

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Effective January 1, 2023

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	3.81	541	2003	3.39	499	2731	3.71	531	3270	1.93	353	4062	2.38	398
0008	3.30	490	2014	4.22	582	2735	4.43	603	3300	4.24	584	4101	2.57	417
0016	5.35	695	2016	2.17	377	2759	5.52	712	3303	2.31	391	4109	0.37	197
0030	3.49	509	2021	3.15	475	2790	1.85	345	3307	2.25	385	4110	0.98	258
0034	4.15	575	2039	2.66	426	2797	6.04	764	3315	2.91	451	4111	1.61	321
0035	2.61	421	2041	2.73	433	2799	5.30	690	3334	2.04	364	4113	2.01	361
0036	4.88	648	2065	2.75	435	2802	4.93	653	3336	2.22	382	4114	2.49	409
0037	4.31	591	2070	3.68	528	2835	2.46	406	3365	4.77	637	4130	3.71	531
0042	5.83	743	2081	3.88	548	2836	2.44	404	3372	2.71	431	4131	4.32	592
0050	4.51	611	2089	3.16	476	2841	3.16	476	3373	3.88	548	4133	2.18	378
0052	4.00	560	2095	3.97	557	2881	2.92	452	3383	1.30	290	4149	0.56	216
0059D	0.07	-	2105	4.21	581	2883	3.69	529	3385	0.85	245	4206	3.80	540
0065D	0.03	-	2110	2.42	402	2915	2.31	391	3400	3.07	467	4207	2.15	375
0066D	0.03	-	2111	2.12	372	2916	3.50	510	3507	2.60	420	4239	1.70	330
0067D	0.03	-	2112	4.01	561	2923	1.57	317	3515	1.65	325	4240	2.92	452
0079	2.93	453	2114	2.22	382	2960	4.38	598	3548	1.31	291	4243	1.85	345
0083	5.32	692	2119	2.54	414	3004	1.38	298	3559	2.23	383	4244	2.15	375
0106	7.63	923	2121	1.04	264	3018	2.91	451	3574	0.82	242	4250	2.09	369
0113	3.91	551	2130	2.01	361	3022	3.00	460	3581	1.11	271	4251	3.16	476
0153	3.58	518	2131	1.56	316	3027	2.55	415	3612	1.81	341	4263	2.91	451
0170	2.30	390	2157	2.81	441	3028	3.29	489	3620	2.81	441	4273	2.66	426
0173	0.91	251	2172	1.28	288	3030	5.30	690	3629	1.41	301	4279	3.36	496
0251	3.54	514	2174	2.58	418	3040	5.22	682	3632	2.73	433	4282	1.12	272
0401	8.81	A	2211	7.71	931	3041	3.21	481	3634	1.28	288	4283	1.70	330
0771N	0.34	-	2220	2.41	401	3042	4.29	589	3635	1.64	324	4299	1.80	340
0908P	208.00	368	2286	1.57	317	3064	3.50	510	3638	1.72	332	4304	4.30	590
0913P	562.00	722	2288	3.63	523	3076	3.48	508	3642	1.70	330	4307	1.72	332
0917	3.88	548	2302	1.83	343	3081D	4.15	575	3643	1.99	359	4351	1.03	263
1005	4.81	641	2305	2.38	398	3082D	3.49	509	3647	1.94	354	4352	1.57	317
1164D	2.54	414	2361	1.75	335	3085D	4.28	588	3648	1.59	319	4361	0.96	256
1165D	2.04	364	2362	2.44	404	3110	3.44	504	3681	0.72	232	4410	2.62	422
1218	1.42	302	2380	2.33	393	3111	1.64	324	3685	0.77	237	4420	2.89	449
1320	1.50	310	2388	1.19	279	3113	1.93	353	3719	0.95	255	4431	1.16	276
1322	9.27	1087	2402	2.33	393	3114	2.86	446	3724	3.18	478	4432	1.00	260
1430	2.60	420	2413	2.17	377	3118	1.46	306	3726	3.13	473	4452	2.68	428
1438	4.00	560	2416	2.33	393	3119	0.80	240	3803	2.87	447	4459	2.49	409
1452	2.63	423	2417	1.83	343	3122	1.56	316	3807	1.70	330	4470	2.18	378
1463	10.16	1176	2501	2.12	372	3126	1.72	332	3808	2.36	396	4484	2.41	401
1472	3.07	467	2503	0.82	242	3131	2.66	426	3821	6.79	839	4493	2.01	361
1473	0.93	253	2534	1.80	340	3132	2.38	398	3822	4.21	581	4511	0.61	221
1624D	2.35	395	2570	3.05	465	3145	1.89	349	3824	3.05	465	4557	2.20	380
1642	2.20	380	2585	3.19	479	3146	2.01	361	3826	0.74	234	4558	1.64	324
1654	3.22	482	2586	3.58	518	3169	1.94	354	3827	1.65	325	4568	1.89	349
1655	2.33	393	2587	2.58	418	3175	2.97	457	3830	1.12	272	4581	0.88	248
1699	2.50	410	2589	2.46	406	3179	1.72	332	3851	1.99	359	4583	4.46	606
1701	2.71	431	2600	3.76	536	3180	3.08	468	3865	2.28	388	4611	1.06	266
1710D	4.18	578	2623	4.80	640	3188	2.38	398	3881	2.94	454	4635	3.16	476
1741D	2.59	419	2651	2.14	374	3220	1.35	295	4000	4.42	602	4653	1.80	340
1747	1.81	341	2660	2.09	369	3223	2.34	394	4021	3.48	508	4665	5.36	696
1748	4.58	618	2670	1.59	319	3224	3.05	465	4024D	3.20	480	4670	5.31	691
1803D*	6.61	821	2683	2.05	365	3227	2.97	457	4034	6.02	762	4683	2.71	431
1853	1.85	345	2688	1.85	345	3240	3.27	487	4036	2.22	382	4686	2.79	439
1860	1.80	340	2702*	7.35	895	3241	2.10	370	4038	2.38	398	4692	0.67	227
1924	2.12	372	2710	8.04	964	3255	2.23	383	4053	1.83	343	4693	0.96	256
1925	3.08	468	2714	5.12	672	3257	2.54	414	4061	2.28	388	4703	1.38	298

