

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

TENNESSEE

Page S1

Original Printing

Effective March 1, 2023

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	2.18	596	2014	3.46	852	2710	6.69	1250	3241	1.90	540	4036	1.79	518
0008	1.61	482	2016	2.18	596	2714	3.46	852	3255	1.83	526	4038	1.66	492
0016	3.48	856	2021	3.05	770	2731	2.87	734	3257	1.85	530	4053	-	-
0034	2.40	640	2039	2.01	562	2735	3.15	790	3270	1.65	490	4061	-	-
0035	1.87	534	2041	1.70	500	2759	4.59	1078	3300	3.48	856	4062	2.03	566
0036	2.74	708	2065	1.48	456	2790	2.89	738	3303	2.10	580	4101	1.63	486
0037	2.83	726	2070	3.58	876	2797	2.45	650	3307	2.03	566	4109	0.35	230
0042	3.51	862	2081	2.03	566	2799	3.31	822	3315	2.12	584	4110	0.60	280
0050	3.75	910	2089	2.12	584	2802	3.02	764	3334	1.35	430	4111	1.50	460
0059D	0.29	-	2095	2.47	654	2835	1.87	534	3336	1.63	486	4113	-	-
0065D	0.07	-	2105	3.46	852	2836	2.03	566	3365	3.24	808	4114	1.70	500
0066D	0.07	-	2110	1.77	514	2841	2.82	724	3372	2.25	610	4130	2.60	680
0067D	0.07	-	2111	1.76	512	2881	2.03	566	3373	3.13	786	4131	3.62	884
0079	2.05	570	2112	2.47	654	2883	2.76	712	3383	1.24	408	4133	2.34	628
0083	3.29	818	2114	1.94	548	2913	-	-	3385	0.68	296	4149	0.62	284
0106	8.07	1250	2121	1.02	364	2915	1.83	526	3400	2.23	606	4206	3.88	936
0113	2.78	716	2130	1.41	442	2916	2.63	686	3507	1.55	470	4207	2.03	566
0170	1.55	470	2131	1.15	390	2923	1.30	420	3515	1.28	416	4239	1.43	446
0251	2.56	672	2143	1.88	536	2960	3.04	768	3548	1.17	394	4240	1.94	548
0400	-	-	2157	3.29	818	3004	1.26	412	3559	2.19	598	4243	1.90	540
0401	7.75	A	2172	1.30	420	3018	2.07	574	3574	0.93	346	4244	2.09	578
0771N	0.31	-	2174	2.93	746	3022	2.56	672	3581	0.70	300	4250	1.59	478
0908P	113.00	273	2211	5.83	1250	3027	1.54	468	3612	1.30	420	4251	2.21	602
0913P	353.00	513	2220	1.66	492	3028	2.87	734	3620	2.18	596	4263	2.45	650
0917	2.27	614	2286	-	-	3030	3.69	898	3629	1.30	420	4273	1.99	558
1005*	5.02	1164	2288	3.02	764	3040	3.90	940	3632	2.63	686	4279	1.85	530
1016*	13.15	1250	2302	1.54	468	3041	2.76	712	3634	1.39	438	4282	-	-
1164D	1.85	530	2305	1.98	556	3042	3.11	782	3635	1.30	420	4283	1.72	504
1165D	2.14	588	2361	1.32	424	3064	2.49	658	3638	1.30	420	4299	1.32	424
1320	1.24	408	2362	2.03	566	3076	2.73	706	3639	-	-	4304	3.82	924
1322	8.40	1250	2380	1.52	464	3081D	3.40	840	3642	0.93	346	4307	1.30	420
1429	-	-	2388	1.19	398	3082D	2.54	668	3643	1.35	430	4351	0.86	332
1430	3.00	760	2402	1.98	556	3085D	2.87	734	3647	2.30	620	4352	1.30	420
1438	4.10	980	2413	2.21	602	3110	3.15	790	3648	1.02	364	4360	-	-
1452	1.72	504	2416	1.61	482	3111	1.43	446	3681	0.68	296	4361	0.55	270
1463	6.64	1250	2417	1.17	394	3113	1.52	464	3685	0.62	284	4410	1.83	526
1472	2.83	726	2501	1.98	556	3114	1.79	518	3719	0.57	274	4420	2.38	636
1604	2.43	646	2503	0.86	332	3118	1.26	412	3724	2.54	668	4431	1.13	386
1624D	2.18	596	2534	-	-	3119	0.55	270	3726	2.34	628	4432	0.86	332
1642	1.99	558	2570	2.58	676	3122	1.37	434	3803	1.87	534	4439	-	-
1654	3.64	888	2585	2.41	642	3126	1.65	490	3807	1.50	460	4452	2.32	624
1655	-	-	2586	2.30	620	3131	1.83	526	3808	1.65	490	4459	2.09	578
1699	1.85	530	2587	1.59	478	3132	2.23	606	3821	3.95	950	4470	1.76	512
1701	2.30	620	2589	1.61	482	3145	1.43	446	3822	2.96	752	4484	1.65	490
1710D	2.40	640	2600	3.26	812	3146	1.70	500	3824	2.71	702	4493	1.77	514
1741	-	-	2623	3.99	958	3169	1.55	470	3826	0.55	270	4511	0.35	230
1747	1.63	486	2651	1.32	424	3175	-	-	3827	1.48	456	4557	1.61	482
1748	3.48	856	2660	1.70	500	3179	1.43	446	3830	0.91	342	4558	1.35	430
1803D	4.74	1108	2670	-	-	3180	1.72	504	3851	1.74	508	4568	1.66	492
1853	-	-	2683	-	-	3188	1.37	434	3865	1.87	534	4581	0.90	340
1860	-	-	2688	1.77	514	3220	1.55	470	3881	2.29	618	4583	3.31	822
1924	1.90	540	2701	8.32	1250	3223	-	-	4000	3.16	792	4611	1.02	364
1925	2.10	580	2702*	50.41	1250	3224	2.87	734	4021	3.38	836	4635	2.12	584
2002	2.94	748	2705*	16.55	1250	3227	1.94	548	4024D	2.98	756	4653	1.24	408
2003	2.36	632	2709	6.27	1250	3240	-	-	4034	4.70	1100	4665	5.10	1180

