5183 | PLUMBING NOC & DRIVERS | 3.88 | 3.50 | (9.8%) |
| 5188 | AUTOMATIC SPRINKLER INSTALLATION & DRIVERS | 4.68 | 4.13 | (11.8%) |
| 5190 | ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS | 3.17 | 2.84 | (10.4%) |
| 5191 | OFFICE MACHICE OR APPLIANCE INSTALL, INSP, ADJSTMT OR REPAIR | 1.20 | 0.98 | (18.3%) |
| 5192 | VENDING OR COIN OPER MACHINES-INSTALL, SRVC OR RPR &SALES,DR | 5.13 | 4.04 | (21.2%) |
| 5213 | CONCRETE CONSTRUCTION-NOC | 21.45 | 18.85 | (12.1%) |
| 5215 | CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES | 5.07 | 5.33 | 5.1% |
| 5221 | CONCRETE OR CEMENT WORK-FLOORS DRIVEWYS YRDS OR SIDEWLKS &DR | 6.62 | 6.24 | (5.7%) |
| 5222 | CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS | 8.43 | 8.70 | 3.2% |
| 5223 | SWIMMING POOL CONSTRUCTN-NOT IRON OR STEEL &DR | 5.07 | 5.33 | 5.1% |
| 5348 | STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE | 6.45 | 5.81 | (9.9%) |
| 5402 | HOTHOUSE ERECTION - ALL OPERATIONS | 14.25 | 11.49 | (19.4%) |
| 5403 | CARPENTRY NOC | 11.92 | 9.61 | (19.4%) |
| 5437 | CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM | 5.93 | 5.23 | (11.8%) |
| 5443 | LATHING & DRIVERS | 6.53 | 5.27 | (19.3%) |
| 5445 | WALLBOARD INSTALLATION WITHIN BUILDINGS & DR | 7.13 | 7.24 | 1.5% |
| 5462 | GLAZIER-AWAY FROM SHOP & DRIVERS | 8.93 | 9.58 | 7.3% |
| 5472 | ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL &DR | 7.22 | 8.75 | 21.2% |
| 5473 | ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC &DR | 12.48 | 12.60 | 1.0% |
| 5474 | PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR | 5.01 | 5.09 | 1.6% |
| 5478 | CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL | 4.32 | 4.68 | 8.3% |
| 5479 | INSULATION WORK NOC & DRIVERS | 8.94 | 7.78 | (13.0%) |
| 5480 | PLASTERING NOC & DRIVERS | 4.89 | 4.68 | (4.3%) |
| 5506 | STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS | 6.96 | 7.05 | 1.3% |
| 5507 | STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS | 6.26 | 7.05 | 12.6% |
| 5508 | STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS | 5.09 | 6.01 | 18.1% |
| 5509 | STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR | 4.25 | 3.43 | (19.3%) |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 5538 | SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS | 5.74 | 5.72 | (0.3%) |
| 5545 | ROOFING NOC & YARD EMP, DRIVERS | 30.35 | 30.99 | 2.1% |
| 5547 | ROOFING-BUILT UP - YARD EMP & DRIVERS | 14.08 | 17.07 | 21.2% |
| 5606 | CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT | 1.75 | 1.62 | (7.4%) |
| 5610 | CLEANER - DEBRIS REMOVAL | 5.83 | 5.43 | (6.9%) |
| 5645 | CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS | 7.50 | 8.68 | 15.7% |
| 5651 | CARPENTRY-DWELLINGS - THREE STORIES OR LESS | 7.50 | 8.68 | 15.7% |
| 5701 | WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS | 29.46 | 23.75 | (19.4%) |
| 5703 | BUILDING RAISING OR MOVING & DRIVERS | 26.58 | 26.72 | 0.5% |
| 5705 | SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS | 9.81 | 11.15 | 13.7% |
| 6003 | PILE DRIVING & DRIVERS | 14.99 | 12.92 | (13.8%) |
| 6005 | JETTY OR BREAKWATER CONSTRUCTION-ALL OPER TO COMPLETION & DR | 5.09 | 6.01 | 18.1% |
| 6204 | DRILLING NOC & DRIVERS | 9.81 | 9.67 | (1.4%) |
| 6217 | EXCAVATION & DRIVERS | 4.17 | 4.35 | 4.3% |
| 6229 | IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION &DR | 4.17 | 4.35 | 4.3% |
| 6233 | OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS | 4.74 | 3.82 | (19.4%) |
| 6251 | TUNNELING - ALL OPERATIONS | 6.41 | 5.99 | (6.6%) |
| 6252 | SHAFT SINKING - ALL OPERATIONS | 7.29 | 7.83 | 7.4% |
| 6306 | SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS | 6.28 | 7.61 | 21.2% |
| 6319 | GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS | 5.14 | 4.86 | (5.4%) |
| 6325 | CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR | 3.61 | 4.38 | 21.3% |
| 6400 | FENCE ERECTION - ALL TYPES | 6.33 | 7.05 | 11.4% |
| 6504 | FOOD SUNDRIES MFG NOC - NO CEREAL MILLING | 2.78 | 2.58 | (7.2%) |
| 6801 | BOAT BUILDING - WOOD - NOC & DRIVERS: US ACT | 9.33 | 12.10 | 29.7% |
| 6811 | BOAT BUILDING - WOOD - NOC & DRIVERS: MA ACT | 6.70 | 9.17 | 36.9% |
| 6824 | BOAT BUILDING OR REPAIRING & DRIVERS: US ACT | 9.53 | 10.18 | 6.8% |
| 6826 | MARINA & DRIVERS: US ACT | 9.30 | 11.56 | 24.3% |
| 6834 | BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT | 3.44 | 2.97 | (13.7%) |
| 6836 | MARINA & DRIVERS: MA ACT | 2.42 | 2.43 | 0.4% |
| 6843 | SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: US ACT | 10.59 | 13.73 | 29.7% |
| 6854 | SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: MA ACT | 7.61 | 10.40 | 36.7% |
| 6872 | SHIP REPAIR CONVERSION- ALL OP & DR: US ACT | 26.80 | 34.76 | 29.7% |
| 6874 | PAINTING: SHIP HULLS - US ACT | 29.27 | 32.64 | 11.5% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 11

