



WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Original Printing

Effective July 1, 2010

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	4.17	513	1853	2.54	391	2587	3.77	483	3131	1.94	346	3821	7.64	773
0008X	2.63	397	1860	2.23	367	2589	2.18	364	3132	3.69	477	3822	6.17	663
0016X	7.06	730	1924	2.43	382	2600	2.44	383	3145	2.38	379	3824	4.17	513
0030X	5.54	616	1925	8.07	805	2623	5.56	617	3146	3.07	430	3826	1.50	313
0034	5.81	636	2001	-	-	2651	3.18	439	3169	3.93	495	3827	1.47	310
0035X	2.78	409	2002	-	-	2660	3.06	430	3175	2.61	396	3830	1.58	319
0036	3.96	497	2003X	3.72	479	2670	2.23	367	3179	2.39	379	3851	2.80	410
0037	5.75	631	2014	6.61	696	2683	2.24	368	3180	4.25	519	3865	3.01	426
0042X	6.10	658	2016	2.92	419	2688	3.54	466	3188	3.43	457	3881	4.72	554
0050X	7.39	754	2021	5.01	576	2702X*	9.26	895	3220	2.06	355	4000	6.27	670
0052X	5.49	612	2039	3.11	433	2710	7.07	730	3223	4.50	538	4021	8.49	837
0059D	0.10	-	2041	3.49	462	2714	6.91	718	3224	4.07	505	4024E	3.77	483
0065D	0.03	-	2065	3.54	466	2731	6.15	661	3227	5.47	610	4034	8.01	801
0066D	0.03	-	2070	5.89	642	2735	4.59	544	3240	2.88	416	4036	4.04	503
0067D	0.03	-	2081	6.09	657	2759	7.02	727	3241	3.84	488	4038	3.33	450
0079X	7.93	795	2089	3.26	445	2790	2.39	379	3255	2.55	391	4053	4.68	551
0083	6.65	699	2095	5.01	576	2797X	5.98	649	3257	4.25	519	4061	9.03	877
0106	12.75	1000	2105	3.62	472	2799X	2.92	419	3270	2.83	412	4062	3.62	472
0113	3.06	430	2110	3.03	427	2802X	6.26	670	3300	6.49	687	4101	6.04	653
0153X	5.75	631	2111	5.83	637	2812	4.45	534	3303	4.27	520	4109X	1.04	278
0170	1.85	339	2112	3.96	497	2835	3.08	431	3307	3.81	486	4110X	1.48	311
0173X	0.70	253	2114	2.98	424	2836	2.45	384	3315	4.85	564	4111	3.54	466
0251	3.85	489	2119X	3.00	425	2841	3.69	477	3334	2.98	424	4112	-	-
0400	6.87	715	2121	4.34	526	2881X	3.96	497	3336	2.98	424	4113	2.68	401
0401	15.25	A	2130	6.37	678	2883	4.45	534	3365	14.36	1000	4114	2.17	363
0771N	0.43	-	2131	2.54	391	2913	9.26	895	3372	3.46	460	4130	6.48	686
0908P	178.00	378	2150	-	-	2915	3.31	448	3373	5.88	641	4131	3.54	466
0909	-	-	2156	-	-	2916	4.24	518	3383	1.25	294	4133	2.95	421
0912	-	-	2157	5.77	633	2923	4.07	505	3385	0.93	270	4149X	1.04	278
0913P	424.00	624	2172	2.27	370	2942	3.16	437	3400	3.54	466	4150	-	-
0917	3.39	454	2174	4.58	544	2960	5.04	578	3507X	4.08	506	4206	5.41	606
1005	4.97	573	2211	7.95	796	3004	3.66	475	3515	2.17	363	4207	1.67	325
1164E	7.40	755	2220	2.81	411	3018	3.36	452	3548	1.42	307	4239	2.54	391
1165E	3.15	436	2286	2.24	368	3022	3.93	495	3559	2.98	424	4240	4.02	502
1218X	1.76	332	2288	3.12	434	3027	3.26	445	3574	1.33	300	4243	2.85	414
1320	2.75	406	2300	2.68	401	3028	4.01	501	3581	2.21	366	4244	2.76	407
1322	10.24	968	2302	4.01	501	3030	8.21	816	3612	3.07	430	4250	2.60	395
1430	7.36	752	2305	1.61	321	3040	9.40	905	3620	5.18	589	4251	3.28	446
1438	6.49	687	2361	2.00	350	3041	5.72	629	3629	1.97	348	4263	2.47	385
1452	2.89	417	2362	3.00	425	3042	5.95	646	3632	3.62	472	4273	3.20	440
1463	17.91	1000	2380	3.36	452	3064	7.40	755	3634	2.24	368	4279	5.29	597
1472	3.89	492	2386	2.80	410	3066	-	-	3635	3.31	448	4282	1.92	344
1473X	1.03	277	2388	2.40	380	3069	7.92	794	3638	2.07	355	4283	5.29	597
1624E	2.89	417	2402	3.69	477	3076	4.50	538	3642	1.54	316	4299	2.49	387
1642	7.76	782	2413	2.63	397	3081D	6.30	673	3643	2.36	377	4304	3.84	488
1654	7.20	740	2416	2.29	372	3082D	13.31	1000	3647	4.98	574	4307	2.36	377
1655	5.88	641	2417	2.88	416	3085D	4.60	545	3648	2.04	353	4308	-	-
1699	3.20	440	2501	2.88	416	3110	4.84	563	3681	1.27	295	4351X	1.72	329
1701	7.41	756	2503	1.64	323	3111	3.16	437	3685	1.07	280	4352	2.41	381
1710E	9.67	925	2534	2.66	400	3113	2.17	363	3719	2.19	364	4360	-	-
1741E	2.61	396	2570	5.03	577	3114	4.80	560	3724	4.87	565	4361	1.21	291
1747	2.84	413	2576	-	-	3118	2.57	393	3726	5.69	627	4362	-	-
1748	4.56	542	2578	-	-	3119	2.07	355	3803	3.52	464	4410	4.95	571
1803D*	8.48	836	2585	4.27	520	3122	2.55	391	3807	2.58	394	4420	5.21	591
1852D	4.28	521	2586	2.62	397	3126	2.85	414	3808	3.43	457	4431	1.52	314

