



7/1/2023 MASSACHUSETTS WORKERS’ COMPENSATION RATE CHANGE

The Massachusetts Commissioner of Insurance has approved a Stipulation for the general revision of workers’ compensation rates, effective 12:01 A.M., July 1, 2023, applicable to new and renewal policies.

Average Rates

The overall average decrease of 10.2% will vary by industry group as follows:

| Industry | Change |
|-------------------|--------|
| Manufacturing | -10.1% |
| Construction | -12.0% |
| Office & Clerical | -13.0% |
| Goods & Services | -10.5% |
| Miscellaneous | -2.7% |

Average rates include adjustments for experience factors, the construction class credit and other factors.

Change in Manual Rates

The overall decrease in manual rates by industry group is:

| Industry | Change |
|-------------------|--------|
| Manufacturing | -10.7% |
| Construction | -12.5% |
| Office & Clerical | -17.3% |
| Goods & Services | -11.0% |
| Miscellaneous | -3.4% |

The changes by class, even within the same industry group, vary substantially.

Following is a list of the more common classifications we work with and the new manual rates per \$100 of payroll. The rates for all Massachusetts classes can be found at www.wcribma.org, the web site of the Workers’ Compensation Rating and Inspection Bureau of Massachusetts, on their [Class Code Lookup](#) page.

Experience Rating Plan Changes

The Experience Rating Plan Expected Loss Rates and D-Ratios have also changed. These rates and ratios are used in calculating experience rating factors (experience mod. and ARAP) and are a significant component in determining the final premium for an experience rated risk. Expected loss rates used in calculating experience factors decreased by an average of 3.8% over all industry groups.

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required.

Experience mods and ARAPs already issued effective 7/1/2023 or after on a preliminary basis will be recalculated to reflect the new Expected Loss Rates.

Small Deductible Credits

The premium credits applicable to the election of small deductibles under either the Massachusetts Benefits Deductible Program or the Massachusetts Benefits Claim and Aggregate Deductible Program have been revised. The deductible credits will be:

Benefits Deductible Coverage Program

| Deductible Amount | Credit |
|-------------------|--------|
| \$500 | 1.5% |
| \$1,000 | 2.5% |
| \$2,000 | 3.8% |
| \$2,500 | 4.4% |
| \$5,000 | 6.7% |

Benefits Claim and Aggregate Deductible Program

Under this program, a per claim deductible of \$2,500 applies subject to an aggregate of \$10,000. For policies with an estimated annual standard premium over \$200,000, the aggregate is 5% of the estimated annual standard premium.

| Estimated Annual Standard Premium | Credit |
|-----------------------------------|--------|
| \$0 to \$75,000 | 4.3% |
| \$75,001 to \$100,000 | 4.2% |
| \$100,001 to \$125,000 | 4.1% |
| \$125,001 to \$150,000 | 4.0% |
| \$150,001 to \$200,000 | 3.8% |
| over \$200,000 | 3.5% |

Other Factors

There were changes to the Retrospective Rate Plan as well as an overall average decrease in F-Classes rates of 15.6% and a decrease in the United States Longshore and Harbor Workers’ (USL&H) factor for non-F classes to 16.0%. For details, see the Bureau’s web site at www.wcribma.org.

There were no changes in the following:

- Expense Constant
- Loss Constant
- Admiralty Law and Federal Employers’ Liability Act classifications
- Merit Rating Program
- Massachusetts Construction Classification Premium Adjustment Program
- Premium Discount Tables A and B

It is important to remember this rate change will affect each insured differently and premium changes will vary. Please consult with your account manager to review how this change will affect you.

