

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

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**Original Printing**

*Effective January 1, 2014*

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
0005X	5.85	697	1924	2.86	443	2670	2.67	427	3180	5.27	648	3865	3.79	522
0008X	4.22	559	1925	7.90	872	2683	2.13	381	3188	3.31	481	3881	4.57	588
0016X	11.24	1100	2001	-	-	2688	4.13	551	3220	2.28	394	4000	10.27	1073
0030X	7.26	817	2002	-	-	2702X*	14.47	1100	3223	4.18	555	4021	9.74	1028
0034	5.94	705	2003X	5.15	638	2710	11.88	1100	3224	4.34	569	4024D	5.22	644
0035X	3.50	498	2014	7.85	867	2714	10.24	1070	3227	4.78	606	4034	10.36	1081
0036	5.14	637	2016	3.02	457	2731	6.14	722	3240	4.10	549	4036	4.30	566
0037	6.17	724	2021	5.35	655	2735	7.97	877	3241	3.39	488	4038	3.39	488
0042X	8.23	900	2039	2.54	416	2759	8.78	946	3255	2.51	413	4053	4.18	555
0050X	9.49	1007	2041	5.30	651	2790	2.22	389	3257	4.24	560	4061	6.91	787
0052X	5.97	707	2065	4.75	604	2797	7.23	815	3270	3.69	514	4062	4.74	603
0059D	0.13	-	2070	7.24	815	2799	4.18	555	3300	7.05	799	4101	5.71	685
0065D	0.03	-	2081	6.10	719	2802X	7.91	872	3303	4.89	616	4109	1.11	294
0066D	0.03	-	2089	6.29	735	2812	-	-	3307	4.30	566	4110	1.64	339
0067D	0.03	-	2095	7.14	807	2835	3.71	515	3315	7.29	820	4111	3.45	493
0079X	7.03	798	2105	5.44	662	2836	3.64	509	3334	5.00	625	4112	-	-
0083	7.36	826	2110	4.17	554	2841	6.76	775	3336	5.04	628	4113	3.23	475
0106	19.09	1100	2111	5.68	683	2881	3.80	523	3365	14.32	1100	4114	3.27	478
0113	6.33	738	2112	3.95	536	2883	6.58	759	3372	4.92	618	4130	6.36	741
0153X	7.33	823	2114	2.90	447	2913	8.24	900	3373	10.52	1094	4131	6.05	714
0170	3.92	533	2119X	4.24	560	2915	2.76	435	3383	1.66	341	4133	3.33	483
0173X	1.05	289	2121	3.34	484	2916	5.58	674	3385	1.03	288	4149	1.01	286
0251	5.65	680	2130	4.46	579	2923	3.45	493	3400	4.63	594	4150	-	-
0400	10.01	1051	2131	3.17	469	2942	3.51	498	3507X	5.27	648	4206	7.44	832
0401	12.16	A	2157	6.41	745	2960	7.12	805	3515	2.57	418	4207	2.39	403
0771N	0.74	-	2172	2.23	390	3004	3.11	464	3548	2.83	441	4239	3.72	516
0908P	207.00	407	2174	4.13	551	3018	5.13	636	3559	2.87	444	4240	5.06	630
0913P	753.00	953	2211	11.25	1100	3022	4.39	573	3574	2.25	391	4243	3.60	506
0917	6.77	775	2220	2.86	443	3027	6.48	751	3581	2.31	396	4244	4.51	583
1005	7.42	831	2286	3.19	471	3028	3.49	497	3612	4.16	554	4250	2.48	411
1164D	7.89	871	2288	4.40	574	3030	10.21	1068	3620	5.04	628	4251	3.55	502
1165D	5.55	672	2300	3.42	491	3040	9.87	1039	3629	2.13	381	4263	3.92	533
1218X	2.12	380	2302	3.23	475	3041	7.86	868	3632	4.57	588	4273	4.41	575
1320X	2.79	437	2305	2.05	374	3042	8.03	883	3634	2.10	379	4279	5.12	635
1322	12.83	1100	2361	2.84	441	3064	8.39	913	3635	4.46	579	4282	3.07	461
1430	9.96	1047	2362	2.39	403	3069	6.79	777	3638	2.55	417	4283	4.22	559
1438	7.06	800	2380	5.84	696	3076	4.96	622	3642	1.95	366	4299	2.98	453
1452	3.52	499	2386	3.16	469	3081D	10.35	1080	3643	2.55	417	4304	5.32	652
1463	20.68	1100	2388	2.64	424	3082D	8.69	939	3647	3.58	504	4307	3.60	506
1472	5.19	641	2402	4.24	560	3085D	7.40	829	3648	2.48	411	4351X	1.43	322
1473X	1.80	353	2413	3.75	519	3110	6.64	764	3681	1.08	292	4352	2.36	401
1624D	5.63	679	2416	2.64	424	3111	3.70	515	3685	1.23	305	4360	-	-
1642	5.07	631	2417	4.90	617	3113	3.45	493	3719	3.33	483	4361	1.61	337
1654	10.33	1078	2501	3.17	469	3114	4.95	621	3724	5.53	670	4362	-	-
1655	5.68	683	2503	1.86	358	3118	2.54	416	3726	8.12	890	4410	7.23	815
1699	5.11	634	2534	3.33	483	3119	1.70	345	3803	4.33	568	4420	6.45	748
1701	6.53	755	2570	6.18	725	3122	2.58	419	3807	4.30	566	4431	1.76	350
1710D	10.85	1100	2585	5.03	628	3126	3.54	501	3808	3.69	514	4432	2.49	412
1741D	4.69	599	2586	4.96	622	3131	2.34	399	3821	9.85	1037	4439	-	-
1747	2.61	422	2587	5.58	674	3132	4.08	547	3822	8.52	924	4452	4.58	589
1748	5.80	693	2589	2.98	453	3145	3.08	462	3824	7.53	840	4459	4.75	604
1803D*	9.70	1025	2600	3.37	486	3146	4.75	604	3826	1.49	327	4470	3.05	459
1852D	4.19	556	2623	8.67	937	3169	4.54	586	3827	2.40	404	4484	4.93	619
1853	3.03	458	2651	3.82	525	3175	5.24	645	3830	1.84	356	4493	3.01	456
1860	2.66	426	2660	3.90	532	3179	3.10	464	3851	4.87	614	4511X	1.45	323

