

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Effective January 1, 2024

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	2.88	448	2003	2.82	442	2731	2.95	455	3270	1.60	320	4062	2.02	362
0008	2.73	433	2014	3.24	484	2735	3.93	553	3300	3.42	502	4101	2.46	406
0016	4.25	585	2016	1.96	356	2759	4.65	625	3303	2.05	365	4109	0.37	197
0030	3.10	470	2021	2.70	430	2790	1.65	325	3307	1.88	348	4110	0.83	243
0034	3.53	513	2039	2.29	389	2797	4.29	589	3315	2.52	412	4111	1.41	301
0035	2.12	372	2041	2.38	398	2799	4.71	631	3334	1.83	343	4113	1.99	359
0036	4.26	586	2065	2.33	393	2802	4.01	561	3336	1.85	345	4114	2.24	384
0037	3.51	511	2070	3.29	489	2835	2.04	364	3365	4.16	576	4130	3.32	492
0042	4.81	641	2081	3.24	484	2836	2.08	368	3372	2.07	367	4131	4.03	563
0050	3.78	538	2089	2.62	422	2841	2.84	444	3373	3.49	509	4133	2.16	376
0052	3.19	479	2095	3.46	506	2881	2.48	408	3383	1.11	271	4149	0.50	210
0059D	-	-	2105	3.45	505	2883	2.91	451	3385	0.75	235	4206	3.23	483
0065D	-	-	2110	2.42	402	2915	2.02	362	3400	2.63	423	4207	1.85	345
0066D	-	-	2111	1.97	357	2916	3.01	461	3507	2.27	387	4239	1.43	303
0067D	-	-	2112	3.57	517	2923	1.35	295	3515	1.33	293	4240	2.23	383
0079	2.27	387	2114	1.74	334	2960	4.07	567	3548	1.21	281	4243	1.58	318
0083	4.56	616	2119	2.02	362	3004	1.10	270	3559	1.77	337	4244	1.71	331
0106	6.52	812	2121	0.96	256	3018	2.70	430	3574	0.64	224	4250	1.91	351
0113	3.19	479	2130	1.71	331	3022	2.46	406	3581	0.91	251	4251	2.82	442
0153	3.08	468	2131	1.43	303	3027	2.30	390	3612	1.50	310	4263	2.52	412
0170	1.87	347	2157	2.38	398	3028	2.96	456	3620	2.18	378	4273	2.32	392
0173	0.72	232	2172	1.22	282	3030	4.18	578	3629	1.16	276	4279	2.82	442
0251	3.08	468	2174	2.35	395	3040	4.18	578	3632	2.27	387	4282	0.96	256
0401	7.54	A	2211	6.33	793	3041	2.73	433	3634	1.10	270	4283	1.55	315
0771N	0.29	-	2220	2.41	401	3042	3.09	469	3635	1.25	285	4299	1.55	315
0908P	179.00	339	2286	1.35	295	3064	2.76	436	3638	1.39	299	4304	3.84	544
0913P	487.00	647	2288	3.37	497	3076	2.93	453	3642	1.39	299	4307	1.44	304
0917	3.23	483	2302	1.57	317	3081D	3.38	498	3643	1.72	332	4351	0.89	249
1005	4.10	570	2305	1.90	350	3082D	3.09	469	3647	1.61	321	4352	1.25	285
1164D	2.27	387	2361	1.55	315	3085D	3.48	508	3648	1.27	287	4361	0.82	242
1165D	1.72	332	2362	2.16	376	3110	2.96	456	3681	0.63	223	4410	2.27	387
1218	1.37	297	2380	1.97	357	3111	1.46	306	3685	0.67	227	4420	2.41	401
1320	1.45	305	2388	1.14	274	3113	1.61	321	3719	0.77	237	4431	0.94	254
1322	7.83	943	2402	1.96	356	3114	2.33	393	3724	2.88	448	4432	0.94	254
1430	2.19	379	2413	1.90	350	3118	1.36	296	3726	2.69	429	4452	2.35	395
1438	3.15	475	2416	2.04	364	3119	0.66	226	3803	2.37	397	4459	2.04	364
1452	2.32	392	2417	1.46	306	3122	1.27	287	3807	1.38	298	4470	1.91	351
1463	9.20	1080	2501	1.83	343	3126	1.72	332	3808	1.97	357	4484	2.10	370
1472	2.60	420	2503	0.72	232	3131	2.29	389	3821	5.65	725	4493	1.65	325
1473	0.77	237	2534	1.49	309	3132	1.97	357	3822	3.85	545	4511	0.56	216
1624D	2.15	375	2570	2.84	444	3145	1.55	315	3824	2.79	439	4557	1.94	354
1642	2.02	362	2585	2.62	422	3146	1.75	335	3826	0.63	223	4558	1.38	298
1654	2.56	416	2586	3.31	491	3169	1.69	329	3827	1.38	298	4568	1.75	335
1655	2.06	366	2587	2.36	396	3175	2.46	406	3830	1.02	262	4581	0.71	231
1699	2.19	379	2589	2.15	375	3179	1.50	310	3851	1.60	320	4583	3.74	534
1701	2.51	411	2600	3.34	494	3180	2.70	430	3865	1.99	359	4611	0.94	254
1710D	3.20	480	2623	3.85	545	3188	1.82	342	3881	2.68	428	4635	2.46	406
1741D	2.12	372	2651	1.65	325	3220	1.07	267	4000	3.75	535	4653	1.66	326
1747	1.81	341	2660	1.65	325	3223	1.93	353	4021	3.02	462	4665	4.94	654
1748	3.78	538	2670	1.33	293	3224	2.57	417	4024D	2.68	428	4670	4.51	611
1803D*	5.36	696	2683	1.72	332	3227	2.54	414	4034	5.34	694	4683	2.49	409
1853	1.57	317	2688	1.49	309	3240	2.77	437	4036	1.91	351	4686	2.26	386
1860	1.54	314	2702*	6.37	797	3241	2.07	367	4038	2.01	361	4692	0.58	218
1924	1.82	342	2710	7.27	887	3255	1.83	343	4053	1.54	314	4693	0.81	241
1925	2.48	408	2714	4.47	607	3257	2.32	392	4061	1.97	357	4703	1.14	274

