



**December 2, 2015**

**CIRCULAR LETTER NO. 2270**

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

**ESTABLISHMENT OF SPECIFIC CLASSIFICATIONS  
FOR CASINO GAMBLING OPERATIONS**

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The Massachusetts Division of Insurance has approved the establishment of two new and distinct classifications for casino gambling operations.

The approved classification phraseologies and corresponding code numbers are as follows:

- **Code 9044 - Casino Gambling – Hotel - All Employees & Clerical, Salespersons, Drivers.**
- **Code 9062 - Casino Gambling - All Employees & Clerical, Salespersons, Drivers**

Code 9044 - Casino Gambling – Hotel - All Employees & Clerical, Salespersons, and Drivers will be assigned to destination resort casinos that are operated in combination with a hotel. Code 9062 – Casino Gambling – All Employees & Clerical, Salespersons, and Drivers will apply to gambling facilities that are not operated in conjunction with a hotel such as a single slots facility.

The WCRIBMA's attached Filing Memorandum indicates the Purpose, Background, Proposal, Impact and Implementation of these classifications and contains draft Massachusetts Workers' Compensation and Employers Liability Insurance Manual pages.

**These changes are applicable to new and renewal policies effective on or after 12:01 A.M., February 1, 2016.**

Please contact Dan Crowley (617-646-7594 or [dcrowley@wcribma.org](mailto:dcrowley@wcribma.org)) if you have any questions.

**DANIEL M. CROWLEY, CPCU**  
Vice President – Customer Services

Attachments

May 21, 2015

**Filing Memorandum**  
**CASINO GAMBLING OPERATIONS**

**Purpose**

The purpose of this filing is to establish two new classifications for gambling operations.

**Background**

On November 22, 2011, the Governor of Massachusetts signed into law Chapter 194 “An Act Establishing Expanded Gaming in the Commonwealth” (“Gaming Act”). The Gaming Act allows for up to three destination resort casinos located in three geographically diverse regions across the state and a single slots facility competitively awarded for one location statewide. The Gaming Act contain extensive approval processes and although casinos have been approved, none have begun operations as of this date.

In 1996, the National Council on Compensation, Inc. made a similar filing, Item B-1330 – Revisions of Manual Classifications & Related Rules, which established the same casino gambling classifications in several of their jurisdictions and which the WCRIBMA is proposing to adopt. (Exhibit I).

**Proposal**

The WCRIBMA proposes the establishment of distinct classification codes specific to the gambling operations established in Chapter 194:

- Code 9062 - Casino Gambling - All Employees & Clerical, Salespersons, Drivers
- Code 9044 - Casino Gambling - Hotel - All Employees & Clerical, Salespersons, Drivers.

Code 9062 – Casino Gambling – All Employees & Clerical, Salespersons, and Drivers will apply to gambling facilities that are not operated in conjunction with a hotel such as a single slots facility within the state as allowed by the Gaming Act<sup>1</sup>.

It is also proposed that the initial rate and rating values for Code 9062 and Code 9044 will be those of Code 9061 (Club NOC & Clerical) and Code 9052 (Hotel—All Other Employees & Salespersons, Drivers), respectively until sufficient ratemaking data is available to allow for the use of conventional ratemaking methodology based on the individual experience for Code 9062 and Code 9044.

It is further proposed that this item become applicable with respect to new and renewal policies effective on or after **12:01 A.M. September 1, 2015**.

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<sup>1</sup> Any risk operating as a slot parlor prior to the effective date for Code 9062 will be assigned by analogy to Code 9061 until policy renewal.

## **Impact**

This change will have no premium impact because there are no risks currently operating casino gambling operations within Massachusetts.

## **Implementation**

In order to implement this item, the proposed changes, as detailed in Exhibits II, III, and IV will be included in the following manuals:

- ① Massachusetts Workers Compensation and Employers Liability Insurance Manual: Part Two – Classifications - Appendix G - Massachusetts Table of Classification by Hazard Group, Classification and Rate Sections.
- ② Experience Rating Plan Manual for Workers’ Compensation and Employers Liability Insurance – Table of Expected Loss Rates and Discounts Ratios [MA].

# Exhibit I

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National  
Council on  
Compensation  
Insurance

Government, Consumer and  
Industry Affairs  
Northern Region

Ken R. Christiansen  
Director

January 2, 1996

Mr. Roy Stewart, President  
The W.C. Rating & Inspection Bureau  
of Massachusetts  
101 Arch Street, 5th Floor  
Boston, MA 02110

**Re: Item B-1330 - Revisions of Basic Manual Classifications & Related Rules**

Dear Mr. Stewart:

We have filed the above-captioned item in those jurisdictions where we are the licensed ratemaking organization.

