

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

Effective March 1, 2005

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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	5.84	750	2001	5.72	750	2651	4.12	750	3169	5.91	750	3826	1.59	608
0008	5.77	750	2002	10.01	750	2660	4.04	750	3175D	3.87	750	3827	3.81	750
0016	12.56	750	2003	5.33	750	2670	4.41	750	3179	5.02	750	3830	5.27	750
0034	10.77	750	2014	11.33	750	2683	7.99	750	3180	6.01	750	3851	7.45	750
0035	4.80	750	2016	5.29	750	2688	5.33	750	3188	4.24	750	3865	5.52	750
0036	11.00	750	2021	8.15	750	2702X*	45.66	750	3220	3.71	750	3881	9.10	750
0037	10.96	750	2039	9.21	750	2705X*	133.42	750	3223	7.35	750	4000	12.19	750
0042	11.92	750	2041	5.31	750	2710X	15.77	750	3224	10.38	750	4021	9.23	750
0050	14.79	750	2065	7.33	750	2714	12.67	750	3227	6.63	750	4024E	5.70	750
0059D	0.66	-	2070	11.63	750	2719X	23.58	750	3240	3.95	750	4034	14.33	750
0065D	0.10	-	2081	12.66	750	2731	8.44	750	3241	6.34	750	4036	6.47	750
0066D	0.10	-	2089	6.80	750	2735	7.70	750	3255	4.82	750	4038	5.05	750
0067D	0.10	-	2095	7.31	750	2759	12.07	750	3257	6.40	750	4053	8.07	750
0079	6.36	750	2105	8.16	750	2790	3.75	750	3270	4.20	750	4061	6.34	750
0083	12.11	750	2110	5.07	750	2802	9.41	750	3300	5.81	750	4062	5.50	750
0106	30.77	750	2111	3.71	750	2804X	3.93	750	3303	6.59	750	4101	6.82	750
0113	10.17	750	2112	5.05	750	2812	9.95	750	3307	6.78	750	4111	5.62	750
0170	10.87	750	2114	9.58	750	2835	3.97	750	3315	6.30	750	4112	2.82	750
0251	10.21	750	2121	5.11	750	2836	6.55	750	3334	7.45	750	4113	8.05	750
0400	14.64	750	2130	9.00	750	2841	11.72	750	3336	4.70	750	4114	6.22	750
0401	23.09	A	2131	4.72	750	2881	8.94	750	3365	18.55	750	4130	7.64	750
0771N	1.50	-	2143	6.65	750	2883	14.09	750	3372	8.13	750	4131	5.73	750
0908P	185.00	435	2150	-	-	2913	6.92	750	3373	10.48	750	4133	8.13	750
0909P	243.00	493	2156	9.18	750	2915	7.00	750	3383	3.38	750	4150	1.92	682
0912P	898.00	750	2157	9.41	750	2916	4.32	750	3385	3.05	750	4206	9.95	750
0913P	597.00	750	2172	4.90	750	2923	4.57	750	3400	6.24	750	4207	5.73	750
0917	10.32	750	2174	5.91	750	2942	6.69	750	3507	6.84	750	4239	5.07	750
1005*	13.49	750	2211	16.00	750	2960	13.67	750	3515	6.22	750	4240	7.31	750
1016*	68.54	750	2220	3.85	750	3004	7.72	750	3548	4.88	750	4243	3.52	750
1164E	16.49	750	2286	4.47	750	3018	9.62	750	3559	5.19	750	4244	4.51	750
1165E	6.77	750	2288	7.31	750	3022	10.65	750	3574	2.22	750	4250	3.71	750
1320	6.65	750	2300	6.12	750	3027	6.61	750	3581	4.14	750	4251	3.85	750
1322	27.31	750	2302	4.06	750	3028	7.83	750	3612	4.98	750	4263	4.84	750
1430	13.53	750	2305	4.86	750	3030	13.10	750	3620X	10.28	750	4273	5.17	750
1438	10.69	750	2361	4.53	750	3040	12.50	750	3629	3.65	750	4279	4.74	750
1452	3.99	750	2362	3.40	750	3041	9.80	750	3632X	5.09	750	4282	4.84	750
1463	25.60	750	2380	5.23	750	3042	4.37	750	3634	4.41	750	4283	14.37	750
1472	14.06	750	2386	11.35	750	3064	11.61	750	3635	6.63	750	4299	4.86	750
1473X	4.94	750	2388	6.69	750	3066	7.02	750	3638	4.20	750	4304	7.64	750
1624E	9.02	750	2402	6.80	750	3076	4.70	750	3639X	4.82	750	4307	4.04	750
1642	8.83	750	2413	4.51	750	3081DX	8.42	750	3642	2.92	750	4308	-	-
1654	11.04	750	2416	4.37	750	3082D	14.40	750	3643	12.29	750	4351	1.89	675
1655	7.33	750	2417	4.55	750	3085DX	7.14	750	3647	3.27	750	4352	4.57	750
1699	4.88	750	2501	4.59	750	3110	8.59	750	3648	4.82	750	4360	2.49	750
1701	6.10	750	2503	2.88	750	3111	15.24	750	3681	2.94	750	4361	3.48	750
1710E	22.88	750	2534	6.84	750	3113	4.16	750	3685	4.04	750	4362	2.12	727
1741E	6.41	750	2570	16.50	750	3114	9.23	750	3719	5.95	750	4410	10.96	750
1747	4.41	750	2576	-	-	3118	6.26	750	3724	10.09	750	4420	33.61	750
1748	7.60	750	2578	-	-	3119	2.88	750	3726	11.31	750	4431	3.67	750
1803D	15.71	750	2585	11.80	750	3122	5.62	750	3803	7.25	750	4432	3.85	750
1852D	6.26	750	2586	4.55	750	3126	7.48	750	3807	4.18	750	4439	6.30	750
1853	10.52	750	2587	4.80	750	3131	4.12	750	3808	4.90	750	4452	5.70	750
1860	4.18	750	2589	2.94	750	3132	8.55	750	3821	9.89	750	4459	4.94	750
1924	3.64	750	2600	4.84	750	3145	5.00	750	3822	10.05	750	4470	6.63	750
1925	7.81	750	2623	7.02	750	3146	5.64	750	3824	7.81	750	4484	5.95	750

