

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2025

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	2.57	357	2065	1.58	258	2835	2.12	312	3373	3.26	400	4207	1.71	271
0008	2.69	369	2070	2.60	360	2836	2.28	328	3383	1.52	252	4239	1.84	284
0016	5.10	400	2081	2.81	381	2841	2.86	386	3385	0.89	189	4240	2.17	317
0034	3.13	400	2089	4.18	400	2881	2.08	308	3400	2.97	397	4243	1.76	276
0035	2.22	322	2095	3.26	400	2883	2.54	354	3507	2.38	338	4244	2.46	346
0036	4.00	400	2105	3.45	400	2915	2.16	316	3515	1.41	241	4250	1.60	260
0037	4.64	400	2110	2.36	336	2916	4.54	400	3548	1.18	218	4251	2.54	354
0042	4.56	400	2111	2.06	306	2923	1.58	258	3559	1.61	261	4263	3.88	400
0050	4.49	400	2112	3.03	400	2960	5.18	400	3574	0.83	183	4273	2.40	340
0059	-	-	2114	1.90	290	3004	1.12	212	3581	0.91	191	4279	2.44	344
0065	-	-	2121	1.09	209	3018	2.20	320	3612	1.88	288	4283	1.53	253
0066	-	-	2130	1.71	271	3022	2.88	388	3620	2.89	389	4299	1.53	253
0067	-	-	2131	1.85	285	3027	1.80	280	3629	1.31	231	4304	4.04	400
0079	3.00	400	2143	1.65	265	3028	2.52	352	3632	1.74	274	4307	1.33	233
0083	8.23	400	2157	3.26	400	3030	3.39	400	3634	1.31	231	4351	0.73	173
0106	8.89	400	2172	1.42	242	3040	3.71	400	3635	1.53	253	4352	1.26	226
0113	4.34	400	2174	2.62	362	3041	3.03	400	3638	1.34	234	4360	-	-
0124	3.64	400	2211	5.81	400	3042	2.94	394	3642	1.17	217	4361	0.91	191
0170	1.79	279	2220	3.61	400	3064	2.70	370	3643	1.65	265	4410	2.35	335
0251	3.42	400	2286	-	-	3076	2.32	332	3647	3.16	400	4420	2.43	343
0401	9.23	A	2288	3.47	400	3081	4.82	400	3648	0.96	196	4431	1.07	207
0766N	0.48	-	2302	1.61	261	3082	3.37	400	3681	0.34	134	4432	1.10	210
0771N	0.35	-	2305	2.28	328	3085	3.80	400	3685	0.65	165	4452	2.00	300
0908P	144.00	244	2361	1.66	266	3110	3.23	400	3719	0.88	188	4459	2.08	308
0913P	379.00	400	2362	2.06	306	3111	2.14	314	3724	2.99	399	4470	1.69	269
0914P	32.00	132	2380	1.69	269	3113	1.50	250	3726	2.90	390	4484	2.14	314
0917	2.98	398	2388	1.01	201	3114	2.17	317	3803	2.04	304	4493	3.08	400
1005	4.15	400	2402	1.79	279	3118	1.36	236	3807	1.50	250	4511	0.44	144
1164	2.52	352	2413	1.65	265	3119	0.73	173	3808	2.80	380	4557	1.85	285
1165	1.94	294	2416	2.00	300	3122	1.41	241	3821	5.47	400	4558	1.42	242
1320	1.25	225	2417	1.04	204	3126	1.45	245	3822	3.15	400	4568	2.03	303
1322	6.46	400	2501	2.00	300	3131	1.23	223	3824	3.00	400	4581	0.72	172
1430	3.16	400	2503	0.86	186	3132	2.14	314	3826	0.59	159	4583	2.89	389
1438	2.80	380	2570	3.29	400	3145	1.45	245	3827	1.50	250	4611	1.26	226
1452	2.27	327	2585	2.44	344	3146	1.65	265	3830	1.25	225	4635	2.32	332
1463	7.51	400	2586	3.05	400	3169	1.74	274	3851	1.85	285	4653	1.66	266
1472	2.59	359	2587	2.30	330	3179	1.36	236	3865	2.95	395	4665	6.42	400
1624	2.73	373	2589	1.74	274	3180	1.82	282	3881	2.84	384	4670	-	-
1642	2.32	332	2600	3.43	400	3188	1.79	279	4000	3.29	400	4683	3.07	400
1654	3.58	400	2623	4.55	400	3220	1.39	239	4021	2.99	399	4686	1.93	293
1699	2.28	328	2651	1.26	226	3224	2.73	373	4024	2.94	394	4692	0.46	146
1701	2.28	328	2660	1.65	265	3227	2.20	320	4034	4.87	400	4693	0.77	177
1710	2.26	326	2670	-	-	3240	-	-	4036	1.76	276	4703	1.21	221
1747	2.36	336	2683	-	-	3241	2.32	332	4038	2.78	378	4717	1.79	279
1748	4.15	400	2688	1.71	271	3255	2.14	314	4062	2.43	343	4720	1.74	274
1803	4.46	400	2702	12.67	400	3257	2.11	311	4101	2.09	309	4740	0.73	173
1924	2.17	317	2710	5.57	400	3270	1.84	284	4109	0.40	140	4741	3.34	400
1925	2.41	341	2714	3.42	400	3300	3.31	400	4110	0.61	161	4751	2.20	320
2002	2.92	392	2731	3.80	400	3303	2.17	317	4111	1.55	255	4766N	3.55	400
2003	2.73	373	2735	3.61	400	3307	2.08	308	4114	2.11	311	4771N	1.98	333
2014	3.67	400	2759	4.92	400	3315	2.44	344	4130	2.72	372	4777	2.72	372
2016	2.11	311	2790	1.61	261	3334	1.82	282	4131	4.47	400	4825	0.70	170
2021	4.20	400	2797	3.53	400	3336	2.11	311	4133	2.33	333	4828	1.41	241
2039	2.40	340	2799	6.62	400	3365	3.41	400	4149	0.64	164	4829	0.89	189
2041	2.17	317	2802	3.82	400	3372	2.20	320	4206	2.22	322	4902	1.73	273