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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4432	1.42	307	5221	5.09	582	6306	6.12	659	7380	5.43	607	8046	3.01	426
4439	-	-	5222	10.06	955	6319	5.22	592	7382	5.58	619	8047	0.94	271
4452	4.16	512	5223X	3.60	470	6325	5.00	575	7383X	3.95	496	8050	-	-
4459	4.05	504	5348	3.90	493	6400X	7.09	732	7390	4.58	544	8058	4.23	517
4470	2.38	379	5402	5.81	636	6503X	4.22	517	7394MX	15.40	100	8061X	2.82	412
4484	3.57	468	5403X	10.27	970	6504X	4.22	517	7395MX	17.12	200	8072	0.91	268
4493	2.81	411	5437X	6.54	691	6702Ma	a	100	7398MX	23.18	200	8102	2.20	365
4511X	1.03	277	5443	3.87	490	6703Ma	a	200	7402	0.25	219	8103	4.10	508
4557	1.97	348	5445	6.80	710	6704Ma	a	200	7403	4.26	520	8105	5.56	617
4558X	3.25	444	5462	8.02	802	6801F	3.45	459	7405N	0.97	312	8106	5.39	604
4561	-	-	5472	11.62	1000	6811	3.02	427	7409	-	-	8107	3.68	476
4568	3.57	468	5473	9.51	913	6824FX	11.73	1000	7420	21.09	1000	8111	3.04	428
4581	2.13	360	5474X	7.19	739	6826FX	7.74	781	7421	1.38	304	8116	3.64	473
4583	6.23	667	5478	4.46	535	6828FX	5.08	581	7422	1.97	348	8203	7.35	751
4586X	1.53	315	5479	7.27	745	6834X	3.33	450	7423	-	-	8204	7.38	754
4611	2.00	350	5480	12.06	1000	6836X	4.63	547	7425	4.92	569	8209	3.35	451
4635	2.92	419	5491	3.55	466	6838X	4.15	511	7431N	1.83	412	8215	4.38	529
4653	1.72	329	5506	7.26	745	6843F	11.98	1000	7445N	0.52	-	8227	5.63	622
4665	9.00	875	5507	5.77	633	6845F	15.01	1000	7453N	0.99	-	8232X	4.49	537
4670	6.36	677	5508D	16.46	1000	6854	5.77	633	7502	2.23	367	8233	6.26	670
4683	5.82	637	5509X	8.12	809	6872F	22.19	1000	7515	1.28	296	8235	4.99	574
4686	2.10	358	5535	8.00	800	6874F	33.15	1000	7520	4.11	508	8263	11.23	1000
4692	0.64	248	5536	-	-	6882	2.02	352	7538	9.53	915	8264	5.73	630
4693	1.29	297	5537X	6.22	667	6884	3.20	440	7539	1.73	330	8265	7.95	796
4703	2.91	418	5538	-	-	7016M	16.02	100	7540	2.88	416	8273X	4.58	544
4710X	4.62	547	5551	17.10	1000	7024M	17.80	200	7580	3.13	435	8274X	4.45	534
4717	2.47	385	5606	1.70	328	7038M	6.94	100	7590	6.37	678	8279	9.71	928
4720	3.20	440	5610X	5.96	647	7046M	9.36	100	7600X	2.71	403	8288	5.60	620
4740	2.72	404	5613X	11.01	1000	7047M	24.11	200	7601	-	-	8291	4.77	558
4741	2.86	415	5645	13.37	1000	7050M	10.44	200	7605X	2.80	410	8292X	5.22	592
4751	2.32	374	5651	9.38	904	7090M	7.71	200	7610X	0.59	244	8293	9.84	938
4771N	2.43	415	5703	19.59	1000	7098M	10.39	200	7611	-	-	8304	7.45	759
4777	5.59	619	5705	6.46	685	7099M	14.08	200	7612	-	-	8350	5.86	640
4825	1.97	348	5951	0.74	256	7133	4.37	528	7613	-	-	8353X	5.15	586
4828	3.75	481	6003	-	-	7151Ma	a	100	7704X	3.55	466	8380	2.89	417
4829	2.07	355	6004X	15.83	1000	7152Ma	a	200	7705	4.85	564	8381X	1.91	343
4902	2.33	375	6005	-	-	7153Ma	a	200	7720	3.37	453	8385	2.71	403
4923	2.61	396	6006FX	12.06	1000	7201X	9.87	940	7855	8.67	850	8392	3.51	463
5020	8.15	811	6017	9.09	882	7204X	2.46	385	8001	3.81	486	8393X	2.35	376
5022X	8.41	831	6018	3.32	449	7205X	9.02	877	8002	2.99	424	8500	6.68	701
5037	24.78	1000	6045	3.29	447	7219X	8.46	835	8006X	2.32	374	8601X	0.83	262
5040	19.86	1000	6204	9.94	946	7222	9.25	894	8008	1.46	310	8602X	0.83	262
5057X	9.77	933	6206	3.43	457	7230	4.69	552	8010	2.00	350	8603	0.25	219
5059	55.73	1000	6213	2.35	376	7231	4.51	538	8013	0.57	243	8606	2.64	398
5069	35.03	1000	6214	3.33	450	7232	8.06	805	8015	0.78	259	8709F	3.00	425
5102X	7.72	779	6216	7.12	734	7309F	18.18	1000	8017	1.49	312	8719	2.85	414
5146	4.84	563	6217	5.53	615	7313F	4.71	553	8018	3.49	462	8720	1.93	345
5160	3.46	460	6229	6.34	676	7317F	10.41	981	8021	4.29	522	8721	0.35	226
5183	4.55	541	6233	4.49	537	7327FX	19.34	1000	8031	3.88	491	8725	0.17	213
5188	4.77	558	6235	8.70	853	7333M	9.30	100	8032	2.85	414	8726F	3.12	434
5190	4.51	538	6236	16.81	1000	7335M	10.34	200	8033	2.44	383	8734Ma	a	200
5191	1.09	282	6237	2.01	351	7337M	14.01	200	8037X	1.49	312	8737Ma	a	100
5192X	3.55	466	6251D	9.47	910	7350FX	11.73	1000	8039	2.65	399	8738Ma	a	200
5213X	10.24	968	6252D	7.06	730	7360X	6.31	673	8044	3.36	452	8742	0.44	233
5215	10.94	1000	6260D	4.82	562	7370	4.60	545	8045	0.60	245	8745	5.71	628