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

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4670	-	-	5535	4.33	1026	7046M	5.62	1250	7610	0.33	226	8393	1.13	386
4683	3.00	760	5537	2.74	708	7047M	3.77	914	7705	4.35	1030	8500	4.99	1158
4686	1.72	504	5539	-	-	7050M	7.08	1250	7710	2.56	672	8601	0.16	192
4692	0.51	262	5551	12.02	1250	7090M	3.86	932	7711	2.56	672	8602	0.80	320
4693	0.79	318	5604	1.55	470	7098M	6.24	1250	7720	2.34	628	8603	0.04	168
4703	1.01	362	5606	0.70	300	7099M	11.45	1250	7855	2.51	662	8606	1.08	376
4717	1.83	526	5610	3.26	812	7133	2.30	620	8001	1.55	470	8709F	3.35	830
4720	1.72	504	5613	3.91	942	7151M	2.80	720	8002	1.39	438	8719	1.57	474
4740	1.04	368	5645	10.86	1250	7152M	5.71	1250	8006	1.63	486	8720	0.84	328
4741	2.18	596	5703	9.35	1250	7153M	3.11	782	8008	1.10	380	8721	0.18	196
4751	2.58	676	5705	13.06	1250	7219	4.66	1092	8010	1.35	430	8723	0.11	182
4771N	1.72	566	5951	0.37	234	7222	6.18	1250	8013	0.26	212	8725	1.98	556
4777	2.36	632	6003	4.02	964	7225	5.32	1224	8015	0.49	258	8726F	1.70	500
4825	0.57	274	6005	3.64	888	7228	-	-	8017	1.08	376	8734M	0.35	230
4828	1.74	508	6017	-	-	7229	-	-	8018	1.74	508	8737M	0.31	222
4829	0.84	328	6018	1.94	548	7230	5.93	1250	8021	1.74	508	8738M	0.64	288
4902	1.74	508	6045	2.96	752	7231	5.27	1214	8031	1.48	456	8742	0.26	212
4923	1.10	380	6204	4.22	1004	7232	7.04	1250	8032	1.12	384	8745	2.18	596
5020	3.97	954	6206	1.66	492	7309F	7.43	1250	8033	1.26	412	8748	0.33	226
5022	4.54	1068	6213	1.28	416	7313F	3.02	764	8037	0.95	350	8755	0.22	204
5037	9.42	1250	6214	0.91	342	7317F	6.20	1250	8039	1.01	362	8799	0.40	240
5040	5.01	1162	6216	3.84	928	7327F	15.24	1250	8044	1.92	544	8800	1.02	364
5057	3.00	760	6217	3.09	778	7333M	1.68	496	8045	0.49	258	8803	0.04	168
5059	10.10	1250	6229	3.84	928	7335M	1.87	534	8046	1.44	448	8805M	0.15	190
5069	-	-	6233	1.54	468	7337M	3.42	844	8047	0.59	278	8810	0.11	182
5102	3.31	822	6235	3.68	896	7350F	6.53	1250	8058	1.66	492	8814M	0.13	186
5146	2.78	716	6236	3.99	958	7360	3.18	796	8072	0.44	248	8815M	0.27	214
5160	1.44	448	6237	0.93	346	7370	3.64	888	8102	1.23	406	8820	0.11	182
5183	2.07	574	6251D	3.00	760	7380	4.02	964	8103	2.09	578	8824	1.41	442
5188	2.10	580	6252D	2.40	640	7382	3.13	786	8106	3.09	778	8825	-	-
5190	2.47	654	6306	3.22	804	7390	3.18	796	8107	2.10	580	8826	1.46	452
5191	0.68	296	6319	3.40	840	7394M	1.98	556	8111	1.32	424	8829	-	-
5192	1.99	558	6325	2.91	742	7395M	2.19	598	8116	1.88	536	8831	0.90	340
5213	3.91	942	6400	3.62	884	7398M	4.02	964	8203	4.97	1154	8832	0.18	196
5215	3.09	778	6503	1.48	456	7402	0.11	182	8204	2.65	690	8833	0.79	318
5221	3.09	778	6504	1.88	536	7403	3.20	800	8209	2.76	712	8835	1.76	512
5222	6.22	1250	6702M*	3.04	768	7405N	0.37	274	8215	2.69	698	8842	1.65	490
5223	2.82	724	6703M*	6.22	1250	7420	3.64	888	8227	2.36	632	8855	0.09	178
5348	2.29	618	6704M*	3.38	836	7421	0.57	274	8232	3.48	856	8856	0.38	236
5402	3.95	950	6801F	6.05	1250	7422	1.06	372	8233	1.98	556	8864	1.19	398
5403	4.50	1060	6811	3.69	898	7425	1.04	368	8235	3.18	796	8868	0.24	208
5437	3.91	942	6824F	7.17	1250	7431N	0.62	350	8263	4.65	1090	8869	0.60	280
5443	2.05	570	6826F	4.02	964	7445N	0.20	-	8264	3.13	786	8871	0.04	168
5445	4.12	984	6834	1.39	438	7453N	0.33	-	8265	3.31	822	8901	0.13	186
5462	3.44	848	6836	2.23	606	7500	-	-	8279	4.94	1148	9012	0.60	280
5472	3.46	852	6843F	8.21	1250	7502	1.17	394	8288	5.87	1250	9014	1.72	504
5473	4.72	1104	6845F	4.41	1042	7515	0.66	292	8291	2.01	562	9015	1.81	522
5474	4.08	976	6854	3.24	808	7520	1.79	518	8292	2.16	592	9016	1.66	492
5478	2.60	680	6872F	7.68	1250	7538	2.09	578	8293	4.70	1100	9019	1.94	548
5479	3.93	946	6874F	11.60	1250	7539	1.13	386	8304	3.99	958	9033	1.74	508
5480	4.61	1082	6882	2.03	566	7540	3.13	786	8350	4.52	1064	9040	2.82	724
5491	1.92	544	6884	4.66	1092	7580	1.81	522	8380	1.76	512	9052	1.12	384
5506	3.86	932	7016M	1.85	530	7590	2.09	578	8381	1.39	438	9058	1.04	368
5507	3.09	778	7024M	2.05	570	7600	3.91	942	8385	1.65	490	9060	1.06	372
5508	-	-	7038M	3.48	856	7605	1.37	434	8392	1.43	446	9061	0.82	324