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 6882 | SHIP REPAIR CONVERSION- ALL OP & DR: MA ACT | 19.25 | 26.33 | 36.8% |
| 6884 | PAINTING: SHIP HULLS - MA ACT | 21.03 | 24.73 | 17.6% |
| 7219 | TRUCKING: NOC - ALL EMP & DRIVERS | 7.68 | 8.28 | 7.8% |
| 7230 | TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS | 7.42 | 6.24 | (15.9%) |
| 7231 | TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS | 5.11 | 6.33 | 23.9% |
| 7309 | STEVEDORING: NOC - US ACT | 29.44 | 35.39 | 20.2% |
| 7313 | COAL DOCK OPERATION & STEVEDORING: US ACT | 11.33 | 14.69 | 29.7% |
| 7317 | STEVEDORING: BY HAND OR HAND TRUCKS: US ACT | 10.82 | 14.04 | 29.8% |
| 7327 | STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS: US ACT | 24.78 | 32.13 | 29.7% |
| 7350 | FREIGHT HANDLING NOC: US ACT | 12.84 | 16.61 | 29.4% |
| 7360 | FREIGHT HANDLING NOC: MA ACT | 4.42 | 5.48 | 24.0% |
| 7370 | TAXICAB CO: ALL OTHER EMP & DRIVERS | 3.94 | 4.60 | 16.8% |
| 7380 | DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL | 5.56 | 5.71 | 2.7% |
| 7382 | BUS CO: ALL OTHER EMPLOYEES & DRIVERS | 3.65 | 4.09 | 12.1% |
| 7403 | AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: A/O EMP & DR | 4.72 | 4.73 | 0.2% |
| 7405 | AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: FLYING CREW | 0.75 | 0.92 | 22.7% |
| 7420 | AVIATION: STUNT FLYING, RACING OR PARA JUMP: FLYING CREW | 6.93 | 5.87 | (15.3%) |
| 7421 | AVIATION: TRANSPORT PERSON IN EMPLR BUS: FLYING CREW | 2.18 | 2.02 | (7.3%) |
| 7422 | AVIATION: NOC-OTHER THAN HELICOPTERS: FLYING CREW | 2.18 | 2.02 | (7.3%) |
| 7425 | AVIATION: HELICOPTERS: FLYING CREW | 2.70 | 3.35 | 24.1% |
| 7431 | AVIATION: AIR CHARTER OR AIR TAXI: FLYING CREW | 1.64 | 1.52 | (7.3%) |
| 7445 | AIR CARRIER-OTHER FLYING CREW-N R | 0.25 | 0.31 | 24.0% |
| 7453 | AIR CARRIER-COMMUTER FLYING CREW-N R | 0.54 | 0.50 | (7.4%) |
| 7502 | GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR | 3.69 | 3.83 | 3.8% |
| 7515 | OIL OR GAS PIPELINE OPERATION & DRIVERS | 2.11 | 2.28 | 8.1% |
| 7520 | WATERWORKS OPERATION & DRIVERS | 3.29 | 3.15 | (4.3%) |
| 7538 | ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS | 4.44 | 5.39 | 21.4% |
| 7539 | ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS | 1.36 | 1.18 | (13.2%) |
| 7580 | SEWAGE DISPOSAL PLANT OPERATION & DRIVERS | 2.38 | 2.47 | 3.8% |
| 7590 | GARBAGE WORKS | 7.09 | 6.33 | (10.7%) |
| 7600 | TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR | 3.03 | 3.23 | 6.6% |
| 7601 | TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DR | 4.44 | 5.39 | 21.4% |
