



April 22, 2022

CIRCULAR LETTER NO. 2400

To All Members and Subscribers of the WCRIBMA:

MANUAL RATES AND RATING VALUES EFFECTIVE JULY 1, 2022

Attached please find revised manual pages that reflect the rates and rating values that will take effect July 1, 2022 in accordance with Commissioner's Decision and Order announced in Circular Letter No. 2398. Changes will be made to the following:

- Class Rates for state and federal classes
- Class Minimum Premiums for state and federal classes
- Experience Rating Parameters including Expected Loss Rates, D-Ratios, Weighting Values, Ballast Values, Split Point, State Per Claim Accident Limitation, and the State Multiple Claim Accident Limitation
- USL&HW percentage used in connection with Rule XII-D-3-b of the *Massachusetts Workers Compensation and Employers Liability Insurance Manual (MA Manual)*
- USL&HW Act—Expected Loss Factor—Non-F Classes shown in Part Five of the *Experience Rating Plan Manual*
- Retrospective Rating Parameters including Excess Loss Factors, Hazard Group Differentials, and Retrospective Rating Expense Tables
- Premium credits associated with the Benefits Deductible Coverage Program and the Benefits Claim and Aggregate Deductible Program

The new rates and rating values are available in electronic form on our website (www.wcribma.org). Experience rating and ARAP factors (including replacement of preliminary experience ratings and ARAP factors), effective July 1, 2022 and subsequent, will be issued in due course using the new experience rating parameters.

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

DANIEL R. JUDSON
President

Attachments

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

RATES

Original Printing

Effective July 1, 2022

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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.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA).

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	2.11	253.	20.	1924	1.92	226.	--	2501	1.86	224.	--	3082D	4.10	303.	--
0008	2.07	251.	20.	1925	5.55	353.	--	2503	0.93	192.	--	3085D	3.99	299.	--
0016	2.99	284.	20.	2003	3.13	269.	--	2570	3.65	287.	--	3110	7.47	500.	--
0034	2.58	269.	20.	2014	3.38	277.	--	2576	1.83	223.	--	3111	1.76	221.	--
0035	1.41	228.	20.	2021	2.24	237.	--	2585	2.37	242.	--	3113	1.45	210.	--
0036	2.58	269.	20.	2039	3.19	271.	--	2586	1.82	223.	--	3114	2.44	244.	--
0042	2.88	280.	20.	2041	1.98	228.	--	2587	2.11	253.	20.	3118	1.37	207.	--
0046	2.04	250.	20.	2070	2.86	259.	--	2623	4.07	301.	--	3119	0.72	184.	--
0050	3.70	339.	50.	2081	2.27	238.	--	2651	1.33	206.	--	3120	1.05	196.	--
0059D	0.22	.	.	2089	2.27	238.	--	2660	1.78	221.	--	3122	1.93	227.	--
0065D	0.10	.	.	2095	2.34	241.	--	2683	1.89	225.	--	3127	1.13	199.	--
0066D	0.08	.	.	2101	2.27	238.	--	2688	1.52	212.	--	3131	1.10	198.	--
0067D	0.08	.	.	2105	(a)	(a)	(a)	2702	11.35	500.	20.	3132	2.01	229.	--
0079	2.01	249.	20.	2111	1.87	224.	--	2710	5.36	347.	--	3145	1.37	207.	--
0083	3.08	287.	20.	2114	2.27	238.	--	2731	2.47	245.	--	3146	1.81	222.	--
0106	8.37	500.	20.	2115	4.86	329.	--	2747	4.67	322.	--	3169	2.23	237.	--
0113	2.58	269.	20.	2121	1.23	202.	--	2790	1.57	214.	--	3179	0.94	192.	--
0170	2.58	269.	20.	2130	1.26	203.	--	2802	3.14	269.	--	3180	2.09	232.	--
0771b	0.56	.	.	2131	2.58	249.	--	2835	1.40	208.	--	3188	2.03	230.	--
0908	73.00	137.	--	2143	2.08	232.	--	2836	1.94	227.	--	3200	1.84	223.	--
0909	163.00	227.	--	2150	3.19	271.	--	2841	3.17	270.	--	3220	2.47	245.	--
0912	325.00	389.	--	2156	3.39	278.	--	2883	2.78	256.	--	3223	(a)	(a)	(a)
0913	146.00	210.	--	2157	3.59	285.	--	2923	1.27	203.	--	3255	1.62	216.	--
0917	2.02	250.	20.	2172	1.49	211.	--	2942	1.41	208.	--	3257	2.07	231.	--
0918	0.37	192.	20.	2211	4.88	330.	--	3018	2.09	232.	--	3270	1.86	224.	--
1430	4.31	310.	--	2220	2.12	233.	--	3022	2.91	261.	--	3300	2.70	254.	--
1438	2.85	259.	--	2260	4.41	313.	--	3027	3.34	276.	--	3305	(a)	(a)	(a)
1463	10.40	500.	--	2288	3.24	272.	--	3028	2.28	239.	--	3315	2.51	247.	--
1624D	3.35	296.	20.	2305	2.64	251.	--	3030	4.68	323.	--	3336	2.38	242.	--
1655	2.19	256.	20.	2362	1.53	213.	--	3040	4.41	313.	--	3365	4.19	356.	50.
1701	1.93	227.	--	2380	1.66	217.	--	3041	2.35	241.	--	3372	1.78	221.	--
1710D	3.35	296.	20.	2402	1.91	226.	--	3042	3.70	289.	--	3373	3.10	268.	--
1747	2.30	240.	--	2413	2.92	261.	--	3066	2.01	229.	--	3381	1.59	215.	--
1748	2.77	256.	--	2416	1.96	228.	--	3076	1.88	225.	--	3383	1.30	205.	--
1853	1.10	198.	--	2417	1.78	221.	--	3081D	4.10	303.	--	3385	0.64	181.	--

b Non-Ratable Code and Rate to be used with class code 4771.

