

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Effective January 1, 2019

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	5.14	674	1924	2.69	429	2688	2.95	455	3223X	3.76	536	4021	5.30	690
0008X	4.08	568	1925	4.80	640	2702X*	11.08	1200	3224	3.36	496	4024D	3.59	519
0016X	9.00	1060	2003X	4.66	626	2710	12.21	1200	3227	4.22	582	4034	8.39	999
0030X	4.15	575	2014	5.61	721	2714	7.64	924	3240	3.36	496	4036	2.84	444
0034	5.08	668	2016	3.45	505	2731	4.55	615	3241	3.00	460	4038	3.48	508
0035X	3.51	511	2021	2.54	414	2735	4.65	625	3255	2.31	391	4053X	2.60	420
0036	6.28	788	2039	3.03	463	2759	7.37	897	3257	3.19	479	4061X	3.21	481
0037	5.63	723	2041	3.36	496	2790	2.28	388	3270	2.67	427	4062	3.47	507
0042X	8.32	992	2065	3.32	492	2797	8.08	968	3300	4.77	637	4101	3.25	485
0050X	5.99	759	2070	5.62	722	2799	6.13	773	3303	3.74	534	4109	0.50	210
0052X	5.14	674	2081	5.39	699	2802X	8.01	961	3307	3.62	522	4110	0.99	259
0059D	0.10	—	2089	5.09	669	2835	3.06	466	3315	4.29	589	4111	1.79	339
0065D	0.03	—	2095X	5.01	661	2836	2.38	398	3334	2.98	458	4113X	2.20	380
0066D	0.03	—	2105	4.71	631	2841	4.23	583	3336	3.29	489	4114	2.78	438
0067D	0.03	—	2110	2.80	440	2881	4.03	563	3365	7.17	877	4130	5.04	664
0079X	4.04	564	2111	2.89	449	2883	5.01	661	3372	3.90	550	4131	5.41	701
0083	7.56	916	2112	4.68	628	2913	—	—	3373	5.59	719	4133	2.28	388
0106X	11.54	1200	2114	3.67	527	2915	3.27	487	3383	1.91	351	4149	0.73	233
0113	4.76	636	2119X	2.52	412	2916	4.78	638	3385	0.78	238	4206	4.34	594
0153X	6.12	772	2121	1.41	301	2923	2.48	408	3400	3.71	531	4207	2.80	440
0170	2.74	434	2130	2.12	372	2942	—	—	3507X	3.64	524	4239	1.80	340
0173X	0.89	249	2131	2.22	382	2960	5.04	664	3515	2.61	421	4240	5.81	741
0251	4.55	615	2157	4.08	568	3004	2.06	366	3548	1.39	299	4243	2.64	424
0400	—	—	2172	1.53	313	3018	3.58	518	3559	3.04	464	4244	3.03	463
0401	10.66	A	2174	2.95	455	3022	4.42	602	3574	1.12	272	4250	2.54	414
0771N	0.49	—	2211	9.92	1152	3027	4.77	637	3581	1.27	287	4251	3.44	504
0908P	194.00	354	2220	2.61	421	3028	3.64	524	3612	2.51	411	4263	3.33	493
0913P	777.00	937	2286	2.08	368	3030	8.34	994	3620	5.27	687	4273	3.09	469
0917	6.50	810	2288	4.40	600	3040	7.50	910	3629X	1.62	322	4279	4.03	563
1005	6.20	780	2300	—	—	3041	4.60	620	3632X	4.06	566	4282X	1.60	320
1164D	4.71	631	2302	2.26	386	3042	5.94	754	3634	1.79	339	4283	3.00	460
1165D	2.77	437	2305	2.14	374	3064	6.23	783	3635	2.96	456	4299X	2.15	375
1218X	1.71	331	2361	2.49	409	3069	—	—	3638	1.96	356	4304	4.69	629
1320X	1.80	340	2362	2.46	406	3076X	4.48	608	3642	1.64	324	4307	2.32	392
1322	10.01	1161	2380	4.16	576	3081D	6.15	775	3643	2.25	385	4351X	1.27	287
1430	4.87	647	2386	—	—	3082D	5.32	692	3647	2.21	381	4352	2.32	392
1438	5.32	692	2388	1.73	333	3085D	5.35	695	3648	2.02	362	4361X	1.23	283
1452	2.46	406	2402	2.89	449	3110	5.06	666	3681	0.90	250	4410	4.14	574
1463	15.04	1200	2413X	2.51	411	3111	3.24	484	3685	1.07	267	4420	4.26	586
1472	3.94	554	2416	2.25	385	3113	2.51	411	3719	2.12	372	4431	1.54	314
1473X	1.28	288	2417X	3.07	467	3114	3.94	554	3724X	3.55	515	4432X	1.28	288
1624D	3.42	502	2501X	2.46	406	3118	2.15	375	3726	3.59	519	4452	3.61	521
1642X	2.28	388	2503	1.64	324	3119	0.99	259	3803	3.12	472	4459	3.68	528
1654	5.26	686	2534X	2.37	397	3122	1.97	357	3807	2.44	404	4470	2.58	418
1655X	3.47	507	2570	4.75	635	3126	1.83	343	3808	3.56	516	4484	3.32	492
1699	3.32	492	2585	4.14	574	3131	2.49	409	3821	7.57	917	4493	2.96	456
1701	3.84	544	2586	4.05	565	3132	3.21	481	3822	5.88	748	4511X	0.88	248
1710D	8.10	970	2587	2.70	430	3145	2.58	418	3824	5.15	675	4557	2.22	382
1711DX	3.64	524	2589	2.87	447	3146	2.95	455	3826	1.01	261	4558X	2.41	401
1747	2.02	362	2600	4.00	560	3169	2.77	437	3827	2.67	427	4568	2.32	392
1748	6.01	761	2623	7.82	942	3175X	4.54	614	3830	1.42	302	4581	1.12	272
1803D*	9.03	1063	2651	2.96	456	3179X	2.25	385	3851	2.95	455	4583	8.27	987
1852	—	—	2660	2.49	409	3180	3.80	540	3865	2.02	362	4586	—	—
1853X	2.52	412	2670	2.15	375	3188	2.63	423	3881	3.25	485	4611	1.18	278
1860X	2.35	395	2683	1.91	351	3220	1.71	331	4000	5.34	694	4635	3.80	540

