

**WORKERS' COMPENSATION BOARD
INSURANCE COMPANIES ASSESSMENT CALCULATIONS
FY 2026**

1. Estimated Total Market
From 39-A MRSA 154 (3)

The assessment must be stated as a percentage of each employer's premium base. In establishing the assessment percentage, the board shall estimate the expected premium base for the upcoming fiscal year based on returns filed...and anticipated trends in the insurance marketplace. The premium base for assessment purposes is the payroll times the filed manual rate times the employer's current experience modification factor, if applicable. The only deductible credits that may be included in the calculation are for the \$1,000 and \$5,000 indemnity deductible and the \$250 and \$500 medical deductible per 24-A M.R.S.A. §2385 and 2385-A. For policies written using retrospective rating, the premium base must be calculated in accordance with this paragraph regardless of the actual retrospective premium calculation.

Estimated Total Market: \$279,063,137

2. Pro Rata Share of Disabling Cases
From 39-A MRSA 154 (5)

The assessment must be distributed between insurance companies or associations and self-insured employers in direct proportion to the pro rata share of disabling cases attributable to each group for the most recent calendar year for which data is available.

Pro rata share of disabling cases:

Insurance Companies	7,641 (58.2260153928%)
Self-Insured Employers	5,482 (41.7739846072%)
TOTAL	13,123 (100.00%)

3. Amount of Assessment.
39-A MRSA 154 (6)

Total FY' 2026 Assessment: \$13,200,000.00

Note that the Board has voted to reduce the amount of this assessment by \$1,500,000. This reduced the assessment that employers ultimately have to pay to \$13,200,000.00

4. Assessment Distribution. (Pro rata share x total assessment = assessment distribution)

Insurance Companies:	$58.2260153928\% \times \$13,200,000.00 = \$7,685,834.03$
Self-Insured Employers:	$41.7739846072\% \times \$13,200,000.00 = \$5,514,165.97$

5. Individual Assessment
39-A MRSA 154 (3)

Total Assessed Amount for Insurance Companies / Estimated Total Market = FY' 2026
Assessment Rate

$$\$7,685,834.03 / \$279,063,137 = 2.75\%$$

May 2025