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

RATES

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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
3400	2.23	237.	--	4150	0.69	183.	--	4771c	3.72	309.	--	5507	4.99	475.	50.
3507	2.34	241.	--	4239	1.96	228.	--	4777	2.17	235.	--	5508D	3.84	343.	50.
3515	2.28	239.	--	4243	2.31	240.	--	4825	0.36	172.	--	5509	4.53	459.	50.
3558	0.64	181.	--	4244	2.38	242.	--	4828	0.76	186.	--	5538	3.77	341.	50.
3571	0.57	179.	--	4250	1.63	216.	--	4829	0.76	186.	--	5545	41.21	500.	50.
3574	1.41	208.	--	4251	1.87	224.	--	4902	1.41	208.	--	5547	10.07	500.	50.
3612	1.10	198.	--	4273	2.64	251.	--	4923	0.51	177.	--	5606	1.16	250.	50.
3620	3.08	267.	--	4279	1.92	226.	--	5020	3.85	344.	50.	5610	4.17	355.	50.
3629	1.41	208.	--	4283	1.35	206.	--	5022	9.14	500.	50.	5645	6.09	500.	50.
3632	1.41	208.	--	4299	1.50	212.	--	5037	14.14	500.	50.	5701	18.51	500.	50.
3634	1.26	203.	--	4304	3.86	294.	--	5040	18.99	500.	50.	5703	10.17	500.	50.
3635	2.29	239.	--	4307	1.38	207.	--	5057	18.45	500.	50.	5705	8.54	500.	50.
3638	1.41	208.	--	4308	1.53	213.	--	5059	19.81	500.	50.	6003	6.94	500.	50.
3642	0.87	189.	--	4351	0.76	186.	--	5102	5.72	500.	50.	6005	3.84	343.	50.
3643	1.32	205.	--	4352	1.01	194.	--	5146	6.13	500.	50.	6204	4.80	468.	50.
3647	1.98	228.	--	4360	0.51	177.	--	5160	2.48	296.	50.	6217	3.98	348.	50.
3648	1.01	194.	--	4361	0.52	197.	20.	5183	2.84	308.	50.	6229	3.52	332.	50.
3681	0.53	178.	--	4362	0.42	194.	20.	5188	3.53	333.	50.	6233	1.93	277.	50.
3685	0.50	177.	--	4410	2.68	253.	--	5190	2.17	285.	50.	6251D	3.94	347.	50.
3724	4.05	351.	50.	4432	0.59	180.	--	5191	0.67	202.	20.	6252D	5.39	489.	50.
3726	5.47	491.	50.	4439	3.94	297.	--	5192	2.39	263.	20.	6306	7.34	500.	50.
3807	2.23	237.	--	4452	2.25	238.	--	5213	10.30	500.	50.	6319	2.51	297.	50.
3808	2.80	257.	--	4459	2.47	245.	--	5215	3.83	343.	50.	6325	2.35	291.	50.
3821	4.24	327.	20.	4470	1.71	219.	--	5221	5.99	500.	50.	6400	4.37	453.	50.
3826	3.73	290.	--	4484	1.76	221.	--	5222	8.31	500.	50.	6504	2.27	238.	--
3830	1.41	208.	--	4493	1.63	216.	--	5223	3.71	339.	50.	6702M	(a)	.	--
3841	1.30	205.	--	4511	0.26	188.	20.	5348	4.21	356.	50.	6703M	(a)	.	--
4000	4.92	351.	20.	4512	0.08	182.	20.	5402	5.96	500.	50.	6704M	(a)	.	--
4021	2.79	257.	--	4557	1.55	213.	--	5403	8.17	500.	50.	6801F	6.01	460.	--
4024	3.08	267.	--	4558	1.34	206.	--	5437	3.38	327.	50.	6811	5.03	355.	20.
4034	5.12	338.	--	4583	2.17	235.	--	5443	3.24	322.	50.	6824F	8.28	500.	--
4036	1.61	215.	--	4611	0.71	184.	--	5445	5.80	500.	50.	6826F	4.97	333.	--
4038	2.36	242.	--	4635	4.24	307.	--	5462	5.04	476.	50.	6834	1.92	246.	20.
4053	2.07	231.	--	4653	1.61	215.	--	5472	7.02	500.	50.	6836	2.72	274.	20.
4062	1.65	217.	--	4665	8.17	500.	--	5473	8.19	500.	50.	6843F	10.91	500.	--
4112	0.32	170.	--	4692	0.44	174.	--	5474	3.69	338.	50.	6854	9.12	500.	20.
4113	2.07	231.	--	4693	0.69	183.	--	5478	3.19	321.	50.	6872F	15.28	500.	--
4114	2.35	241.	--	4720	1.39	208.	--	5479	4.98	474.	50.	6874F	16.69	500.	--
4130	2.77	256.	--	4740	0.74	185.	--	5480	4.21	356.	50.	6882	12.78	500.	20.
4133	1.34	206.	--	4741	1.99	229.	--	5506	4.73	466.	50.	6884	13.95	500.	20.

c For Non-Ratable portion of Rate, refer to class code 0771.

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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
7016M	1.88	.	--	7502	1.48	231.	20.	8232	4.77	346.	20.	8829	2.05	251.	20.
7024M	2.35	.	--	7515	2.74	275.	20.	8233	4.79	347.	20.	8831	0.91	211.	20.
7038M	3.55	.	--	7520	2.56	269.	20.	8235	3.52	302.	20.	8832	0.24	187.	20.
7046M	5.06	.	--	7538	5.13	480.	50.	8263	4.35	331.	20.	8833	0.95	212.	20.
7047M	2.95	.	--	7539	1.20	221.	20.	8264	4.31	330.	20.	8835	1.54	233.	20.
7050M	5.57	.	--	7580	2.96	283.	20.	8265	4.79	347.	20.	8837	(a)	(a)	(a)
7090M	4.44	.	--	7590	4.19	326.	20.	8279	3.27	293.	20.	8868	0.64	201.	20.
7098M	5.95	.	--	7600	3.26	293.	20.	8291	2.98	283.	20.	8901	0.06	181.	20.
7099M	7.46	.	--	7601	4.73	466.	50.	8292	2.92	281.	20.	9014	1.85	244.	20.
7133	(a)	(a)	(a)	7610	0.28	189.	20.	8293	6.66	500.	20.	9015	2.59	270.	20.
7151M	8.26	.	--	7704	2.90	281.	20.	8350	5.88	476.	20.	9016	1.51	232.	20.
7152M	12.95	.	--	7720	1.30	225.	20.	8380	2.25	258.	20.	9019	2.38	262.	20.
7153M	10.33	.	--	7855	2.94	312.	50.	8381	1.46	230.	20.	9033	2.09	252.	20.
7219	6.66	500.	20.	8001	1.44	229.	20.	8385	3.02	285.	20.	9040	2.69	273.	20.
7230	7.61	500.	20.	8002	1.62	236.	20.	8392	1.45	230.	20.	9044	1.14	219.	20.
7231	10.18	500.	20.	8006	1.03	215.	20.	8393	1.07	216.	20.	9052	1.27	223.	20.
7309F	10.27	500.	--	8008	0.68	203.	20.	8500	4.79	347.	20.	9058	1.28	224.	20.
7313F	13.84	500.	--	8010	1.43	229.	20.	8601	0.17	185.	20.	9060	0.88	210.	20.
7317F	17.32	500.	--	8013	0.32	190.	20.	8709F	5.35	346.	--	9061	0.88	210.	20.
7327F	22.53	500.	--	8017	0.85	209.	20.	8710	2.38	262.	20.	9062	0.88	210.	20.
7333M	7.53	.	--	8018	3.15	289.	20.	8719	2.38	262.	20.	9063	0.53	198.	20.
7335M	8.85	.	--	8021	2.96	283.	20.	8720	0.72	204.	20.	9077F	5.91	457.	--
7337M	11.10	.	--	8031	1.45	230.	20.	8721	0.20	186.	20.	9079	0.86	209.	20.
7350F	17.07	500.	--	8032	1.12	218.	20.	8726F	3.94	297.	--	9089	0.62	201.	20.
7360	3.71	309.	20.	8033	1.24	222.	20.	8734M	0.44	.	--	9093	0.95	212.	20.
7370	3.35	296.	20.	8034	2.59	270.	20.	8737M	0.35	.	--	9101	3.24	292.	20.
7380	5.25	454.	20.	8039	1.16	220.	20.	8738M	0.55	.	--	9102	1.79	242.	20.
7382	3.31	295.	20.	8044	2.38	262.	20.	8742	0.09	182.	20.	9154	1.36	227.	20.
7394M	9.68	.	--	8046	1.94	247.	20.	8745	5.33	457.	20.	9156	1.67	237.	20.
7395M	12.37	.	--	8048	2.12	253.	20.	8747	0.63	201.	20.	9178	11.72	500.	20.
7398M	15.51	.	--	8058	1.98	248.	20.	8748	0.59	200.	20.	9179	34.14	500.	20.
7403	3.06	286.	20.	8103	2.31	260.	20.	8800	0.87	209.	20.	9180	3.97	318.	20.
7405d	0.77	215.	20.	8105	6.59	500.	20.	8803	0.04	180.	20.	9182	2.56	269.	20.
7420	7.63	500.	20.	8106	4.49	336.	20.	8805M	0.18	.	--	9186	3.97	318.	20.
7421	0.95	212.	20.	8107	2.63	271.	20.	8810	0.06	181.	20.	9220	3.13	289.	20.
7422	0.95	212.	20.	8111	2.36	262.	20.	8814M	0.14	.	--	9402	3.43	299.	20.
7425	2.30	260.	20.	8203	5.32	456.	20.	8815M	0.23	.	--	9403	8.60	500.	20.
7431e	0.71	212.	20.	8204	5.37	458.	20.	8820	0.06	181.	20.	9410	3.12	288.	20.
7445f	0.25	.	.	8215	2.79	277.	20.	8824	1.78	241.	20.	9501	1.77	221.	--
7453g	0.24	.	.	8227	4.66	463.	50.	8826	1.34	226.	20.	9505	1.77	221.	--

