

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Effective January 1, 2022

Original Printing

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	4.31	591	1924	2.22	382	2688	2.14	374	3224	3.31	491	4024D	3.72	532
0008	3.57	517	1925	3.57	517	2702*	7.55	915	3227	3.18	478	4034	6.41	801
0016	6.19	779	2003	3.70	530	2710	9.11	1071	3240	3.33	493	4036	2.35	395
0030	3.52	512	2014	4.95	655	2714	5.72	732	3241	2.43	403	4038	2.51	411
0034	4.34	594	2016	2.48	408	2731	4.21	581	3255	2.25	385	4053	2.03	363
0035	2.84	444	2021	3.09	469	2735	4.55	615	3257	2.86	446	4061	2.54	414
0036	5.43	703	2039	2.57	417	2759	6.22	782	3270	2.20	380	4062	2.75	435
0037	5.25	685	2041	2.88	448	2790	1.98	358	3300	4.53	613	4101	2.43	403
0042	6.69	829	2065	2.89	449	2797	7.20	880	3303	2.43	403	4109	0.42	202
0050	5.07	667	2070	4.15	575	2799	5.26	686	3307	2.57	417	4110	1.08	268
0052	4.27	587	2081	4.29	589	2802	5.40	700	3315	3.13	473	4111	1.64	324
0059D	0.08	-	2089	3.58	518	2835	2.52	412	3334	2.28	388	4113	2.04	364
0065D	0.03	-	2095	4.24	584	2836	2.59	419	3336	2.43	403	4114	2.70	430
0066D	0.03	-	2105	4.56	616	2841	3.65	525	3365	5.06	666	4130	4.03	563
0067D	0.03	-	2110	2.41	401	2881	3.13	473	3372	3.18	478	4131	4.77	637
0079	3.34	494	2111	2.12	372	2883	4.26	586	3373	4.02	562	4133	2.14	374
0083	5.80	740	2112	4.26	586	2913	-	-	3383	1.43	303	4149	0.56	216
0106	9.01	1061	2114	2.52	412	2915	2.70	430	3385	0.82	242	4206	4.18	578
0113	4.28	588	2119	2.64	424	2916	3.99	559	3400	3.21	481	4207	2.36	396
0153	4.02	562	2121	1.24	284	2923	1.75	335	3507	2.93	453	4239	1.82	342
0170	2.54	414	2130	1.96	356	2942	-	-	3515	1.98	358	4240	3.73	533
0173	0.93	253	2131	1.67	327	2960	4.56	616	3548	1.24	284	4243	2.09	369
0251	3.61	521	2157	3.09	469	3004	1.61	321	3559	2.64	424	4244	2.27	387
0400	-	-	2172	1.37	297	3018	2.93	453	3574	0.95	255	4250	2.28	388
0401	9.35	A	2174	2.73	433	3022	3.36	496	3581	1.19	279	4251	3.00	460
0771N	0.37	-	2211	8.53	1013	3027	2.80	440	3612	1.91	351	4263	3.23	483
0908P	225.00	385	2220	2.28	388	3028	3.34	494	3620	3.50	510	4273	2.67	427
0913P	622.00	782	2286	1.72	332	3030	6.36	796	3629	1.45	305	4279	3.33	493
0917	4.01	561	2288	3.87	547	3040	6.16	776	3632	2.89	449	4282	1.25	285
1005	5.85	745	2300	-	-	3041	3.54	514	3634	1.43	303	4283	1.78	338
1164D	2.93	453	2302	1.98	358	3042	5.34	694	3635	1.98	358	4299	1.93	353
1165D	2.13	373	2305	2.59	419	3064	4.07	567	3638	1.86	346	4304	4.52	612
1218	1.47	307	2361	1.88	348	3076	3.86	546	3642	1.62	322	4307	1.85	345
1320	1.41	301	2362	2.64	424	3081D	5.15	675	3643	2.09	369	4351	1.06	266
1322	9.87	1147	2380	2.72	432	3082D	3.96	556	3647	2.17	377	4352	1.77	337
1430	2.94	454	2386	-	-	3085D	4.93	653	3648	1.83	343	4361	0.97	257
1438	4.52	612	2388	1.35	295	3110	3.91	551	3681	0.77	237	4410	3.10	470
1452	2.81	441	2402	2.49	409	3111	1.82	342	3685	0.84	244	4420	3.42	502
1463	11.93	1200	2413	2.30	390	3113	1.99	359	3719	1.19	279	4431	1.29	289
1472	3.26	486	2416	2.22	382	3114	3.17	477	3724	3.35	495	4432	0.98	258
1473	1.11	271	2417	2.12	372	3118	1.61	321	3726	3.41	501	4452	2.94	454
1624D	2.29	389	2501	2.27	387	3119	0.92	252	3803	3.20	480	4459	2.80	440
1642	2.30	390	2503	0.95	255	3122	1.80	340	3807	2.09	369	4470	2.14	374
1654	3.68	528	2534	2.03	363	3126	1.63	323	3808	2.65	425	4484	2.57	417
1655	2.48	408	2570	3.52	512	3131	2.86	446	3821	7.00	860	4493	2.36	396
1699	2.62	422	2585	3.39	499	3132	2.73	433	3822	4.24	584	4511	0.65	225
1701	2.81	441	2586	3.57	517	3145	2.14	374	3824	3.60	520	4557	2.17	377
1710D	4.82	642	2587	2.57	417	3146	2.30	390	3826	0.88	248	4558	1.86	346
1741D	2.89	449	2589	2.76	436	3169	2.27	387	3827	1.94	354	4568	1.88	348
1747	1.83	343	2600	3.91	551	3175	3.33	493	3830	1.25	285	4581	1.06	266
1748	5.05	665	2623	5.40	700	3179	1.72	332	3851	2.17	377	4583	5.48	708
1803D*	7.18	878	2651	2.51	411	3180	3.21	481	3865	2.22	382	4586	-	-
1852	-	-	2660	2.38	398	3188	2.91	451	3881	3.09	469	4611	1.08	268
1853	2.03	363	2670	1.74	334	3220	1.53	313	4000	5.07	667	4635	3.62	522
1860	1.98	358	2683	2.25	385	3223	2.68	428	4021	3.99	559	4653	1.77	337