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

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

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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
4557	3.46	494	5445X	8.00	880	6826FX	6.11	719	7422	3.03	458	8209	6.46	749
4558X	3.99	539	5462	10.08	1057	6828FX	6.21	728	7425	3.38	487	8215	7.19	811
4561	-	-	5472	21.85	1100	6834X	3.09	463	7431N	1.27	366	8227	8.47	920
4568	3.95	536	5473	15.60	1100	6836X	5.87	699	7445N	1.00	-	8232X	5.29	650
4581	1.72	346	5474X	11.04	1100	6838X	5.08	632	7453N	0.68	-	8233	5.11	634
4583	10.22	1069	5478	5.51	668	6843F	16.30	1100	7502	3.52	499	8235	6.34	739
4586X	2.14	382	5479	11.07	1100	6845F	12.18	1100	7515	1.64	339	8263	11.44	1100
4611	2.28	394	5480	8.91	957	6854	4.65	595	7520	4.43	577	8264	7.13	806
4635	4.11	549	5491	5.67	682	6872F	18.36	1100	7538	15.07	1100	8265	9.54	1011
4653	2.57	418	5506	9.33	993	6874F	26.16	1100	7539	3.06	460	8273X	5.51	668
4665	13.02	1100	5507	7.20	812	6882	4.28	564	7540	3.15	468	8274X	5.01	626
4670	8.45	918	5508D	18.32	1100	6884	4.69	599	7580	3.58	504	8279	11.42	1100
4683	4.22	559	5509X	11.67	1100	7016M	10.82	1100	7590	7.02	797	8288	8.09	888
4686	3.01	456	5535	10.44	1087	7024M	12.02	1100	7600	4.56	588	8291	6.34	739
4692	0.96	282	5537X	7.86	868	7038M	5.24	645	7601	-	-	8292X	6.03	713
4693	1.64	339	5551	18.62	1100	7046M	9.45	1003	7605	3.68	513	8293	12.70	1100
4703	3.33	483	5606	1.99	369	7047M	16.96	1100	7610X	0.70	260	8304	7.37	826
4710X	5.91	702	5610X	7.92	873	7050M	8.21	898	7611	-	-	8350	7.09	803
4717	2.75	434	5613X	18.56	1100	7090M	5.82	695	7612	-	-	8353X	6.91	787
4720	3.77	520	5645X	16.31	1100	7098M	10.50	1093	7613	-	-	8380	3.66	511
4740	1.95	366	5651X	9.94	1045	7099M	14.81	1100	7704X	5.86	698	8381X	2.31	396
4741	3.88	530	5703	21.39	1100	7133	6.20	727	7705	6.08	717	8385	3.51	498
4751	3.61	507	5705	13.85	1100	7151Ma	a	250	7720	4.42	576	8392	4.32	567
4771N	4.16	617	5951	0.79	267	7152Ma	a	250	7855	8.78	946	8393X	2.70	430
4777	7.02	797	6004X	18.59	1100	7153Ma	a	250	8001	5.18	640	8500	9.08	972
4825	2.15	383	6006FX	19.74	1100	7201X	14.11	1100	8002	3.73	517	8601X	0.81	269
4828	6.32	737	6017	10.91	1100	7204X	2.17	384	8006X	3.73	517	8602X	1.05	289
4829	3.98	538	6018	5.00	625	7205X	12.80	1100	8008	2.14	382	8603	0.23	220
4902	3.31	481	6045	4.42	576	7219X	8.98	963	8010	2.45	408	8606	3.53	500
4923	4.96	622	6204	15.63	1100	7222	7.54	841	8013	0.73	262	8709F	6.99	794
5020	10.30	1076	6206	5.27	648	7230	8.61	932	8015	1.29	310	8719	6.05	714
5022X	11.77	1100	6213	4.04	543	7231	7.24	815	8017	2.11	379	8720X	2.28	394
5037	46.14	1100	6214	4.63	594	7232	11.39	1100	8018	3.97	537	8721	0.37	231
5040	21.86	1100	6216X	8.61	932	7309F	17.53	1100	8021	5.18	640	8723X	0.26	222
5057X	12.14	1100	6217	7.80	863	7313F	5.30	651	8031	3.76	520	8725	0.19	216
5059	46.42	1100	6229	7.25	816	7317FX	13.77	1100	8032	3.47	495	8726F	3.00	455
5069X	35.15	1100	6233	5.18	640	7327FX	46.07	1100	8033	2.75	434	8728X	0.52	244