**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
4493	8.81	750	5437	14.87	750	6826F	13.86	750	7425	32.80	750	8232X	7.37	750
4511	1.92	682	5443	8.50	750	6827FX	48.93	750	7431N	4.90	750	8233	16.89	750
4557	8.85	750	5445	16.72	750	6829FX	14.85	750	7445N	1.30	-	8235	9.04	750
4558	3.21	750	5462	13.10	750	6834	8.69	750	7453N	2.64	-	8263	9.10	750
4561	7.15	750	5472	12.09	750	6836	7.87	750	7502	4.04	750	8264	10.59	750
4568	6.20	750	5473	12.09	750	6837X	7.97	750	7515	3.01	750	8265	15.65	750
4581	3.03	750	5474	13.12	750	6843F	28.05	750	7520	7.43	750	8279	20.04	750
4583	7.23	750	5478	9.20	750	6845F	31.59	750	7538	25.70	750	8288	10.56	750
4585X	2.78	750	5479	15.77	750	6854	15.79	750	7539	4.47	750	8291	12.91	750
4586X	3.56	750	5480	28.30	750	6872F	31.03	750	7540	7.76	750	8292	5.79	750
4611	2.99	750	5491	4.53	750	6874F	45.49	750	7580	6.07	750	8293	12.99	750
4635	6.40	750	5506	13.06	750	6882	6.98	750	7590	7.91	750	8295X	9.70	750
4653	4.08	750	5507	13.63	750	6884	16.00	750	7600	7.17	750	8304	15.51	750
4665	12.27	750	5508D	19.85	750	7016M	13.16	750	7601	12.73	750	8350	14.15	750
4670	12.52	750	5536	-	-	7024M	14.62	750	7605	4.69	750	8353X	10.83	750
4683	6.63	750	5537	17.15	750	7038M	12.75	750	7610	0.84	439	8380	5.81	750
4686	2.82	750	5538	20.61	750	7046M	18.47	750	7611	6.71	750	8381	3.46	750
4692	1.13	504	5551	38.94	750	7047M	24.99	750	7612	24.88	750	8385	5.07	750
4693	2.94	750	5606	5.27	750	7050M	24.21	750	7613	10.36	750	8392	4.86	750
4703	3.73	750	5610	13.30	750	7090M	14.17	750	7704	10.01	750	8393	3.75	750
4717	8.07	750	5645	19.21	750	7098M	20.53	750	7720	6.73	750	8500	17.57	750
4720	4.74	750	5651	16.68	750	7099M	35.08	750	7855	19.50	750	8601	2.20	745
4740	4.18	750	5703	70.08	750	7133	11.08	750	8001	4.53	750	8606	12.29	750
4741	7.54	750	5705	11.24	750	7151M	13.47	750	8002	5.56	750	8709F	8.28	750
4751	3.60	750	5951	1.63	617	7152M	25.56	750	8006	5.95	750	8719	4.39	750
4771N	8.46	750	6003	19.91	750	7153M	14.97	750	8008	4.35	750	8720	3.30	750
4777	9.23	750	6005	10.81	750	7222	7.60	750	8010	3.03	750	8721	1.34	552
