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	2.403	400	2003	2.778	438	2731	3.093	469	3270	1.502	310	4062	1.640	324
0008	2.506	411	2014	3.422	502	2735	3.808	541	3300	2.711	431	4101	3.052	465
0016	3.595	520	2016	2.170	377	2759	4.183	578	3303	2.189	379	4109	0.382	198
0030	2.791	439	2021	2.545	415	2790	1.605	321	3307	1.809	341	4110	0.687	229
0034	2.927	453	2039	2.403	400	2797	3.819	542	3315	2.400	400	4111	1.553	315
0035	1.964	356	2041	1.936	354	2799	4.547	615	3334	1.691	329	4113	2.210	381
0036	3.578	518	2065	2.048	365	2802	3.382	498	3336	1.568	317	4114	1.941	354
0037	3.186	479	2070	3.653	525	2835	1.964	356	3365	3.762	536	4130	3.492	509
0042	4.144	574	2081	3.164	476	2836	1.962	356	3372	1.967	357	4131	4.160	576
0050	3.830	543	2089	2.592	419	2841	2.656	426	3373	3.005	461	4133	2.463	406
0052	2.889	449	2095	2.918	452	2881	2.254	385	3383	1.086	269	4149	0.517	212
0059	–	–	2105	3.411	501	2883	3.084	468	3385	0.696	230	4206	2.323	392
0065	–	–	2110	2.688	429	2915	2.068	367	3400	2.474	407	4207	2.048	365
0066	–	–	2111	2.176	378	2916	2.970	457	3507	2.258	386	4239	1.390	299
0067	–	–	2112	2.901	450	2923	1.329	293	3515	1.179	278	4240	1.837	344
0079	1.962	356	2114	1.515	312	2960	4.022	562	3548	1.090	269	4243	1.635	324
0083	4.123	572	2119	1.700	330	3004	1.022	262	3559	1.483	308	4244	1.880	348
0106	6.089	769	2121	1.030	263	3018	2.704	430	3574	0.588	219	4250	1.953	355
0113	2.364	396	2130	1.505	311	3022	2.421	402	3581	0.842	244	4251	2.663	426
0153	2.518	412	2131	1.252	285	3027	2.328	393	3612	1.384	298	4263	2.618	422
0170	1.693	329	2157	2.482	408	3028	3.271	487	3620	2.007	361	4273	2.246	385
0173	0.671	227	2172	1.351	295	3030	3.516	512	3629	1.011	261	4279	2.845	445
0251	2.632	423	2174	2.299	390	3040	3.971	557	3632	1.902	350	4282	0.887	249
0401	6.414	A	2211	6.986	859	3041	2.514	411	3634	1.216	282	4283	1.353	295
0771N	0.235	–	2220	2.482	408	3042	2.561	416	3635	1.295	290	4299	1.441	304
0908P	155.000	315	2286	1.667	327	3064	2.874	447	3638	1.278	288	4304	3.673	527
0913P	458.000	618	2288	3.358	496	3076	2.702	430	3642	1.081	268	4307	1.393	299
0917	2.755	436	2302	1.576	318	3081	3.158	476	3643	1.812	341	4351	0.805	241
1005	3.566	517	2305	1.909	351	3082	3.292	489	3647	1.702	330	4352	1.084	268
1164	2.425	403	2361	1.630	323	3085	3.147	475	3648	0.987	259	4361	0.656	226
1165	1.783	338	2362	1.962	356	3110	2.795	440	3681	0.489	209	4410	2.262	386
1218	1.771	337	2380	1.840	344	3111	1.593	319	3685	0.628	223	4420	2.358	396
1320	1.553	315	2388	1.292	289	3113	1.381	298	3719	0.883	248	4431	0.866	247
1322	7.087	869	2402	1.764	336	3114	2.072	367	3724	2.620	422	4432	1.133	273
1430	2.229	383	2413	1.933	353	3118	1.394	299	3726	2.209	381	4452	2.077	368
1438	2.514	411	2416	1.781	338	3119	0.611	221	3803	2.251	385	4459	2.175	378
1452	1.686	329	2417	1.252	285	3122	1.229	283	3807	1.447	305	4470	1.793	339
1463	7.427	903	2501	1.674	327	3126	2.079	368	3808	1.882	348	4484	1.965	357
1472	2.522	412	2503	0.732	233	3131	1.827	343	3821	4.943	654	4493	1.382	298
1473	0.948	255	2534	1.697	330	3132	2.020	362	3822	3.772	537	4511	0.555	216
1624	2.194	379	2570	2.881	448	3145	1.450	305	3824	2.592	419	4557	2.100	370
1642	2.353	395	2585	2.573	417	3146	1.686	329	3826	0.566	217	4558	1.585	319
1654	2.370	397	2586	3.670	527	3169	1.764	336	3827	1.493	309	4568	1.697	330
1655	2.194	379	2587	2.617	422	3175	2.227	383	3830	0.810	241	4581	0.672	227
1699	2.286	389	2589	1.899	350	3179	1.363	296	3851	1.464	306	4583	3.575	518
1701	2.663	426	2600	3.003	460	3180	2.366	397	3865	2.051	365	4611	0.951	255
1710	3.358	496	2623	3.335	494	3188	1.536	314	3881	2.421	402	4635	2.161	376
1741	1.941	354	2651	1.405	301	3220	1.095	270	4000	3.610	521	4653	1.500	310
1747	2.024	362	2660	1.356	296	3223	1.761	336	4021	2.898	450	4665	5.196	680
1748	3.169	477	2670	1.224	282	3224	2.224	382	4024	2.544	414	4670	2.995	460
1803	4.577	618	2683	1.554	315	3227	2.428	403	4034	4.658	626	4683	2.747	435
1853	1.940	354	2688	1.385	299	3240	2.888	449	4036	1.759	336	4686	2.074	367
1860	1.412	301	2702*	6.176	778	3241	2.457	406	4038	1.795	340	4692	0.534	213
1924	1.869	347	2710	5.840	744	3255	1.781	338	4053	1.412	301	4693	0.754	235
1925	2.248	385	2714	3.955	556	3257	2.401	400	4061	2.441	404	4703	1.118	272