5102X	9.37	996	6235	9.53	1010	7333M	12.48	1100	8037	2.07	376	8734Ma	a	250
5146	8.19	896	6236	15.20	1100	7335M	13.86	1100	8039	3.18	470	8737Ma	a	250
5160	3.58	504	6237	2.20	387	7337M	19.55	1100	8044	4.00	540	8738Ma	a	250
5183	5.67	682	6251D	9.31	991	7350FX	14.97	1100	8045	0.57	248	8742	0.52	244
5188	6.77	775	6252D	7.46	834	7360X	7.78	861	8046	3.57	503	8745	5.51	668
5190	6.09	718	6260D	6.05	714	7370	6.32	737	8047	1.27	308	8748	0.81	269
5191	1.20	302	6306	7.16	809	7380	6.42	746	8058	5.08	632	8755	0.72	261
5192X	4.10	549	6319	6.07	716	7382	5.68	683	8061X	4.20	557	8799	1.15	298
5213X	12.77	1100	6325	8.94	960	7383X	5.68	683	8072	1.17	299	8800	1.56	333
5215X	14.66	1100	6400	11.01	1100	7390	6.68	768	8102	2.68	428	8803	0.15	213
5221	6.38	742	6503	5.15	638	7394MX	10.73	1100	8103	4.53	585	8805Ma	a	250
5222	10.60	1100	6504	4.58	589	7395MX	11.92	1100	8105	5.34	654	8810	0.26	222
5223X	6.15	723	6702Ma	a	250	7398MX	16.81	1100	8106	6.30	736	8814Ma	a	250
5348	5.78	691	6703Ma	a	250	7402	0.26	222	8107	5.05	629	8815Ma	a	250
5402	6.33	738	6704Ma	a	250	7403	6.06	715	8111	3.10	464	8820	0.21	218
5403X	11.96	1100	6801F	3.61	507	7405N	1.85	442	8116	4.00	540	8824	5.12	635
5437X	8.23	900	6811	5.65	680	7420	15.01	1100	8203	8.06	885	8825	2.87	444
5443	5.75	689	6824FX	10.84	1100	7421	1.58	334	8204	6.44	747	8826	3.60	506

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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8829X	3.30	481	9521	6.30	736									
8831	2.27	393	9522	2.89	446									
8832	0.46	239	9534	8.68	938									
8833	1.53	330	9554	12.34	1100									
8835	2.74	433	9586	1.25	306									
8841X	2.51	413	9600	3.64	509									
8842	1.99	369	9620	1.49	327									
8855	0.26	222												
8856	0.26	222												
8861	-	-												
8864	1.78	351												
8868X	0.60	251												
8869	1.59	335												
8871	0.31	226												
8901	0.43	237												
9012	1.71	345												
9014X	5.21	643												
9015	5.14	637												
9016	3.08	462												
9019	2.41	405												
9033	2.96	452												
9040	5.99	709												
9047X	3.67	512												
9052	3.83	526												
9058	2.54	416												
9059	-	-												
9060	2.43	407												
9061	2.45	408												
9063	1.62	338												
9077F	3.86	528												
9082	2.55	417												
9083	2.74	433												
9084	2.75	434												
9088a	a	a												
9089	1.55	332												
9093	2.41	405												
9101X	4.99	624												
9102X	4.66	596												
9110	-	-												
9154	2.45	408												
9156	4.29	565												
9170	7.71	855												
9178	11.95	1100												
9179	21.01	1100												
9180	3.46	494												
9182	3.30	481												
9186	44.97	1100												
9220	8.57	928												
9402	9.45	1003												
9403	10.84	1100												
9410	2.91	447												
9501X	4.58	589												
9505	4.42	576												
9516	3.99	539												
9519	4.67	597												