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9063	0.59	278												
9077F	6.13	1250												
9082	0.79	318												
9083	0.86	332												
9084	0.88	336												
9088a	a	a												
9089	1.01	362												
9093	0.88	336												
9101	2.27	614												
9102	2.01	562												
9154	1.02	364												
9156	1.39	438												
9170	5.63	1250												
9178	4.44	1048												
9179	7.35	1250												
9180	3.51	862												
9182	1.37	434												
9186	11.12	1250												
9220	3.13	786												
9402	3.09	778												
9403	5.05	1170												
9410	2.19	598												
9501	3.22	804												
9505	2.23	606												
9516	1.74	508												
9519	2.85	730												
9521	2.34	628												
9522	1.90	540												
9534	2.82	724												
9554	6.18	1250												
9586	0.37	234												
9600	1.87	534												
9620	0.93	346												

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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 already includes the specific disease loading shown in the table below. See the **Basic Manual** rule, Supplemental and supplementary loading.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.29	S	1165D	0.02	S	3082D	0.05	S
0065D	0.07	S	1624D	0.02	S	3085D	0.05	S
0066D	0.07	S	1710D	0.02	S	4024D	0.02	S
0067D	0.07	S	1803D	0.22	S	6251D	0.02	S
1164D	0.04	S	3081D	0.05	S	6252D	0.02	S

S=Silica

- 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 \$1.34. (For coverage written separately for federal benefits only, \$1.30. For coverage written separately for state benefits only, \$0.04.)
- 1016 Rate includes a non-ratable disease element of \$4.04. (For coverage written separately for federal benefits only, \$3.91. 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 2.479 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..... \$87,400
 Leased or rented vehicle..... \$58,300

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	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.10
Maximum Premium Factor	1.75	2nd Adjustment	0.08
Loss Conversion Factor	1.189	3rd Adjustment	0.05
Tax Multiplier	1.042	4th Adjustment	0.04

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" \$4,500

Maximum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers
 Executive officers in the construction industry..... \$1,650
 All other executive officers..... \$4,500

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..... \$550
 All other executive officers..... \$1,100

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) \$58,300

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..... \$28,600
Maximum Annual Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination for partners or sole proprietors..... \$85,700

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..... 110%

(Multiply a Non-F classification rate by a factor of 2.10 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 (1.051).)

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.