

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Effective January 1, 2025

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
0005	2.72	432	2003	2.86	446	2731	2.95	455	3270	1.62	322	4062	1.87	347
0008	2.60	420	2014	3.58	518	2735	4.18	578	3300	3.02	462	4101	2.80	440
0016	3.91	551	2016	2.08	368	2759	4.60	620	3303	2.18	378	4109	0.37	197
0030	3.19	479	2021	2.66	426	2790	1.68	328	3307	1.85	345	4110	0.79	239
0034	3.42	502	2039	2.47	407	2797	4.06	566	3315	2.53	413	4111	1.51	311
0035	2.17	377	2041	2.21	381	2799	4.77	637	3334	1.77	337	4113	2.21	381
0036	4.04	564	2065	2.30	390	2802	3.86	546	3336	1.85	345	4114	2.16	376
0037	3.65	525	2070	3.58	518	2835	2.05	365	3365	4.16	576	4130	3.61	521
0042	4.63	623	2081	3.53	513	2836	2.01	361	3372	2.05	365	4131	4.14	574
0050	3.82	542	2089	2.66	426	2841	2.88	448	3373	3.33	493	4133	2.46	406
0052	3.07	467	2095	3.39	499	2881	2.33	393	3383	1.12	272	4149	0.51	211
0059	-	-	2105	3.41	501	2883	2.95	455	3385	0.73	233	4206	2.94	454
0065	-	-	2110	2.67	427	2915	2.07	367	3400	2.71	431	4207	1.96	356
0066	-	-	2111	2.19	379	2916	3.00	460	3507	2.33	393	4239	1.40	300
0067	-	-	2112	3.34	494	2923	1.45	305	3515	1.24	284	4240	2.02	362
0079	2.27	387	2114	1.60	320	2960	4.25	585	3548	1.18	278	4243	1.70	330
0083	4.52	612	2119	1.88	348	3004	1.12	272	3559	1.62	322	4244	1.80	340
0106	6.04	764	2121	1.00	260	3018	2.80	440	3574	0.62	222	4250	2.15	375
0113	2.85	445	2130	1.70	330	3022	2.55	415	3581	0.87	247	4251	2.85	445
0153	2.94	454	2131	1.35	295	3027	2.39	399	3612	1.48	308	4263	2.72	432
0170	1.79	339	2157	2.36	396	3028	3.19	479	3620	2.07	367	4273	2.15	375
0173	0.73	233	2172	1.32	292	3030	3.98	558	3629	1.12	272	4279	2.77	437
0251	3.08	468	2174	2.49	409	3040	4.06	566	3632	2.22	382	4282	0.93	253
0401	7.39	A	2211	6.41	801	3041	2.63	423	3634	1.20	280	4283	1.52	312
0771N	0.28	-	2220	2.60	420	3042	2.92	452	3635	1.28	288	4299	1.48	308
0908P	169.00	329	2286	1.53	313	3064	2.89	449	3638	1.32	292	4304	3.98	558
0913P	469.00	629	2288	3.44	504	3076	2.83	443	3642	1.26	286	4307	1.52	312
0917	3.03	463	2302	1.63	323	3081	3.39	499	3643	1.79	339	4351	0.89	249
1005	4.00	560	2305	1.97	357	3082	3.41	501	3647	1.77	337	4352	1.20	280
1164	2.40	400	2361	1.66	326	3085	3.27	487	3648	1.10	270	4361	0.79	239
1165	1.81	341	2362	2.05	365	3110	2.99	459	3681	0.54	214	4410	2.36	396
1218	1.61	321	2380	1.99	359	3111	1.56	316	3685	0.70	230	4420	2.30	390
1320	1.55	315	2388	1.29	289	3113	1.59	319	3719	0.84	244	4431	0.92	252
1322	7.76	936	2402	1.82	342	3114	2.25	385	3724	2.85	445	4432	1.04	264
1430	2.25	385	2413	1.97	357	3118	1.42	302	3726	2.69	429	4452	2.32	392
1438	2.75	435	2416	1.96	356	3119	0.64	224	3803	2.33	393	4459	2.05	365
1452	2.02	362	2417	1.34	294	3122	1.29	289	3807	1.37	297	4470	1.76	336
1463	8.72	1032	2501	1.80	340	3126	1.96	356	3808	1.94	354	4484	2.21	381
1472	2.63	423	2503	0.70	230	3131	2.08	368	3821	5.57	717	4493	1.52	312
1473	0.87	247	2534	1.68	328	3132	1.87	347	3822	4.09	569	4511	0.55	215
1624	2.26	386	2570	2.83	443	3145	1.46	306	3824	2.72	432	4557	1.99	359
1642	2.19	379	2585	2.71	431	3146	1.79	339	3826	0.65	225	4558	1.52	312
1654	2.58	418	2586	3.53	513	3169	1.80	340	3827	1.37	297	4568	1.76	336
1655	2.26	386	2587	2.53	413	3175	2.39	399	3830	0.98	258	4581	0.64	224
1699	2.25	385	2589	2.07	367	3179	1.40	300	3851	1.57	317	4583	3.76	536
1701	2.55	415	2600	3.22	482	3180	2.58	418	3865	1.93	353	4611	0.93	253
1710	3.30	490	2623	3.69	529	3188	1.68	328	3881	2.66	426	4635	2.13	373
1741	2.05	365	2651	1.51	311	3220	1.15	275	4000	4.04	564	4653	1.59	319
1747	2.06	366	2660	1.56	316	3223	1.88	348	4021	3.03	463	4665	5.18	678
1748	3.58	518	2670	1.31	291	3224	2.43	403	4024	2.61	421	4670	3.79	539
1803	5.04	664	2683	1.68	328	3227	2.49	409	4034	5.18	678	4683	2.66	426
1853	1.78	338	2688	1.48	308	3240	2.94	454	4036	1.90	350	4686	2.22	382
1860	1.51	311	2702*	6.71	831	3241	2.29	389	4038	1.93	353	4692	0.58	218
1924	1.96	356	2710	7.15	875	3255	1.85	345	4053	1.51	311	4693	0.78	238
1925	2.46	406	2714	4.32	592	3257	2.36	396	4061	2.24	384	4703	1.14	274