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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 already includes the specific disease loading shown in the table below. See Rule 3-A-7 of Manual supplement - Treatment of Disease Coverage.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.13	S	1710D	0.03	S	4024D	0.02	S
0065D	0.03	S	1741D	0.12	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.12	S	6251D	0.01	S
0067D	0.03	S	1852D	0.03	Asb	6252D	0.01	S
1164D	0.02	S	3081D	0.04	S	6260D	0.01	S
1165D	0.02	S	3082D	0.03	S			
1624D	0.01	S	3085D	0.02	S			

Asb=Asbestos, S=Silica

- 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.
- 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.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 1803 See Florida Special Rules for Treatment of Disease Coverage.
- 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.

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MISCELLANEOUS VALUES

<b>Average Weekly Wage</b> applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i> .....	\$30
<b>Basis of premium</b> applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$63,600
Leased or rented vehicle.....	\$42,400
<b>Expense Constant</b> applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$200
<b>Maximum Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$2,400
<b>Minimum Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$400
All other executive officers.....	\$800
<b>Per Passenger Seat Surcharge</b> - In accordance with <i>Basic Manual</i> footnote instructions for Code 7421, the surcharge is	
Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100
<b>Premium Determination for Partners and Sole Proprietors</b> in accordance with <i>Basic Manual</i> Rule 2-E-3.....	\$42,400

**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 *Basic Manual* Rule 3-A-19-a.) 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%	2.2%	1.9%	1.7%	1.2%	0.9%
\$10,000	4.2%	3.6%	3.2%	2.8%	2.5%	1.9%	1.4%
\$15,000	5.1%	4.4%	3.9%	3.5%	3.1%	2.5%	1.8%
\$20,000	5.8%	5.1%	4.5%	4.1%	3.6%	2.9%	2.2%
\$21,000	6.0%	5.2%	4.6%	4.2%	3.7%	3.0%	2.3%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	4.2%	3.3%	2.8%	2.3%	2.0%	1.3%	0.9%
\$1,000	6.7%	5.4%	4.6%	3.9%	3.3%	2.2%	1.6%
\$1,500	8.3%	6.8%	5.8%	5.0%	4.2%	3.0%	2.1%
\$2,000	9.7%	8.0%	6.8%	5.8%	5.0%	3.5%	2.6%
\$2,500	10.8%	8.9%	7.7%	6.6%	5.7%	4.1%	3.0%

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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	9.3%	7.8%	6.9%	6.1%	5.3%	4.1%	3.0%
\$1,000	11.3%	9.5%	8.3%	7.3%	6.4%	4.8%	3.6%
\$1,500	12.6%	10.6%	9.3%	8.2%	7.1%	5.4%	4.0%
\$2,000	13.7%	11.5%	10.1%	8.9%	7.7%	5.8%	4.3%
\$2,500	14.6%	12.3%	10.8%	9.5%	8.3%	6.3%	4.6%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.2%	12.7%	11.1%	9.7%	8.4%	6.2%	4.6%
\$10,000	21.2%	18.0%	15.9%	14.2%	12.4%	9.6%	7.1%
\$15,000	25.7%	22.0%	19.6%	17.7%	15.6%	12.3%	9.2%
\$20,000	29.2%	25.3%	22.7%	20.6%	18.2%	14.6%	11.0%
\$25,000	32.1%	28.0%	25.3%	23.1%	20.5%	16.6%	12.6%
\$50,000	41.9%	37.5%	34.3%	31.9%	28.7%	24.0%	18.5%
\$75,000	47.6%	43.5%	40.1%	37.7%	34.2%	29.1%	22.7%

+ 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)** ..... 0.02

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic Manual** ..... 121%

(Multiply a Non-F classification rate by a factor of 2.21 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.07) and the adjustment for differences in loss-based expenses (1.066).)

**Experience Rating Eligibility**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.