For Non-Ratable portion of Rate, refer to:

d 7445

e 7453

Non-Ratable Code and Rate to be used with:

f 7405

g 7431

MISCELLANEOUS VALUES

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

Employee operated vehicles	\$132,200.00‡
Leased or rented vehicles.....	\$88,100.00‡

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	\$61,700.00‡
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Payroll Limitations:

For Executive Officers - in accordance with Rule IX-A-3-a and b

Minimum individual payroll for an executive officer per week.....	\$270.00‡
Maximum individual payroll for an executive officer per week.....	\$1,350.00‡

For Spouses of Individuals, Co-Partners or Corporate Officers - in accordance with Rule IX-A-4

Minimum individual payroll for of a spouse per week.....	\$270.00‡
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For Elected or Appointed Officers of a City or Town- in accordance with Rule IX-A-5

Minimum individual payroll for an elected or appointed officer per week.....	\$270.00‡
Maximum individual payroll for an elected or appointed officer per week.....	\$1,350.00‡

Applicable with the footnote instructions detailing the maximum average weekly wage per employee for the following three classification codes:

Code 9186 - Amusement Device Operator, Carnival Or Circus Traveling – All Employees & Drivers.....	\$400.00‡
Code 9179 - Athletic Sports Or Park: Contact Sports.....	\$400.00‡
Code 9178 - Athletic Sports Or Park: Non-Contact Sports.....	\$400.00‡

Terrorism Insurance Program—Certified Loss: 0.03

BENEFITS DEDUCTIBLE COVERAGE PROGRAM

<u>Medical and Indemnity Deductible Amount</u>	<u>Premium Reduction Percentage</u>
\$ 500	2.0%
\$1,000	3.6%
\$2,000	5.9%
\$2,500	6.9%
\$5,000	11.2%

BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM

<u>Basis for the Aggregate Limit</u>	<u>Claim Deductible Amount</u>	<u>Aggregate Deductible Amount</u>	<u>Premium Reduction Percentage</u>
0 to \$75,000	\$2,500	\$10,000	6.8%
\$75,001 to \$100,000	\$2,500	\$10,000	6.4%
\$100,001 to \$125,000	\$2,500	\$10,000	6.0%
\$125,001 to \$150,000	\$2,500	\$10,000	5.5%
\$150,001 to \$200,000	\$2,500	\$10,000	4.9%
over \$200,000	\$2,500	5% of Basis for the Aggregate Limit	4.5%

Expense Constant applicable in accordance with MA 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.

‡Effective October 1, 2021

Premium Discount Percentages—(See MA 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-b "U.S. Longshore and Harbor Workers' Compensation Act" of the MA Manual..... 19.6% (Multiply an eligible Non-F classification rate by a factor of 1.196)

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 subject premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. The Experience Rating Plan Manual should be referenced for the latest eligibility amounts by state.