| 7610 | RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR | 0.18 | 0.18 | 0.0% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 7704 | FIREFIGHTERS & DRIVERS | 2.15 | 1.80 | (16.3%) |
| 7720 | POLICE OFFICERS & DRIVERS | 1.50 | 1.73 | 15.3% |
| 7855 | RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR &DR | 7.64 | 6.16 | (19.4%) |
| 8001 | STORE: FLORISTS & DRIVERS | 1.23 | 1.46 | 18.7% |
| 8002 | AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR | 2.35 | 2.27 | (3.4%) |
| 8006 | STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS | 1.38 | 1.52 | 10.1% |
| 8008 | STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL | 0.78 | 0.63 | (19.2%) |
| 8010 | STORE: HARDWARE | 1.67 | 1.53 | (8.4%) |
| 8013 | STORE: JEWELRY STORES | 0.44 | 0.45 | 2.3% |
| 8017 | STORE: RETAIL NOC | 1.09 | 1.15 | 5.5% |
| 8018 | STORE: WHOLESALE NOC | 3.39 | 3.14 | (7.4%) |
| 8021 | STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE | 3.48 | 2.74 | (21.3%) |
| 8031 | STORE: MEAT, FISH OR POULTRY - RETAIL | 2.58 | 2.63 | 1.9% |
| 8032 | STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE | 1.51 | 1.51 | 0.0% |
| 8033 | STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC | 2.00 | 1.90 | (5.0%) |
| 8034 | STORE: GROCERY STORES - WHOLESALE | 3.98 | 3.88 | (2.5%) |
| 8039 | STORE: DEPARTMENT - RETAIL | 1.96 | 1.62 | (17.3%) |
| 8044 | STORE: FURNITURE & DRIVERS | 3.42 | 3.20 | (6.4%) |
| 8046 | STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR | 2.05 | 2.37 | 15.6% |
| 8048 | STORE: FRUIT OR VEGETABLE -WHOLESALE | 3.23 | 3.27 | 1.2% |
| 8050 | STORE: FIVE & TEN CENT STORES | 1.47 | 1.68 | 14.3% |
| 8058 | BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP | 3.45 | 2.71 | (21.4%) |
| 8103 | WOOL MERCHANT | 2.86 | 2.99 | 4.5% |
| 8105 | STORE: HIDE OR LEATHER DEALERS OR STORES | 4.63 | 4.56 | (1.5%) |
| 8106 | IRON OR STEEL MERCHANT & DRIVERS | 7.34 | 7.39 | 0.7% |
| 8107 | MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS | 3.37 | 3.98 | 18.1% |
| 8111 | PLUMBERS SUPPLIES DEALERS & DRIVERS | 3.49 | 3.33 | (4.6%) |
| 8116 | FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS | 3.37 | 3.98 | 18.1% |
| 8203 | ICE DEALER & DRIVERS | 5.10 | 5.75 | 12.7% |
| 8204 | BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS | 6.89 | 5.42 | (21.3%) |
| 8215 | HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR | 3.93 | 3.09 | (21.4%) |
| 8227 | CONTRACTORS PERMANENT YARD | 3.24 | 3.93 | 21.3% |
| 8232 | LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR | 4.87 | 4.43 | (9.0%) |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Exhibit 1