CONTACT US
(617) 773-9200

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MASSACHUSETTS WORKERS' COMPENSATION RATES

Selected Rates per \$100 of Payroll

| Class | Description | 7/1/16 Rate | 7/1/18 Rate | 7/1/20 Rate | 7/1/22 Rate | 7/1/23 Rate | % Change 22 to 23 |
|-------|--|----------------|----------------|----------------|----------------|----------------|-------------------------|
| 8901 | Alarm System Company - Office | \$0.07 | \$0.07 | \$0.06 | \$0.06 | \$0.04 | -33.3% |
| 7600 | Alarm System Installation or Repair | \$3.97 | \$2.96 | \$3.18 | \$3.26 | \$3.55 | 8.9% |
| 5472 | Asbestos Removal - Pipe & Boiler | \$9.27 | \$8.75 | \$7.50 | \$7.02 | \$6.63 | -5.6% |
| 5473 | Asbestos Removal NOC | \$10.25 | \$10.55 | \$9.31 | \$8.19 | \$8.62 | 5.3% |
| 1463 | Asphalt Works & Drivers | \$8.98 | \$8.79 | \$9.62 | \$10.40 | \$9.35 | -10.1% |
| 8232 | Building Material Dealer - New Materials | \$5.53 | \$5.81 | \$5.10 | \$4.77 | \$3.67 | -23.1% |
| 8058 | Building Material Dealer - Store | \$2.44 | \$2.18 | \$2.00 | \$1.98 | \$1.85 | -6.6% |
| 8204 | Building Material Yard | \$4.23 | \$4.49 | \$4.92 | \$5.37 | \$3.71 | -30.9% |
| 5703 | Building Raising or Moving | \$21.41 | \$14.57 | \$10.77 | \$10.17 | \$7.06 | -30.6% |
| 9014 | Buildings Operations By Contractors | \$3.01 | \$2.28 | \$2.01 | \$1.85 | \$1.65 | -10.8% |
| 9015 | Buildings Operations By Owners | \$3.17 | \$2.89 | \$2.70 | \$2.59 | \$2.27 | -12.4% |
| 5437 | Carpentry - Cabinet Work, Interior Trim, Wood Flooring | \$5.52 | \$4.49 | \$3.84 | \$3.38 | \$2.79 | -17.5% |
| 5645 | Carpentry – Residential 3 Stories or Less | \$8.11 | \$7.10 | \$6.35 | \$6.09 | \$5.37 | -11.8% |
| 5403 | Carpentry - Residential > 3 Stories or Commercial | \$11.00 | \$7.64 | \$7.77 | \$8.17 | \$6.74 | -17.5% |
| 2802 | Carpentry - Shop | \$4.42 | \$3.67 | \$3.20 | \$3.14 | \$2.77 | -11.8% |
| 5610 | Cleaner Debris Removal | \$6.49 | \$5.66 | \$4.19 | \$4.17 | \$4.47 | 7.2% |
| 8810 | Clerical NOC | \$0.07 | \$0.07 | \$0.06 | \$0.06 | \$0.04 | -33.3% |
| 5222 | Concrete - Bridge Construction | \$10.40 | \$8.58 | \$9.21 | \$8.31 | \$6.79 | -18.3% |
| 5213 | Concrete Construction NOC | \$15.46 | \$11.97 | \$10.42 | \$10.30 | \$6.96 | -32.4% |
| 5221 | Concrete Floors, Driveways | \$6.77 | \$6.97 | \$6.12 | \$5.99 | \$5.36 | -10.5% |
| 5215 | Concrete Work - Private Residence | \$5.65 | \$4.33 | \$3.76 | \$3.83 | \$4.11 | 7.3% |
| 6325 | Conduit Construction-Cable or Wires | \$4.79 | \$3.41 | \$2.56 | \$2.35 | \$2.20 | -6.4% |
| 8227 | Contractors Permanent Yard | \$4.70 | \$4.79 | \$4.26 | \$4.66 | \$4.77 | 2.4% |
| 5102 | Door, Door Frame, Sash Erection | \$6.12 | \$6.12 | \$6.12 | \$5.72 | \$5.15 | -10.0% |
| 6229 | Drainage or Irrigation Systems | \$4.56 | \$3.77 | \$3.56 | \$3.52 | \$3.55 | 0.9% |
| 6204 | Drilling NOC | \$7.78 | \$5.85 | \$4.79 | \$4.80 | \$4.69 | -2.3% |
| 7380 | Drivers NOC | \$6.08 | \$5.96 | \$5.32 | \$5.25 | \$5.31 | 1.1% |
| 5190 | Electrical Wiring – Within Buildings | \$2.61 | \$2.17 | \$2.05 | \$2.17 | \$1.84 | -15.2% |
| 5160 | Elevator Erection or Repair | \$3.37 | \$2.75 | \$2.27 | \$2.48 | \$2.67 | 7.7% |
| 8601 | Engineer or Architect - Consulting | \$0.27 | \$0.21 | \$0.19 | \$0.17 | \$0.16 | -5.9% |
| 6217 | Excavation / Grading of Land | \$4.53 | \$4.03 | \$3.96 | \$3.98 | \$3.52 | -11.6% |
| 5606 | Executive Supervisor | \$1.87 | \$1.47 | \$1.22 | \$1.16 | \$0.98 | -15.5% |
| 6400 | Fence Erection | \$6.00 | \$4.71 | \$4.42 | \$4.37 | \$3.71 | -15.1% |
| 5478 | Floor Covering Installation | \$5.59 | \$4.18 | \$3.63 | \$3.19 | \$3.42 | 7.2% |
| 5146 | Furniture or Fixture Installation | \$6.38 | \$6.57 | \$6.50 | \$6.13 | \$5.21 | -15.0% |
| 5462 | Glazier | \$7.70 | \$6.18 | \$5.19 | \$5.04 | \$4.78 | -5.2% |