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2022

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
4665	5.72	732	5507	5.24	684	6882	2.49	409	7540	2.17	377	8292	4.30	590
4670	5.87	747	5508D	8.34	994	6884	2.52	412	7580	2.34	394	8293	8.09	969
4683	3.17	477	5509	9.03	1063	7016M	3.99	559	7590	3.61	521	8304	5.47	707
4686	3.05	465	5535	7.62	922	7024M	4.43	603	7600	4.48	608	8350	5.66	726
4692	0.68	228	5537	4.63	623	7038M	3.65	525	7605	2.34	394	8353	6.12	772
4693	1.08	268	5551	11.41	1200	7046M	5.34	694	7610	0.50	210	8380	2.35	395
4703	1.59	319	5606	1.14	274	7047M	6.38	798	7704	5.18	678	8381	2.02	362
4710	2.80	440	5610	5.18	678	7050M	5.84	744	7705	3.79	539	8385	2.70	430
4717	1.94	354	5613	8.63	1023	7090M	4.05	565	7720	3.36	496	8392	2.23	383
4720	2.19	379	5645	12.61	1200	7098M	5.93	753	7855	3.70	530	8393	1.74	334
4740	1.35	295	5651	7.68	928	7099M	8.55	1015	8001	3.13	473	8500	7.26	886
4741	3.02	462	5703	11.89	1200	7133	2.81	441	8002	2.13	373	8601	0.44	204
4751	2.44	404	5705	11.52	1200	7151M	3.41	501	8006	2.03	363	8602	1.46	306
4771N	2.09	406	5951	0.51	211	7152M	5.47	707	8008	1.40	300	8603	0.10	170
4777	4.68	628	6004	7.94	954	7153M	3.79	539	8010	1.88	348	8606	1.72	332
4825	0.95	255	6006F	11.09	1200	7201	8.45	1005	8013	0.47	207	8709F	6.59	819
4828	4.00	560	6017	3.28	488	7204	1.28	288	8015	0.76	236	8719	3.40	500
4829	1.25	285	6018	2.54	414	7205	10.82	1200	8017	1.41	301	8720	1.67	327
4902	2.35	395	6045	4.41	601	7219	6.25	785	8018	2.91	451	8721	0.26	186
4923	1.85	345	6204	6.32	792	7222	6.23	783	8021	2.96	456	8723	0.15	175
5020	7.65	925	6206	3.02	462	7230	7.88	948	8031	2.58	418	8725	0.33	193
5022	8.68	1028	6213	1.65	325	7231	6.77	837	8032	2.52	412	8726F	2.12	372
5037	11.70	1200	6214	2.04	364	7232	12.10	1200	8033	1.55	315	8728	0.58	218
5040	8.26	986	6216	5.67	727	7309F	9.90	1150	8037	2.55	415	8734M	0.43	203
5057	4.79	639	6217	5.21	681	7313F	3.50	510	8039	1.59	319	8737M	0.39	199
5059	18.29	1200	6229	5.33	693	7317F	12.48	1200	8044	2.35	395	8738M	0.62	222
5069	20.48	1200	6233	2.37	397	7327F	19.89	1200	8045	0.91	251	8742	0.32	192