Page 13

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|---|--------------------------------|--------------------------------|-----------------|
| 8233 | COAL MERCHANT & LOCAL MANAGERS & DRIVERS | 10.68 | 8.78 | (17.8%) |
| 8235 | SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR | 4.52 | 3.80 | (15.9%) |
| 8263 | JUNK DEALERS & DRIVERS | 5.01 | 5.94 | 18.6% |
| 8264 | BOTTLE DEALER-USED & DRIVERS | 4.53 | 4.67 | 3.1% |
| 8265 | IRON OR STEEL SCRAP DEALERS & DRIVERS | 10.68 | 8.78 | (17.8%) |
| 8279 | STABLE OR BREEDING FARM & DRIVERS | 5.54 | 4.36 | (21.3%) |
| 8291 | STORAGE WAREHOUSE-COLD | 4.31 | 4.15 | (3.7%) |
| 8292 | STORAGE WAREHOUSE NOC | 4.27 | 3.85 | (9.8%) |
| 8293 | STORAGE WAREHOUSE-FURNITURE & DRIVERS | 9.25 | 8.28 | (10.5%) |
| 8350 | GASOLINE OR OIL DEALER & DRIVERS | 5.25 | 5.75 | 9.5% |
| 8380 | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS | 2.48 | 2.45 | (1.2%) |
| 8381 | GASOLINE STATION-RETAIL-SELF SERVICE | 1.60 | 1.68 | 5.0% |
| 8385 | BUS CO: GARAGE EMPLOYEES | 2.90 | 3.31 | 14.1% |
| 8392 | AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS | 1.25 | 1.23 | (1.6%) |
| 8393 | AUTOMOBILE BODY REPAIR | 2.13 | 1.88 | (11.7%) |
| 8500 | METAL SCRAP DEALER & DRIVERS | 10.68 | 8.78 | (17.8%) |
| 8601 | ARCHITECT OR ENGINEER-CONSULTING | 0.33 | 0.26 | (21.2%) |
| 8709 | STEVEDORING:TALLIERS & CHECKING CLERKS: US ACT | 5.23 | 6.51 | 24.5% |
| 8710 | FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL | 1.92 | 2.18 | 13.5% |
| 8719 | STEVEDORING:TALLIERS & CHECKING CLERKS: MA ACT | 1.92 | 2.18 | 13.5% |
| 8720 | INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC | 0.96 | 1.01 | 5.2% |
| 8721 | REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES | 0.20 | 0.17 | (15.0%) |
| 8726 | STEAMSHIP LINE OR AGCY-PORT EMP: SUP, CAPTN, ENGR, STWRD, PAYCLRK | 8.03 | 7.21 | (10.2%) |
| 8742 | SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE | 0.20 | 0.15 | (25.0%) |
| 8745 | NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES, DR | 3.78 | 3.28 | (13.2%) |
| 8747 | DISPLAY SHOWROOMS - ALL TYPES | 1.09 | 1.15 | 5.5% |
| 8748 | AUTOMOBILE SALESPERSONS | 0.55 | 0.45 | (18.2%) |
| 8800 | MAILING OR ADDRESSING CO & CLERICAL | 0.67 | 0.75 | 11.9% |
| 8803 | AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEM TZR-TRAV | 0.06 | 0.04 | (33.3%) |
| 8810 | CLERICAL OFFICE EMPLOYEES NOC | 0.12 | 0.09 | (25.0%) |
| 8820 | ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR | 0.10 | 0.09 | (10.0%) |
| 8829 | CONVALESCENT OR NURSING HOME-ALL EMPLOYEES | 2.34 | 2.06 | (12.0%) |
| 8831 | PET GROOMING & DRIVERS | 1.12 | 1.16 | 3.6% |

