



April 6, 2023

**CIRCULAR LETTER NO. 2414**

To All Members and Subscribers of the WCRIBMA:

**CHANGES IN MANUAL RATES BY CLASS  
AND EFFECTS OF JULY 1, 2023 RATE CHANGE**

---

The general revision of workers' compensation rates, effective July 1, 2023, was announced in Circular Letter 2413. Attached are the changes in manual rates by class effective July 1, 2023 (Exhibit 1). Rates for state classifications and F - classes have been revised.

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 July 1, 2023. No changes were made with respect to the expense constants.

CAROLYN BERGH  
Vice President and Actuary

Attachments

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description   | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|---|---------------------------|---------------------------|----------------|
| 0005       | FARM: NURSERY EMP & DRIVERS                                   | 2.11                      | 2.01                      | (4.7%)         |
| 0008       | FARM: GARDENING-MARKET OR TRUCK & DRIVERS                     | 2.07                      | 1.84                      | (11.1%)        |
| 0016       | FARM: ORCHARDS & DRIVERS                                      | 2.99                      | 2.65                      | (11.4%)        |
| 0034       | FARM: POULTRY OR EGG PRODUCERS & DRIVERS                      | 2.58                      | 2.04                      | (20.9%)        |
| 0035       | FARM: FLORIST & DRIVERS                                       | 1.41                      | 1.25                      | (11.3%)        |
| 0036       | FARM: DAIRY & DRIVERS   | 2.58                      | 2.04                      | (20.9%)        |
| 0042       | LANDSCAPE GARDENING & DRIVERS                                 | 2.88                      | 2.69                      | (6.6%)         |
| 0046       | FERTILIZER OR PESTICIDE APPLICATION-COMM OR DOMESTIC, DRIVERS | 2.04                      | 2.22                      | 8.8%           |
| 0050       | FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS              | 3.70                      | 3.68                      | (0.5%)         |
| 0059       | OCCUPATIONAL DISEASE-ABRASIVE/SAND BLAST                      | 0.22                      | 0.20                      | (9.1%)         |
| 0065       | OCCUPATIONAL DISEASE-STEEL                                    | 0.10                      | 0.09                      | (10.0%)        |
| 0066       | OCCUPATIONAL DISEASE-NON FERROUS METALS                       | 0.08                      | 0.07                      | (12.5%)        |
| 0067       | OCCUPATIONAL DISEASE-IRON                                     | 0.08                      | 0.07                      | (12.5%)        |
| 0079       | FARM: BERRY OR VINEYARD & DRIVERS                             | 2.01                      | 2.08                      | 3.5%           |
| 0083       | FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS               | 3.08                      | 2.59                      | (15.9%)        |
| 0106       | TREE PRUNING, SPRAYING, REPAIRING & DRIVERS                   | 8.37                      | 7.07                      | (15.5%)        |
| 0113       | FARM: FISH HATCHERY & DRIVERS                                 | 2.58                      | 2.04                      | (20.9%)        |
| 0170       | FARM: ANIMAL RAISING & DRIVERS                                | 2.58                      | 2.04                      | (20.9%)        |
| 0771       | EXPLOSIVES OR AMMUNITION MFG: NOC - & DRIVERS                 | 0.56                      | 0.39                      | (30.4%)        |
| 0908       | DOMESTIC WORKERS-INSIDE-OCCASIONAL-NOC                        | 73.00                     | 72.00                     | (1.4%)         |
| 0909       | DOMESTIC WORKERS-OUTSIDE-OCCASIONAL-INCL OCCASNL PRIV CHAUFF  | 163.00                    | 177.00                    | 8.6%           |
| 0912       | DOMESTIC WORKERS-OUTSIDE-INCL PRIVATE CHAUFFERS               | 325.00                    | 354.00                    | 8.9%           |
| 0913       | DOMESTIC WORKERS-INSIDE-NOC                                   | 146.00                    | 143.00                    | (2.1%)         |
| 0917       | DOMESTIC SERVICE CONTRACTOR-INSIDE                            | 2.02                      | 1.78                      | (11.9%)        |
| 0918       | DOMESTIC WORKERS-INSIDE-PHYSICAL ASSISTANCE                   | 0.37                      | 0.33                      | (10.8%)        |
| 1430       | SMELTING, SINTERING OR REFINING-LEAD & DRIVERS                | 4.31                      | 2.99                      | (30.6%)        |
| 1438       | SMELTING SINTERING OR REFINING-METAL-NOT IRON OR LEAD-NOC&DR  | 2.85                      | 2.71                      | (4.9%)         |
| 1463       | ASPHALT WORKS & DRIVERS                                       | 10.40                     | 9.35                      | (10.1%)        |
| 1624       | QUARRY NOC & DRIVERS  | 3.35                      | 3.50                      | 4.5%           |
| 1655       | LIME MFG-QUARRY-SURFACE & DRIVERS                             | 2.19                      | 2.19                      | 0.0%           |
| 1701       | CEMENT MFG  | 1.93                      | 2.11                      | 9.3%           |
| 1710       | STONE CRUSHING & DRIVERS                                      | 3.35                      | 3.50                      | 4.5%           |
| 1747       | EMERY WORKS & DRIVERS   | 2.30                      | 1.74                      | (24.3%)        |
| 1748       | ABRASIVE WHEEL MFG & DRIVERS                                  | 2.77                      | 2.84                      | 2.5%           |
| 1853       | MICA GOODS MFG & MICA PREPARING                               | 1.10                      | 0.97                      | (11.8%)        |
| 1924       | WIRE DRAWING OR CABLE MFG - ALL METALS                        | 1.92                      | 2.09                      | 8.9%           |
| 1925       | DIE CASTING MFG   | 5.55                      | 4.60                      | (17.1%)        |
| 2003       | BAKERY & DRIVERS, ROUTE SUPERVISORS                           | 3.13                      | 2.67                      | (14.7%)        |
| 2014       | GRAIN MILLING   | 3.38                      | 2.99                      | (11.5%)        |
| 2021       | SUGAR REFINING-ALL OPERATIONS & DRIVERS                       | 2.24                      | 2.23                      | (0.4%)         |
| 2039       | ICE CREAM MFG & DRIVERS                                       | 3.19                      | 3.36                      | 5.3%           |
| 2041       | CONFECTION MFG  | 1.98                      | 1.86                      | (6.1%)         |
| 2070       | CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS                | 2.86                      | 2.70                      | (5.6%)         |
| 2081       | BUTCHERING  | 2.27                      | 2.48                      | 9.3%           |
| 2089       | PACKING HOUSE- ALL OPERATIONS                                 | 2.27                      | 2.05                      | (9.7%)         |
| 2095       | MEAT PRODUCTS MFG-NOC   | 2.34                      | 2.31                      | (1.3%)         |
| 2101       | FISH CURING   | 2.27                      | 2.05                      | (9.7%)         |
| 2111       | CANNERY NOC   | 1.87                      | 1.72                      | (8.0%)         |
| 2114       | OYSTERMEN   | 2.27                      | 2.05                      | (9.7%)         |
| 2115       | SEAFOOD PRODUCTS MFG-NOC                                      | 4.86                      | 4.45                      | (8.4%)         |
| 2121       | BREWERY & DRIVERS   | 1.23                      | 1.08                      | (12.2%)        |