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

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Effective January 1, 2025

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4710	1.99	359	5610	3.89	549	7090M	3.67	527	7720	2.83	443	8393	1.31	291
4717	1.65	325	5613	5.67	727	7098M	4.96	656	7855	2.57	417	8500	4.44	604
4720	1.87	347	5645	8.77	1037	7099M	7.04	864	8001	2.46	406	8601	0.32	192
4740	1.46	306	5651	5.24	684	7133	1.76	336	8002	1.77	337	8602	1.41	301
4741	2.38	398	5703	6.40	800	7151M	2.14	374	8006	1.66	326	8603	0.08	168
4751	2.18	378	5705	8.71	1031	7152M	3.37	497	8008	1.11	271	8606	1.13	273
4771N	1.60	348	5951	0.40	200	7153M	2.38	398	8010	1.37	297	8709F	4.06	566
4777	3.14	474	6004	5.08	668	7201	7.08	868	8013	0.29	189	8719	2.44	404
4825	1.03	263	6006F	7.10	870	7204	1.16	276	8015	0.68	228	8720	1.08	268
4828	2.66	426	6017	2.32	392	7205	7.76	936	8017	1.24	284	8721	0.22	182
4829	1.17	277	6018	2.44	404	7219	5.06	666	8018	2.91	451	8723	0.09	169
4902	1.76	336	6045	3.12	472	7222	5.84	744	8021	2.39	399	8725	0.40	200
4923	1.21	281	6204	5.48	708	7230	5.46	706	8031	1.92	352	8726F	1.31	291
5020	4.90	650	6206	2.52	412	7231	6.76	836	8032	1.73	333	8728	0.44	204
5022	5.85	745	6213	1.61	321	7232	7.65	925	8033	1.22	282	8734M	0.34	194
5037	8.01	961	6214	1.36	296	7309F	6.18	778	8037	2.60	420	8737M	0.30	190
5040	6.82	842	6216	4.25	585	7313F	2.72	432	8039	1.51	311	8738M	0.48	208
5057	3.15	475	6217	3.53	513	7317F	7.67	927	8044	2.07	367	8742	0.25	185
5059	10.71	1200	6229	3.83	543	7327F	12.23	1200	8045	0.81	241	8745	3.03	463
5069	18.21	1200	6233	1.55	315	7333M	4.24	584	8046	2.53	413	8748	0.36	196
5102	5.33	693	6235	4.03	563	7335M	4.71	631	8047	0.77	237	8755	0.28	188
5146	3.67	527	6236	4.35	595	7337M	6.69	829	8058	2.87	447	8799	0.46	206
5160	1.63	323	6237	1.86	346	7350F	6.22	782	8061	1.79	339	8800	1.52	312
5183	2.99	459	6251	4.69	629	7360	3.27	487	8072	0.65	225	8803	0.04	164
5188	3.43	503	6252	3.06	466	7370	3.80	540	8102	1.72	332	8805M	0.15	175
5190	3.21	481	6306	4.00	560	7380	4.59	619	8103	2.24	384	8810	0.11	171