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
0005	1.07	.18	2115	2.25	.18	3041	1.20	.18	3634	0.67	.18	4439	1.82	.20
0008	1.01	.19	2121	0.63	.19	3042	1.80	.19	3635	1.17	.20	4452	1.15	.18
0016	1.38	.19	2130	0.64	.19	3066	1.02	.18	3638	0.75	.18	4459	1.26	.18
0034	1.31	.19	2131	1.31	.19	3076	1.00	.18	3642	0.44	.18	4470	0.87	.18
0035	0.75	.19	2143	1.10	.17	3081D	1.90	.19	3643	0.67	.18	4484	0.90	.19
0036	1.31	.19	2150	1.62	.19	3082D	1.90	.19	3647	0.97	.18	4493	0.83	.18
0042	1.40	.19	2156	1.73	.19	3085D	1.85	.19	3648	0.54	.19	4511	0.13	.18
0046	1.04	.20	2157	1.83	.18	3110	3.80	.18	3681	0.28	.18	4512	0.04	.19
0050	1.88	.18	2172	0.73	.17	3111	0.89	.18	3685	0.27	.18	4557	0.82	.17
0059D	.	.	2211	2.26	.18	3113	0.74	.19	3724	1.74	.18	4558	0.68	.19
0065D	.	.	2220	1.08	.19	3114	1.24	.18	3726	2.27	.17	4583	0.97	.19
0066D	.	.	2260	2.04	.18	3118	0.72	.18	3807	1.18	.20	4611	0.38	.18
0067D	.	.	2288	1.72	.18	3119	0.39	.19	3808	1.36	.19	4635	1.83	.20
0079	0.93	.20	2305	1.28	.18	3120	0.58	.18	3821	2.06	.19	4653	0.86	.18
0083	1.57	.19	2362	0.78	.19	3122	1.02	.19	3826	1.90	.20	4665	3.78	.17
0106	3.73	.19	2380	0.85	.19	3127	0.58	.18	3830	0.68	.18	4692	0.24	.18
0113	1.31	.19	2402	0.88	.19	3131	0.56	.19	3841	0.66	.18	4693	0.35	.19
0170	1.31	.19	2413	1.48	.19	3132	1.02	.19	4000	2.19	.18	4720	0.71	.19
0771	.	.	2416	1.00	.19	3145	0.70	.19	4021	1.29	.19	4740	0.34	.18
0908	37.08	.18	2417	0.90	.17	3146	0.92	.19	4024	1.43	.18	4741	1.01	.18
0909	86.27	.21	2501	0.95	.18	3169	1.13	.20	4034	2.37	.19	4771	1.85	.17
0912	172.54	.21	2503	0.49	.17	3179	0.50	.18	4036	0.74	.19	4777	0.94	.19
0913	74.16	.18	2570	1.93	.18	3180	1.11	.18	4038	1.30	.17	4825	0.17	.18
0917	1.07	.18	2576	0.97	.19	3188	1.08	.18	4053	1.05	.19	4828	0.37	.18
0918	0.19	.17	2585	1.26	.19	3200	0.94	.19	4062	0.84	.18	4829	0.34	.18
1430	2.00	.18	2586	0.92	.19	3220	1.26	.19	4112	0.16	.19	4902	0.75	.19
1438	1.27	.18	2587	1.12	.18	3223	(a)	(a)	4113	1.05	.19	4923	0.26	.18
1463	4.63	.20	2623	1.98	.19	3255	0.89	.18	4114	1.19	.18	5020	1.71	.17
1624D	1.49	.19	2651	0.70	.19	3257	1.05	.19	4130	1.41	.19	5022	3.92	.18
1655	1.01	.18	2660	0.95	.19	3270	0.95	.19	4133	0.71	.18	5037	5.88	.18
1701	0.90	.18	2683	1.00	.19	3300	1.37	.20	4150	0.38	.17	5040	7.89	.18
1710D	1.55	.19	2688	0.81	.19	3305	(a)	(a)	4239	0.91	.18	5057	7.67	.20
1747	1.06	.19	2702	4.90	.19	3315	1.33	.18	4243	1.17	.18	5059	8.23	.19
1748	1.28	.20	2710	2.39	.19	3336	1.10	.18	4244	1.21	.18	5102	2.45	.17
1853	0.53	.17	2731	1.14	.19	3365	1.87	.19	4250	0.83	.18	5146	2.73	.18
1924	1.02	.18	2747	2.57	.18	3372	0.87	.18	4251	0.95	.17	5160	1.07	.18
1925	2.70	.25	2790	0.83	.18	3373	1.58	.18	4273	1.34	.18	5183	1.27	.18
2003	1.59	.18	2802	1.53	.18	3381	0.81	.18	4279	0.98	.18	5188	1.57	.17
2014	1.56	.18	2835	0.77	.18	3383	0.69	.19	4283	0.69	.18	5190	0.97	.18
2021	1.09	.19	2836	1.07	.18	3385	0.34	.18	4299	0.80	.18	5191	0.34	.19
2039	1.69	.18	2841	1.69	.19	3400	1.08	.20	4304	1.88	.19	5192	1.22	.19
2041	1.05	.18	2883	1.42	.18	3507	1.19	.18	4307	0.76	.19	5213	4.41	.18
2070	1.45	.18	2923	0.67	.18	3515	1.16	.18	4308	0.81	.15	5215	1.80	.18
2081	1.16	.20	2942	0.77	.19	3558	0.33	.20	4351	0.38	.18	5221	2.67	.17
2089	1.15	.18	3018	0.97	.18	3571	0.30	.18	4352	0.53	.18	5222	3.56	.17
2095	1.19	.18	3022	1.54	.19	3574	0.75	.18	4360	0.27	.18	5223	1.65	.18
2101	1.20	.18	3027	1.54	.19	3612	0.54	.19	4361	0.28	.20	5348	1.88	.17
2105	(a)	(a)	3028	1.16	.19	3620	1.43	.18	4362	0.21	.18	5402	3.05	.18
2111	0.99	.19	3030	2.16	.19	3629	0.75	.18	4410	1.36	.20	5403	3.50	.18
2114	1.20	.18	3040	2.04	.17	3632	0.68	.18	4432	0.32	.19	5437	1.51	.18

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

D Supplement Disease Loading.

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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
5443	1.59	.18	7016M	1.12	.79	7704	1.29	.19	8719	1.03	.18	9179	18.12	.22
5445	2.49	.17	7024M	1.40	.79	7720	0.60	.19	8720	0.34	.18	9180	1.84	.21
5462	2.25	.17	7038M	2.12	.76	7855	1.31	.17	8721	0.09	.19	9182	1.30	.21
5472	2.92	.17	7046M	3.02	.58	8001	0.77	.20	8726F	1.69	.20	9186	1.77	.21
5473	3.40	.18	7047M	1.76	.69	8002	0.82	.21	8734M	0.21	.54	9220	1.52	.19
5474	1.58	.18	7050M	3.32	.67	8006	0.53	.20	8737M	0.17	.54	9402	1.59	.18
5478	1.42	.17	7090M	2.65	.76	8008	0.36	.19	8738M	0.26	.53	9403	3.83	.18
5479	2.34	.18	7098M	3.55	.58	8010	0.76	.19	8742	0.04	.19	9410	1.59	.19
5480	1.80	.17	7099M	4.45	.51	8013	0.16	.20	8745	2.60	.20	9501	0.86	.18
5506	1.97	.18	7133	(a)	(a)	8017	0.45	.19	8747	0.33	.17	9505	0.86	.18
5507	2.14	.17	7151M	3.96	.52	8018	1.67	.18	8748	0.29	.18	9519	1.01	.18
5508D	1.71	.18	7152M	6.22	.52	8021	1.51	.18	8800	0.48	.18	9521	1.20	.18
5509	1.94	.19	7153M	4.96	.52	8031	0.74	.19	8803	0.02	.19	9522	0.71	.18
5538	1.68	.18	7219	2.97	.18	8032	0.60	.19	8805M	0.09	.60	9533	5.88	.17
5545	17.13	.19	7230	3.71	.18	8033	0.63	.18	8810	0.03	.19	9534	2.09	.17
5547	4.18	.19	7231	4.96	.18	8034	1.32	.17	8814M	0.07	.60	9549	1.62	.17
5606	0.50	.19	7309F	4.12	.19	8039	0.62	.20	8815M	0.11	.59	9552	2.83	.19
5610	2.04	.17	7313F	5.55	.15	8044	1.16	.19	8820	0.03	.19	9586	0.16	.18
5645	2.61	.19	7317F	6.95	.19	8046	0.99	.20	8824	0.90	.19	9620	0.31	.19
5701	7.69	.19	7327F	9.04	.19	8048	1.12	.19	8826	0.71	.19			
5703	4.53	.18	7333M	4.51	.70	8058	1.01	.20	8829	1.04	.18			
5705	3.81	.18	7335M	5.30	.70	8103	1.12	.19	8831	0.46	.22			
6003	3.10	.17	7337M	6.65	.61	8105	3.50	.17	8832	0.12	.18			
6005	1.71	.18	7350F	7.01	.17	8106	2.08	.19	8833	0.48	.18			
6204	2.06	.18	7360	1.72	.18	8107	1.22	.19	8835	0.78	.18			
6217	1.71	.17	7370	1.71	.19	8111	1.20	.19	8837	(a)	(a)			
6229	1.51	.18	7380	2.56	.18	8203	2.71	.18	8868	0.34	.19			
6233	0.83	.17	7382	1.69	.18	8204	2.49	.19	8901	0.03	.19			
6251D	1.69	.17	7394M	5.80	.84	8215	1.29	.19	9014	0.91	.19			
6252D	2.24	.17	7395M	7.41	.84	8227	1.94	.19	9015	1.32	.18			
6306	3.14	.17	7398M	9.29	.74	8232	2.21	.19	9016	0.77	.20			
6319	1.08	.18	7403	1.42	.19	8233	2.22	.19	9019	1.10	.18			
6325	1.01	.18	7405	0.47	.18	8235	1.79	.19	9033	1.06	.18			
6400	2.05	.19	7420	3.29	.20	8263	2.12	.19	9040	1.43	.19			
6504	1.20	.18	7421	0.42	.17	8264	2.00	.19	9044	0.61	.18			
6702M	(a)	(a)	7422	0.41	.17	8265	2.13	.19	9052	0.68	.18			
6703M	(a)	(a)	7425	0.99	.18	8279	1.45	.20	9058	0.70	.19			
6704M	(a)	(a)	7431	0.41	.17	8291	1.45	.19	9060	0.47	.20			
6801F	2.57	.18	7445	.	.	8292	1.49	.18	9061	0.49	.19			
6811	2.26	.18	7453	.	.	8293	3.08	.19	9062	0.49	.19			
6824F	3.40	.20	7502	0.68	.18	8350	2.62	.18	9063	0.28	.20			
6826F	2.13	.18	7515	1.18	.23	8380	1.09	.18	9077F	2.75	.23			
6834	0.94	.19	7520	1.30	.19	8381	0.71	.19	9079	0.47	.19			
6836	1.26	.20	7538	2.13	.18	8385	1.40	.18	9089	0.33	.19			
6843F	4.38	.18	7539	0.54	.19	8392	0.74	.20	9093	0.51	.20			
6854	3.85	.18	7580	1.37	.18	8393	0.54	.18	9101	1.72	.19			
6872F	6.13	.19	7590	2.04	.19	8500	2.22	.19	9102	0.91	.19			
6874F	6.70	.18	7600	1.51	.17	8601	0.08	.19	9154	0.69	.20			
6882	5.39	.19	7601	2.03	.18	8709F	2.15	.19	9156	0.81	.20			
6884	5.89	.18	7610	0.14	.17	8710	1.10	.18	9178	6.45	.24			