| 2130       | SPIRITUOUS LIQUOR DISTILLERY                                  | 1.26                      | 1.21                      | (4.0%)         |
| 2131       | SPIRITUOUS LIQUOR BOTTLING                                    | 2.58                      | 2.41                      | (6.6%)         |
| 2143       | FRUIT JUICE MFG   | 2.08                      | 1.57                      | (24.5%)        |
| 2150       | ICE MFG   | 3.19                      | 2.85                      | (10.7%)        |
| 2156       | BOTTLING-NOT CARBONATED LIQUIDS OR SPIRIT LIQRS & RTE SUP,DR  | 3.39                      | 2.51                      | (26.0%)        |
| 2157       | BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS                     | 3.59                      | 3.22                      | (10.3%)        |
| 2172       | CIGARETTE MFG   | 1.49                      | 1.32                      | (11.4%)        |
| 2211       | COTTON BATTING,WADDING OR WASTE MFG                           | 4.88                      | 4.24                      | (13.1%)        |
| 2220       | THREAD OR YARN MFG-NATURAL OR SYNTHETIC TEXT FIBERS-ALL TYPE  | 2.12                      | 2.32                      | 9.4%           |
| 2260       | WOOL COMBING OR SCOURING                                      | 4.41                      | 3.85                      | (12.7%)        |
| 2288       | FELTING MFG   | 3.24                      | 3.00                      | (7.4%)         |
| 2305       | TEXTILE FIBER MFG-SYNTHETIC                                   | 2.64                      | 1.88                      | (28.8%)        |
| 2362       | KNIT GOODS MFG NOC  | 1.53                      | 1.67                      | 9.2%           |
| 2380       | WEBBING MFG   | 1.66                      | 1.29                      | (22.3%)        |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description  | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|--|---------------------------|---------------------------|----------------|
| 2402       | CARPET OR RUG MFG NOC  | 1.91                      | 1.66                      | (13.1%)        |
| 2413       | TEXTILE - BLEACHING, DYEING, MERCERZNG, FINISH               | 2.92                      | 2.17                      | (25.7%)        |
| 2416       | YARN OR THREAD DYEING OR FINISHING                           | 1.96                      | 2.13                      | 8.7%           |
| 2417       | CLOTH PRINTING   | 1.78                      | 1.23                      | (30.9%)        |
| 2501       | CLOTHING MFG   | 1.86                      | 1.72                      | (7.5%)         |
| 2503       | DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY                  | 0.93                      | 0.81                      | (12.9%)        |
| 2570       | MATTRESS OR BOX SPRING MFG                                   | 3.65                      | 2.53                      | (30.7%)        |
| 2576       | CANVAS GOODS MFG NOC-SHOP                                    | 1.83                      | 1.58                      | (13.7%)        |
| 2585       | LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS                     | 2.37                      | 2.33                      | (1.7%)         |
| 2586       | CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS              | 1.82                      | 1.73                      | (4.9%)         |
| 2587       | TOWEL OR TOILET SUPPLY CO & RTE SUPERVISORS, DR              | 2.11                      | 1.64                      | (22.3%)        |
| 2623       | TANNING  | 4.07                      | 3.31                      | (18.7%)        |
| 2651       | SHOE STOCK MFG   | 1.33                      | 1.02                      | (23.3%)        |
| 2660       | BOOT OR SHOE MFG NOC   | 1.78                      | 1.49                      | (16.3%)        |
| 2683       | LUGGAGE MFG  | 1.89                      | 1.60                      | (15.3%)        |
| 2688       | LEATHER GOODS MFG NOC  | 1.52                      | 1.57                      | 3.3%           |
| 2702       | LOGGING OR LUMBERING & DRIVERS                               | 11.35                     | 12.37                     | 9.0%           |
| 2710       | SAWMILLS   | 5.36                      | 4.69                      | (12.5%)        |
| 2731       | PLANING OR MOLDING MILL                                      | 2.47                      | 2.28                      | (7.7%)         |
| 2747       | COOPERAGE ASSEMBLY   | 4.67                      | 4.20                      | (10.1%)        |
| 2790       | PATTERN MAKING NOC   | 1.57                      | 1.70                      | 8.3%           |
| 2802       | CARPENTRY-SHOP ONLY & DRIVERS                                | 3.14                      | 2.77                      | (11.8%)        |
| 2835       | BRUSH OR BROOM ASSEMBLY                                      | 1.40                      | 1.53                      | 9.3%           |
| 2836       | BRUSH OR BROOM MFG NOC                                       | 1.94                      | 1.97                      | 1.5%           |
| 2841       | WOODENWARE MFG NOC   | 3.17                      | 2.43                      | (23.3%)        |
| 2883       | FURNITURE MFG-WOOD-NOC                                       | 2.78                      | 2.31                      | (16.9%)        |
| 2923       | PIANO MFG  | 1.27                      | 0.93                      | (26.8%)        |
| 2942       | PENCIL, PENHOLDER OR CRAYON MFG                              | 1.41                      | 1.20                      | (14.9%)        |
| 3018       | IRON OR STEEL: MFG: ROLLING MILL & DRIVERS                   | 2.09                      | 1.88                      | (10.0%)        |
| 3022       | PIPE OR TUBE MFG NOC & DRIVERS                               | 2.91                      | 2.63                      | (9.6%)         |
| 3027       | ROLLING MILL NOC & DRIVERS                                   | 3.34                      | 2.32                      | (30.5%)        |
| 3028       | PIPE OR TUBE MFG - IRON OR STEEL & DRIVERS                   | 2.28                      | 2.33                      | 2.2%           |
| 3030       | IRON OR STEEL: FABRICATION: IRON/STEEL WORK-SHOP-STRUCT & DR | 4.68                      | 3.90                      | (16.7%)        |
| 3040       | IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL & DR  | 4.41                      | 4.53                      | 2.7%           |
| 3041       | IRON OR STEEL: FABRICATION: IRON WORKS-SHP-DEC/ART &FNDRS,DR | 2.35                      | 2.06                      | (12.3%)        |
| 3042       | ELEVATOR OR ESCALATOR MFG                                    | 3.70                      | 2.57                      | (30.5%)        |
| 3066       | SHEET METAL WORK - SHOP                                      | 2.01                      | 1.83                      | (9.0%)         |
| 3076       | FIREPROOF EQUIPMENT MFG                                      | 1.88                      | 2.05                      | 9.0%           |
| 3081       | FOUNDRY-FERROUS-NOC  | 4.10                      | 3.16                      | (22.9%)        |
| 3082       | FOUNDRY-STEEL CASTINGS                                       | 4.10                      | 3.16                      | (22.9%)        |
| 3085       | FOUNDRY-NON FERROUS  | 3.99                      | 3.22                      | (19.3%)        |
| 3110       | FORGING WORK - DROP OR MACHINE                               | 7.47                      | 5.49                      | (26.5%)        |
| 3111       | BLACKSMITH   | 1.76                      | 1.80                      | 2.3%           |
| 3113       | TOOL MFG-NOT DROP OR MACHINE FORGED-NOC                      | 1.45                      | 1.33                      | (8.3%)         |
| 3114       | TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING  | 2.44                      | 1.99                      | (18.4%)        |