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

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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
4710	2.50	410	5610	4.76	636	7090M	4.01	561	7720	3.11	471	8393	1.64	324
4717	1.81	341	5613	7.19	879	7098M	5.36	696	7855	3.46	506	8500	6.22	782
4720	1.96	356	5645	11.44	1200	7099M	7.72	932	8001	2.87	447	8601	0.39	199
4740	1.43	303	5651	6.72	832	7133	2.36	396	8002	2.05	365	8602	1.42	302
4741	2.94	454	5703	9.84	1144	7151M	2.87	447	8006	1.88	348	8603	0.10	170
4751	2.55	415	5705	10.99	1200	7152M	4.59	619	8008	1.26	286	8606	1.56	316
4771N	1.91	385	5951	0.50	210	7153M	3.19	479	8010	1.73	333	8709F	5.61	721
4777	3.82	542	6004	6.93	853	7201	7.93	953	8013	0.38	198	8719	3.20	480
4825	0.93	253	6006F	9.43	1103	7204	1.24	284	8015	0.71	231	8720	1.46	306
4828	3.47	507	6017	2.93	453	7205	9.77	1137	8017	1.35	295	8721	0.24	184
4829	1.12	272	6018	2.66	426	7219	5.65	725	8018	2.85	445	8723	0.13	173
4902	2.07	367	6045	4.28	588	7222	5.81	741	8021	2.79	439	8725	0.35	195
4923	1.59	319	6204	6.32	792	7230	7.03	863	8031	2.26	386	8726F	1.81	341
5020	6.63	823	6206	2.74	434	7231	7.14	874	8032	2.15	375	8728	0.55	215
5022	7.45	905	6213	1.73	333	7232	10.59	1200	8033	1.43	303	8734M	0.39	199
5037	9.39	1099	6214	1.74	334	7309F	8.42	1002	8037	2.65	425	8737M	0.35	195
5040	7.98	958	6216	5.39	699	7313F	2.98	458	8039	1.67	327	8738M	0.56	216
5057	4.34	594	6217	4.25	585	7317F	10.61	1200	8044	2.20	380	8742	0.29	189
5059	15.11	1200	6229	4.71	631	7327F	16.91	1200	8045	0.92	252	8745	3.34	494
5069	20.59	1200	6233	2.11	371	7333M	5.77	737	8046	2.93	453	8748	0.53	213
5102	6.40	800	6235	5.07	667	7335M	6.41	801	8047	0.89	249	8755	0.36	196
5146	4.71	631	6236	5.87	747	7337M	9.24	1084	8058	3.29	489	8799	0.50	210
5160	1.80	340	6237	2.76	436	7350F	8.59	1019	8061	2.06	366	8800	1.52	312
5183	3.38	498	6251D	6.13	773	7360	3.71	531	8072	0.71	231	8803	0.05	165
5188	3.72	532	6252D	3.17	477	7370	4.21	581	8102	1.86	346	8805M	0.20	180
5190	3.81	541	6306	5.05	665	7380	4.82	642	8103	2.97	457	8810	0.15	175
