



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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Workers' Compensation
Filing Guidance Notice 2012-F

TO: Workers' Compensation Insurance Carriers

FROM: Kevin Patrick Beagan, Director, State Rating Bureau
Kevin Patrick Beagan

DATE: July 23, 2012

RE: Submission of Deviation and Schedule Credit Plan Filings to be Effective on or After September 1, 2012

Due to this year's pending workers' compensation insurance rate proceeding, the Division of Insurance ("Division") is issuing this Notice to provide guidance to insurers about the use of rate deviations and schedule rating plans during September and October 2012.

For all new and renewal workers' compensation policies effective on or after September 1, 2012, Workers' Compensation Rating and Inspection Bureau member companies shall use rates calculated in accordance with the Commissioner of Insurance's Decision and Order relative to such policies, which is anticipated to be issued no later than September 1. No rate deviation or schedule credit plan filing approved to be effective on or before August 31, 2012 may be used by any company beyond September 1, 2012, unless the Division has received a "Note to Reviewer" through the System for Electronic Rate and Form Filings ("SERFF"), as described below.

Retaining Currently Approved Deviation or Scheduled Rating Plan beyond August 31, 2012

Carriers may extend currently approved rate deviations or schedule credit plans, without alteration, up to and including October 31, 2012. To do so, the carrier must submit a "Note to Reviewer" no later than July 31, 2012 within the record of its currently approved filing, which clearly indicates the date until which it intends to extend the currently approved rate deviation or schedule credit plan.

Offering New or Altered Deviation or Scheduled Rating Plan on and after September 1, 2012

Carriers must submit complete filings for any new or altered rate deviation or schedule credit plan to be effective on and after September 1, 2012, including all appropriate actuarial support, no later than October 12, 2012. If the new or altered deviation or schedule rating plan filing is approvable and submitted in a timely fashion, the date of the Division's approval of such filing will not delay the effective date of the approved program.

If you have any questions about this Notice or about how to submit a proper deviation or schedule credit plan filing, please contact Walter Horn at 617-521-7335, or via email at walter.horn@state.ma.us.