4825	2.45	750	6017	13.92	750	7228	13.16	750	8013	0.93	459	8726F	12.69	750
4828	3.07	750	6018	2.68	750	7229	12.79	750	8015	1.38	561	8734M	2.02	705
4829	2.06	714	6045	8.11	750	7230	6.94	750	8017	3.75	750	8737M	1.83	662
4902	5.11	750	6204	14.74	750	7231	13.94	750	8018	5.79	750	8738M	3.45	750
4923	3.05	750	6206	15.09	750	7232	7.72	750	8021	4.88	750	8742	1.50	588
5020	11.55	750	6213	9.80	750	7309F	42.81	750	8031	5.35	750	8745	10.38	750
5022	11.88	750	6214	5.42	750	7313F	9.58	750	8032	11.10	750	8748	1.15	509
5037	45.84	750	6216	12.66	750	7317F	31.26	750	8033	4.98	750	8755	0.91	455
5040	32.50	750	6217	12.50	750	7327F	24.34	750	8039	2.97	750	8800	2.55	750
5057	30.23	750	6229	14.29	750	7333M	11.26	750	8044	6.90	750	8803	0.49	360
5059	59.12	750	6233	10.63	750	7335M	12.50	750	8045	1.28	538	8805M	0.95	464
5069	111.31	750	6235	30.23	750	7337M	21.36	750	8046	4.34	750	8810	0.70	408
5102	10.87	750	6236	29.22	750	7350F	66.33	750	8047	2.82	750	8814M	0.86	444
5146	11.10	750	6237	5.79	750	7360	14.06	750	8050	-	-	8815M	1.62	615
5160	6.55	750	6251D	16.55	750	7370	7.46	750	8058	4.84	750	8820	0.49	360
5183	9.82	750	6252D	15.09	750	7380	8.13	750	8072	1.85	666	8824	5.83	750
5188	11.45	750	6260D	16.31	750	7382	10.65	750	8102	4.04	750	8825	4.08	750
5190	5.89	750	6306	13.22	750	7390	6.03	750	8103	6.26	750	8826	3.23	750
5191	2.26	750	6319	9.93	750	7394M	23.68	750	8105	10.44	750	8829	5.33	750
5192	8.86	750	6325	9.91	750	7395M	26.30	750	8106	9.47	750	8831	3.56	750
5213	12.67	750	6400	14.19	750	7398M	44.95	750	8107	8.40	750	8832	0.80	430
5215	9.58	750	6504	3.85	750	7403	6.40	750	8111	7.50	750	8833	1.77	648
5221	9.14	750	6702M*	23.70	750	7405N	2.43	750	8116	6.61	750	8835	5.05	750
5222	28.54	750	6703M*	44.99	750	7409X	45.12	750	8203	12.19	750	8861	2.18	741
5223	12.34	750	6704M*	26.32	750	7420	32.80	750	8204	11.08	750	8868	0.78	426
5348	10.01	750	6801F	13.57	750	7421	8.09	750	8209	9.27	750	8869	1.98	696
5402	12.05	750	6811	8.77	750	7422	6.08	750	8215	6.40	750	8871	0.60	385
5403	24.71	750	6824F	19.28	750	7423X	6.59	750	8227	10.98	750	8901	0.84	439