For the completion of your records, attached is the filing memorandum describing the changes proposed within the NCCI jurisdictions to become effective 12:01 a.m., July 1, 1996.

Please let us know of the action taken on this item so that our status circular will be complete.

Sincerely,

A handwritten signature in cursive script, appearing to read "Ken R. Christiansen".

Ken R. Christiansen  
Director  
Government, Consumer and Industry Affairs

FILING MEMORANDUM

**ITEM B-1330—REVISIONS OF BASIC MANUAL CLASSIFICATIONS AND RELATED RULES**

(To be effective 12:01 a.m. on July 1, 1996 applicable to new and renewal business only.)

Purpose:

- ◆ Establish two new classifications for child day care center operations and non-specialty child day camp operations.
- ◆ Establish three new classifications for contractors engaged in telephone or cable TV line installation.
- ◆ Establish a new Standard Exception classification, Clerical Telecommuter Employees, and amend Basic Manual Rule IV-E-2, Interchange of Labor, to address the treatment of the new code.
- ◆ Establish a new professional employees classification for buildings operation and amend the current classification phraseologies of Code 9015.
- ◆ Establish two new classifications for casino gambling operations.

Background; Proposal; Impact and Exhibits:

	<u>Page</u>	<u>Exhibit</u>
Child Day Care Centers/Child Day Camps	2 & 3	I & II
Telephone and Cable TV Line Installation—Contractors	4 & 5	III, IV & V
Clerical Telecommuter Employees—Basic Manual Rule IV-B-2 and Interchange of Labor—Basic Manual Rule IV-B-2	6	VI, VII, VIII & IX
Buildings—Operation	7	X & XI
Casino Gambling Operations	8	XII & XIII

Implementation:

In order to implement this item, the attached exhibits outline the changes required in the Basic Manual for Workers Compensation and Employers Liability and the Retrospective Rating Plan Manual.

## CASINO GAMBLING OPERATIONS

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### Background:

About a decade ago, New Jersey and Nevada were the only states with legalized casino gambling. Over the last several years, states with legalized casino gambling have increased dramatically. With the growth of this industry came the need to classify these types of risks. A variety of codes have been assigned to the diverse gaming operations in the different states. NCCI has evaluated the growth of the casino industry and concluded that a unified national approach be adopted.

### Proposal:

It is proposed that Code 9062 (Casino Gambling—All Employees & Clerical, Salespersons, Drivers) and Code 9044 (Casino Gambling—Hotel—All Employees & Clerical, Salespersons, Drivers) be established. The introductory rates and/or loss costs and rating values associated with Code 9062 and Code 9044 will be those of Code 9061 (Club NOC) and Code 9052 (Hotel: All Other Employees & Salespersons, Drivers), respectively, until such time as they develop sufficient statistics for ratemaking purposes.

### Impact:

This proposal will foster equitable treatment of casino gambling operations.

CASINO GAMBLING OPERATIONS

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EXHIBIT XII

BASIC MANUAL

PRESENT PHRASEOLOGY:

None

PROPOSED PHRASEOLOGY:

CASINO GAMBLING—ALL EMPLOYEES & Clerical,  
Salespersons, Drivers.....9062

Includes bingo operations and incidental bar,  
restaurant, and retail store operations. Casino or  
bingo operations in conjunction with hotel or motel  
operations to be separately rated as Code 9044.

None

CASINO GAMBLING—HOTEL—ALL EMPLOYEES  
& Clerical, Salespersons, Drivers.....9044

Includes bingo operations and incidental bar,  
restaurant, and retail store operations in conjunction  
with hotel or motel operations. Casino or bingo  
operations without hotel or motel operations to be  
separately rated as Code 9062.