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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4653	1.62	322	5506	8.90	1050	6874F	17.32	1200	7539	1.71	331	8291	3.95	555
4665	7.01	861	5507	6.22	782	6882	3.31	491	7540	2.91	451	8292X	4.68	628
4670	7.93	953	5508D	12.75	1200	6884	2.85	445	7580	2.65	425	8293	10.81	1200
4683	3.90	550	5509X	9.85	1145	7016M	6.56	816	7590	4.63	623	8304	5.26	686
4686	2.89	449	5535	9.39	1099	7024M	7.29	889	7600	4.65	625	8350	6.70	830
4692	0.79	239	5537X	6.00	760	7038M	5.08	668	7605	2.70	430	8353X	5.96	756
4693	1.18	278	5551	16.98	1200	7046M	6.58	818	7610X	0.59	219	8380X	3.02	462
4703	2.09	369	5606	1.47	307	7047M	12.33	1200	7704X	5.09	669	8381X	2.13	373
4710X	3.55	515	5610X	7.79	939	7050M	9.54	1114	7705	4.55	615	8385X	2.95	455
4717	2.19	379	5613X	14.74	1200	7090M	5.64	724	7720	3.83	543	8392	2.85	445
4720	2.96	456	5645X	16.59	1200	7098M	7.31	891	7855	4.59	619	8393X	2.01	361
4740	1.70	330	5651X	8.44	1004	7099M	12.37	1200	8001X	4.18	578	8500	8.74	1034
4741	3.55	515	5703	14.30	1200	7133X	3.35	495	8002	2.28	388	8601X	0.53	213
4751	2.37	397	5705	16.46	1200	7151M	4.07	567	8006X	2.37	397	8602X	1.42	302
4771N	2.75	484	5951	0.57	217	7152M	7.65	925	8008	1.47	307	8603	0.14	174
4777	7.67	927	6004X	10.89	1200	7153M	4.52	612	8010	1.94	354	8606	2.27	387
4825	1.31	291	6006FX	15.33	1200	7201X	8.93	1053	8013	0.60	220	8709F	7.88	948
4828	4.29	589	6017X	5.05	665	7204X	1.33	293	8015X	1.13	273	8719	4.91	651
4829	1.62	322	6018	3.09	469	7205X	11.52	1200	8017	1.70	330	8720X	1.88	348
4902X	2.86	446	6045	4.77	637	7219X	6.89	849	8018	3.15	475	8721	0.27	187
4923	2.52	412	6204	8.71	1031	7222	6.39	799	8021	4.09	569	8723X	0.18	178
5020	11.01	1200	6206	3.30	490	7230	11.77	1200	8031	3.64	524	8725	0.26	186
5022X	10.52	1200	6213	2.16	376	7231	7.78	938	8032	2.88	448	8726F	2.44	404
5037	22.58	1200	6214	2.93	453	7232	13.33	1200	8033	2.04	364	8728X	0.45	205
5040	12.52	1200	6216X	6.48	808	7309F	13.58	1200	8037	2.52	412	8734M	0.51	211
5057X	6.77	837	6217	6.58	818	7313F	3.52	512	8039	2.01	361	8737M	0.46	206
5059	27.96	1200	6229	6.84	844	7317FX	13.99	1200	8044	3.02	462	8738M	0.87	247