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

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

M Expected Loss Rates and Discount Ratios for risks subject to Admiralty Law or Federal Employers Liability Act (FELA).

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Effective July 1, 2022

TABLE OF WEIGHTING VALUES

Expected Losses	Weighting Values	Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 - 2,931	0.04	829,408 - 894,882	0.24	3,418,995 - 3,696,438	0.44
2,932 - 11,851	0.05	894,883 - 963,836	0.25	3,696,439 - 4,005,844	0.45
11,852 - 20,962	0.06	963,837 - 1,036,559	0.26	4,005,845 - 4,353,074	0.46
20,963 - 86,018	0.07	1,036,560 - 1,113,376	0.27	4,353,075 - 4,745,517	0.47
86,019 - 125,216	0.08	1,113,377 - 1,194,645	0.28	4,745,518 - 5,192,622	0.48
125,217 - 162,596	0.09	1,194,646 - 1,280,770	0.29	5,192,623 - 5,706,665	0.49
162,597 - 200,061	0.10	1,280,771 - 1,372,202	0.30	5,706,666 - 6,303,899	0.50
200,062 - 238,261	0.11	1,372,203 - 1,469,451	0.31	6,303,900 - 7,006,299	0.51
238,262 - 277,532	0.12	1,469,452 - 1,573,094	0.32	7,006,300 - 7,844,326	0.52
277,533 - 318,093	0.13	1,573,095 - 1,683,786	0.33	7,844,327 - 8,861,466	0.53
318,094 - 360,117	0.14	1,683,787 - 1,802,272	0.34	8,861,467 - 10,122,016	0.54
360,118 - 403,757	0.15	1,802,273 - 1,929,410	0.35	10,122,017 - 11,725,231	0.55
403,758 - 449,157	0.16	1,929,411 - 2,066,185	0.36	11,725,232 - 13,832,817	0.56
449,158 - 496,463	0.17	2,066,186 - 2,213,738	0.37	13,832,818 - 16,727,225	0.57
496,464 - 545,823	0.18	2,213,739 - 2,373,398	0.38	16,727,226 - 20,950,201	0.58
545,824 - 597,396	0.19	2,373,399 - 2,546,720	0.39	20,950,202 - 27,688,977	0.59
597,397 - 651,350	0.20	2,546,721 - 2,735,538	0.40	27,688,978 - 40,145,480	0.60
651,351 - 707,868	0.21	2,735,539 - 2,942,030	0.41	40,145,481 - 70,958,899	0.61
707,869 - 767,148	0.22	2,942,031 - 3,168,801	0.42	70,958,900 - 274,327,342	0.62
767,149 - 829,407	0.23	3,168,802 - 3,418,994	0.43	274,327,343 - 999,999,999	0.63

- (a) G 14
- (b) State Per Claim Accident Limitation \$350,000
- (c) State Multiple Claim Accident Limitation \$700,000
- (d) U.S. Longshore and Harbor Workers' Act Per Claim Accident Limitation \$130,000
- (e) U.S. Longshore and Harbor Workers' Act Multiple Claim Accident Limitation \$260,000
- (f) Employers Liability Accident Limitation \$55,000
- (g) Primary/Excess Loss Split Point \$7,500
- (h) USL&HW Act—Expected Loss Factor—Non-F Classes 1.137
(Multiply a Non-F classification ELR by the USL&HW Act – Expected Loss Factor of 1.137)
- (i) Cap on Modifications = $1 + (0.00005) [(Expected Losses) + (2) (Expected Losses) / (14)]$