5191	0.81	241	6319	3.11	471	7382	4.13	573	8106	3.69	529	8814M	0.13	173
5192	2.60	420	6325	3.76	536	7383	3.29	489	8107	2.50	410	8815M	0.21	181
5213	5.98	758	6400	4.04	564	7390	3.03	463	8111	1.72	332	8820	0.08	168
5215	5.36	696	6503	1.91	351	7394M	2.39	399	8116	2.11	371	8824	2.24	384
5221	4.25	585	6504	2.89	449	7395M	2.65	425	8203	5.57	717	8825	1.37	297
5222	5.96	756	6702M*	3.12	472	7398M	3.76	536	8204	3.17	477	8826	1.99	359
5223	3.12	472	6703M*	4.93	653	7402	0.09	169	8209	3.75	535	8829	1.63	323
5348	2.87	447	6704M*	3.47	507	7403	2.83	443	8215	3.46	506	8831	1.18	278
5402	5.46	706	6801F	4.63	623	7405N	0.77	278	8227	3.59	519	8832	0.25	185
5403	4.51	611	6811	3.02	462	7420	5.43	703	8232	4.03	563	8833	0.74	234
5437	4.69	629	6824F	5.23	683	7421	0.53	213	8233	2.76	436	8835	1.51	311
5443	2.69	429	6826F	2.81	441	7422	1.05	265	8235	3.81	541	8841	1.22	282
5445	4.84	644	6828F	4.63	623	7425	1.17	277	8263	5.27	687	8842	1.72	332
5462	4.54	614	6834	2.13	373	7431N	0.58	249	8264	3.84	544	8855	0.08	168
5472	4.25	585	6836	2.21	381	7445N	0.41	-	8265	3.56	516	8856	0.36	196
5473	6.23	783	6838	2.13	373	7453N	0.31	-	8273	2.94	454	8864	1.00	260
5474	5.01	661	6843F	6.07	767	7502	1.69	329	8274	3.94	554	8868	0.37	197
5478	2.40	400	6845F	4.15	575	7515	0.77	237	8279	6.24	784	8869	1.03	263
5479	5.18	678	6854	4.49	609	7520	1.79	339	8288	7.30	890	8871	0.04	164
5480	5.91	751	6872F	6.18	778	7538	2.01	361	8291	3.26	486	8901	0.13	173
5491	2.81	441	6874F	8.23	983	7539	1.14	274	8292	2.75	435	9012	0.66	226
5506	4.13	573	6882	1.79	339	7540	1.66	326	8293	5.53	713	9014	2.59	419
5507	3.97	557	6884	2.32	392	7580	1.79	339	8304	4.42	602	9015	2.68	428
5508	5.13	673	7016M	2.32	392	7590	3.30	490	8350	4.13	573	9016	1.67	327
5509	6.87	847	7024M	2.58	418	7600	3.88	548	8353	4.95	655	9019	2.44	404
5535	5.52	712	7038M	3.30	490	7605	2.14	374	8380	1.72	332	9033	1.69	329
5537	3.36	496	7046M	4.46	606	7610	0.38	198	8381	1.54	314	9040	2.63	423
5551	7.59	919	7047M	3.66	526	7704	4.03	563	8385	2.15	375	9047	2.15	375
5606	0.86	246	7050M	5.21	681	7705	3.38	498	8392	1.63	323	9052	1.75	335