| 3118       | SAW MFG  | 1.37                      | 1.05                      | (23.4%)        |
| 3119       | NEEDLE MFG   | 0.72                      | 0.75                      | 4.2%           |
| 3120       | RAZOR MFG-SAFETY   | 1.05                      | 0.93                      | (11.4%)        |
| 3122       | CUTLERY MFG-NOC  | 1.93                      | 1.64                      | (15.0%)        |
| 3127       | PRECISION MEASURING TOOL MFG-NOC                             | 1.13                      | 1.24                      | 9.7%           |
| 3131       | BUTTON OR FASTENER MFG-METAL                                 | 1.10                      | 1.07                      | (2.7%)         |
| 3132       | NUT OR BOLT MFG  | 2.01                      | 1.59                      | (20.9%)        |
| 3145       | SCREW MFG  | 1.37                      | 1.08                      | (21.2%)        |
| 3146       | HARDWARE MFG-NOC   | 1.81                      | 1.53                      | (15.5%)        |
| 3169       | STOVE MFG  | 2.23                      | 1.71                      | (23.3%)        |
| 3179       | ELECTRICAL APPARATUS MFG-NOC                                 | 0.94                      | 0.85                      | (9.6%)         |
| 3180       | ELECTRIC OR GAS LIGHTING FIXTURES MFG                        | 2.09                      | 1.83                      | (12.4%)        |
| 3188       | PLUMBERS SUPPLIES MFG-NOC                                    | 2.03                      | 1.59                      | (21.7%)        |
| 3200       | ARMS MFG-SMALL   | 1.84                      | 1.78                      | (3.3%)         |
| 3220       | CAN MFG  | 2.47                      | 1.72                      | (30.4%)        |
| 3255       | WIRE CLOTH MFG   | 1.62                      | 1.55                      | (4.3%)         |
| 3257       | WIRE GOODS MFG - NOC   | 2.07                      | 1.91                      | (7.7%)         |
| 3270       | EYELET MFG   | 1.86                      | 1.38                      | (25.8%)        |
| 3300       | BED SPRING OR WIRE MATTRESS MFG                              | 2.70                      | 2.69                      | (0.4%)         |
| 3315       | BRASS OR COPPER GOODS MFG                                    | 2.51                      | 2.30                      | (8.4%)         |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description  | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|--|---------------------------|---------------------------|----------------|
| 3336       | TYPE FOUNDRY   | 2.38                      | 1.83                      | (23.1%)        |
| 3365       | WELDING OR CUTTING - NOC & DRIVERS                           | 4.19                      | 3.54                      | (15.5%)        |
| 3372       | ELECTROPLATING   | 1.78                      | 1.73                      | (2.8%)         |
| 3373       | GALVANIZING OR TINNING - NOT ELECTROLYTIC                    | 3.10                      | 2.89                      | (6.8%)         |
| 3381       | SILVERWARE MFG   | 1.59                      | 1.33                      | (16.4%)        |
| 3383       | JEWELRY MFG  | 1.30                      | 1.04                      | (20.0%)        |
| 3385       | WATCH MFG  | 0.64                      | 0.69                      | 7.8%           |
| 3400       | METAL GOODS MFG-NOC  | 2.23                      | 1.71                      | (23.3%)        |
| 3507       | CONSTRUCTION OR AGRICULTURAL MACHINERY MFG                   | 2.34                      | 2.09                      | (10.7%)        |
| 3515       | TEXTILE MACHINERY MFG  | 2.28                      | 1.88                      | (17.5%)        |
| 3558       | BOOT OR SHOE MACHINERY MFG                                   | 0.64                      | 0.55                      | (14.1%)        |
| 3571       | STEAM OR AIR PRESSURE GAUGE MFG                              | 0.57                      | 0.47                      | (17.5%)        |
| 3574       | CASH REGISTER MFG  | 1.41                      | 1.25                      | (11.3%)        |
| 3612       | PUMP MFG   | 1.10                      | 1.06                      | (3.6%)         |
| 3620       | BOILERMAKING   | 3.08                      | 2.46                      | (20.1%)        |
| 3629       | PRECISION MACHINED PARTS MFG-NOC                             | 1.41                      | 1.25                      | (11.3%)        |
| 3632       | MACHINE SHOP-NOC   | 1.41                      | 1.25                      | (11.3%)        |
| 3634       | VALVE MFG  | 1.26                      | 1.36                      | 7.9%           |
| 3635       | GEAR MFG OR GRINDING   | 2.29                      | 1.59                      | (30.6%)        |
| 3638       | BALL OR ROLLER BEARING MFG                                   | 1.41                      | 1.25                      | (11.3%)        |
| 3642       | BATTERY MFG-DRY  | 0.87                      | 0.95                      | 9.2%           |
| 3643       | ELECTRIC POWER OR TRANSMISSION EQUIP MFG                     | 1.32                      | 1.40                      | 6.1%           |
| 3647       | BATTERY MFG-STORAGE  | 1.98                      | 1.70                      | (14.1%)        |
| 3648       | AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC              | 1.01                      | 0.81                      | (19.8%)        |
| 3681       | TELEVISION, RADIO, TELEPHONE OR TELECOMMUNCTN DEVICE MFG NOC | 0.53                      | 0.45                      | (15.1%)        |
| 3685       | INSTRUMENT MFG NOC   | 0.50                      | 0.38                      | (24.0%)        |
| 3724       | MACHINERY OR EQUIPMENT ERECT OR REPAIR NOC &DR               | 4.05                      | 3.41                      | (15.8%)        |
| 3726       | BOILER INSTALLATION OR REPAIR-STEAM                          | 5.47                      | 3.70                      | (32.4%)        |
| 3807       | AUTOMOBILE RADIATOR MFG                                      | 2.23                      | 1.71                      | (23.3%)        |
| 3808       | AUTOMOBILE MFG OR ASSEMBLY                                   | 2.80                      | 2.46                      | (12.1%)        |
| 3821       | AUTOMOBILE DISMANTLING & DRIVERS                             | 4.24                      | 3.86                      | (9.0%)         |
| 3826       | AIRCRAFT ENGINE MFG  | 3.73                      | 2.74                      | (26.5%)        |
| 3830       | AIRPLANE MFG   | 1.41                      | 1.25                      | (11.3%)        |
| 3841       | TUBULAR METAL PRODUCTS MFG OR ASSEMBLY                       | 1.30                      | 1.42                      | 9.2%           |
| 4000       | SAND OR GRAVEL DIGGING & DRIVERS                             | 4.92                      | 4.71                      | (4.3%)         |
| 4021       | BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS                     | 2.79                      | 2.40                      | (14.0%)        |
| 4024       | REFRACTORY PRODUCTS MFG & DRIVERS                            | 3.08                      | 2.80                      | (9.1%)         |
| 4034       | CONCRETE PRODUCTS MFG & DRIVERS                              | 5.12                      | 5.49                      | 7.2%           |
| 4036       | PLASTERBOARD OR PLASTER BLOCK MFG & DRIVERS                  | 1.61                      | 1.39                      | (13.7%)        |
| 4038       | PLASTER STATUARY OR ORNAMENT MFG                             | 2.36                      | 1.83                      | (22.5%)        |
| 4053       | POTTERY MFG: CHINA OR TABLEWARE                              | 2.07                      | 2.26                      | 9.2%           |