Effective July 1, 2022

TABLE OF BALLAST VALUES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 - 68,696	35,000	1,726,975 - 1,776,919	210,000	3,475,984 - 3,525,970	385,000
68,697 - 104,903	40,000	1,776,920 - 1,826,867	215,000	3,525,971 - 3,575,956	390,000
104,904 - 146,890	45,000	1,826,868 - 1,876,818	220,000	3,575,957 - 3,625,943	395,000
146,891 - 191,997	50,000	1,876,819 - 1,926,771	225,000	3,625,944 - 3,675,930	400,000
191,998 - 238,797	55,000	1,926,772 - 1,976,726	230,000	3,675,931 - 3,725,918	405,000
238,798 - 286,573	60,000	1,976,727 - 2,026,684	235,000	3,725,919 - 3,775,906	410,000
286,574 - 334,949	65,000	2,026,685 - 2,076,643	240,000	3,775,907 - 3,825,894	415,000
334,950 - 383,716	70,000	2,076,644 - 2,126,605	245,000	3,825,895 - 3,875,882	420,000
383,717 - 432,750	75,000	2,126,606 - 2,176,568	250,000	3,875,883 - 3,925,871	425,000
432,751 - 481,974	80,000	2,176,569 - 2,226,533	255,000	3,925,872 - 3,975,860	430,000
481,975 - 531,338	85,000	2,226,534 - 2,276,500	260,000	3,975,861 - 4,025,849	435,000
531,339 - 580,807	90,000	2,276,501 - 2,326,468	265,000	4,025,850 - 4,075,839	440,000
580,808 - 630,358	95,000	2,326,469 - 2,376,437	270,000	4,075,840 - 4,125,829	445,000
630,359 - 679,972	100,000	2,376,438 - 2,426,407	275,000	4,125,830 - 4,175,819	450,000
679,973 - 729,638	105,000	2,426,408 - 2,476,379	280,000	4,175,820 - 4,225,809	455,000
729,639 - 779,346	110,000	2,476,380 - 2,526,352	285,000	4,225,810 - 4,275,800	460,000
779,347 - 829,088	115,000	2,526,353 - 2,576,326	290,000	4,275,801 - 4,325,791	465,000
829,089 - 878,859	120,000	2,576,327 - 2,626,301	295,000	4,325,792 - 4,375,782	470,000
878,860 - 928,654	125,000	2,626,302 - 2,676,276	300,000	4,375,783 - 4,425,773	475,000
928,655 - 978,470	130,000	2,676,277 - 2,726,253	305,000	4,425,774 - 4,475,764	480,000
978,471 - 1,028,304	135,000	2,726,254 - 2,776,231	310,000	4,475,765 - 4,525,756	485,000
1,028,305 - 1,078,152	140,000	2,776,232 - 2,826,209	315,000	4,525,757 - 4,575,748	490,000
1,078,153 - 1,128,014	145,000	2,826,210 - 2,876,188	320,000	4,575,749 - 4,625,739	495,000
1,128,015 - 1,177,887	150,000	2,876,189 - 2,926,168	325,000	4,625,740 - 4,675,732	500,000
1,177,888 - 1,227,771	155,000	2,926,169 - 2,976,148	330,000	4,675,733 - 4,725,724	505,000
1,227,772 - 1,277,664	160,000	2,976,149 - 3,026,129	335,000	4,725,725 - 4,775,716	510,000
1,277,665 - 1,327,564	165,000	3,026,130 - 3,076,111	340,000	4,775,717 - 4,825,709	515,000
1,327,565 - 1,377,472	170,000	3,076,112 - 3,126,093	345,000	4,825,710 - 4,875,702	520,000
1,377,473 - 1,427,386	175,000	3,126,094 - 3,176,076	350,000	4,875,703 - 4,925,694	525,000
1,427,387 - 1,477,306	180,000	3,176,077 - 3,226,059	355,000	4,925,695 - 4,975,687	530,000
1,477,307 - 1,527,231	185,000	3,226,060 - 3,276,043	360,000		
1,527,232 - 1,577,161	190,000	3,276,044 - 3,326,028	365,000		
1,577,162 - 1,627,095	195,000	3,326,029 - 3,376,013	370,000		
1,627,096 - 1,677,033	200,000	3,376,014 - 3,425,998	375,000		
1,677,034 - 1,726,974	205,000	3,425,999 - 3,475,983	380,000		

For Expected Losses (E) greater than \$4,975,687, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$B = (0.1E + 2,500GE / (E + 700G))$$

G = 14

Effective July 1, 2022

1. **Hazard Group Differentials**

A	B	C	D	E	F	G
1.87	1.54	1.32	1.11	0.93	0.72	0.59

2. **Tax Multipliers**

a. State (non-F Classes)	1.036*
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.081*

* Includes 0.29% residual market subsidy provision and 0.56% insolvency fund assessment provision

3. **Expected Loss Ratio**

0.617

**Expected Loss and Allocated
Loss Adjustment Expense
Ratio (ALAE Option)**

0.670

4. **Loss Conversion Factor**

1.187

**Loss Conversion Factor
for Allocated Loss Adjustment
Expense Option (ALAE Option)**

1.094

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

Type A Company

Massachusetts
Effective July 1, 2022

Type B Company

Massachusetts
Effective July 1, 2022

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

Type A Company

Massachusetts
Effective July 1, 2022

Type B Company

Massachusetts
Effective July 1, 2022

6. **2013—Table of Expected Loss Ranges**

April 1, 2014

7a.

Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.397	0.422	0.445	0.465	0.484	0.512	0.542
30,000	0.380	0.405	0.429	0.451	0.471	0.500	0.533
35,000	0.365	0.391	0.416	0.439	0.459	0.489	0.525
40,000	0.351	0.377	0.403	0.427	0.448	0.479	0.517
50,000	0.327	0.354	0.380	0.407	0.428	0.460	0.504
75,000	0.278	0.306	0.335	0.366	0.388	0.422	0.474
100,000	0.242	0.270	0.299	0.333	0.356	0.389	0.447
125,000	0.214	0.240	0.270	0.305	0.328	0.360	0.424
150,000	0.191	0.215	0.245	0.281	0.303	0.335	0.402
175,000	0.172	0.194	0.223	0.260	0.281	0.311	0.383
200,000	0.156	0.176	0.204	0.241	0.261	0.291	0.364
250,000	0.129	0.147	0.173	0.209	0.227	0.255	0.332
300,000	0.110	0.125	0.149	0.183	0.200	0.226	0.303
500,000	0.065	0.075	0.092	0.119	0.131	0.150	0.222
1,000,000	0.030	0.035	0.044	0.059	0.066	0.077	0.125
2,000,000	0.014	0.016	0.020	0.028	0.031	0.037	0.063
3,000,000	0.008	0.010	0.012	0.017	0.019	0.023	0.041
4,000,000	0.006	0.007	0.009	0.012	0.014	0.016	0.030
5,000,000	0.004	0.005	0.007	0.009	0.010	0.012	0.023

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.440	0.465	0.490	0.511	0.532	0.561	0.592
30,000	0.421	0.448	0.474	0.497	0.518	0.549	0.583
35,000	0.405	0.433	0.459	0.483	0.505	0.537	0.575
40,000	0.390	0.419	0.446	0.472	0.494	0.527	0.567
50,000	0.364	0.394	0.422	0.450	0.473	0.507	0.552
75,000	0.313	0.343	0.374	0.407	0.431	0.467	0.521
100,000	0.274	0.305	0.336	0.372	0.397	0.433	0.494
125,000	0.244	0.273	0.305	0.343	0.368	0.403	0.470
150,000	0.219	0.246	0.278	0.317	0.341	0.376	0.447
175,000	0.198	0.223	0.254	0.294	0.318	0.352	0.427
200,000	0.180	0.203	0.234	0.274	0.296	0.329	0.408
250,000	0.151	0.171	0.200	0.239	0.260	0.291	0.374
300,000	0.128	0.146	0.173	0.211	0.230	0.259	0.344
500,000	0.077	0.089	0.109	0.139	0.153	0.175	0.255
1,000,000	0.036	0.042	0.053	0.070	0.078	0.091	0.147
2,000,000	0.016	0.019	0.024	0.033	0.037	0.044	0.075
3,000,000	0.010	0.012	0.015	0.021	0.023	0.027	0.049
4,000,000	0.007	0.008	0.010	0.015	0.016	0.019	0.035
5,000,000	0.005	0.006	0.008	0.011	0.012	0.015	0.027

8. **Retrospective Development Factors**

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

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

All Massachusetts Hazard Group assignments can be found in Appendix G of the 2008 Edition of the Massachusetts Workers' Compensation & Employers Liability Insurance Manual.

