

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective March 1, 2024*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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	1.88	536	2070	3.74	908	2799	3.68	896	3336	1.59	478	4131	3.63	886
0008	1.44	448	2081	2.01	562	2802	2.79	718	3365	3.03	766	4133	2.75	710
0016	2.88	736	2089	1.92	544	2835	1.79	518	3372	1.97	554	4149	0.58	276
0034	2.26	612	2095	2.19	598	2836	1.90	540	3373	2.88	736	4206	4.32	1024
0035	1.64	488	2105	2.94	748	2841	2.50	660	3383	1.17	394	4207	2.08	576
0036	2.52	664	2110	1.90	540	2881	1.86	532	3385	0.66	292	4239	1.30	420
0037	2.63	686	2111	1.62	484	2883	2.46	652	3400	2.06	572	4240	1.66	492
0042	3.10	780	2112	2.41	642	2913	-	-	3507	1.44	448	4243	1.77	514
0050	3.47	854	2114	1.70	500	2915	1.66	492	3515	1.09	378	4244	2.02	564
0059D	-	-	2121	1.00	360	2916	2.41	642	3548	1.19	398	4250	1.50	460
0065D	-	-	2130	1.24	408	2923	1.17	394	3559	2.01	562	4251	2.10	580
0066D	-	-	2131	1.17	394	2960	2.75	710	3574	0.73	306	4263	2.54	668
0067D	-	-	2143	1.66	492	3004	1.09	378	3581	0.69	298	4273	1.70	500
0079	1.64	488	2157	3.10	780	3018	1.92	544	3612	1.19	398	4279	1.82	524
0083	2.90	740	2172	1.24	408	3022	2.52	664	3620	1.82	524	4283	1.81	522
0106	7.13	1250	2174	2.88	736	3027	1.44	448	3629	1.30	420	4299	1.22	404
0113	2.48	656	2211	4.98	1156	3028	2.66	692	3632	2.37	634	4304	3.59	878
0170	1.37	434	2220	1.62	484	3030	3.03	766	3634	1.17	394	4307	1.30	420
0251	2.37	634	2286	-	-	3040	3.48	856	3635	1.13	386	4351	0.84	328
0401	6.60	A	2288	2.94	748	3041	2.43	646	3638	1.13	386	4352	1.13	386
0771N	0.31	-	2302	1.53	466	3042	2.54	668	3639	-	-	4360	-	-
0908P	106.00	266	2305	1.81	522	3064	2.43	646	3642	0.95	350	4361	0.51	262
0913P	328.00	488	2361	1.24	408	3076	2.54	668	3643	1.19	398	4410	1.82	524
0917	2.10	580	2362	2.02	564	3081D	3.23	806	3647	2.10	580	4420	2.33	626
1005*	4.14	988	2380	1.44	448	3082D	2.54	668	3648	0.77	314	4431	0.98	356
1016*	10.91	1250	2388	1.22	404	3085D	2.63	686	3681	0.64	288	4432	0.84	328
1164D	1.97	554	2402	1.62	484	3110	3.28	816	3685	0.57	274	4452	2.02	564
1165D	1.71	502	2413	1.77	514	3111	1.37	434	3719	0.55	270	4459	1.92	544
1320	1.13	386	2416	1.57	474	3113	1.53	466	3724	2.50	660	4470	1.61	482
1322	6.29	1250	2417	1.08	376	3114	1.62	484	3726	2.12	584	4484	1.61	482
1430	2.74	708	2501	1.82	524	3118	1.22	404	3803	1.92	544	4493	1.57	474
1438	3.30	820	2503	0.80	320	3119	0.47	254	3807	1.22	404	4511	0.29	218
1452	1.59	478	2570	2.43	646	3122	1.19	398	3808	1.61	482	4557	1.37	434
1463	6.53	1250	2585	2.41	642	3126	1.28	416	3821	3.68	896	4558	1.20	400
1472	2.41	642	2586	2.28	616	3131	1.59	478	3822	2.97	754	4568	1.68	496
1604	2.10	580	2587	1.53	466	3132	1.86	532	3824	2.54	668	4581	0.84	328
1624D	1.99	558	2589	1.37	434	3145	1.28	416	3826	0.47	254	4583	3.56	872
1642	2.01	562	2600	3.10	780	3146	1.44	448	3827	1.33	426	4611	0.88	336
1654	3.34	828	2623	3.41	842	3169	1.50	460	3830	0.86	332	4635	1.79	518
1699	1.82	524	2651	1.20	400	3179	1.33	426	3851	1.44	448	4653	1.28	416
1701	2.24	608	2660	1.37	434	3180	1.62	484	3865	1.79	518	4665	4.43	1046
1710D	1.99	558	2670	-	-	3188	1.19	398	3881	2.19	598	4670	-	-
1747	1.92	544	2683	-	-	3220	1.37	434	4000	2.86	732	4683	2.75	710
1748	3.17	794	2688	1.57	474	3224	2.54	668	4021	3.21	802	4686	1.68	496
1803D	4.12	984	2701	6.89	1250	3227	1.71	502	4024D	2.54	668	4692	0.51	262
1924	2.02	564	2702*	43.89	1250	3240	-	-	4034	4.27	1014	4693	0.71	302
1925	1.90	540	2705*	15.58	1250	3241	1.93	546	4036	1.90	540	4703	0.89	338
2002	2.66	692	2709	5.42	1244	3255	1.62	484	4038	1.57	474	4717	1.70	500
2003	2.10	580	2710	5.58	1250	3257	1.86	532	4062	1.79	518	4720	1.53	466
2014	3.05	770	2714	3.36	832	3270	1.44	448	4101	1.55	470	4740	0.89	338
2016	2.13	586	2731	2.64	688	3300	3.01	762	4109	0.35	230	4741	2.01	562
2021	2.55	670	2735	2.88	736	3303	1.93	546	4110	0.57	274	4751	2.37	634
2039	1.86	532	2759	4.27	1014	3307	1.62	484	4111	1.40	440	4771N	1.77	576
2041	1.57	474	2790	3.16	792	3315	1.93	546	4114	1.61	482	4777	2.37	634
2065	1.42	444	2797	2.19	598	3334	1.37	434	4130	2.54	668	4825	0.62	284