5102	6.54	814	6235	5.60	720	7333M	5.99	759	8046	3.20	480	8745	3.67	527
5146	5.10	670	6236	6.92	852	7335M	6.65	825	8047	0.99	259	8748	0.58	218
5160	1.96	356	6237	2.68	428	7337M	9.58	1118	8058	3.34	494	8755	0.40	200
5183	3.70	530	6251D	7.24	884	7350F	10.10	1170	8061	2.06	366	8799	0.53	213
5188	3.78	538	6252D	3.65	525	7360	3.73	533	8072	0.68	228	8800	1.65	325
5190	4.13	573	6260	-	-	7370	4.64	624	8102	2.00	360	8803	0.06	166
5191	1.05	265	6306	5.54	714	7380	5.15	675	8103	3.07	467	8805M	0.22	182
5192	3.07	467	6319	4.66	626	7382	4.57	617	8105	-	-	8810	0.16	176
5213	8.20	980	6325	5.81	741	7383	3.61	521	8106	5.25	685	8814M	0.19	179
5215	6.68	828	6400	5.38	698	7390	3.75	535	8107	2.91	451	8815M	0.31	191
5221	5.54	714	6503	2.27	387	7394M	3.44	504	8111	2.02	362	8820	0.13	173
5222	9.03	1063	6504	3.09	469	7395M	3.82	542	8116	2.73	433	8824	3.10	470
5223	4.46	606	6702M*	4.50	610	7398M	5.50	710	8203	6.63	823	8825	1.85	345
5348	3.89	549	6703M*	7.20	880	7402	0.13	173	8204	4.68	628	8826	2.43	403
5402	7.17	877	6704M*	5.00	660	7403	3.76	536	8209	4.98	658	8829	2.11	371
5403	6.17	777	6801F	3.33	493	7405N	0.98	311	8215	4.30	590	8831	1.44	304
5437	6.23	783	6811	4.06	566	7420	9.59	1119	8227	5.16	676	8832	0.32	192
5443	3.55	515	6824F	8.50	1010	7421	0.72	232	8232	4.90	650	8833	1.00	260
5445	5.52	712	6826F	4.22	582	7422	1.24	284	8233	2.84	444	8835	1.88	348
5462	6.80	840	6828F	6.49	809	7425	1.27	287	8235	5.02	662	8841	1.47	307
5472	6.00	760	6834	2.73	433	7431N	0.89	297	8263	6.53	813	8842	2.34	394
5473	8.80	1040	6836	3.13	473	7445N	0.53	-	8264	4.86	646	8855	0.16	176
5474	7.14	874	6838	2.89	449	7453N	0.48	-	8265	5.12	672	8856	0.39	199
5478	3.27	487	6843F	9.86	1146	7502	2.03	363	8273	4.28	588	8864	1.50	310
5479	8.25	985	6845F	4.72	632	7515	1.16	276	8274	4.46	606	8868	0.40	200
5480	7.57	917	6854	5.30	690	7520	2.64	424	8279	7.41	901	8869	1.31	291
5491	2.81	441	6872F	8.91	1051	7538	3.92	552	8288	9.76	1136	8871	0.08	168
5506	5.07	667	6874F	13.38	1200	7539	1.53	313	8291	3.31	491	8901	0.18	178