| 4062       | POTTERY MFG: PORCELAIN WARE MFG                              | 1.65                      | 1.70                      | 3.0%           |
| 4112       | INCANDESCENT LAMP MFG  | 0.32                      | 0.25                      | (21.9%)        |
| 4113       | GLASS MFG-CUT  | 2.07                      | 2.26                      | 9.2%           |
| 4114       | GLASSWARE MFG-NOC  | 2.35                      | 2.55                      | 8.5%           |
| 4130       | GLASS MERCHANT   | 2.77                      | 3.02                      | 9.0%           |
| 4133       | CATHEDRAL OR ART GLASS WINDOW MFG                            | 1.34                      | 1.46                      | 9.0%           |
| 4150       | OPTICAL GOODS MFG-NOC  | 0.69                      | 0.56                      | (18.8%)        |
| 4239       | PAPER MFG  | 1.96                      | 2.14                      | 9.2%           |
| 4243       | BOX MFG-FOLDING PAPER-NOC                                    | 2.31                      | 2.02                      | (12.6%)        |
| 4244       | CORRUGATED OR FIBERBOARD CONTAINER MFG                       | 2.38                      | 2.44                      | 2.5%           |
| 4250       | PAPER COATING  | 1.63                      | 1.78                      | 9.2%           |
| 4251       | STATIONERY MFG   | 1.87                      | 2.05                      | 9.6%           |
| 4273       | BAG MFG-PAPER OR PLASTIC                                     | 2.64                      | 2.24                      | (15.2%)        |
| 4279       | PAPER GOODS MFG NOC  | 1.92                      | 1.95                      | 1.6%           |
| 4283       | BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALATION | 1.35                      | 1.47                      | 8.9%           |
| 4299       | PRINTING   | 1.50                      | 1.34                      | (10.7%)        |
| 4304       | NEWSPAPER PUBLISHING   | 3.86                      | 4.21                      | 9.1%           |
| 4307       | BOOKBINDING  | 1.38                      | 1.07                      | (22.5%)        |
| 4308       | LINOTYPE OR HAND COMPOSITION                                 | 1.53                      | 1.63                      | 6.5%           |
| 4351       | PHOTOENGRAVING   | 0.76                      | 0.74                      | (2.6%)         |
| 4352       | ENGRAVING  | 1.01                      | 0.79                      | (21.8%)        |
| 4360       | MOTION PICTURE: DEVLPMNT OF NEGATIVES, PRINTING & ALL SUB OP | 0.51                      | 0.47                      | (7.8%)         |
| 4361       | PHOTOGRAPHER - ALL EMP & CLERICAL, SALES, DRIVERS            | 0.52                      | 0.43                      | (17.3%)        |
| 4362       | MOTION PICTURE: FILM EXCH & PROJECTION RMS, CL               | 0.42                      | 0.36                      | (14.3%)        |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description  | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|--|---------------------------|---------------------------|----------------|
| 4410       | RUBBER GOODS MFG NOC   | 2.68                      | 2.14                      | (20.1%)        |
| 4432       | FOUNTAIN PEN MFG   | 0.59                      | 0.63                      | 6.8%           |
| 4439       | LACQUER OR SPIRIT VARNISH MFG                                | 3.94                      | 4.15                      | 5.3%           |
| 4452       | PLASTICS MFG: FABRICATED PRODUCTS NOC                        | 2.25                      | 2.36                      | 4.9%           |
| 4459       | PLASTICS MFG: SHEETS, RODS OR TUBES                          | 2.47                      | 1.97                      | (20.2%)        |
| 4470       | CABLE MFG - INSULATED ELECTRICAL                             | 1.71                      | 1.42                      | (17.0%)        |
| 4484       | PLASTICS MFG: MOLDED PRODUCTS NOC                            | 1.76                      | 1.72                      | (2.3%)         |
| 4493       | FABRIC COATING OR IMPREGNATING NOC                           | 1.63                      | 1.61                      | (1.2%)         |
| 4511       | ANALYTICAL CHEMIST   | 0.26                      | 0.23                      | (11.5%)        |
| 4512       | BIOMEDICAL RESEARCH LABS-INCL OUTSIDE OPERATNS               | 0.08                      | 0.06                      | (25.0%)        |
| 4557       | INK MFG  | 1.55                      | 1.50                      | (3.2%)         |
| 4558       | PAINT MFG  | 1.34                      | 1.46                      | 9.0%           |
| 4583       | FERTILIZER MFG & DRIVERS                                     | 2.17                      | 2.11                      | (2.8%)         |
| 4611       | DRUG MEDICINE OR PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS   | 0.71                      | 0.62                      | (12.7%)        |
| 4635       | OXYGEN OR HYDROGEN MFG & DRIVERS                             | 4.24                      | 3.73                      | (12.0%)        |
| 4653       | GLUE MFG & DRIVERS   | 1.61                      | 1.62                      | 0.6%           |
| 4665       | RENDERING WORKS NOC & DR                                     | 8.17                      | 7.93                      | (2.9%)         |
| 4692       | DENTAL LABORATORY  | 0.44                      | 0.40                      | (9.1%)         |
| 4693       | PHARMACEUTICAL OR SURGICAL GOODS MFG NOC                     | 0.69                      | 0.61                      | (11.6%)        |
| 4720       | SOAP OR SYNTHETIC DETERGENT MFG                              | 1.39                      | 1.38                      | (0.7%)         |
| 4740       | OIL REFINING - PETROLEUM & DRIVERS                           | 0.74                      | 0.58                      | (21.6%)        |
| 4741       | ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS              | 1.99                      | 2.17                      | 9.0%           |
| 4771       | EXPLOSIVES OR AMMUNITION MFG: NOC - & DRIVERS                | 3.72                      | 2.58                      | (30.6%)        |
| 4777       | EXPLOSIVES DISTRIBUTORS & DRIVERS                            | 2.17                      | 2.11                      | (2.8%)         |
| 4825       | DRUG, MEDICINE OR PHARM PREP MFG & INCIDENTL MFG INGREDIENTS | 0.36                      | 0.29                      | (19.4%)        |
| 4828       | CHEMICAL BLENDING OR MIXING NOC- ALL OPERS & DR              | 0.76                      | 0.78                      | 2.6%           |
| 4829       | CHEMICAL MFG NOC-ALL OPERATIONS & DRIVERS                    | 0.76                      | 0.78                      | 2.6%           |
| 4902       | SPORTING GOODS MFG NOC                                       | 1.41                      | 1.20                      | (14.9%)        |
| 4923       | PHOTOGRAPHIC SUPPLIES MFG                                    | 0.51                      | 0.47                      | (7.8%)         |
| 5020       | CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID               | 3.85                      | 3.58                      | (7.0%)         |
| 5022       | MASONRY NOC  | 9.14                      | 7.08                      | (22.5%)        |
| 5037       | PAINTING: METAL STRUCTURES-OVER 2 STORIES IN HEIGHT &DRIVERS | 14.14                     | 9.63                      | (31.9%)        |
| 5040       | IRON OR STEEL: ERECTION: ERECTION-FRAME STRUCTURES           | 18.99                     | 18.14                     | (4.5%)         |
| 5057       | IRON OR STEEL: ERECTION-NOC                                  | 18.45                     | 14.53                     | (21.2%)        |