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS *Effective 01 July 2022*

Standard Premium			Expense			Standard Premium			Expense		
From	To	Ratio	From	To	Ratio	From	To	Ratio	From	To	Ratio
0	-	10,057	0.348	18,173	-	18,556	0.308	105,349	-	119,705	0.268
10058	-	10,174	0.347	18,557	-	18,956	0.307	119,706	-	138,593	0.267
10175	-	10,293	0.346	18,957	-	19,374	0.306	138,594	-	164,557	0.266
10294	-	10,415	0.345	19,375	-	19,811	0.305	164,558	-	200,423	0.265
10416	-	10,540	0.344	19,812	-	20,268	0.304	200,424	-	208,579	0.264
10541	-	10,668	0.343	20,269	-	20,747	0.303	208,580	-	217,427	0.263
10669	-	10,799	0.342	20,748	-	21,249	0.302	217,428	-	227,059	0.262
10800	-	10,934	0.341	21,250	-	21,776	0.301	227,060	-	237,584	0.261
10935	-	11,071	0.340	21,777	-	22,329	0.300	237,585	-	249,132	0.260
11072	-	11,213	0.339	22,330	-	22,912	0.299	249,133	-	261,860	0.259
11214	-	11,358	0.338	22,913	-	23,525	0.298	261,861	-	275,959	0.258
11359	-	11,506	0.337	23,526	-	24,173	0.297	275,960	-	291,662	0.257
11507	-	11,659	0.336	24,174	-	24,857	0.296	291,663	-	309,260	0.256
11660	-	11,816	0.335	24,858	-	25,580	0.295	309,261	-	329,119	0.255
11817	-	11,977	0.334	25,581	-	26,348	0.294	329,120	-	351,702	0.254
11978	-	12,143	0.333	26,349	-	27,163	0.293	351,703	-	377,613	0.253
12144	-	12,313	0.332	27,164	-	28,029	0.292	377,614	-	407,646	0.252
12314	-	12,488	0.331	28,030	-	28,953	0.291	407,647	-	442,869	0.251
12489	-	12,668	0.330	28,954	-	29,940	0.290	442,870	-	484,754	0.250
12669	-	12,853	0.329	29,941	-	30,997	0.289	484,755	-	535,390	0.249
12854	-	13,044	0.328	30,998	-	32,130	0.288	535,391	-	597,838	0.248
13045	-	13,241	0.327	32,131	-	33,350	0.287	597,839	-	676,778	0.247
13242	-	13,444	0.326	33,351	-	34,667	0.286	676,779	-	779,736	0.246
13445	-	13,653	0.325	34,668	-	36,091	0.285	779,737	-	919,640	0.245
13654	-	13,868	0.324	36,092	-	37,638	0.284	919,641	-	1,120,726	0.244
13869	-	14,091	0.323	37,639	-	39,322	0.283	1,120,727	-	1,434,360	0.243
14092	-	14,320	0.322	39,323	-	41,165	0.282	1,434,361	-	1,800,884	0.242
14321	-	14,558	0.321	41,166	-	43,189	0.281	1,800,885	-	1,961,307	0.241
14559	-	14,803	0.320	43,190	-	45,423	0.280	1,961,308	-	2,153,106	0.240
14804	-	15,057	0.319	45,424	-	47,900	0.279	2,153,107	-	2,386,483	0.239
15058	-	15,319	0.318	47,901	-	50,663	0.278	2,386,484	-	2,676,602	0.238
15320	-	15,591	0.317	50,664	-	53,763	0.277	2,676,603	-	3,047,021	0.237
15592	-	15,873	0.316	53,764	-	57,269	0.276	3,047,022	-	3,536,434	0.236
15874	-	16,165	0.315	57,270	-	61,263	0.275	3,536,435	-	4,213,151	0.235
16166	-	16,468	0.314	61,264	-	65,856	0.274	4,213,152	-	5,210,142	0.234
16469	-	16,783	0.313	65,857	-	71,194	0.273	5,210,143	-	6,825,254	0.233
16784	-	17,110	0.312	71,195	-	77,473	0.272	6,825,255	-	9,891,587	0.232
17111	-	17,450	0.311	77,474	-	84,967	0.271	9,891,588	-	17,960,630	0.231
17451	-	17,803	0.310	84,968	-	94,067	0.270	17,960,631	-	97,478,632	0.230
17804	-	18,172	0.309	94,068	-	105,348	0.269	97,478,633	-	OVER	0.229

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%

TABLE OF EXPENSE RATIOS—EXCLUDING TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS *Effective 01 July 2022*

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,103	0.348	19,909 - 20,747	0.323	241,290 - 261,000	0.298
10104 - 10,314	0.347	20,748 - 21,660	0.322	261,001 - 284,218	0.297
10315 - 10,535	0.346	21,661 - 22,657	0.321	284,219 - 311,970	0.296
10536 - 10,765	0.345	22,658 - 23,750	0.320	311,971 - 345,728	0.295
10766 - 11,006	0.344	23,751 - 24,954	0.319	345,729 - 387,679	0.294
11007 - 11,258	0.343	24,955 - 26,286	0.318	387,680 - 441,216	0.293
11259 - 11,521	0.342	26,287 - 27,769	0.317	441,217 - 511,908	0.292
11522 - 11,797	0.341	27,770 - 29,429	0.316	511,909 - 609,576	0.291
11798 - 12,087	0.340	29,430 - 31,300	0.315	609,577 - 753,300	0.290
12088 - 12,391	0.339	31,301 - 33,425	0.314	753,301 - 985,706	0.289
12392 - 12,711	0.338	33,426 - 35,860	0.313	985,707 - 1,425,495	0.288
12712 - 13,048	0.337	35,861 - 38,677	0.312	1,425,496 - 1,843,877	0.287
13049 - 13,403	0.336	38,678 - 41,975	0.311	1,843,878 - 2,030,244	0.286
13404 - 13,779	0.335	41,976 - 45,888	0.310	2,030,245 - 2,258,520	0.285
13780 - 14,175	0.334	45,889 - 50,605	0.309	2,258,521 - 2,544,632	0.284
14176 - 14,596	0.333	50,606 - 56,403	0.308	2,544,633 - 2,913,750	0.283
14597 - 15,042	0.332	56,404 - 63,702	0.307	2,913,751 - 3,408,123	0.282
15043 - 15,516	0.331	63,703 - 73,171	0.306	3,408,124 - 4,104,536	0.281
15517 - 16,021	0.330	73,172 - 85,945	0.305	4,104,537 - 5,158,651	0.280
16022 - 16,560	0.329	85,946 - 104,124	0.304	5,158,652 - 6,941,294	0.279
16561 - 17,136	0.328	104,125 - 132,056	0.303	6,941,295 - 10,606,524	0.278
17137 - 17,754	0.327	132,057 - 180,467	0.302	10,606,525 - 22,473,002	0.277
17755 - 18,418	0.326	180,468 - 209,626	0.301	22,473,003 - OVER	0.276
18419 - 19,134	0.325	209,627 - 224,346	0.300		
19135 - 19,908	0.324	224,347 - 241,289	0.299		

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%

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TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE A COMPANY - MASSACHUSETTS