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Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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
4828	1.61	482	6018	2.17	594	7232	6.26	1250	8032	0.95	350	8745	2.06	572
4829	0.80	320	6045	2.57	674	7309F	6.77	1250	8033	1.13	386	8748	0.31	222
4902	1.53	466	6204	3.58	876	7313F	2.74	708	8037	0.95	350	8755	0.18	196
4923	1.06	372	6206	1.50	460	7317F	5.22	1204	8039	0.93	346	8799	0.38	236
5020	3.45	850	6213	1.26	412	7327F	13.86	1250	8044	1.75	510	8800	1.02	364
5022	3.81	922	6214	0.80	320	7333M	1.48	456	8045	0.46	252	8803	0.04	168
5037	6.80	1250	6216	3.30	820	7335M	1.64	488	8046	1.39	438	8805M	0.13	186
5040	4.16	992	6217	2.74	708	7337M	2.97	754	8047	0.55	270	8810	0.09	178
5057	2.61	682	6229	3.26	812	7350F	5.64	1250	8058	1.44	448	8814M	0.11	182
5059	7.61	1250	6233	1.26	412	7360	2.85	730	8072	0.42	244	8815M	0.22	204
5069	-	-	6235	3.25	810	7370	3.68	896	8102	1.13	386	8820	0.09	178
5102	3.06	772	6236	3.30	820	7380	3.63	886	8103	1.79	518	8824	1.31	422
5146	2.64	688	6237	0.89	338	7382	2.79	718	8106	2.77	714	8825	-	-
5160	1.28	416	6251D	2.50	660	7390	2.86	732	8107	1.86	532	8826	1.28	416
5183	1.92	544	6252D	2.10	580	7394M	1.73	506	8111	1.19	398	8829	-	-
5188	1.92	544	6306	2.75	710	7395M	1.92	544	8116	1.44	448	8831	0.84	328
5190	2.17	594	6319	2.95	750	7398M	3.50	860	8203	4.74	1108	8832	0.16	192
5191	0.66	292	6325	2.61	682	7402	0.09	178	8204	2.37	634	8833	0.75	310
5192	1.90	540	6400	2.86	732	7403	3.05	770	8209	2.41	642	8835	1.64	488
5213	3.30	820	6503	1.37	434	7405N	0.31	254	8215	2.59	678	8842	1.50	460
5215	2.74	708	6504	1.86	532	7420	3.26	812	8227	2.28	616	8855	0.09	178
5221	2.59	678	6702M*	2.75	710	7421	0.44	248	8232	3.48	856	8856	0.31	222
5222	4.72	1104	6703M*	5.58	1250	7422	0.91	342	8233	2.04	568	8864	1.00	360
5223	2.46	652	6704M*	3.06	772	7425	1.04	368	8235	2.75	710	8868	0.20	200
5348	1.99	558	6801F	5.51	1250	7431N	0.53	320	8263	4.03	966	8869	0.60	280
5402	3.61	882	6811	3.17	794	7445N	0.16	-	8264	2.70	700	8871	0.04	168