RETROSPECTIVE RATING PLAN MANUAL

PRESENT PHRASEOLOGY:

Part Four—F

Table of Classifications by Hazard Group

Code No.	Hazard Group
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None	None
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None	None
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PROPOSED PHRASEOLOGY:

Part Four—F

Table of Classifications by Hazard Group

Code No.	Hazard Group
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<u>9062</u>	<u>II</u>
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<u>9044</u>	<u>II</u>
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CASINO GAMBLING OPERATIONS

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EXHIBIT XIII  
BASIC MANUAL  
DEDUCTIBLE INSURANCE

PRESENT PHRASEOLOGY:

Table of Classifications by Hazard Group

Code No.	Hazard Group
None	None
None	None

PROPOSED PHRASEOLOGY:

Table of Classifications by Hazard Group

Code No.	Hazard Group
<u>9062</u>	<u>II</u>
<u>9044</u>	<u>II</u>

# Exhibit II

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**EXHIBIT II**

**Massachusetts Workers Compensation and Employers Liability Insurance Manual**

<p><b>Present Phraseology</b> Part Two - Classifications</p>	<p><b>Proposed Phraseology</b> Part Two - Classifications</p>
<p>NONE</p>	<p><b>CASINO GAMBLING - ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS.....9062</b>  <i>Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.</i></p>
<p>NONE</p>	<p><b>CASINO GAMBLING HOTEL - ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS.....9044</b>  <i>Includes bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.</i></p>

Effective February 1, 2016

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<b>CASH REGISTER MFG .....</b>	<b>3574</b>
<b>CASINO GAMBLING - ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS.....</b>	<b>9062</b>
Includes bingo operations and incidental bar, restaurant, and retail store operations. Casino or bingo operations in conjunction with hotel or motel operations to be separately rated as Code 9044.	
<b>CASINO GAMBLING HOTEL - ALL EMPLOYEES &amp; CLERICAL, SALESPERSONS, DRIVERS....</b>	<b>9044</b>
Includes bingo operations and incidental bar, restaurant, and retail store operations in conjunction with hotel or motel operations. Casino or bingo operations without hotel or motel operations to be separately rated as Code 9062.	
<b>CASKET OR COFFIN MFG OR ASSEMBLY - METAL.....</b>	<b>3076</b>
<b>CASKET OR COFFIN MFG OR ASSEMBLY - WOOD.....</b>	<b>2883</b>
Includes the mfg. of metal fittings.	
<b>CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG. ....</b>	<b>9522</b>
<b>CASTINGS MFG - METAL - BY LOST WAX PROCESS.....</b>	<b>3336</b>
<b>CATERER .....</b>	<b>9079</b>
Includes musicians or entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9079 are conducted as a separated and distinct business.	
<b>CATHEDRAL OR ART GLASS WINDOW MFG .....</b>	<b>4133</b>
Includes glass mfg.	
<b>CATTLE DEALER &amp; SALESPERSONS, DRIVERS.....</b>	<b>0083</b>
Not operating farms or ranches.	
<b>CATTLE OR LIVESTOCK FARMS OR RANCHES - <i>See Farms.</i></b>	
<b>CAVES OR CAVERNS - OPERATION FOR EXHIBITION PURPOSES INCLUDING GUIDES, TICKET SELLERS, GATE ATTENDANTS, MAINTENANCE EMPLOYEES &amp; DRIVERS .....</b>	<b>9016</b>
<b>CEDAR CHEST MFG .....</b>	<b>2883</b>
<b>CEILING INSTALLATION - SUSPENDED ACOUSTICAL GRID TYPE.....</b>	<b>5020</b>
Insulation work to be separately rated.	
<b>CEMENT BLOCK ERECTION .....</b>	<b>5022</b>
<b>CEMENT MFG .....</b>	<b>1701</b>
Excavation or digging, dredging, mining or quarrying to be separately rated.	
<b>CEMETERY OPERATION &amp; DRIVERS.....</b>	<b>9220</b>
<b>CEMETERY REMOVAL - OPENING GRAVES, REMOVING AND REINTERRING REMAINS - &amp; DRIVERS .....</b>	<b>9220</b>
<b>CESSPOOL CLEANING - SPECIALIST CONTRACTORS - &amp; DRIVERS.....</b>	<b>9402</b>

# Exhibit III

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**EXHIBIT III**

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**Massachusetts Workers Compensation and Employers Liability Insurance Manual**