| Class | Description | 7/1/16 Rate | 7/1/18 Rate | 7/1/20 Rate | 7/1/22 Rate | 7/1/23 Rate | % Change 22 to 23 |
|-------|---|-------------|-------------|-------------|-------------|-------------|-------------------|
| 4000 | Gravel & Sand Digging | \$4.29 | \$4.48 | \$4.55 | \$4.92 | \$4.71 | -4.3% |
| 9521 | House Furnishings Installation | \$3.40 | \$2.73 | \$2.65 | \$2.60 | \$2.83 | 8.8% |
| 5479 | Insulation Work | \$8.90 | \$6.92 | \$5.12 | \$4.98 | \$4.23 | -15.1% |
| 5040 | Iron or Steel Erection | \$59.07 | \$24.00 | \$19.85 | \$18.99 | \$18.14 | -4.5% |
| 5057 | Iron or Steel Erection NOC | \$26.45 | \$21.61 | \$20.97 | \$18.45 | \$14.53 | -21.2% |
| 5059 | Iron or Steel Erection: Not over 2 Stories | \$26.45 | \$16.69 | \$18.13 | \$19.81 | \$20.51 | 3.5% |
| 3030 | Iron or Steel Shop - Structural | \$6.16 | \$5.47 | \$5.20 | \$4.68 | \$3.90 | -16.7% |
| 3041 | Iron Works - Shop - Decorative | \$4.74 | \$3.40 | \$2.61 | \$2.35 | \$2.06 | -12.3% |
| 3040 | Iron Works - Shop - Ornamental | \$5.98 | \$4.52 | \$4.08 | \$4.41 | \$4.53 | 2.7% |
| 6005 | Jetty or Breakwater Construction | \$6.52 | \$4.51 | \$3.75 | \$3.84 | \$3.82 | -0.5% |
| 0042 | Landscape Gardening | \$4.09 | \$3.55 | \$3.14 | \$2.88 | \$2.69 | -6.6% |
| 8820 | Law Office | \$0.09 | \$0.08 | \$0.07 | \$0.06 | \$0.04 | -33.3% |
| 9102 | Lawn Maintenance | \$2.66 | \$2.49 | \$2.02 | \$1.79 | \$1.96 | 9.5% |
| 5022 | Masonry NOC | \$9.70 | \$9.60 | \$8.93 | \$9.14 | \$7.08 | -22.5% |
| 3724 | Millwright Work NOC | \$4.99 | \$5.08 | \$4.60 | \$4.05 | \$3.41 | -15.8% |
| 9534 | Mobile Crane Hoisting Service | \$6.70 | \$5.29 | \$4.98 | \$4.87 | \$4.61 | -5.3% |
| 8742 | Outside Sales | \$0.16 | \$0.12 | \$0.10 | \$0.09 | \$0.08 | -11.1% |
| 5474 | Painting or Paper Hanging NOC | \$5.66 | \$4.25 | \$3.71 | \$3.69 | \$3.66 | -0.8% |
| 6003 | Pile Driving | \$10.46 | \$9.15 | \$7.82 | \$6.94 | \$4.98 | -28.2% |