| 5059       | IRON OR STEEL: ERECTION: FRAME STRUCT NOT OVER 2 STRS IN HGT | 19.81                     | 20.51                     | 3.5%           |
| 5102       | DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED   | 5.72                      | 5.15                      | (10.0%)        |
| 5146       | FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC          | 6.13                      | 5.21                      | (15.0%)        |
| 5160       | ELEVATOR ERECTION OR REPAIR                                  | 2.48                      | 2.67                      | 7.7%           |
| 5183       | PLUMBING NOC & DRIVERS                                       | 2.84                      | 2.67                      | (6.0%)         |
| 5188       | AUTOMATIC SPRINKLER INSTALLATION & DRIVERS                   | 3.53                      | 2.96                      | (16.1%)        |
| 5190       | ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS               | 2.17                      | 1.84                      | (15.2%)        |
| 5191       | OFFICE MACHINE OR APPLIANCE INSTALL, INSP, ADJSTMT OR REPAIR | 0.67                      | 0.55                      | (17.9%)        |
| 5192       | VENDING OR COIN OPER MACHINES-INSTALL, SRVC OR RPR &SALES,DR | 2.39                      | 2.16                      | (9.6%)         |
| 5213       | CONCRETE CONSTRUCTION-NOC                                    | 10.30                     | 6.96                      | (32.4%)        |
| 5215       | CONCRETE WORK - INCIDENTAL TO CONSTRUCTION OF PRIVATE RES    | 3.83                      | 4.11                      | 7.3%           |
| 5221       | CONCRETE OR CEMENT WORK-FLOORS DRIVEWAYS OR SIDEWALKS &DR    | 5.99                      | 5.36                      | (10.5%)        |
| 5222       | CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS | 8.31                      | 6.79                      | (18.3%)        |
| 5223       | SWIMMING POOL CONSTRUCTN-NOT IRON OR STEEL &DR               | 3.71                      | 2.91                      | (21.6%)        |
| 5348       | STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE        | 4.21                      | 3.45                      | (18.1%)        |
| 5402       | HOTHOUSE ERECTION - ALL OPERATIONS                           | 5.96                      | 4.52                      | (24.2%)        |
| 5403       | CARPENTRY-RES DWELLINGS EXCEEDING 3 STORIES OR COMM STRUCTRS | 8.17                      | 6.74                      | (17.5%)        |
| 5437       | CARPENTRY-INSTALL OF CABINET WORK OR INT TRIM                | 3.38                      | 2.79                      | (17.5%)        |
| 5443       | LATHING & DRIVERS  | 3.24                      | 2.36                      | (27.2%)        |
| 5445       | WALLBOARD INSTALLATION WITHIN BUILDINGS & DR                 | 5.80                      | 4.71                      | (18.8%)        |
| 5462       | GLAZIER-AWAY FROM SHOP & DRIVERS                             | 5.04                      | 4.78                      | (5.2%)         |
| 5472       | ASBESTOS REMOVAL OP: ASBESTOS CONTR-PIPE&BOILR WORK EXCL &DR | 7.02                      | 6.63                      | (5.6%)         |
| 5473       | ASBESTOS REMOVAL OP: ASBESTOS CONTRCTR-NOC &DR               | 8.19                      | 8.62                      | 5.3%           |
| 5474       | PAINTING OR PAPERHANGING NOC & SHOP OPERS, DR                | 3.69                      | 3.66                      | (0.8%)         |
| 5478       | CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTAL | 3.19                      | 3.42                      | 7.2%           |
| 5479       | INSULATION WORK NOC & DRIVERS                                | 4.98                      | 4.23                      | (15.1%)        |
| 5480       | PLASTERING NOC & DRIVERS                                     | 4.21                      | 3.50                      | (16.9%)        |
| 5506       | STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS    | 4.73                      | 4.20                      | (11.2%)        |
| 5507       | STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK & DRIVERS      | 4.99                      | 3.81                      | (23.6%)        |
| 5508       | STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS       | 3.84                      | 3.82                      | (0.5%)         |
| 5509       | STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMP & DR   | 4.53                      | 4.84                      | 6.8%           |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description  | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|--|---------------------------|---------------------------|----------------|
| 5538       | SHEET METAL WORK-SHOP & OUTSIDE-NOC & DRIVERS                | 3.77                      | 3.10                      | (17.8%)        |
| 5545       | ROOFING NOC & YARD EMP, DRIVERS                              | 41.21                     | 38.36                     | (6.9%)         |
| 5547       | ROOFING-BUILT UP - YARD EMP & DRIVERS                        | 10.07                     | 8.56                      | (15.0%)        |
| 5606       | CONTRACTOR-EXECUTIVE SUPERVISOR OR CONSTRUCT SUPERINTENDENT  | 1.16                      | 0.98                      | (15.5%)        |
| 5610       | CLEANER - DEBRIS REMOVAL                                     | 4.17                      | 4.47                      | 7.2%           |
| 5645       | CARPENTRY - RES DWELLINGS NOT EXCEEDING 3 STORIES IN HEIGHT  | 6.09                      | 5.37                      | (11.8%)        |
| 5701       | WRECKING: BUILDING OR STRUCTURES-NOT MARINE- ALL OPERATIONS  | 18.51                     | 12.63                     | (31.8%)        |
| 5703       | BUILDING RAISING OR MOVING & DRIVERS                         | 10.17                     | 7.06                      | (30.6%)        |
| 5705       | SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS | 8.54                      | 8.25                      | (3.4%)         |
| 6003       | PILE DRIVING & DRIVERS                                       | 6.94                      | 4.98                      | (28.2%)        |
| 6005       | JETTY OR BREAKWATER CONSTRUCTION-ALL OPER TO COMPLETION & DR | 3.84                      | 3.82                      | (0.5%)         |
| 6204       | DRILLING NOC & DRIVERS                                       | 4.80                      | 4.69                      | (2.3%)         |
| 6217       | EXCAVATION & DRIVERS   | 3.98                      | 3.52                      | (11.6%)        |
| 6229       | IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION &DR               | 3.52                      | 3.55                      | 0.9%           |
| 6233       | OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS                   | 1.93                      | 1.59                      | (17.6%)        |
| 6251       | TUNNELING - ALL OPERATIONS                                   | 3.94                      | 3.39                      | (14.0%)        |
| 6252       | SHAFT SINKING - ALL OPERATIONS                               | 5.39                      | 3.64                      | (32.5%)        |
| 6306       | SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS                | 7.34                      | 7.47                      | 1.8%           |
| 6319       | GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS                | 2.51                      | 2.00                      | (20.3%)        |
| 6325       | CONDUIT CONSTRUCTION - FOR CABLES OR WIRES & DR              | 2.35                      | 2.20                      | (6.4%)         |
| 6400       | FENCE ERECTION - ALL TYPES                                   | 4.37                      | 3.71                      | (15.1%)        |
| 6504       | FOOD SUNDRIES MFG NOC - NO CEREAL MILLING                    | 2.27                      | 2.05                      | (9.7%)         |