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

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

Effective January 1, 2026

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
4710	1.824	342	5610	3.393	499	7090M	3.305	491	7720	2.572	417	8393	1.183	278
4717	1.584	318	5613	5.179	678	7098M	4.676	628	7855	2.302	390	8500	3.923	552
4720	1.826	343	5645	7.689	929	7099M	6.640	824	8001	2.375	398	8601	0.275	188
4740	1.391	299	5651	4.886	649	7133	1.826	343	8002	1.795	340	8602	1.293	289
4741	2.241	384	5703	6.615	822	7151M	2.219	382	8006	1.542	314	8603	0.076	168
4751	2.086	369	5705	7.742	934	7152M	3.500	510	8008	1.046	265	8606	0.966	257
4771N	1.329	316	5951	0.385	199	7153M	2.465	407	8010	1.343	294	8709F	3.451	505
4777	3.195	480	6004	4.111	571	7201	6.381	798	8013	0.239	184	8719	2.093	369
4825	0.997	260	6006F	6.035	764	7204	1.074	267	8015	0.683	228	8720	0.947	255
4828	2.279	388	6017	2.071	367	7205	6.688	829	8017	1.179	278	8721	0.191	179
4829	1.191	279	6018	2.140	374	7219	5.007	661	8018	2.918	452	8723	0.069	167
4902	1.761	336	6045	2.663	426	7222	6.424	802	8021	2.266	387	8725	0.436	204
4923	1.224	282	6204	4.465	607	7230	5.178	678	8031	1.732	333	8726F	1.114	271
5020	4.098	570	6206	2.602	420	7231	6.222	782	8032	1.597	320	8728	0.359	196
5022	5.220	682	6213	1.448	305	7232	7.095	870	8033	1.180	278	8734M	0.294	189
5037	7.053	865	6214	1.204	280	7309F	5.494	709	8037	2.156	376	8737M	0.265	187
5040	7.163	876	6216	3.837	544	7313F	2.420	402	8039	1.482	308	8738M	0.418	202
5057	2.855	446	6217	3.270	487	7317F	6.520	812	8044	1.922	352	8742	0.218	182
5059	10.395	1200	6229	3.438	504	7327F	10.396	1200	8045	0.846	245	8745	2.917	452
5069	15.353	1200	6233	1.473	307	7333M	3.693	529	8046	2.406	401	8748	0.322	192
5102	4.779	638	6235	3.651	525	7335M	4.103	570	8047	0.740	234	8755	0.279	188
5146	3.261	486	6236	3.828	543	7337M	5.826	743	8058	2.532	413	8799	0.403	200
5160	1.572	317	6237	1.604	320	7350F	5.287	689	8061	1.673	327	8800	1.553	315
5183	2.737	434	6251	4.808	641	7360	2.935	454	8072	0.606	221	8803	0.037	164
5188	3.279	488	6252	2.928	453	7370	3.656	526	8102	1.602	320	8805M	0.142	174
5190	2.969	457	6306	3.580	518	7380	4.492	609	8103	2.029	363	8810	0.105	171