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8748	0.58	244	9178	6.50	688									
8755	0.59	244	9179	19.21	1000									
8799	1.42	307	9180	2.77	408									
8800	1.42	307	9182	2.85	414									
8803	0.17	213	9186	31.60	1000									
8805Ma	a	200	9220	6.16	662									
8810	0.25	219	9402	5.82	637									
8814Ma	a	100	9403	10.29	972									
8815Ma	a	200	9410	2.67	400									
8820	0.17	213	9501	3.17	438									
8824	4.35	526	9505	3.82	487									
8825	2.28	371	9516X	2.33	375									
8826	3.19	439	9519X	3.45	459									
8829X	2.80	410	9521	5.49	612									
8831	1.71	328	9522	2.65	399									
8832	0.38	229	9534	6.80	710									
8833*	1.11	283	9554	8.09	807									
8835	2.38	379	9586	0.81	261									
8841X	2.45	384	9600	2.32	374									
8842	1.35	301	9620	2.14	361									
8861	-	-												
8864	1.35	301												
8868X	0.38	229												
8869X	1.08	281												
8871	0.45	234												
8901X	0.30	223												
9000	-	-												
9001	-	-												
9012	1.43	307												
9014X	3.98	499												
9015	3.72	479												
9016	3.12	434												
9019	1.76	332												
9033	2.33	375												
9040*	5.38	604												
9047X	2.90	418												
9052	2.85	414												
9058	1.93	345												
9059	-	-												
9060	1.74	331												
9061	2.23	367												
9063	1.13	285												
9077F	2.31	373												
9082	2.20	365												
9083	2.09	357												
9084	2.02	352												
9088a	a	a												
9089	1.03	277												
9093	1.93	345												
9101X	3.57	468												
9102X	3.34	451												
9110	-	-												
9154	1.76	332												
9156	2.77	408												
9170	3.98	499												