5403	4.10	980	6824F	6.53	1250	7453N	0.27	-	8265	2.88	736	8901	0.11	182
5437	3.48	856	6826F	3.67	894	7500	-	-	8279	4.45	1050	9012	0.57	274
5443	1.86	532	6834	1.26	412	7502	1.11	382	8288	5.20	1200	9014	1.51	462
5445	3.34	828	6836	1.84	528	7515	0.58	276	8291	2.01	562	9015	1.75	510
5462	3.01	762	6843F	7.48	1250	7520	1.59	478	8292	1.86	532	9016	1.42	444
5472	3.41	842	6845F	4.01	962	7538	1.82	524	8293	3.98	956	9019	1.84	528
5473	4.38	1036	6854	2.94	748	7539	1.06	372	8304	3.98	956	9033	1.55	470
5474	3.47	854	6872F	6.99	1250	7540	3.05	770	8350	4.03	966	9040	2.50	660
5478	2.39	638	6874F	8.77	1250	7580	1.53	466	8380	1.50	460	9052	0.98	356
5479	3.36	832	6882	1.77	514	7590	2.01	562	8381	1.19	398	9058	0.89	338
5480	4.16	992	6884	4.05	970	7600	3.30	820	8385	1.61	482	9060	0.88	336
5491	1.77	514	7016M	1.77	514	7605	1.30	420	8392	1.28	416	9061	0.71	302
5506	3.83	926	7024M	1.95	550	7610	0.29	218	8393	1.02	364	9063	0.53	266
5507	2.68	696	7038M	3.17	794	7705	4.16	992	8500	4.41	1042	9077F	5.54	1250
5508	-	-	7046M	4.96	1152	7710	2.39	638	8601	0.15	190	9082	0.67	294
5535	4.25	1010	7047M	3.56	872	7711	2.39	638	8602	0.77	314	9083	0.80	320
5537	2.72	704	7050M	6.44	1250	7720	2.01	562	8603	0.04	168	9084	0.77	314
5539	-	-	7090M	3.54	868	7855	2.26	612	8606	0.93	346	9088a	a	a
5551	9.30	1250	7098M	5.53	1250	8001	1.33	426	8709F	2.52	664	9089	0.88	336
5604	1.33	426	7099M	10.05	1250	8002	1.22	404	8719	1.30	420	9093	0.82	324
5606	0.60	280	7133	1.97	554	8006	1.48	456	8720	0.88	336	9101	1.90	540
5610	2.92	744	7151M	2.39	638	8008	0.95	350	8721	0.16	192	9102	1.86	532
5613	3.26	812	7152M	4.85	1130	8010	1.17	394	8723	0.09	178	9154	0.88	336
5645	8.85	1250	7153M	2.66	692	8013	0.22	204	8725	1.68	496	9156	1.28	416
5703	7.42	1250	7219	4.25	1010	8015	0.46	252	8726F	1.46	452	9170	5.11	1182
5705	11.22	1250	7222	5.89	1250	8017	0.97	354	8734M	0.27	214	9178	3.65	890
5951	0.35	230	7225	4.72	1104	8018	1.57	474	8737M	0.24	208	9179	6.51	1250
6003	3.37	834	7230	5.22	1204	8021	1.64	488	8738M	0.51	262	9180	3.06	772
6005	3.12	784	7231	5.00	1160	8031	1.26	412	8742	0.20	200	9182	1.24	408