| 6801       | BOAT BUILDING - WOOD - NOC & DRIVERS: US ACT                 | 6.01                      | 4.66                      | (22.5%)        |
| 6811       | BOAT BUILDING - WOOD - NOC & DRIVERS: MA ACT                 | 5.03                      | 4.02                      | (20.1%)        |
| 6824       | BOAT BUILDING OR REPAIRING & DRIVERS: US ACT                 | 8.28                      | 5.90                      | (28.7%)        |
| 6826       | MARINA & DRIVERS: US ACT                                     | 4.97                      | 3.73                      | (24.9%)        |
| 6834       | BOAT BUILDING OR REPAIRING & DRIVERS: MA ACT                 | 1.92                      | 1.88                      | (2.1%)         |
| 6836       | MARINA & DRIVERS: MA ACT                                     | 2.72                      | 2.29                      | (15.8%)        |
| 6843       | SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: US ACT            | 10.91                     | 11.31                     | 3.7%           |
| 6854       | SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS: MA ACT            | 9.12                      | 9.75                      | 6.9%           |
| 6872       | SHIP REPAIR CONVERSION- ALL OP & DR: US ACT                  | 15.28                     | 10.48                     | (31.4%)        |
| 6874       | PAINTING: SHIP HULLS - US ACT                                | 16.69                     | 13.83                     | (17.1%)        |
| 6882       | SHIP REPAIR CONVERSION- ALL OP & DR: MA ACT                  | 12.78                     | 9.03                      | (29.3%)        |
| 6884       | PAINTING: SHIP HULLS - MA ACT                                | 13.95                     | 11.92                     | (14.6%)        |
| 7219       | TRUCKING: NOC - ALL EMP & DRIVERS                            | 6.66                      | 5.93                      | (11.0%)        |
| 7230       | TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMP & DRIVERS      | 7.61                      | 7.39                      | (2.9%)         |
| 7231       | TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY-ALL EMP & DRIVERS | 10.18                     | 9.06                      | (11.0%)        |
| 7309       | STEVEDORING: NOC - US ACT                                    | 10.27                     | 10.42                     | 1.5%           |
| 7313       | COAL DOCK OPERATION & STEVEDORING: US ACT                    | 13.84                     | 14.35                     | 3.7%           |
| 7317       | STEVEDORING: BY HAND OR HAND TRUCKS: US ACT                  | 17.32                     | 11.96                     | (30.9%)        |
| 7327       | STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS: US ACT         | 22.53                     | 17.64                     | (21.7%)        |
| 7350       | FREIGHT HANDLING NOC: US ACT                                 | 17.07                     | 14.45                     | (15.3%)        |
| 7360       | FREIGHT HANDLING NOC: MA ACT                                 | 3.71                      | 3.68                      | (0.8%)         |
| 7370       | TAXICAB CO: ALL OTHER EMP & DRIVERS                          | 3.35                      | 3.66                      | 9.3%           |
| 7380       | DRIVERS, CHAUFFEURS AND HELPERS-NOC-COMMERCIAL               | 5.25                      | 5.31                      | 1.1%           |
| 7382       | BUS CO: ALL OTHER EMPLOYEES & DRIVERS                        | 3.31                      | 2.91                      | (12.1%)        |
| 7403       | AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: A/O EMP & DR  | 3.06                      | 2.58                      | (15.7%)        |
| 7405       | AVIATION: AIR CARRIER-SCHD, COMMUTER OR SUPPL: FLYING CREW   | 0.77                      | 0.82                      | 6.5%           |
| 7420       | AVIATION: STUNT FLYING, RACING OR PARA JUMP: FLYING CREW     | 7.63                      | 8.32                      | 9.0%           |
| 7421       | AVIATION: TRANSPORT PERSON IN EMPLR BUS: FLYING CREW         | 0.95                      | 0.85                      | (10.5%)        |
| 7422       | AVIATION: NOC-OTHER THAN HELICOPTERS: FLYING CREW            | 0.95                      | 0.85                      | (10.5%)        |
| 7425       | AVIATION: HELICOPTERS: FLYING CREW                           | 2.30                      | 2.33                      | 1.3%           |
| 7431       | AVIATION: AIR CHARTER OR AIR TAXI: FLYING CREW               | 0.71                      | 0.64                      | (9.9%)         |
| 7445       | AIR CARRIER-OTHER FLYING CREW-N R                            | 0.25                      | 0.27                      | 8.0%           |
| 7453       | AIR CARRIER-COMMUTER FLYING CREW-N R                         | 0.24                      | 0.21                      | (12.5%)        |
| 7502       | GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DR      | 1.48                      | 1.61                      | 8.8%           |
| 7515       | OIL OR GAS PIPELINE OPERATION & DRIVERS                      | 2.74                      | 2.31                      | (15.7%)        |
| 7520       | WATERWORKS OPERATION & DRIVERS                               | 2.56                      | 2.55                      | (0.4%)         |
| 7538       | ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS          | 5.13                      | 3.47                      | (32.4%)        |
| 7539       | ELECTRIC LIGHT OR POWER CO NOC-ALL EMP & DRIVERS             | 1.20                      | 1.13                      | (5.8%)         |
| 7580       | SEWAGE DISPOSAL PLANT OPERATION & DRIVERS                    | 2.96                      | 2.49                      | (15.9%)        |
| 7590       | GARBAGE WORKS  | 4.19                      | 4.57                      | 9.1%           |
| 7600       | TELEPHONE OR TELEGRAPH CO: ALL OTHER EMP & DR                | 3.26                      | 3.55                      | 8.9%           |
| 7601       | TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DR    | 4.73                      | 3.20                      | (32.3%)        |
| 7610       | RADIO OR TV BROADCAST STATION-ALL EMP & CL, DR               | 0.28                      | 0.30                      | 7.1%           |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description   | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|---|---------------------------|---------------------------|----------------|
| 7704       | FIREFIGHTERS & DRIVERS  | 2.90                      | 3.16                      | 9.0%           |
| 7720       | POLICE OFFICERS & DRIVERS   | 1.30                      | 1.28                      | (1.5%)         |
| 7855       | RAILROAD CONSTR: LAYING/RELAYING TRACK OR MAINT BY CONTR &DR      | 2.94                      | 3.15                      | 7.1%           |
| 8001       | STORE: FLORISTS & DRIVERS   | 1.44                      | 1.39                      | (3.5%)         |
| 8002       | AUTOMOBILE RENTAL CO: ALL OTHER EMP & COUNTER PERSONNEL, DR       | 1.62                      | 1.46                      | (9.9%)         |
| 8006       | STORE: GROCERY STORES-RETAIL-NO HANDLING OF FRESH MEATS           | 1.03                      | 0.80                      | (22.3%)        |
| 8008       | STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL            | 0.68                      | 0.58                      | (14.7%)        |
| 8010       | STORE: HARDWARE   | 1.43                      | 1.14                      | (20.3%)        |
| 8013       | STORE: JEWELRY STORES   | 0.32                      | 0.26                      | (18.8%)        |
| 8017       | STORE: RETAIL NOC   | 0.85                      | 0.79                      | (7.1%)         |