**APPENDIX G  
TABLE OF HAZARD GROUPS**

**MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

<b>CODE</b>	<b>HAZARD GROUP A-G</b>
<b>9044</b>	<b>B</b>
<b>9062</b>	<b>A</b>

Effective September 1, 2008

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group A-G	Code No.	Hazard Group A-G	Code No.	Hazard Group A-G	Code No.	Hazard Group A-G	Code No.	Hazard Group A-G
7097	G	7580	E	8215	E	8814	B	9179	B
7098	G	7590	D	8227	G	8815	B	9180	E
7133	F	7600	E	8232	E	8820	D	9182	C
7151	E	7601	F	8233	E	8824	C	9186	F
7152	E	7610	D	8235	C	8826	B	9220	D
7219	F	7704	F	8263	D	8829	C	9402	E
7230	D	7720	E	8264	E	8831	C	9403	F
7231	D	7855	E	8265	F	8832	C	9410	C
7309	G	8001	B	8279	F	8833	C	9501	D
7313	G	8002	C	8291	D	8835	C	9505	D
7317	G	8006	C	8292	C	8837	C	9519	E
7327	G	8008	B	8293	E	8868	B	9521	E
7333	G	8010	B	8350	F	8901	D	9522	C
7334	G	8013	C	8380	D	9014	C	9533	F
7335	G	8017	B	8381	D	9015	C	9534	F
7336	G	8018	B	8385	E	9016	C	9545	E
7350	F	8021	C	8392	C	9019	E	9549	E
7360	E	8031	C	8393	C	9033	C	9552	E
7370	C	8032	B	8500	E	9040	B	9553	F
7380	D	8033	C	8601	D	9044	B ‡	9586	A
7382	C	8034	C	8709	G	9052	B	9620	D
7394	G	8039	B	8710	E	9058	A		
7395	G	8044	D	8719	G	9060	B		
7403	E	8046	C	8720	E	9061	A		
7405	E	8048	B	8721	E	9062	A ‡		
7420	G	8050	B	8726	E	9063	B		
7421	F	8058	C	8737	B	9077	C		
7422	G	8103	D	8738	B	9079	A		
7425	G	8105	B	8742	E	9089	B		
7431	G	8106	E	8745	D	9093	B		
7502	E	8107	E	8747	B	9101	B		
7515	G	8111	C	8748	D	9102	C		
7520	C	8116	C	8800	A	9154	C		
7538	G	8203	C	8803	E	9156	D		
7539	F	8204	E	8810	C	9178	A		

‡ Class Codes 9044 and 9062 are effective February 1, 2016.

# Exhibit IV

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**EXHIBIT IV**

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**MASSACHUSETTS WORKERS COMPENSATION  
CASINO GAMBLING OPERATIONS  
CLASSIFICATION CODES  
9044 & 9062**

**Proposed Rates & Rating Values Codes 9044 & 9062**

**Effective February 1, 2016**

<b>CODE</b>	<b>RATE</b>	<b>LOSS CONSTANT</b>	<b>MINIMUM PREMIUM</b>	<b>ELR</b>	<b>D RATIO</b>
<b>9044</b>	<b>1.42</b>	<b>20.00</b>	<b>229.00</b>	<b>.68</b>	<b>.19</b>
<b>9062</b>	<b>.96</b>	<b>20.00</b>	<b>213.00</b>	<b>.50</b>	<b>.19</b>