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9012	0.86	246												
9014	3.34	494												
9015	3.64	524												
9016	2.31	391												
9019	2.86	446												
9033	2.19	379												
9040	2.87	447												
9047	2.73	433												
9052	2.49	409												
9058	1.72	332												
9060	1.58	318												
9061	1.84	344												
9063	0.87	247												
9077F	4.27	587												
9082	1.56	316												
9083	1.53	313												
9084	1.53	313												
9088a	a	a												
9089	0.97	257												
9093	1.52	312												
9101	3.67	527												
9102	3.62	522												
9154	1.63	323												
9156	3.44	504												
9170	7.97	957												
9178	5.06	666												
9179	7.43	903												
9180	3.79	539												
9182	1.97	357												
9186	18.95	1200												
9220	6.69	829												
9402	5.52	712												
9403	5.78	738												
9410	2.61	421												
9501	3.25	485												
9505	3.33	493												
9516	2.40	400												
9519	4.58	618												
9521	3.83	543												
9522	2.44	404												
9534	5.64	724												
9554	9.14	1074												
9586	0.58	218												
9600	2.56	416												
9620	1.49	309												

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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 the **Basic Manual** rule, Supplemental and supplementary loading.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.08	S	1624D	0.00	S	3085D	0.01	S
0065D	0.03	S	1710D	0.01	S	4024D	0.01	S
0066D	0.03	S	1741D	0.08	S	5508D	0.01	S
0067D	0.03	S	1803D*	0.09	S	6251D	0.01	S
1164D	0.01	S	3081D	0.02	S	6252D	0.01	S
1165D	0.01	S	3082D	0.02	S			

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. 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**

- 1803 See the Florida **Basic Manual** rule, Disease loading.
- 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 1.945 and elr x 1.863.
- 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

Average Weekly Wage applicable only in connection with the Basic Manual rule, Payroll exclusions.....	\$30
Basis of premium applicable in accordance with the Basic Manual notes for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$78,900
Leased or rented vehicle.....	\$52,600
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".....	\$3,000
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.....	\$500
All other executive officers.....	\$1,000
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).....	\$52,600

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	3.1%	2.7%	2.2%	1.9%	1.5%	1.2%	1.0%
\$10,000	4.5%	3.9%	3.3%	2.8%	2.3%	1.9%	1.6%
\$15,000	5.4%	4.8%	4.1%	3.6%	2.9%	2.4%	2.1%
\$20,000	6.2%	5.5%	4.7%	4.2%	3.4%	2.9%	2.5%
\$21,000	6.3%	5.6%	4.9%	4.3%	3.5%	3.0%	2.6%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.5%	2.9%	2.3%	1.9%	1.3%	1.0%	0.8%
\$1,000	6.0%	5.0%	4.0%	3.2%	2.4%	1.8%	1.4%
\$1,500	7.8%	6.6%	5.3%	4.3%	3.2%	2.5%	2.0%
\$2,000	9.4%	8.0%	6.4%	5.3%	4.0%	3.1%	2.5%
\$2,500	10.7%	9.1%	7.4%	6.1%	4.6%	3.6%	2.9%

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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	9.1%	8.0%	6.7%	5.8%	4.6%	3.8%	3.2%
\$1,000	11.1%	9.7%	8.0%	6.9%	5.4%	4.5%	3.7%
\$1,500	12.6%	10.9%	9.1%	7.8%	6.1%	5.0%	4.2%
\$2,000	13.8%	12.0%	10.0%	8.6%	6.7%	5.5%	4.6%
\$2,500	14.9%	13.0%	10.8%	9.2%	7.2%	5.9%	5.0%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.7%	13.5%	11.2%	9.4%	7.3%	5.9%	4.9%
\$10,000	22.3%	19.5%	16.4%	14.2%	11.3%	9.3%	7.9%
\$15,000	27.0%	23.9%	20.4%	18.0%	14.5%	12.1%	10.4%
\$20,000	30.8%	27.6%	23.7%	21.1%	17.2%	14.6%	12.6%
\$25,000	34.0%	30.6%	26.6%	23.8%	19.6%	16.7%	14.6%
\$50,000	44.4%	40.8%	36.4%	33.6%	28.3%	24.9%	22.1%
\$75,000	50.1%	46.7%	42.3%	39.7%	34.0%	30.5%	27.5%

+ 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.....	58%

(Multiply a Non-F classification rate by a factor of 1.58 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 (1.051).)

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.