| 8018       | STORE: WHOLESALE NOC  | 3.15                      | 2.97                      | (5.7%)         |
| 8021       | STORE: MEAT, FISH OR POULTRY DEALER- WHOLESALE                    | 2.96                      | 2.72                      | (8.1%)         |
| 8031       | STORE: MEAT, FISH OR POULTRY - RETAIL                             | 1.45                      | 1.24                      | (14.5%)        |
| 8032       | STORE: CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE         | 1.12                      | 1.01                      | (9.8%)         |
| 8033       | STORE: MEAT, GROCERY & PROVISION COMBINED RETAIL-NOC              | 1.24                      | 1.13                      | (8.9%)         |
| 8034       | STORE: GROCERY STORES - WHOLESALE                                 | 2.59                      | 2.18                      | (15.8%)        |
| 8039       | STORE: DEPARTMENT - RETAIL  | 1.16                      | 1.26                      | 8.6%           |
| 8044       | STORE: FURNITURE & DRIVERS  | 2.38                      | 2.12                      | (10.9%)        |
| 8046       | STORE: AUTOMOBILE ACCESSORIES-RETAIL-NOC & DR                     | 1.94                      | 1.93                      | (0.5%)         |
| 8048       | STORE: FRUIT OR VEGETABLE -WHOLESALE                              | 2.12                      | 1.85                      | (12.7%)        |
| 8058       | BUILDING MATERIAL DEALER-NEW MATERIALS ONLY-STORE EMP             | 1.98                      | 1.85                      | (6.6%)         |
| 8103       | WOOL MERCHANT   | 2.31                      | 2.24                      | (3.0%)         |
| 8105       | STORE: HIDE OR LEATHER DEALERS OR STORES                          | 6.59                      | 7.18                      | 9.0%           |
| 8106       | IRON OR STEEL MERCHANT & DRIVERS                                  | 4.49                      | 3.51                      | (21.8%)        |
| 8107       | MACHINERY DEALER- NOC- STORE OR YARD & DRIVERS                    | 2.63                      | 1.90                      | (27.8%)        |
| 8111       | PLUMBERS SUPPLIES DEALERS & DRIVERS                               | 2.36                      | 2.13                      | (9.7%)         |
| 8203       | ICE DEALER & DRIVERS  | 5.32                      | 3.92                      | (26.3%)        |
| 8204       | BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS                  | 5.37                      | 3.71                      | (30.9%)        |
| 8215       | HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DR                    | 2.79                      | 2.32                      | (16.8%)        |
| 8227       | CONTRACTORS PERMANENT YARD  | 4.66                      | 4.77                      | 2.4%           |
| 8232       | LUMBER YARD-NEW MATERIALS ONLY: A/O EMP INCL YRD & WHSE & DR      | 4.77                      | 3.67                      | (23.1%)        |
| 8233       | COAL MERCHANT & LOCAL MANAGERS & DRIVERS                          | 4.79                      | 4.30                      | (10.2%)        |
| 8235       | SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DR                      | 3.52                      | 3.25                      | (7.7%)         |
| 8263       | JUNK DEALERS & DRIVERS  | 4.35                      | 3.74                      | (14.0%)        |
| 8264       | BOTTLE DEALER-USED & DRIVERS                                      | 4.31                      | 3.58                      | (16.9%)        |
| 8265       | IRON OR STEEL SCRAP DEALERS & DRIVERS                             | 4.79                      | 4.30                      | (10.2%)        |
| 8279       | STABLE OR BREEDING FARM & DRIVERS                                 | 3.27                      | 2.88                      | (11.9%)        |
| 8291       | STORAGE WAREHOUSE-COLD  | 2.98                      | 3.24                      | 8.7%           |
| 8292       | STORAGE WAREHOUSE NOC   | 2.92                      | 2.70                      | (7.5%)         |
| 8293       | STORAGE WAREHOUSE-FURNITURE & DRIVERS                             | 6.66                      | 5.17                      | (22.4%)        |
| 8350       | GASOLINE OR OIL DEALER & DRIVERS                                  | 5.88                      | 5.46                      | (7.1%)         |
| 8380       | AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS                     | 2.25                      | 1.92                      | (14.7%)        |
| 8381       | GASOLINE STATION-RETAIL-SELF SERVICE                              | 1.46                      | 1.01                      | (30.8%)        |
| 8385       | BUS CO: GARAGE EMPLOYEES  | 3.02                      | 2.92                      | (3.3%)         |
| 8392       | AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS            | 1.45                      | 1.20                      | (17.2%)        |
| 8393       | AUTOMOBILE BODY REPAIR  | 1.07                      | 1.02                      | (4.7%)         |
| 8500       | METAL SCRAP DEALER & DRIVERS                                      | 4.79                      | 4.30                      | (10.2%)        |
| 8601       | ARCHITECT OR ENGINEER-CONSULTING                                  | 0.17                      | 0.16                      | (5.9%)         |
| 8709       | STEVEDORING:TALLIERS & CHECKING CLERKS: US ACT                    | 5.35                      | 4.01                      | (25.0%)        |
| 8710       | FIELD BONDED WAREHOUSING - ALL EMP & CLERICAL                     | 2.38                      | 1.86                      | (21.8%)        |
| 8719       | STEVEDORING:TALLIERS & CHECKING CLERKS: MA ACT                    | 2.38                      | 1.86                      | (21.8%)        |
| 8720       | INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC       | 0.72                      | 0.64                      | (11.1%)        |
| 8721       | REAL ESTATE APPRAISAL CO - OUTSIDE EMPLOYEES                      | 0.20                      | 0.14                      | (30.0%)        |
| 8726       | STEAMSHIP LINE OR AGCY-PORT EMP: SUP, CAPTN, ENGR, STWRD, PAYCLRK | 3.94                      | 3.77                      | (4.3%)         |
| 8742       | SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE                    | 0.09                      | 0.08                      | (11.1%)        |
| 8745       | NEWS AGENT OR DISTRIB OF MAGAZINE-NOT RETAIL & SALES,DR           | 5.33                      | 4.06                      | (23.8%)        |
| 8747       | DISPLAY SHOWROOMS - ALL TYPES                                     | 0.63                      | 0.58                      | (7.9%)         |
| 8748       | AUTOMOBILE SALESPERSONS   | 0.59                      | 0.43                      | (27.1%)        |
| 8800       | MAILING OR ADDRESSING CO & CLERICAL                               | 0.87                      | 0.74                      | (14.9%)        |
| 8803       | AUDITORS, ACCOUNTANT OR FACTORY COST OR OFF SYSTEMZTR-TRAV        | 0.04                      | 0.03                      | (25.0%)        |
| 8810       | CLERICAL OFFICE EMPLOYEES NOC                                     | 0.06                      | 0.04                      | (33.3%)        |
| 8820       | ATTORNEY-ALL EMP & CLERICAL, MESSENGERS, DR                       | 0.06                      | 0.04                      | (33.3%)        |
| 8824       | ASSISTED LIVING RESIDENCES: PERSONAL CARE EMPLOYEES               | 1.78                      | 1.66                      | (6.7%)         |
| 8826       | ASSISTED LIVING RESIDENCES: ALL OTHER EMP, SALESPERSONS & DR      | 1.34                      | 1.22                      | (9.0%)         |
| 8829       | CONVALESCENT OR NURSING HOME-ALL EMPLOYEES                        | 2.05                      | 2.03                      | (1.0%)         |