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9012	3.29	750												
9014	6.49	750												
9015	8.85	750												
9016	6.42	750												
9019	7.93	750												
9033	4.12	750												
9040	6.05	750												
9044	2.31	750												
9052	4.22	750												
9058	5.19	750												
9059	4.41	750												
9060	3.52	750												
9061	3.17	750												
9062	3.13	750												
9063	1.69	630												
9077F	4.65	750												
9082	4.34	750												
9083	3.40	750												
9084	3.58	750												
9088a	a	a												
9089	3.34	750												
9093	3.09	750												
9101	8.07	750												
9102	12.93	750												
9110	4.35	750												
9154	4.10	750												
9156	3.91	750												
9178	44.87	750												
9179	85.94	750												
9180	9.51	750												
9182	5.97	750												
9186	41.78	750												
9220	17.32	750												
9402	9.43	750												
9403	17.55	750												
9410	10.54	750												
9501	7.56	750												
9505	7.46	750												
9516	6.59	750												
9519	7.85	750												
9521	8.40	750												
9522	4.18	750												
9534	13.28	750												
9545	-	-												
9549	-	-												
9552	-	-												
9554	17.63	750												
9586	2.20	745												
9600	4.70	750												
9620	2.57	750												

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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 the Basic Manual.
- 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	0.66	S	1710E	0.17	S	3175D	0.04	S
0065D	0.10	S	1741E	0.60	S	4024E	0.02	S
0066D	0.10	S	1803D	0.68	S	5508D	0.08	S
0067D	0.10	S	1852D	0.12	Asb	6251D	0.10	S
1164E	0.16	S	3081DX	0.10	S	6252D	0.10	S
1165E	0.06	S	3082D	0.21	S	6260D	0.10	S
1624E	0.06	S	3085DX	0.08	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for federal assessment.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). 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.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$6.92. (For coverage written separately for federal benefits only, \$4.51. For coverage written separately for state benefits only, \$2.41.)
- 1016 Rate includes a non-ratable disease element of \$27.62. (For coverage written separately for federal benefits only, \$17.98. For coverage written separately for state benefits only, \$9.64.) Includes a catastrophe loading of \$0.29. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for rules applicable to the use of this classification code.
- 2702 An upset payroll of \$10.00 per cord shall be used for premium computation purposes only when verifiable payroll records are not available.
- 2705 An upset payroll of \$10.00 per cord shall be used for premium computation purposes in all instances.
- 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 2.307 and elr x 2.078.
- 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

**Basis of premium** applicable in accordance with the footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$44,439.00
Leased or rented vehicle.....	\$29,626.00

**Expense Constant** applicable in accordance with *Basic Manual* Rule 3-A-11..... \$250.00

**Loss Sensitive Rating Plan (LSRP)** - The factors which are used in the calculation of the LSRP are as follows:

Basic Factor	0.30	LSRP Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.22
Maximum Premium Factor	1.75	2nd Adjustment	0.15
Loss Conversion Factor	1.168	3rd Adjustment	0.1
Tax Multiplier	1.051	4th Adjustment	0.00

**Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents** - (Assigned Risk)..... 0.01

**Maximum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$1,800.00

**Minimum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers".... \$100.00

**Per Passenger Seat Surcharge** - In accordance with the footnote instructions for classification Code 7421, the surcharge is

maximum surcharge per aircraft.....	\$1,000.00
per passenger seat.....	\$100.00

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3..... \$24,200.00

**Terrorism Risk Insurance Act** -Certified Losses (Assigned Risk)..... 0.03

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 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 (1.90) and the adjustment for differences in loss-based expenses (1.161).)

**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 \$9,000. If more than two years, an average annual premium of at least \$4,500 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.