MASSACHUSETTS WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE MANUAL

RATES

Effective April 1, 2014

RATES

CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST	CLASS CODE	MIN RATE	LOSS PREM	LOSS CONST
5508D	6.16	500.	50.	7231	6.96	500.	20.	8021	2.81	277.	20.	8710	2.39	263.	20.
5509	3.19	321.	50.	7309F	27.07	500.	--	8031	2.46	265.	20.	8719	2.39	263.	20.
5538	5.31	486.	50.	7313F	14.17	500.	--	8032	1.52	232.	20.	8720	0.91	211.	20.
5545	31.79	500.	50.	7317F	13.54	500.	--	8033	1.93	247.	20.	8721	0.18	185.	20.
5547	15.85	500.	50.	7327F	31.00	500.	--	8034	3.74	310.	20.	8726F	6.37	473.	--
5606	1.66	267.	50.	7350F	16.03	500.	--	8039	1.45	230.	20.	8742	0.16	185.	20.
5610	5.57	495.	50.	7360	6.02	481.	20.	8044	3.52	302.	20.	8745	3.61	305.	20.
5645	8.06	500.	50.	7370	4.70	344.	20.	8046	2.37	262.	20.	8747	1.03	215.	20.
5651	8.06	500.	50.	7380	6.17	486.	20.	8048	2.94	282.	20.	8748	0.49	196.	20.
5701	22.11	500.	50.	7382	3.99	319.	20.	8050	1.57	234.	20.	8800	0.83	208.	20.
5703	24.80	500.	50.	7403	4.93	352.	20.	8058	2.58	269.	20.	8803	0.05	181.	20.
5705	10.35	500.	50.	7405i	1.02	227.	20.	8103	2.97	283.	20.	8810	0.08	182.	20.
6003	11.99	500.	50.	7420	6.44	495.	20.	8105	4.46	335.	20.	8820	0.09	182.	20.
6005	6.16	500.	50.	7421*	2.06	251.	20.	8106	6.96	500.	20.	8824	1.58	234.	20.
6204	9.01	500.	50.	7422	2.06	251.	20.	8107	3.57	304.	20.	8826	1.58	234.	20.
6217	4.46	456.	50.	7425	3.53	303.	20.	8111	3.00	284.	20.	8829	2.07	251.	20.
6229	4.46	456.	50.	7431j	1.55	251.	20.	8116	3.57	304.	20.	8831	1.10	218.	20.
6233	3.92	346.	50.	7445k	0.34			8203	5.62	467.	20.	8832	0.24	187.	20.
6251D	6.04	500.	50.	7453l	0.51			8204	4.89	350.	20.	8833	1.18	220.	20.
6252D	8.03	500.	50.	7502	3.44	299.	20.	8215	3.23	292.	20.	8835	1.96	248.	20.
6306	7.81	500.	50.	7515	2.33	261.	20.	8227	4.03	350.	50.	8837	(a)	(a)	(a)
6319	4.66	463.	50.	7520	3.46	300.	20.	8232	4.75	345.	20.	8868	0.67	202.	20.
6325	4.49	457.	50.	7538	5.53	494.	50.	8233	7.89	500.	20.	8901	0.08	182.	20.
6400	6.55	500.	50.	7539	1.30	225.	20.	8235	4.17	325.	20.	9014	2.66	272.	20.
6504	2.19	236.	--	7580	2.71	274.	20.	8263	6.26	489.	20.	9015	2.99	284.	20.
6801F	11.51	500.	--	7590	5.69	469.	20.	8264	5.13	359.	20.	9016	1.73	240.	20.
6811	9.18	500.	20.	7600	3.54	303.	20.	8265	7.89	500.	20.	9019	3.26	293.	20.
6824F	9.82	500.	--	7601	5.53	494.	50.	8279	4.79	347.	20.	9033	4.19	326.	20.
6826F	10.63	500.	--	7610	0.20	186.	20.	8291	4.43	334.	20.	9040	2.64	271.	20.
6834	2.73	275.	20.	7704	1.98	248.	20.	8292	3.46	300.	20.	9044	1.42	229.	20. ‡
6836	2.67	272.	20.	7720	1.90	246.	20.	8293	9.10	500.	20.	9052	1.58	234.	20.
6843F	13.25	500.	--	7855	5.72	500.	50.	8350	5.85	475.	20.	9058	1.58	234.	20.
6854	10.57	500.	20.	8001	1.60	235.	20.	8380	2.69	273.	20.	9060	1.01	214.	20.
6872F	28.05	500.	--	8002	2.04	250.	20.	8381	1.85	244.	20.	9061	0.96	213.	20.
6874F	24.97	500.	--	8006	1.57	234.	20.	8385	2.98	283.	20.	9062	0.96	213.	20. ‡
6882	22.37	500.	20.	8008	0.69	203.	20.	8392	1.36	227.	20.	9063	0.71	204.	20.
6884	19.91	500.	20.	8010	1.48	231.	20.	8393	1.90	246.	20.	9077F	4.42	314.	--
7133	(a)	(a)	(a)	8013	0.44	194.	20.	8500	7.89	500.	20.	9079	1.15	219.	20.
7219	9.10	500.	20.	8017	1.12	218.	20.	8601	0.29	189.	20.	9089	1.22	222.	20.
7230	6.86	500.	20.	8018	2.91	281.	20.	8709F	6.28	470.	--	9093	1.17	220.	20.

‡ Class Codes 9044 and 9062 are effective February 1, 2016.