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9186	8.50	1250												
9220	2.74	708												
9402	2.79	718												
9403	4.82	1124												
9410	1.97	554												
9501	2.81	722												
9505	2.06	572												
9516	1.55	470												
9519	2.70	700												
9521	2.17	594												
9522	1.71	502												
9534	3.16	792												
9554	5.49	1250												
9586	0.33	226												
9600	1.71	502												
9620	0.91	342												

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FOOTNOTES

- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- 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. Rate includes a provision for 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. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- 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**

- 1005 Rate includes a non-ratable disease element of \$0.84. (For coverage written separately for federal benefits only, \$0.80. For coverage written separately for state benefits only, \$0.04.)
- 1016 Rate includes a non-ratable disease element of \$2.54. (For coverage written separately for federal benefits only, \$2.41. For coverage written separately for state benefits only, \$0.13.)
- 2702,2705 An upset payroll of \$10.00 per cord shall be used for premium computation when payroll records are not available.
- 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 2.458 and elr x 2.376.
- 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**

**Basis of premium** applicable in accordance with the **Basic Manual** notes for Code 7370 --"Taxicab Co.":  
 Employee operated vehicle..... \$93,100  
 Leased or rented vehicle..... \$62,100

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01**

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

**Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:**

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.188
Tax Multiplier	1.042

Loss Development Factors	
1st Adjustment	0.08
2nd Adjustment	0.05
3rd Adjustment	0.04
4th Adjustment	0.03

**Maximum Minimum Premium..... \$1,250**

**Maximum Weekly Payroll** applicable in accordance with the **Basic Manual** notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports" ..... \$4,800

**Maximum Weekly Payroll** applicable in accordance with the **Basic Manual** rule, Rule for premium determination of executive officers  
 Executive officers in the construction industry..... \$1,760  
 All other executive officers..... \$4,800

**Minimum Premium Multiplier..... 200**

**Minimum Weekly Payroll** applicable in accordance with the **Basic Manual** rule, Rule for premium determination of executive officers  
 Executive officers in the construction industry..... \$600  
 All other executive officers..... \$1,200

**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) ..... \$62,100

**Premium Determination for Partners and Sole Proprietors (Construction Industry Only):**  
**Minimum Annual Payroll** applicable in accordance with the **Basic Manual** rule, Rule for premium determination for partners or sole proprietors..... \$31,200  
**Maximum Annual Payroll** applicable in accordance with the **Basic Manual** rule, Rule for premium determination for partners or sole proprietors..... \$91,300

**Terrorism - (Assigned Risk)..... 0.01**

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with the **Basic Manual** rule, Federal coverages..... 108%

(Multiply a Non-F classification rate by a factor of 2.08 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (2.00) and the adjustment for differences in state and federal loss-based expenses (1.040).)

**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.