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Effective January 1, 2025

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9058	1.31	291												
9060	1.22	282												
9061	1.28	288												
9063	0.71	231												
9077F	4.63	623												
9082	1.24	284												
9083	1.27	287												
9084	1.13	273												
9088a	a	a												
9089	0.74	234												
9093	1.09	269												
9101	2.37	397												
9102	2.75	435												
9154	1.42	302												
9156	2.48	408												
9170	8.04	964												
9178	3.86	546												
9179	6.11	771												
9180	2.66	426												
9182	1.51	311												
9186	10.69	1200												
9220	4.65	625												
9402	4.09	569												
9403	5.51	711												
9410	2.07	367												
9501	2.24	384												
9505	2.49	409												
9516	1.75	335												
9519	3.59	519												
9521	2.78	438												
9522	1.84	344												
9534	4.27	587												
9554	5.76	736												
9586	0.48	208												
9600	1.80	340												
9620	1.43	303												

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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.
- 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**

- 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 1.917 and elr x 1.856.
- 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.....	\$98,300
Leased or rented vehicle.....	\$65,500
<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".....	\$3,800
<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.....	\$650
All other executive officers.....	\$1,250
<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).....	\$65,500

**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	5.3%	4.7%	3.9%	3.5%	2.8%	2.4%	2.0%
\$20,000	6.0%	5.4%	4.6%	4.2%	3.4%	2.9%	2.4%
\$21,000	6.2%	5.5%	4.7%	4.3%	3.5%	3.0%	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%	0.9%	0.7%
\$1,000	5.8%	4.9%	3.7%	3.1%	2.3%	1.7%	1.4%
\$1,500	7.6%	6.4%	4.9%	4.1%	3.1%	2.4%	1.9%
\$2,000	9.0%	7.7%	6.0%	5.1%	3.8%	3.0%	2.4%
\$2,500	10.3%	8.8%	6.9%	5.9%	4.4%	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	8.9%	7.8%	6.4%	5.7%	4.5%	3.7%	3.1%
\$1,000	10.8%	9.4%	7.7%	6.7%	5.3%	4.3%	3.6%
\$1,500	12.2%	10.7%	8.6%	7.6%	5.9%	4.8%	4.0%
\$2,000	13.4%	11.7%	9.5%	8.3%	6.5%	5.4%	4.4%
\$2,500	14.4%	12.6%	10.2%	8.9%	7.0%	5.8%	4.8%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.1%	13.1%	10.5%	9.1%	7.1%	5.7%	4.6%
\$10,000	21.6%	19.0%	15.7%	13.8%	11.0%	9.1%	7.6%
\$15,000	26.3%	23.4%	19.7%	17.6%	14.1%	11.8%	10.1%
\$20,000	30.2%	27.0%	23.0%	20.8%	16.8%	14.3%	12.2%
\$25,000	33.4%	30.1%	25.8%	23.5%	19.1%	16.4%	14.1%
\$50,000	43.9%	40.5%	35.8%	33.3%	27.9%	24.6%	21.6%
\$75,000	49.7%	46.4%	41.8%	39.4%	33.6%	30.2%	27.0%

+ 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.

**Terrorism (Voluntary Rates)** ..... 0.01

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with the **Basic Manual** 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 (1.037).)

**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.