Effective 01 July 2022

Standard Premium	Expense Ratio	Standard Premium	Expense Ratio	Standard Premium	Expense Ratio
0 - 10,057	0.296	18,173 - 18,556	0.256	105,349 - 119,705	0.216
10058 - 10,174	0.295	18,557 - 18,956	0.255	119,706 - 138,593	0.215
10175 - 10,293	0.294	18,957 - 19,374	0.254	138,594 - 164,557	0.214
10294 - 10,415	0.293	19,375 - 19,811	0.253	164,558 - 200,423	0.213
10416 - 10,540	0.292	19,812 - 20,268	0.252	200,424 - 208,579	0.212
10541 - 10,668	0.291	20,269 - 20,747	0.251	208,580 - 217,427	0.211
10669 - 10,799	0.290	20,748 - 21,249	0.250	217,428 - 227,059	0.210
10800 - 10,934	0.289	21,250 - 21,776	0.249	227,060 - 237,584	0.209
10935 - 11,071	0.288	21,777 - 22,329	0.248	237,585 - 249,132	0.208
11072 - 11,213	0.287	22,330 - 22,912	0.247	249,133 - 261,860	0.207
11214 - 11,358	0.286	22,913 - 23,525	0.246	261,861 - 275,959	0.206
11359 - 11,506	0.285	23,526 - 24,173	0.245	275,960 - 291,662	0.205
11507 - 11,659	0.284	24,174 - 24,857	0.244	291,663 - 309,260	0.204
11660 - 11,816	0.283	24,858 - 25,580	0.243	309,261 - 329,119	0.203
11817 - 11,977	0.282	25,581 - 26,348	0.242	329,120 - 351,702	0.202
11978 - 12,143	0.281	26,349 - 27,163	0.241	351,703 - 377,613	0.201
12144 - 12,313	0.280	27,164 - 28,029	0.240	377,614 - 407,646	0.200
12314 - 12,488	0.279	28,030 - 28,953	0.239	407,647 - 442,869	0.199
12489 - 12,668	0.278	28,954 - 29,940	0.238	442,870 - 484,754	0.198
12669 - 12,853	0.277	29,941 - 30,997	0.237	484,755 - 535,390	0.197
12854 - 13,044	0.276	30,998 - 32,130	0.236	535,391 - 597,838	0.196
13045 - 13,241	0.275	32,131 - 33,350	0.235	597,839 - 676,778	0.195
13242 - 13,444	0.274	33,351 - 34,667	0.234	676,779 - 779,736	0.194
13445 - 13,653	0.273	34,668 - 36,091	0.233	779,737 - 919,640	0.193
13654 - 13,868	0.272	36,092 - 37,638	0.232	919,641 - 1,120,726	0.192
13869 - 14,091	0.271	37,639 - 39,322	0.231	1,120,727 - 1,434,360	0.191
14092 - 14,320	0.270	39,323 - 41,165	0.230	1,434,361 - 1,800,884	0.190
14321 - 14,558	0.269	41,166 - 43,189	0.229	1,800,885 - 1,961,307	0.189
14559 - 14,803	0.268	43,190 - 45,423	0.228	1,961,308 - 2,153,106	0.188
14804 - 15,057	0.267	45,424 - 47,900	0.227	2,153,107 - 2,386,483	0.187
15058 - 15,319	0.266	47,901 - 50,663	0.226	2,386,484 - 2,676,602	0.186
15320 - 15,591	0.265	50,664 - 53,763	0.225	2,676,603 - 3,047,021	0.185
15592 - 15,873	0.264	53,764 - 57,269	0.224	3,047,022 - 3,536,434	0.184
15874 - 16,165	0.263	57,270 - 61,263	0.223	3,536,435 - 4,213,151	0.183
16166 - 16,468	0.262	61,264 - 65,856	0.222	4,213,152 - 5,210,142	0.182
16469 - 16,783	0.261	65,857 - 71,194	0.221	5,210,143 - 6,825,254	0.181
16784 - 17,110	0.260	71,195 - 77,473	0.220	6,825,255 - 9,891,587	0.180
17111 - 17,450	0.259	77,474 - 84,967	0.219	9,891,588 - 17,960,630	0.179
17451 - 17,803	0.258	84,968 - 94,067	0.218	17,960,631 - 97,478,632	0.178
17804 - 18,172	0.257	94,068 - 105,348	0.217	97,478,633 - OVER	0.177

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%

TABLE OF EXPENSE RATIOS—EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES - TYPE B COMPANY - MASSACHUSETTS

Effective 01 July 2022

Standard Premium			Expense Ratio	Standard Premium			Expense Ratio	Standard Premium			Expense Ratio
0	-	10,103	0.296	19,909	-	20,747	0.271	241,290	-	261,000	0.246
10104	-	10,314	0.295	20,748	-	21,660	0.270	261,001	-	284,218	0.245
10315	-	10,535	0.294	21,661	-	22,657	0.269	284,219	-	311,970	0.244
10536	-	10,765	0.293	22,658	-	23,750	0.268	311,971	-	345,728	0.243
10766	-	11,006	0.292	23,751	-	24,954	0.267	345,729	-	387,679	0.242
11007	-	11,258	0.291	24,955	-	26,286	0.266	387,680	-	441,216	0.241
11259	-	11,521	0.290	26,287	-	27,769	0.265	441,217	-	511,908	0.240
11522	-	11,797	0.289	27,770	-	29,429	0.264	511,909	-	609,576	0.239
11798	-	12,087	0.288	29,430	-	31,300	0.263	609,577	-	753,300	0.238
12088	-	12,391	0.287	31,301	-	33,425	0.262	753,301	-	985,706	0.237
12392	-	12,711	0.286	33,426	-	35,860	0.261	985,707	-	1,425,495	0.236
12712	-	13,048	0.285	35,861	-	38,677	0.260	1,425,496	-	1,843,877	0.235
13049	-	13,403	0.284	38,678	-	41,975	0.259	1,843,878	-	2,030,244	0.234
13404	-	13,779	0.283	41,976	-	45,888	0.258	2,030,245	-	2,258,520	0.233
13780	-	14,175	0.282	45,889	-	50,605	0.257	2,258,521	-	2,544,632	0.232
14176	-	14,596	0.281	50,606	-	56,403	0.256	2,544,633	-	2,913,750	0.231
14597	-	15,042	0.280	56,404	-	63,702	0.255	2,913,751	-	3,408,123	0.230
15043	-	15,516	0.279	63,703	-	73,171	0.254	3,408,124	-	4,104,536	0.229
15517	-	16,021	0.278	73,172	-	85,945	0.253	4,104,537	-	5,158,651	0.228
16022	-	16,560	0.277	85,946	-	104,124	0.252	5,158,652	-	6,941,294	0.227
16561	-	17,136	0.276	104,125	-	132,056	0.251	6,941,295	-	10,606,524	0.226
17137	-	17,754	0.275	132,057	-	180,467	0.250	10,606,525	-	22,473,002	0.225
17755	-	18,418	0.274	180,468	-	209,626	0.249	22,473,003	-	OVER	0.224
18419	-	19,134	0.273	209,627	-	224,346	0.248				
19135	-	19,908	0.272	224,347	-	241,289	0.247				

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%