| 5480 | Plastering | \$4.64 | \$4.04 | \$4.38 | \$4.21 | \$3.50 | -16.9% |
| 5183 | Plumbing NOC | \$3.45 | \$2.93 | \$2.82 | \$2.84 | \$2.67 | -6.0% |
| 1624 | Quarry NOC | \$4.64 | \$3.60 | \$3.29 | \$3.35 | \$3.50 | 4.5% |
| 9079 | Restaurant | \$1.09 | \$1.03 | \$0.92 | \$0.86 | \$0.73 | -15.1% |
| 5547 | Roofing - Built-Up | \$13.68 | \$11.44 | \$10.00 | \$10.07 | \$8.56 | -15.0% |
| 5545 | Roofing NOC | \$37.05 | \$35.68 | \$37.71 | \$41.21 | \$38.36 | -6.9% |
| 7720 | Security Enforcement or Protection | \$1.71 | \$1.34 | \$1.29 | \$1.30 | \$1.28 | -1.5% |
| 6306 | Sewer Construction | \$9.10 | \$8.09 | \$6.71 | \$7.34 | \$7.47 | 1.8% |
| 5538 | Sheet Metal Work - Shop & Outside | \$4.58 | \$3.82 | \$3.89 | \$3.77 | \$3.10 | -17.8% |
| 9552 | Sign Mfg - Erection, Repair, Maintenance | \$6.94 | \$7.12 | \$6.67 | \$6.11 | \$4.32 | -29.3% |
| 5188 | Sprinkler Installation | \$4.94 | \$4.32 | \$3.65 | \$3.53 | \$2.96 | -16.1% |
| 9402 | Street Cleaning | \$4.80 | \$3.92 | \$3.61 | \$3.43 | \$3.33 | -2.9% |
| 5507 | Street or Road Construction | \$7.64 | \$5.60 | \$5.20 | \$4.99 | \$3.81 | -23.6% |
| 5506 | Street or Road Paving | \$6.85 | \$5.20 | \$4.33 | \$4.73 | \$4.20 | -11.2% |
| 5348 | Tile, Stone or Mosaic Work | \$5.12 | \$4.15 | \$3.85 | \$4.21 | \$3.45 | -18.1% |
| 0106 | Tree Pruning | \$13.63 | \$10.05 | \$8.71 | \$8.37 | \$7.07 | -15.5% |
| 7219 | Trucking NOC | \$9.77 | \$8.41 | \$7.58 | \$6.66 | \$5.93 | -11.0% |
| 5445 | Wallboard Installation | \$6.90 | \$6.08 | \$5.60 | \$5.80 | \$4.71 | -18.8% |
| 6319 | Water / Gas Main or Connection Construction | \$4.48 | \$3.55 | \$2.81 | \$2.51 | \$2.00 | -20.3% |
| 7520 | Waterworks Operation | \$3.16 | \$2.77 | \$2.64 | \$2.56 | \$2.55 | -0.4% |
| 3365 | Welding NOC | \$7.75 | \$5.73 | \$4.43 | \$4.19 | \$3.54 | -15.5% |

NOC = Not Otherwise Classified