5191	0.96	256	6319	4.03	563	7382	4.50	610	8106	4.64	624	8814M	0.18	178
5192	2.76	436	6325	4.90	650	7383	3.65	525	8107	2.83	443	8815M	0.29	189
5213	7.73	933	6400	5.08	668	7390	3.35	495	8111	2.05	365	8820	0.11	171
5215	5.75	735	6503	2.18	378	7394M	2.79	439	8116	2.62	422	8824	2.76	436
5221	5.11	671	6504	2.84	444	7395M	3.10	470	8203	6.37	797	8825	1.73	333
5222	7.34	894	6702M*	4.20	580	7398M	4.47	607	8204	4.12	572	8826	2.26	386
5223	3.95	555	6703M*	6.73	833	7402	0.13	173	8209	4.67	627	8829	1.85	345
5348	3.64	524	6704M*	4.67	627	7403	3.40	500	8215	4.18	578	8831	1.35	295
5402	6.29	789	6801F	3.82	542	7405N	0.88	295	8227	4.56	616	8832	0.29	189
5403	5.30	690	6811	3.81	541	7420	7.92	952	8232	4.53	613	8833	0.92	252
5437	5.35	695	6824F	7.23	883	7421	0.67	227	8233	2.65	425	8835	1.76	336
5443	3.13	473	6826F	3.72	532	7422	1.10	270	8235	4.58	618	8841	1.43	303
5445	5.19	679	6828F	5.58	718	7425	1.08	268	8263	6.35	795	8842	2.11	371
5462	5.97	757	6834	2.49	409	7431N	0.73	272	8264	4.59	619	8855	0.13	173
5472	5.50	710	6836	2.72	432	7445N	0.47	-	8265	4.73	633	8856	0.40	200
5473	8.31	991	6838	2.52	412	7453N	0.39	-	8273	3.85	545	8864	1.43	303
5474	6.55	815	6843F	8.39	999	7502	1.97	357	8274	4.31	591	8868	0.39	199
5478	2.96	456	6845F	4.07	567	7515	1.02	262	8279	7.06	866	8869	1.17	277
5479	7.05	865	6854	5.04	664	7520	2.35	395	8288	8.88	1048	8871	0.07	167
5480	6.97	857	6872F	7.58	918	7538	3.13	473	8291	3.46	506	8901	0.15	175
5491	2.74	434	6874F	11.38	1200	7539	1.27	287	8292	3.76	536	9012	0.76	236
5506	4.85	645	6882	2.33	393	7540	1.97	357	8293	7.08	868	9014	2.99	459
5507	4.66	626	6884	2.49	409	7580	2.17	377	8304	5.25	685	9015	3.30	490
5508D	7.06	866	7016M	3.08	468	7590	3.51	511	8350	5.15	675	9016	2.06	366
5509	8.51	1011	7024M	3.42	502	7600	4.35	595	8353	5.82	742	9019	2.85	445
5535	6.85	845	7038M	3.61	521	7605	2.23	383	8380	2.05	365	9033	2.09	369
5537	3.86	546	7046M	4.82	642	7610	0.44	204	8381	1.86	346	9040	2.80	440
5551	10.57	1200	7047M	4.93	653	7704	4.46	606	8385	2.40	400	9047	2.56	416
5606	1.05	265	7050M	5.78	738	7705	3.54	514	8392	2.06	366	9052	2.23	383