5191	0.830	243	6319	2.829	443	7382	3.901	550	8106	3.540	514	8814M	0.128	173
5192	2.542	414	6325	3.205	481	7383	3.166	477	8107	2.200	380	8815M	0.201	180
5213	5.184	678	6400	3.697	530	7390	2.818	442	8111	1.543	314	8820	0.068	167
5215	5.116	672	6503	1.936	354	7394M	2.258	386	8116	1.910	351	8824	2.108	371
5221	3.873	547	6504	2.826	443	7395M	2.509	411	8203	5.145	675	8825	1.309	291
5222	5.482	708	6702M*	2.797	440	7398M	3.563	516	8204	2.824	442	8826	1.907	351
5223	2.597	420	6703M*	4.413	601	7402	0.086	169	8209	3.487	509	8829	1.570	317
5348	2.671	427	6704M*	3.108	471	7403	2.634	423	8215	3.570	517	8831	1.119	272
5402	4.772	637	6801F	4.115	572	7405N	0.652	260	8227	3.372	497	8832	0.218	182
5403	4.364	596	6811	2.708	431	7420	5.137	674	8232	3.848	545	8833	0.670	227
5437	4.570	617	6824F	4.448	605	7421	0.497	210	8233	2.762	436	8835	1.378	298
5443	2.615	422	6826F	2.389	399	7422	1.043	264	8235	3.653	525	8841	1.161	276
5445	4.526	613	6828F	4.115	572	7425	1.199	280	8263	4.674	627	8842	1.592	319
5462	4.007	561	6834	2.035	364	7431N	0.516	239	8264	3.822	542	8855	0.070	167
5472	3.830	543	6836	2.102	370	7445N	0.351	–	8265	3.218	482	8856	0.294	189
5473	5.650	725	6838	2.041	364	7453N	0.278	–	8273	2.764	436	8864	0.816	242
5474	4.481	608	6843F	5.160	676	7502	1.625	323	8274	3.544	514	8868	0.362	196
5478	2.122	372	6845F	4.772	637	7515	0.642	224	8279	5.371	697	8869	0.934	253
5479	4.587	619	6854	4.236	584	7520	1.784	338	8288	6.026	763	8871	0.031	163
5480	5.903	750	6872F	5.494	709	7538	1.652	325	8291	2.973	457	8901	0.100	170
5491	2.531	413	6874F	6.996	860	7539	1.040	264	8292	2.458	406	9012	0.605	221
5506	4.098	570	6882	1.525	313	7540	1.621	322	8293	4.842	644	9014	2.453	405
5507	3.286	489	6884	2.068	367	7580	1.687	329	8304	4.817	642	9015	2.567	417
5508	4.412	601	7016M	2.152	375	7590	2.811	441	8350	3.592	519	9016	1.641	324
5509	5.941	754	7024M	2.391	399	7600	3.472	507	8353	4.315	592	9019	2.019	362
5535	5.331	693	7038M	2.975	458	7605	2.119	372	8380	1.669	327	9033	1.618	322
5537	2.995	460	7046M	4.208	581	7610	0.353	195	8381	1.581	318	9040	2.752	435
5551	6.752	835	7047M	3.395	500	7704	3.854	545	8385	1.889	349	9047	1.938	354
5606	0.850	245	7050M	4.693	629	7705	3.141	474	8392	1.572	317	9052	1.556	316