MASSACHUSETTS WORKERS'
COMPENSATION
CLASSIFICATION PRICING

Change in Manual Rates
All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|---|--------------------------------|--------------------------------|-----------------|
| 8832 | PHYSICIAN & CLERICAL | 0.24 | 0.22 | (8.3%) |
| 8833 | HOSPITAL: PROFESSIONAL EMPLOYEES | 1.19 | 1.07 | (10.1%) |
| 8835 | NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES | 2.25 | 2.03 | (9.8%) |
| 8868 | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL | 0.54 | 0.61 | 13.0% |
| 8901 | TELEPHONE OR TELEGRAPH CO: OFF OR EXCH EMP &CL | 0.12 | 0.09 | (25.0%) |
| 9014 | BUILDINGS - OPERATION BY CONTRACTORS | 2.50 | 2.48 | (0.8%) |
| 9015 | BUILDINGS-OPERATION BY OWNER OR LESSEE | 2.94 | 2.72 | (7.5%) |
| 9016 | AMUSEMENT PARK OR EXHIBITION OPERATION & DR | 1.90 | 1.58 | (16.8%) |
| 9019 | BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS | 4.31 | 3.63 | (15.8%) |
| 9033 | HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS | 3.94 | 4.66 | 18.3% |
| 9040 | HOSPITAL: ALL OTHER EMPLOYEES | 2.80 | 2.94 | 5.0% |
| 9052 | HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS | 1.57 | 1.49 | (5.1%) |
| 9058 | HOTEL: RESTAURANT EMPLOYEES | 1.57 | 1.49 | (5.1%) |
| 9060 | CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL | 1.31 | 1.13 | (13.7%) |
| 9061 | CLUB NOC & CLERICAL | 0.85 | 0.96 | 12.9% |
| 9063 | YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL | 0.62 | 0.67 | 8.1% |
| 9077 | UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS | 3.53 | 4.58 | 29.7% |
| 9079 | RESTAURANT NOC | 1.10 | 1.07 | (2.7%) |
| 9089 | BILLIARD HALL | 1.09 | 1.23 | 12.8% |
| 9093 | BOWLING LANE | 1.41 | 1.11 | (21.3%) |
| 9101 | COLLEGE: ALL OTHER EMPLOYEES | 3.21 | 3.17 | (1.2%) |
| 9102 | PARK NOC- ALL EMPLOYEES & DRIVERS | 1.97 | 2.24 | 13.7% |
| 9154 | THEATER NOC: ALL OTHER EMPLOYEES | 1.10 | 1.20 | 9.1% |
| 9156 | THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS | 1.00 | 1.09 | 9.0% |
| 9178 | ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS | 21.05 | 17.70 | (15.9%) |
| 9179 | ATHLETIC TEAM OR PARK: CONTACT SPORTS | 23.10 | 23.93 | 3.6% |
| 9180 | AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR | 4.51 | 3.98 | (11.8%) |
| 9182 | ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS | 3.29 | 3.38 | 2.7% |
| 9186 | CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OP-TRAV-ALL EMP & DR | 4.51 | 3.98 | (11.8%) |
| 9220 | CEMETERY OPERATION & DRIVERS | 3.30 | 3.49 | 5.8% |
| 9402 | STREET CLEANING & DRIVERS | 5.49 | 4.92 | (10.4%) |
| 9403 | GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS | 6.27 | 7.77 | 23.9% |
| 9410 | MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC | 1.64 | 1.94 | 18.3% |