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9058	1.55	315												
9060	1.46	306												
9061	1.59	319												
9063	0.88	248												
9077F	4.91	651												
9082	1.47	307												
9083	1.47	307												
9084	1.36	296												
9088a	a	a												
9089	0.86	246												
9093	1.38	298												
9101	3.37	497												
9102	3.39	499												
9154	1.46	306												
9156	2.95	455												
9170	8.23	983												
9178	4.62	622												
9179	7.25	885												
9180	3.45	505												
9182	1.89	349												
9186	15.46	1200												
9220	5.97	757												
9402	5.37	697												
9403	5.22	682												
9410	2.44	404												
9501	2.66	426												
9505	2.83	443												
9516	2.03	363												
9519	4.26	586												
9521	3.52	512												
9522	2.25	385												
9534	4.90	650												
9554	7.33	893												
9586	0.55	215												
9600	2.33	393												
9620	1.43	303												

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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	0.07	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	0.07	S	5508D	0.01	S
0067D	0.03	S	1803D*	0.08	S	6251D	0.01	S
1164D	0.01	S	3081D	0.02	S	6252D	0.01	S
1165D	0.01	S	3082D	0.01	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.....	\$85,700
Leased or rented vehicle.....	\$57,100
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".....	\$3,300
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.....	\$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).....	\$57,100

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	4.4%	3.9%	3.2%	2.8%	2.2%	1.8%	1.6%
\$15,000	5.3%	4.8%	4.0%	3.6%	2.9%	2.4%	2.1%
\$20,000	6.1%	5.5%	4.7%	4.2%	3.4%	2.9%	2.5%
\$21,000	6.2%	5.6%	4.8%	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%	2.2%	1.9%	1.4%	1.0%	0.8%
\$1,000	5.9%	5.0%	3.9%	3.2%	2.4%	1.8%	1.4%
\$1,500	7.7%	6.6%	5.2%	4.3%	3.2%	2.4%	1.9%
\$2,000	9.2%	7.9%	6.3%	5.2%	3.9%	3.1%	2.4%
\$2,500	10.6%	9.1%	7.2%	6.0%	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	9.0%	8.0%	6.6%	5.8%	4.6%	3.8%	3.2%
\$1,000	10.9%	9.6%	7.9%	6.9%	5.4%	4.4%	3.7%
\$1,500	12.4%	10.9%	9.0%	7.7%	6.1%	4.9%	4.1%
\$2,000	13.6%	12.0%	9.8%	8.5%	6.7%	5.4%	4.5%
\$2,500	14.7%	12.9%	10.6%	9.1%	7.2%	5.8%	4.9%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.4%	13.5%	10.9%	9.3%	7.3%	5.8%	4.9%
\$10,000	21.9%	19.4%	16.1%	14.1%	11.2%	9.2%	7.9%
\$15,000	26.6%	23.9%	20.1%	17.8%	14.4%	12.0%	10.4%
\$20,000	30.4%	27.4%	23.4%	20.9%	17.1%	14.4%	12.6%
\$25,000	33.6%	30.4%	26.2%	23.6%	19.4%	16.6%	14.5%
\$50,000	43.9%	40.6%	36.0%	33.3%	28.1%	24.7%	22.0%
\$75,000	49.6%	46.5%	41.9%	39.4%	33.9%	30.3%	27.4%

+ 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 (1.050).)

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.