





**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Effective January 1, 2024

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
9058	1.30	290												
9060	1.22	282												
9061	1.40	300												
9063	0.74	234												
9077F	5.03	663												
9082	1.22	282												
9083	1.24	284												
9084	1.12	272												
9088a	a	a												
9089	0.72	232												
9093	1.14	274												
9101	2.71	431												
9102	2.81	441												
9154	1.29	289												
9156	2.54	414												
9170	7.27	887												
9178	3.62	522												
9179	6.10	770												
9180	2.78	438												
9182	1.51	311												
9186	12.14	1200												
9220	5.16	676												
9402	4.48	608												
9403	5.01	661												
9410	1.99	359												
9501	2.21	381												
9505	2.37	397												
9516	1.74	334												
9519	3.61	521												
9521	2.98	458												
9522	1.91	351												
9534	4.26	586												
9554	5.71	731												
9586	0.47	207												
9600	1.91	351												
9620	1.36	296												

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

\* Refer to the Footnotes Page for additional information on this class code.

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FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.

\* Class Codes with Specific Footnotes

- 1803 See the Florida **Basic Manual** rule, Disease loading.
- 2702 An upset payroll of \$10.00 per cord has been established for use only when payroll records are not available and shall be used for premium computation purposes in accordance with the classification footnote.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.925 and elr x 1.863.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

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MISCELLANEOUS VALUES

<b>Average Weekly Wage</b> applicable only in connection with the <b>Basic Manual</b> rule, Payroll exclusions.....	\$30
<b>Basis of premium</b> applicable in accordance with the <b>Basic Manual</b> notes for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$93,400
Leased or rented vehicle.....	\$62,200
<b>Expense Constant</b> applicable in accordance with the <b>Basic Manual</b> rule.....	\$160
<b>Maximum Minimum Premium</b> .....	\$1,200
<b>Maximum Weekly Payroll</b> applicable in accordance with the <b>Basic Manual</b> rule, Rule for premium determination of executive officers and the <b>Basic Manual</b> notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$3,600
<b>Minimum Premium Multiplier</b> .....	100
<b>Minimum Weekly Payroll</b> applicable in accordance with the <b>Basic Manual</b> rule, Rule for premium determination of executive officers:	
Executive officers in the construction industry.....	\$600
All other executive officers.....	\$1,200
<b>Premium Determination for Partners and Sole Proprietors</b> in accordance with the <b>Basic Manual</b> rule, Rule for premium determination for partners or sole proprietors (Annual Payroll).....	\$62,200

**Note:** If the actual remuneration received by the partner or sole proprietor as evidenced by IRS Schedule C forms is less than the amount shown above, the actual amount may be used.

**Premium Discount Percentages** - (See the **Basic Manual** rule, Premium discount.) The following premium discounts are applicable to Standard Premiums:

		Table A	Table B
First	\$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

**Premium Reduction Percentages** - The following percentages are applicable by deductible and/or coinsurance amount and hazard group for total losses on a per claim basis. They do include a safety factor.

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	3.0%	2.6%	2.1%	1.8%	1.4%	1.1%	0.9%
\$10,000	4.3%	3.8%	3.1%	2.8%	2.2%	1.8%	1.5%
\$15,000	5.2%	4.7%	3.9%	3.5%	2.8%	2.4%	2.0%
\$20,000	6.0%	5.4%	4.6%	4.1%	3.4%	2.8%	2.4%
\$21,000	6.1%	5.5%	4.7%	4.2%	3.5%	2.9%	2.5%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.4%	2.9%	2.1%	1.8%	1.3%	1.0%	0.7%
\$1,000	5.7%	4.9%	3.7%	3.1%	2.3%	1.7%	1.4%
\$1,500	7.5%	6.4%	5.0%	4.1%	3.1%	2.4%	1.9%
\$2,000	9.0%	7.8%	6.1%	5.1%	3.9%	3.0%	2.4%
\$2,500	10.3%	8.9%	7.0%	5.9%	4.5%	3.5%	2.8%

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MISCELLANEOUS VALUES (cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.8%	7.8%	6.4%	5.7%	4.5%	3.7%	3.1%
\$1,000	10.7%	9.4%	7.7%	6.7%	5.3%	4.3%	3.6%
\$1,500	12.1%	10.7%	8.7%	7.6%	5.9%	4.9%	4.0%
\$2,000	13.3%	11.8%	9.6%	8.3%	6.5%	5.3%	4.4%
\$2,500	14.3%	12.7%	10.3%	9.0%	7.1%	5.7%	4.7%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.0%	13.2%	10.6%	9.1%	7.1%	5.7%	4.7%
\$10,000	21.4%	19.1%	15.7%	13.9%	11.0%	9.1%	7.6%
\$15,000	26.1%	23.4%	19.6%	17.6%	14.1%	11.8%	10.1%
\$20,000	29.8%	27.0%	22.9%	20.6%	16.8%	14.2%	12.2%
\$25,000	33.0%	30.0%	25.7%	23.3%	19.1%	16.3%	14.1%
\$50,000	43.4%	40.3%	35.6%	33.1%	27.8%	24.4%	21.6%
\$75,000	49.3%	46.2%	41.5%	39.1%	33.5%	30.0%	26.8%

+ Identifies a premium reduction percentage provided on an advisory basis. An insurer may deviate from such percentage reductions by filing with and obtaining approval from the Office of Insurance Regulation.

<b>Terrorism (Voluntary Rates)</b> .....	0.01
<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with the <b>Basic Manual</b> rule, Federal coverages.....	56%

(Multiply a Non-F classification rate by a factor of 1.56 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.039).)

**Experience Rating Eligibility**

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.