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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.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.10	S	1710E	0.03	S	4024E	0.01	S
0065D	0.03	S	1741E	0.07	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.11	S	6251D	0.01	S
0067D	0.03	S	1852D	0.04	Asb	6252D	0.01	S
1164E	0.02	S	3081D	0.03	S	6260D	0.01	S
1165E	0.01	S	3082D	0.06	S			
1624E	0.01	S	3085D	0.01	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.
- 8833 The ex-medical rate for this classification is \$0.57. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
- 9040 The ex-medical rate for this classification is \$2.58. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

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MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i>	\$30.00
Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$58,157.00
Leased or rented vehicle.....	\$38,771.00
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11	\$200.00
Maximum Payroll 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," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"	\$2,400.00
Minimum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$175.00
All other executive officers.....	\$350.00
Per Passenger Seat Surcharge - 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
Premium Determination for Partners and Sole Proprietors in accordance with <i>Basic Manual</i> Rule 2-E-3.....	\$51,700.00

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	a	9.1%	5.1%
Next	1,550,000	b	11.3%	6.5%
Over	1,750,000	c	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:

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	2.6%	2.2%	1.9%	1.7%	1.4%	1.1%	0.8%
\$10,000	3.8%	3.1%	2.8%	2.5%	2.2%	1.7%	1.3%
\$15,000	4.6%	3.9%	3.5%	3.1%	2.8%	2.2%	1.7%
\$20,000	5.3%	4.5%	4.1%	3.7%	3.3%	2.6%	2.0%
\$21,000	5.4%	4.6%	4.2%	3.8%	3.3%	2.7%	2.1%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.7%	2.9%	2.4%	2.0%	1.7%	1.1%	0.8%
\$1,000	5.8%	4.6%	3.9%	3.3%	2.8%	1.9%	1.4%
\$1,500	7.2%	5.8%	4.9%	4.2%	3.5%	2.5%	1.8%
\$2,000	8.3%	6.7%	5.8%	4.9%	4.2%	3.0%	2.2%
\$2,500	9.3%	7.6%	6.5%	5.6%	4.8%	3.5%	2.6%

Effective July 1, 2010

MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.4%	6.9%	6.1%	5.4%	4.7%	3.6%	2.7%
\$1,000	10.0%	8.3%	7.3%	6.4%	5.5%	4.2%	3.2%
\$1,500	11.1%	9.2%	8.1%	7.1%	6.2%	4.7%	3.5%
\$2,000	12.1%	10.0%	8.8%	7.7%	6.7%	5.1%	3.8%
\$2,500	12.9%	10.7%	9.4%	8.3%	7.2%	5.5%	4.1%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	13.2%	10.9%	9.5%	8.3%	7.2%	5.4%	4.0%
\$10,000	18.9%	15.7%	13.9%	12.4%	10.8%	8.5%	6.4%
\$15,000	23.1%	19.5%	17.4%	15.7%	13.8%	11.0%	8.3%
\$20,000	26.5%	22.5%	20.3%	18.4%	16.3%	13.1%	10.0%
\$25,000	29.3%	25.2%	22.7%	20.8%	18.4%	15.0%	11.5%
\$50,000	39.0%	34.4%	31.6%	29.3%	26.3%	22.1%	17.3%
\$75,000	44.9%	40.4%	37.4%	35.0%	31.7%	27.1%	21.5%

+ 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) 0.02

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..... 119%

(Multiply a Non-F classification rate by a factor of 2.19 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.06) and the adjustment for differences in loss-based expenses (1.063).)

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. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.