

FREQUENTLY ASKED QUESTIONS

Revised Assessment Process- EOLWD

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- **Online assessment reporting template is mandatory for all assessment filings**
A copy of the revised back-up template, along with technical instructions, and a copy of the Form are available on the DIA website: <https://www.mass.gov/service-details/dia-assessment-forms>
- **Reporting policies on the Form 50 or 51- *No Change in the Language***
In accordance with M.G.L, Chp. 152, section 65: “Insurers shall transmit assessments collected during each quarter, and self-insurers and self-insurance groups shall pay assessments due each quarter, to the state treasurer no later than one month after the end of the quarter. This information must be reported on the Form 50 or Form 51, respectively. Premiums for any quarter that were earned and billed during any previous quarter may be filed on the back-up template and explained in the “Adjustment Reason” column.
- **Adjustment Reason Column (column J on template)-** *This column is used to explain insurance policy adjustments resulting from the following:*
 - audits
 - adjustments to premiums earned and billed
 - endorsements
 - providing an “adjustment reason” will allow filers to update the back-up template with the policy effective dates and DIA rates in effect at the time of the adjustment.
- **Instituting a seven-year (84) month cap on all insurance policy adjustments**
Seven years (84 months) is providing time for companies to report any insurance policy adjustments resulting from audits and endorsements to the department. File all adjustments on the back-up template and include the adjustment explanation in the “Adjustment Reason” column.
- **“Netting” Credits- *No Change***
As previously allowed, companies will be able to apply adjustments, and net out the assessment payment at the time of filing. All adjustment reasons must be included in the “Adjustment Reason” column on the reporting template.
- **Require that insurers and SIGs report policies that are in effect during the current filing period.**
The department is requiring that companies report “standard premium” for all policies that were written, and premium was “collected” within the reporting quarter. Adjustments from previous years policies may be reported using the “Adjustment Reason” column on the back-up template.
- **Standard Premium Algorithm-*No Change***
The quarterly assessment calculation is derived using Standard Premium. The definition of Standard Premium is: direct written premium, equal to the product of the payroll by class code and the current applicable manual WCRIB rate, multiplied by an applicable experience

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modification factor. The calculated Standard premium is then multiplied by the DIA assessment rate.

- **Listing addresses information on the back-up template**
List the business address for any policy provided on the back-up template.
- **Applying the correct DIA assessment rate to policies from previous years**
The revised assessment reporting back-up template will enable companies to apply the correct DIA assessment rate to policies listed.
- **Definition of Public Employer**
As set forth in M.G.L. c. 152, § 65 (2), the term “public employer” includes the commonwealth, cities, towns, political subdivisions of the commonwealth or public employer self-insurance groups. For purposes of § 65, housing authorities are not considered political subdivisions of the Commonwealth, and thus, are not “public employers” as that term is used therein. For additional information, please paste the following link in your browser: <http://www.mass.gov/lwd/workers-compensation/ir-info-for-wc/assessments/opt-out-bulletin.pdf>