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

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2025

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
4923	0.94	194	6217	3.92	400	7337M	4.51	400	8072	0.62	162	8814M	0.15	115
5020	3.56	400	6229	3.60	400	7350F	5.84	400	8102	2.16	316	8815M	0.26	126
5022	5.82	400	6233	1.45	245	7360	3.67	400	8103	2.66	366	8818	2.42	342
5037	6.77	400	6235	4.49	400	7370	4.55	400	8106	4.34	400	8820	0.14	114
5040	6.46	400	6236	4.10	400	7380	3.42	400	8107	1.86	286	8824	2.56	356
5057	2.74	374	6237	1.17	217	7382	3.71	400	8111	1.86	286	8825	-	-
5059	11.57	400	6251	3.48	400	7390	3.44	400	8116	1.77	277	8826	1.54	254
5102	4.96	400	6252	2.38	338	7394M	4.73	400	8203	5.91	400	8829	-	-
5146	3.87	400	6306	4.10	400	7395M	5.25	400	8204	3.37	400	8831	1.17	217
5160	1.79	279	6319	2.68	368	7398M	8.40	400	8209	4.08	400	8832	0.29	129
5183	2.35	335	6325	2.66	366	7402	0.11	111	8215	3.44	400	8833	0.86	186
5188	2.72	372	6400	3.29	400	7403	2.29	329	8227	3.02	400	8835	2.02	302
5190	1.97	297	6503	1.74	274	7405N	0.91	240	8232	3.40	400	8842	1.94	294
5191	0.69	169	6504	2.51	351	7420	3.75	400	8233	2.94	394	8855	0.11	111
5192	2.41	341	6702M*	3.09	400	7421	0.45	145	8235	5.16	400	8856	0.43	143
5213	4.02	400	6703M*	5.49	400	7422	1.06	206	8263	5.30	400	8864	1.26	226
5215	4.52	400	6704M*	3.43	400	7425	1.23	223	8264	6.26	400	8868	0.52	152
5221	3.32	400	6801F	5.10	400	7431N	0.69	206	8265	4.95	400	8869	0.99	199
5222	6.22	400	6811	4.31	400	7445N	0.49	-	8279	9.38	400	8871	0.05	105
5223	2.92	392	6824F	5.51	400	7453N	0.37	-	8288	4.70	400	8901	0.14	114
5348	3.13	400	6826F	2.83	383	7502	1.39	239	8291	2.73	373	9012	0.62	162
5402	4.71	400	6834	2.23	323	7515	0.69	169	8292	3.32	400	9014	2.45	345
5403	5.61	400	6836	2.87	387	7520	2.38	338	8293	5.32	400	9015	2.85	385
5437	3.89	400	6843F	6.20	400	7538	2.06	306	8304	4.12	400	9016	1.94	294
5443	2.32	332	6845F	4.93	400	7539	1.19	219	8350	4.37	400	9019	2.45	345
5445	4.80	400	6854	3.61	400	7540	2.21	321	8380	1.70	270	9033	1.83	283
5462	5.14	400	6872F	6.81	400	7580	2.08	308	8381	1.61	261	9040	2.96	396
5472	4.41	400	6874F	6.84	400	7590	3.87	400	8385	1.98	298	9052	1.74	274
5473	6.06	400	6882	2.49	349	7600	2.64	364	8392	1.70	270	9058	1.30	230
5474	5.86	400	6884	4.58	400	7605	1.63	263	8393	1.48	248	9060	1.23	223
5478	2.98	398	7016M	2.76	376	7610	0.48	148	8500	5.13	400	9061	1.43	243
5479	3.92	400	7024M	3.07	400	7705	4.17	400	8601	0.25	125	9063	0.77	177
5480	4.58	400	7038M	4.22	400	7710	3.86	400	8602	1.25	225	9077F	5.10	400
5491	1.93	293	7046M	7.24	400	7711	3.86	400	8603	0.06	106	9078	4.94	400
5506	4.13	400	7047M	4.91	400	7720	3.26	400	8606	1.42	242	9082	1.26	226
5507	3.33	400	7050M	7.50	400	7855	2.54	354	8709F	2.24	324	9083	0.95	195
5508	-	-	7090M	4.69	400	8001	2.04	304	8719	1.46	246	9084	1.39	239
5535	6.29	400	7098M	8.04	400	8002	1.88	288	8720	1.03	203	9088a	a	a
5537	2.80	380	7099M	12.86	400	8006	1.37	237	8721	0.28	128	9089	0.90	190
5551	12.80	400	7133	2.14	314	8008	0.96	196	8723	0.09	109	9093	1.11	211
5606	0.66	166	7151M	2.60	360	8010	1.43	243	8725	1.92	292	9101	4.64	400
5610	3.51	400	7152M	4.62	400	8013	0.30	130	8726F	1.10	210	9102	2.74	374
5645	9.48	400	7153M	2.89	389	8015	0.66	166	8734M	0.31	131	9154	1.17	217
5703	22.64	400	7219	5.07	400	8017	1.00	200	8737M	0.28	128	9156	2.05	305
5705	11.66	400	7222	5.47	400	8018	2.30	330	8738M	0.50	150	9170	8.66	400
5951	0.67	167	7225	7.11	400	8021	2.63	363	8742	0.23	123	9178	3.83	400
6003	5.73	400	7230	5.78	400	8031	1.67	267	8745	3.07	400	9179	10.15	400
6005	3.23	400	7231	5.98	400	8032	1.57	257	8748	0.39	139	9180	4.47	400
6018	2.47	347	7232	6.39	400	8033	1.54	254	8755	0.28	128	9182	1.60	260
6045	3.44	400	7309F	6.81	400	8037	1.43	243	8799	0.54	154	9186	8.13	400
6204	6.27	400	7313F	3.00	400	8039	1.34	234	8800	1.60	260	9220	4.08	400
6206	2.05	305	7317F	4.59	400	8044	1.88	288	8803	0.05	105	9402	3.42	400
6213	1.61	261	7327F	10.24	400	8046	2.13	313	8805M	0.16	116	9403	5.10	400
6214	1.21	221	7333M	2.54	354	8047	0.74	174	8810	0.12	112	9410	1.30	230
6216	3.56	400	7335M	2.82	382	8058	1.97	297	8811	0.09	109	9501	2.81	381

