

November 15, 2024

**CIRCULAR LETTER NO. 2441**

To All Members and Subscribers of the WCRIBMA:

**Rate Filing, Pending Premium Change Endorsement**

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The WCRIBMA submitted a rate filing today to the Division of Insurance on behalf of its members recommending a 7.1% increase in average rates for industrial classes and a 3.7% decrease for F-Classes. The WCRIBMA filed no change to expense constants.

The proposed effective date of this filing is July 1, 2025. The Commissioner of Insurance will issue a hearing notice shortly and at that time we will then issue another Circular Letter attaching a copy of that notice. The WCRIBMA will also post additional information as it becomes available on our website at [www.wcribma.org](http://www.wcribma.org).

In anticipation of the Rate Filing, the WCRIBMA has begun issuing ratings effective on July 1, 2025 and subsequent with a preliminary status. At the conclusion of the rate case, the WCRIBMA will revise the preliminary ratings.

Until a decision is rendered, carriers should attach the Massachusetts Pending Premium Change Endorsement (WC 20 04 01) to all new and renewal policies effective on or after July 1, 2025. A copy of that endorsement is attached for your convenience.

Carolyn Bergh  
Vice President and Actuary

**MASSACHUSETTS PENDING PREMIUM CHANGE ENDORSEMENT**

A filing is being considered by the Massachusetts Division of Insurance which may result in premiums different from those shown on the policy. If it does, we will issue an endorsement to show the new premiums and their effective date.

**Note:**

Use this endorsement with any policy showing Massachusetts in Item 3.A. of the Information Page if the premium shown in the policy may change because of a filing pending when this policy was issued.