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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	1.197	280												
9060	1.119	272												
9061	1.089	269												
9063	0.691	229												
9077F	4.115	572												
9082	1.160	276												
9083	1.197	280												
9084	1.046	265												
9088a	a	a												
9089	0.687	229												
9093	1.020	262												
9101	2.182	378												
9102	2.526	413												
9154	1.379	298												
9156	2.350	395												
9170	7.372	897												
9178	3.800	540												
9179	5.461	706												
9180	2.488	409												
9182	1.460	306												
9186	8.921	1052												
9220	4.104	570												
9402	4.144	574												
9403	5.331	693												
9410	1.987	359												
9501	2.200	380												
9505	2.573	417												
9516	1.630	323												
9519	3.384	498												
9521	2.583	418												
9522	1.728	333												
9534	3.988	559												
9554	5.265	687												
9586	0.427	203												
9600	1.678	328												
9620	1.401	300												

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

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.

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

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with the ***Basic Manual*** rule, Rules for including wages when tips, automatic gratuities, or service charges make up part of employee's earnings in payroll…… $30

Basis of premium applicable in accordance with the ***Basic Manual*** notes for Code 7370 -- "Taxicab Co.":
- Employee operated vehicle…… $101,000
- Leased or rented vehicle…… $67,300

Expense Constant applicable in accordance with the ***Basic Manual*** rule…… $160

Maximum Minimum Premium…… $1,200

Maximum Weekly Payroll applicable in accordance with the ***Basic Manual*** rule, Rule for premium determination of executive officers and the ***Basic Manual*** notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"…… $3,900

Minimum Premium Multiplier…… 100

Minimum Weekly Payroll applicable in accordance with the ***Basic Manual*** rule, Rule for premium determination of executive officers:
- Executive officers in the construction industry…… $650
- All other executive officers…… $1,300

Premium Determination for Partners and Sole Proprietors in accordance with the ***Basic Manual*** rule, Rule for premium determination for partners or sole proprietors (Annual Payroll)…… $67,300

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%	2.5%	2.0%	1.8%	1.4%	1.1%	0.9%
$10,000	4.2%	3.7%	3.1%	2.7%	2.1%	1.8%	1.5%
$15,000	5.2%	4.6%	3.8%	3.4%	2.7%	2.3%	1.9%
$20,000	5.9%	5.3%	4.5%	4.0%	3.3%	2.8%	2.4%
$21,000	6.1%	5.4%	4.6%	4.2%	3.4%	2.9%	2.4%

Deductible Amount	Deductible Program Premium Reduction Percentages HAZARD GROUP A	B	C	D	E	F	G
$500	3.3%	2.7%	2.0%	1.6%	1.2%	0.9%	0.6%
$1,000	5.5%	4.6%	3.5%	2.9%	2.1%	1.6%	1.3%
$1,500	7.3%	6.1%	4.7%	4.0%	3.0%	2.3%	1.8%
$2,000	8.8%	7.4%	5.8%	4.9%	3.6%	2.8%	2.2%
$2,500	10.0%	8.5%	6.7%	5.7%	4.3%	3.4%	2.7%

MISCELLANEOUS VALUES (cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
$500	8.7%	7.6%	6.2%	5.5%	4.3%	3.6%	2.9%
$1,000	10.5%	9.1%	7.4%	6.5%	5.1%	4.2%	3.5%
$1,500	11.9%	10.3%	8.4%	7.3%	5.8%	4.7%	3.8%
$2,000	13.1%	11.3%	9.2%	8.1%	6.3%	5.1%	4.2%
$2,500	14.1%	12.2%	9.9%	8.7%	6.8%	5.6%	4.6%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
$5,000	14.8%	12.7%	10.2%	8.9%	6.8%	5.5%	4.5%
$10,000	21.2%	18.5%	15.3%	13.5%	10.7%	8.8%	7.4%
$15,000	25.8%	22.8%	19.2%	17.2%	13.7%	11.5%	9.7%
$20,000	29.6%	26.3%	22.4%	20.2%	16.3%	13.8%	11.8%
$25,000	32.7%	29.3%	25.1%	22.9%	18.6%	15.9%	13.6%
$50,000	43.1%	39.6%	34.9%	32.5%	27.1%	23.9%	20.9%
$75,000	48.9%	45.4%	40.8%	38.6%	32.7%	29.3%	26.1%

+ 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) ………………………………………………………………………………………………… 0.010

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.