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

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2025

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
9505	2.41	341												
9516	2.14	314												
9519	3.25	400												
9521	2.44	344												
9522	2.64	364												
9534	4.13	400												
9554	5.89	400												
9586	0.46	146												
9600	1.85	285												
9620	1.52	252												

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

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

Effective January 1, 2025

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.
- 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
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.

*** Class Codes with Specific Footnotes**

- 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 2.160 and elr x 2.110.
- 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.

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

Effective January 1, 2025

MISCELLANEOUS VALUES

An Assigned Risk Surcharge of 50% is to be applied to all Assigned Risk policies.

Basis of premium applicable in accordance with the **Basic Manual** notes for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$80,700
Leased or rented vehicle.....	\$53,800

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

Expense Constant applicable in accordance with the Basic Manual rule.....	\$100
---	-------

Loss Sensitive Rating Plan (LSRP) - Applicable to assigned risk policies only. 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	1.182
Tax Multiplier	1.038

Loss Development Factors	
1st Adjustment	0.15
2nd Adjustment	0.11
3rd Adjustment	0.09
4th Adjustment	0.07

Maximum Minimum Premium	\$400
--------------------------------------	-------

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"	\$4,100
---	---------

Minimum Annual Payroll applicable for Code 8811 -- "Municipal, Township, County or State Non-Salaried Board Members and Trustees".....	\$2,000
---	---------

Minimum Premium Multiplier	100
---	-----

Minimum Weekly Payroll applicable in accordance with the Basic Manual rule, Rule for premium determination of executive officers.....	\$1,050
---	---------

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)	\$26,900
--	----------

Premium Discount Percentages - (See the **Basic Manual** rule, Premium discount.) The following premium discounts are applicable to Standard Premiums:

		Type A*	Type 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%

* Discounts vary based on the type of production system employed by a carrier.

Effective January 1, 2025

MISCELLANEOUS VALUES(cont.)

Terrorism (Assigned Risk).....	0.01
Terrorism (Voluntary)	0.01
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the Basic Manual rule, Federal coverages.....	80%

(Multiply a Non-F classification rate by a factor of 1.8 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.026).)

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.