5069X	19.56	1200	6233	4.33	593	7327F	27.16	1200	8045	0.72	232	8742	0.38	198
5102X	7.99	959	6235	9.02	1062	7333M	6.08	768	8046	3.40	500	8745	5.55	715
5146	6.49	809	6236	10.66	1200	7335M	6.75	835	8047	1.17	277	8748	0.68	228
5160	2.48	408	6237	2.22	382	7337M	11.42	1200	8058	2.70	430	8755	0.44	204
5183X	4.39	599	6251D	8.97	1057	7350F	12.34	1200	8061X	2.87	447	8799	0.69	229
5188	5.01	661	6252D	5.43	703	7360X	4.92	652	8072	0.93	253	8800	1.73	333
5190X	4.80	640	6260	—	—	7370X	5.05	665	8102	2.70	430	8803	0.08	168
5191	1.08	268	6306	7.50	910	7380	5.87	747	8103	2.61	421	8805M	0.24	184
5192X	3.52	512	6319	4.90	650	7382X	5.05	665	8105	—	—	8810	0.18	178
5213X	9.36	1096	6325	6.91	851	7383X	5.51	711	8106	6.62	822	8814M	0.22	182
5215X	9.45	1105	6400	8.01	961	7390	4.74	634	8107	3.65	525	8815M	0.41	201
5221	7.18	878	6503	2.41	401	7394MX	5.11	671	8111	2.08	368	8820	0.15	175
5222	11.15	1200	6504	3.97	557	7395MX	5.68	728	8116	2.67	427	8824	3.74	534
5223X	6.03	763	6702M*	5.58	718	7398MX	9.61	1121	8203	6.65	825	8825	2.37	397
5348	4.63	623	6703M*	10.48	1200	7402	0.15	175	8204	6.56	816	8826	2.95	455
5402	6.02	762	6704M*	6.20	780	7403	5.14	674	8209	5.95	755	8829X	2.27	387
5403X	9.38	1098	6801F	2.97	457	7405N	1.78	434	8215	6.02	762	8831	1.91	351
5437X	7.83	943	6811	3.70	530	7420	14.83	1200	8227	6.72	832	8832	0.38	198
5443	4.46	606	6824FX	10.85	1200	7421	0.76	236	8232X	4.88	648	8833	1.17	277
5445X	7.63	923	6826FX	4.94	654	7422	2.03	363	8233	3.57	517	8835	2.15	375
5462	10.30	1190	6828FX	5.62	722	7425	1.68	328	8235	6.35	795	8841X	1.74	334
5472	10.36	1196	6834X	3.58	518	7431N	0.99	312	8263	8.12	972	8842	2.62	422
5473	11.86	1200	6836X	4.37	597	7445N	0.96	—	8264	5.53	713	8855	0.18	178
5474X	9.13	1073	6838X	4.14	574	7453N	0.53	—	8265	6.79	839	8856	0.30	190
5478	4.79	639	6843F	10.69	1200	7502	2.20	380	8273X	4.76	636	8864	1.61	321
5479	9.28	1088	6845F	5.59	719	7515	1.50	310	8274X	4.88	648	8868X	0.45	205
5480	9.20	1080	6854	5.05	665	7520	3.93	553	8279	8.02	962	8869	1.51	311
5491	2.73	433	6872F	12.90	1200	7538	6.20	780	8288	8.73	1033	8871	0.14	174