Changes in Manual Rates  
All Industry Groups

| Class Code | Class Description   | Manual Rate Eff. 7/1/2022 | Manual Rate Eff. 7/1/2023 | Percent Change |
|------------|---|---------------------------|---------------------------|----------------|
| 8831       | PET GROOMING & DRIVERS  | 0.91                      | 0.75                      | (17.6%)        |
| 8832       | PHYSICIAN & CLERICAL  | 0.24                      | 0.21                      | (12.5%)        |
| 8833       | HOSPITAL: PROFESSIONAL EMPLOYEES                              | 0.95                      | 0.90                      | (5.3%)         |
| 8835       | NURSING-HOME HEALTH, PUBLIC & TRAVELING-ALL EMPLOYEES         | 1.54                      | 1.31                      | (14.9%)        |
| 8868       | COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL                    | 0.64                      | 0.60                      | (6.3%)         |
| 8901       | TELEPHONE OR TELEGRAPH CO: OFF OR EXCH EMP & CL               | 0.06                      | 0.04                      | (33.3%)        |
| 9014       | BUILDINGS - OPERATION BY CONTRACTORS                          | 1.85                      | 1.65                      | (10.8%)        |
| 9015       | BUILDINGS-OPERATION BY OWNER OR LESSEE                        | 2.59                      | 2.27                      | (12.4%)        |
| 9016       | AMUSEMENT PARK OR EXHIBITION OPERATION & DR                   | 1.51                      | 1.14                      | (24.5%)        |
| 9019       | BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS                | 2.38                      | 2.32                      | (2.5%)         |
| 9033       | HOUSING AUTHORITY & CLERICAL, SALES, DRIVERS                  | 2.09                      | 2.01                      | (3.8%)         |
| 9040       | HOSPITAL: ALL OTHER EMPLOYEES                                 | 2.69                      | 2.26                      | (16.0%)        |
| 9044       | CASINO GAMBLING HOTEL-ALL EMP & CLERICAL, SALESPERSONS, DR    | 1.14                      | 1.08                      | (5.3%)         |
| 9052       | HOTEL: ALL OTHER EMPLOYEES & SALES, DRIVERS                   | 1.27                      | 1.20                      | (5.5%)         |
| 9058       | HOTEL: RESTAURANT EMPLOYEES                                   | 1.28                      | 1.18                      | (7.8%)         |
| 9060       | CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL               | 0.88                      | 0.78                      | (11.4%)        |
| 9061       | CLUB NOC & CLERICAL   | 0.88                      | 0.73                      | (17.0%)        |
| 9062       | CASINO GAMBLING-ALL EMP & CLERICAL, SALESPERSONS, DR          | 0.88                      | 0.73                      | (17.0%)        |
| 9063       | YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL     | 0.53                      | 0.46                      | (13.2%)        |
| 9077       | UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS      | 5.91                      | 6.13                      | 3.7%           |
| 9079       | RESTAURANT NOC  | 0.86                      | 0.73                      | (15.1%)        |
| 9089       | BILLIARD HALL   | 0.62                      | 0.49                      | (21.0%)        |
| 9093       | BOWLING LANE  | 0.95                      | 0.72                      | (24.2%)        |
| 9101       | COLLEGE: ALL OTHER EMPLOYEES                                  | 3.24                      | 3.01                      | (7.1%)         |
| 9102       | PARK NOC- ALL EMPLOYEES & DRIVERS                             | 1.79                      | 1.96                      | 9.5%           |
| 9154       | THEATER NOC: ALL OTHER EMPLOYEES                              | 1.36                      | 1.47                      | 8.1%           |
| 9156       | THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS               | 1.67                      | 1.43                      | (14.4%)        |
| 9178       | ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS                     | 11.72                     | 9.98                      | (14.8%)        |
| 9179       | ATHLETIC TEAM OR PARK: CONTACT SPORTS                         | 34.14                     | 36.44                     | 6.7%           |
| 9180       | AMUSEMENT DEVICE OPERATION NOC-NOT TRAV & DR                  | 3.97                      | 3.36                      | (15.4%)        |
| 9182       | ATHLETIC TEAM OR PARK: OPERATIONS & DRIVERS                   | 2.56                      | 2.16                      | (15.6%)        |
| 9186       | CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OP-TRAV-ALL EMP & DR     | 3.97                      | 3.36                      | (15.4%)        |
| 9220       | CEMETERY OPERATION & DRIVERS                                  | 3.13                      | 2.86                      | (8.6%)         |
| 9402       | STREET CLEANING & DRIVERS                                     | 3.43                      | 3.33                      | (2.9%)         |
| 9403       | GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS                 | 8.60                      | 9.38                      | 9.1%           |
| 9410       | MUNICIPAL, TOWN, COUNTY OR STATE EMP NOC                      | 3.12                      | 2.83                      | (9.3%)         |
| 9501       | SIGN PAINTING OR LETTERING-INSIDE & DRIVERS                   | 1.77                      | 1.62                      | (8.5%)         |
| 9505       | PAINTING: AUTO OR CARRIAGE BODIES                             | 1.77                      | 1.62                      | (8.5%)         |
| 9519       | HOUSEHOLD APPLIANCES-ELECTRICAL-INSTALL, SERV OR REPAIR & DR  | 2.18                      | 1.89                      | (13.3%)        |
| 9521       | HOUSE FURNISHINGS INSTALLATION-NOC                            | 2.60                      | 2.83                      | 8.8%           |
| 9522       | UPHOLSTERING  | 1.39                      | 1.41                      | 1.4%           |
| 9533       | SCAFFOLDING: INST, RPR OR RMVL- BLT UP FR GRND-NO SUSP/SW&DR  | 13.73                     | 14.73                     | 7.3%           |
| 9534       | MOBILE CRANE & HOIST SERV CONTR-NOC-ALL OP -INCL YRD EMP & DR | 4.87                      | 4.61                      | (5.3%)         |
| 9549       | ADVERTISING CO & DRIVERS                                      | 3.50                      | 2.93                      | (16.3%)        |
| 9552       | SIGN MFG-ERECTION, REPAIR OR MAINT & SHOP, DR                 | 6.11                      | 4.32                      | (29.3%)        |
| 9586       | BARBER SHOP, BEAUTY PARLOR, HAIR STYLING SALON                | 0.28                      | 0.24                      | (14.3%)        |
| 9620       | FUNERAL DIRECTOR & DRIVERS                                    | 0.64                      | 0.60                      | (6.3%)         |



Massachusetts Workers Compensation  
Classification Pricing

Summary of 7/1/2023 Stipulation Effects

|                        | Effective<br>7/1/2022 | Effective<br>7/1/2023 | Percent<br>Change |
|------------------------|-----------------------|-----------------------|-------------------|
| (1) Average Rate       |                       |                       |                   |
| Manufacturing          | 1.644                 | 1.478                 | -10.1%            |
| Construction           | 4.246                 | 3.738                 | -12.0%            |
| Office & Clerical      | 0.121                 | 0.106                 | -13.0%            |
| Goods & Services       | 1.400                 | 1.253                 | -10.5%            |
| Miscellaneous          | 4.193                 | 4.079                 | -2.7%             |
| Total                  | 0.757                 | 0.680                 | -10.2%            |
| (2) Manual Rate        |                       |                       |                   |
| Manufacturing          | 1.573                 | 1.406                 | -10.7%            |
| Construction           | 4.219                 | 3.690                 | -12.5%            |
| Office & Clerical      | 0.119                 | 0.098                 | -17.3%            |
| Goods & Services       | 1.342                 | 1.194                 | -11.0%            |
| Miscellaneous          | 3.998                 | 3.862                 | -3.4%             |
| Total                  | 0.736                 | 0.653                 | -11.2%            |
| (3) Expected Loss Rate |                       |                       |                   |
| Manufacturing          | 0.797                 | 0.755                 | -5.3%             |
| Construction           | 1.831                 | 1.796                 | -1.9%             |
| Office & Clerical      | 0.060                 | 0.052                 | -13.4%            |
| Goods & Services       | 0.680                 | 0.643                 | -5.5%             |
| Miscellaneous          | 1.896                 | 2.001                 | 5.6%              |
| Total                  | 0.350                 | 0.337                 | -3.8%             |
| (4) D-Ratio            |                       |                       |                   |
| Manufacturing          | 0.184                 | 0.172                 | -6.4%             |
| Construction           | 0.180                 | 0.170                 | -5.3%             |
| Office & Clerical      | 0.187                 | 0.177                 | -5.8%             |
| Goods & Services       | 0.186                 | 0.172                 | -7.5%             |
| Miscellaneous          | 0.182                 | 0.170                 | -6.5%             |
| Total                  | 0.184                 | 0.172                 | -6.4%             |

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**

---

|                               |
|-------------------------------|
| <b>EFFECTIVE JULY 1, 2023</b> |
|-------------------------------|

|   |       |
|---|-------|
| 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  |