MASSACHUSETTS WORKERS'
 COMPENSATION
 CLASSIFICATION PRICING

Change in Manual Rates
 All Industry Groups

| Class Code | Class Description | Manual Rate Effective 9/1/2008 | Manual Rate Effective 9/1/2010 | %Change in Rate |
|------------|--|--------------------------------|--------------------------------|-----------------|
| 9501 | SIGN PAINTING OR LETTERING-INSIDE & DRIVERS | 2.66 | 3.14 | 18.0% |
| 9505 | PAINTING: AUTO OR CARRIAGE BODIES | 2.66 | 3.14 | 18.0% |
| 9519 | HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR | 2.77 | 2.52 | (9.0%) |
| 9521 | HOUSE FURNISHINGS INSTALLATION-NOC | 4.56 | 4.53 | (0.7%) |
| 9522 | UPHOLSTERING | 1.58 | 1.97 | 24.7% |
| 9533 | SCAFFOLDING: INST, RPR OR RMVL- BLT UP FR GRND-NO SUSP/SW&DR | 25.95 | 20.92 | (19.4%) |
| 9534 | MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP &DR | 6.95 | 5.60 | (19.4%) |
| 9545 | BILL POSTING & DRIVERS | 4.23 | 3.88 | (8.3%) |
| 9549 | ADVERTISING CO & DRIVERS | 4.07 | 4.85 | 19.2% |
| 9552 | SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR | 8.29 | 8.35 | 0.7% |
| 9553 | SIGN PAINTING OR LETTERING-OUTSIDE OF BLDGS OR STRUCT & DR | 8.29 | 8.35 | 0.7% |
| 9586 | BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON | 0.44 | 0.45 | 2.3% |
| 9620 | FUNERAL DIRECTOR & DRIVERS | 0.69 | 0.77 | 11.6% |

Massachusetts Workers Compensation
Classification Pricing

Summary of 9/1/2010 Stipulation Effects

| | Effective 9/1/2008 | Effective 9/1/2010 | Percent Change |
|------------------------|-----------------------|-----------------------|-------------------|
| (1) Average Rate | | | |
| Manufacturing | 2.256 | 2.427 | 7.6% |
| Construction | 5.735 | 5.565 | -3.0% |
| Office & Clerical | 0.194 | 0.163 | -16.3% |
| Goods & Services | 1.959 | 1.880 | -4.1% |
| Miscellaneous | 4.804 | 5.137 | 6.9% |
| Total | 1.084 | 1.058 | -2.4% |
| (2) Manual Rate | | | |
| Manufacturing | 2.164 | 2.321 | 7.2% |
| Construction | 5.706 | 5.619 | -1.5% |
| Office & Clerical | 0.184 | 0.157 | -15.0% |
| Goods & Services | 1.883 | 1.803 | -4.3% |
| Miscellaneous | 4.604 | 4.908 | 6.6% |
| Total | 1.052 | 1.032 | -1.9% |
| (3) Expected Loss Rate | | | |
| Manufacturing | 1.128 | 0.986 | -12.6% |
| Construction | 2.579 | 1.957 | -24.1% |
| Office & Clerical | 0.094 | 0.068 | -28.0% |
| Goods & Services | 0.981 | 0.766 | -22.0% |
| Miscellaneous | 2.262 | 1.923 | -15.0% |
| Total | 0.519 | 0.408 | -21.3% |
| (4) D-Ratio | | | |
| Manufacturing | 0.192 | 0.196 | 2.1% |
| Construction | 0.163 | 0.170 | 4.3% |
| Office & Clerical | 0.198 | 0.198 | -0.1% |
| Goods & Services | 0.199 | 0.197 | -0.8% |
| Miscellaneous | 0.184 | 0.181 | -1.9% |
| Total | 0.185 | 0.187 | 1.1% |

Notes:

(1), (2), (3): Averages based on latest five Policy Year Schedule Z payrolls by class code.

(4): Averages based on Expected Losses (latest five Policy Years Schedule Z payrolls x Expected Loss Rates) by class code.

MASSACHUSETTS WORKERS' COMPENSATION
EXPENSE CONSTANTS

| |
|------------------------------------|
| EFFECTIVE SEPTEMBER 1, 2010 |
|------------------------------------|

| | |
|---|-------|
| For Risks developing at least \$1,000 in Standard Premium | \$338 |
| For Risks developing at least \$200 but less than \$1,000 in Standard Premium | \$250 |
| For Risks developing less than \$200 in Standard Premium | \$159 |
| Per capita risks (per capita exposure with a maximum of four) | \$64 |