For Non-Ratable portion of Rate, refer to:  
i 7445                      j 7453

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

Effective April 1, 2014

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
5508D	2.49	.17	7403	2.05	.20	8227	1.43	.19	9052	0.76	.19						
5509	1.25	.18	7405	0.57	.19	8232	1.98	.19	9058	0.81	.19						
5538	2.14	.18	7420	2.37	.15	8233	3.29	.19	9060	0.49	.20						
5545	11.31	.19	7421	0.83	.17	8235	1.91	.19	9061	0.50	.20						
5547	5.64	.19	7422	0.76	.17	8263	2.94	.19	9062	0.50	.19 ‡						
5606	0.65	.18	7425	1.30	.16	8264	2.14	.18	9063	0.34	.21						
5610	2.47	.17	7431	0.76	.17	8265	3.19	.19	9077F	1.80	.22						
5645	3.15	.19	7445	.	.	8279	1.94	.21	9079	0.59	.20						
5651	3.15	.19	7453	.	.	8291	2.08	.19	9089	0.59	.20						
5701	7.87	.20	7502	1.43	.19	8292	1.58	.19	9093	0.57	.21						
5703	10.00	.17	7515	0.85	.21	8293	3.79	.20	9101	1.61	.20						
5705	4.18	.19	7520	1.58	.19	8350	2.36	.18	9102	1.13	.20						
6003	4.84	.17	7538	1.97	.18	8380	1.26	.19	9154	0.60	.19						
6005	2.49	.17	7539	0.52	.18	8381	0.87	.21	9156	0.56	.20						
6204	3.53	.17	7580	1.13	.19	8385	1.24	.18	9178	8.20	.24						
6217	1.74	.18	7590	2.67	.18	8392	0.62	.19	9179	12.24	.18						
6229	1.74	.18	7600	1.48	.18	8393	0.87	.18	9180	1.82	.21						
6233	1.53	.17	7601	2.16	.18	8500	3.29	.19	9182	1.70	.23						
6251D	2.36	.16	7610	0.09	.18	8601	0.13	.19	9186	1.77	.21						
6252D	2.86	.18	7704	0.80	.20	8709F	2.11	.21	9220	1.54	.19						
6306	3.05	.18	7720	0.79	.19	8710	1.00	.19	9402	2.25	.18						
6319	1.82	.19	7855	2.31	.17	8719	0.88	.19	9403	3.45	.18						
6325	1.76	.19	8001	0.77	.20	8720	0.38	.19	9410	0.98	.21						
6400	2.98	.18	8002	0.93	.20	8721	0.08	.23	9501	1.25	.21						
6504	1.06	.19	8006	0.72	.20	8726F	2.39	.22	9505	1.25	.21						
6801F	4.33	.21	8008	0.34	.19	8742	0.07	.19	9519	1.16	.19						
6811	3.66	.21	8010	0.72	.20	8745	1.69	.19	9521	1.60	.18						
6824F	3.57	.21	8013	0.20	.20	8747	0.50	.20	9522	0.76	.18						
6826F	3.99	.21	8017	0.54	.20	8748	0.23	.19	9533	7.60	.16						
6834	1.28	.18	8018	1.40	.19	8800	0.43	.20	9534	2.25	.18						
6836	1.11	.19	8021	1.28	.19	8803	0.02	.19	9545	1.70	.18						
6843F	4.45	.18	8031	1.12	.19	8810	0.04	.20	9549	1.92	.19						
6854	3.76	.18	8032	0.73	.19	8820	0.04	.19	9552	3.30	.17						
6872F	9.43	.20	8033	0.88	.19	8824	0.76	.19	9553	3.20	.17						
6874F	8.39	.19	8034	1.71	.19	8826	0.76	.19	9586	0.22	.19						
6882	7.97	.20	8039	0.70	.20	8829	0.95	.19	9620	0.33	.19						
6884	7.09	.19	8044	1.65	.21	8831	0.50	.22									
7133	(a)	(a)	8046	1.08	.20	8832	0.11	.19									
7219	3.68	.18	8048	1.42	.19	8833	0.54	.19									
7230	3.22	.18	8050	0.76	.20	8835	0.90	.18									
7231	3.27	.18	8058	1.18	.20	8837	(a)	(a)									
7309F	9.10	.20	8103	1.39	.19	8868	0.32	.20									
7313F	4.76	.15	8105	2.15	.19	8901	0.04	.20									
7317F	4.55	.17	8106	2.90	.20	9014	1.18	.19									
7327F	10.42	.20	8107	1.49	.19	9015	1.37	.19									
7350F	5.82	.20	8111	1.37	.20	9016	0.79	.21									
7360	2.51	.18	8116	1.63	.19	9019	1.36	.17									
7370	2.15	.19	8203	2.57	.20	9033	1.92	.18									
7380	2.90	.19	8204	2.04	.18	9040	1.28	.19									
7382	1.82	.19	8215	1.34	.19	9044	0.68	.19 ‡									

(a) Expected Loss Rates and Discount Ratios for each individual risk must be obtained by Home Office from the MA Bureau.

F Expected Loss Rates and Discount Ratios for risks covered under the United States Longshore and Harbor Workers' Compensation Act.

D Supplement Disease Loading.

‡ Class Codes 9044 and 9062 are effective February 1, 2016.