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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
8901	0.26	186												
9012	1.08	268												
9014X	4.14	574												
9015	4.09	569												
9016	2.75	435												
9019	2.71	431												
9033	2.52	412												
9040	3.92	552												
9047X	3.38	498												
9052	2.98	458												
9058	2.08	368												
9060	2.11	371												
9061	2.11	371												
9063	1.18	278												
9077F	3.74	534												
9082	1.94	354												
9083	1.87	347												
9084	2.10	370												
9088a	a	a												
9089	1.37	297												
9093	2.01	361												
9101X	3.88	548												
9102X	4.21	581												
9154	1.90	350												
9156	3.60	520												
9170	11.19	1200												
9178	7.72	932												
9179	9.36	1096												
9180X	3.94	554												
9182	2.49	409												
9186	34.18	1200												
9220	7.39	899												
9402	8.21	981												
9403	7.57	917												
9410	2.44	404												
9501X	3.68	528												
9505	4.46	606												
9516	3.34	494												
9519X	5.04	664												
9521	5.04	664												
9522	3.16	476												
9534	6.25	785												
9554	11.63	1200												
9586	0.73	233												
9600	2.89	449												
9620	1.37	297												

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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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.10	S	1624D	0.01	S	3085D	0.02	S
0065D	0.03	S	1710D	0.02	S	4024D	0.01	S
0066D	0.03	S	1741DX	0.09	S	5508D	0.01	S
0067D	0.03	S	1803D*	0.11	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.
- 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.
- 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 2.284 and elr x 2.273.
- 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 Rule 2-B-2 of the *Basic Manual* \$30Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle..... \$71,500

Leased or rented vehicle..... \$47,700

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$160Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact

Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$2,800

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 --

Executive Officers in the construction industry..... \$450

All other executive officers..... \$900

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual*

Rule 2-E-3 (Annual Payroll)..... \$47,700

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	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	3.3%	2.7%	2.5%	1.9%	1.5%	1.2%	1.0%
\$10,000	4.7%	3.8%	3.6%	2.9%	2.3%	1.9%	1.6%
\$15,000	5.7%	4.7%	4.4%	3.6%	3.0%	2.5%	2.1%
\$20,000	6.5%	5.5%	5.1%	4.3%	3.6%	3.0%	2.5%
\$21,000	6.6%	5.6%	5.2%	4.4%	3.7%	3.1%	2.6%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.5%	2.8%	2.6%	1.9%	1.4%	1.0%	0.8%
\$1,000	6.1%	4.8%	4.5%	3.3%	2.4%	1.9%	1.4%
\$1,500	8.0%	6.4%	6.0%	4.4%	3.3%	2.6%	2.0%
\$2,000	9.7%	7.8%	7.2%	5.4%	4.1%	3.2%	2.5%
\$2,500	11.1%	8.9%	8.3%	6.2%	4.8%	3.8%	3.0%

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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	9.5%	7.8%	7.3%	5.9%	4.8%	4.0%	3.2%
\$1,000	11.5%	9.5%	8.8%	7.0%	5.6%	4.6%	3.7%
\$1,500	13.1%	10.7%	10.0%	7.9%	6.3%	5.2%	4.2%
\$2,000	14.4%	11.8%	11.0%	8.7%	6.9%	5.7%	4.6%
\$2,500	15.5%	12.7%	11.8%	9.3%	7.5%	6.1%	4.9%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	16.4%	13.3%	12.3%	9.5%	7.6%	6.1%	4.9%
\$10,000	23.4%	19.2%	17.9%	14.3%	11.7%	9.7%	7.8%
\$15,000	28.5%	23.7%	22.0%	18.1%	15.0%	12.7%	10.3%
\$20,000	32.5%	27.3%	25.4%	21.3%	17.8%	15.2%	12.4%
\$25,000	35.8%	30.4%	28.3%	24.0%	20.2%	17.5%	14.3%
\$50,000	46.4%	40.7%	38.1%	33.8%	29.2%	26.0%	21.5%
\$75,000	52.2%	46.7%	44.0%	39.8%	35.0%	31.7%	26.5%

+ 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 Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic**
Manual 93%

(Multiply a Non-F classification rate by a factor of 1.93 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.83) and the adjustment for differences in loss-based expenses (1.054).)

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.