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2024

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4710	2.08	368	5610	4.01	561	7090M	3.56	516	7720	2.63	423	8393	1.37	297
4717	1.60	320	5613	5.89	749	7098M	4.60	620	7855	2.72	432	8500	4.74	634
4720	1.72	332	5645	9.38	1098	7099M	6.56	816	8001	2.42	402	8601	0.33	193
4740	1.41	301	5651	5.87	747	7133	1.81	341	8002	1.79	339	8602	1.34	294
4741	2.43	403	5703	7.25	885	7151M	2.20	380	8006	1.59	319	8603	0.08	168
4751	2.13	373	5705	9.33	1093	7152M	3.48	508	8008	1.09	269	8606	1.25	285
4771N	1.66	355	5951	0.42	202	7153M	2.44	404	8010	1.42	302	8709F	4.77	637
4777	3.31	491	6004	5.71	731	7201	6.67	827	8013	0.31	191	8719	2.73	433
4825	0.93	253	6006F	8.35	995	7204	1.12	272	8015	0.66	226	8720	1.17	277
4828	2.85	445	6017	2.46	406	7205	7.94	954	8017	1.20	280	8721	0.22	182
4829	1.03	263	6018	2.26	386	7219	4.90	650	8018	2.73	433	8723	0.09	169
4902	1.68	328	6045	3.54	514	7222	4.95	655	8021	2.36	396	8725	0.35	195
4923	1.28	288	6204	5.63	723	7230	5.62	722	8031	1.87	347	8726F	1.54	314
5020	5.43	703	6206	2.46	406	7231	6.68	828	8032	1.80	340	8728	0.47	207
5022	6.47	807	6213	1.65	325	7232	8.19	979	8033	1.20	280	8734M	0.34	194
5037	7.89	949	6214	1.43	303	7309F	7.16	876	8037	2.54	414	8737M	0.30	190
5040	7.22	882	6216	4.46	606	7313F	2.54	414	8039	1.43	303	8738M	0.48	208
5057	3.29	489	6217	3.29	489	7317F	9.02	1062	8044	1.96	356	8742	0.25	185
5059	11.91	1200	6229	4.01	561	7327F	14.38	1200	8045	0.78	238	8745	2.94	454
5069	18.18	1200	6233	1.67	327	7333M	4.49	609	8046	2.63	423	8748	0.43	203
5102	5.52	712	6235	4.22	582	7335M	4.99	659	8047	0.72	232	8755	0.30	190
5146	4.05	565	6236	4.63	623	7337M	7.12	872	8058	2.86	446	8799	0.44	204
5160	1.59	319	6237	2.08	368	7350F	7.31	891	8061	1.73	333	8800	1.41	301
5183	2.97	457	6251D	4.63	623	7360	3.27	487	8072	0.68	228	8803	0.04	164
5188	3.29	489	6252D	2.91	451	7370	3.65	525	8102	1.62	322	8805M	0.18	178
5190	3.23	483	6306	3.86	546	7380	4.17	577	8103	2.42	402	8810	0.13	173
5191	0.83	243	6319	3.29	489	7382	4.07	567	8106	3.84	544	8814M	0.16	176
5192	2.40	400	6325	4.05	565	7383	3.20	480	8107	2.57	417	8815M	0.25	185
5213	6.44	804	6400	3.98	558	7390	2.94	454	8111	1.81	341	8820	0.09	169
5215	5.15	675	6503	1.83	343	7394M	2.22	382	8116	2.23	383	8824	2.39	399
5221	4.25	585	6504	2.80	440	7395M	2.47	407	8203	5.64	724	8825	1.43	303
5222	6.30	790	6702M*	3.30	490	7398M	3.52	512	8204	3.45	505	8826	2.05	365
5223	3.13	473	6703M*	5.24	684	7402	0.11	171	8209	3.60	520	8829	1.68	328
5348	2.97	457	6704M*	3.67	527	7403	2.82	442	8215	3.47	507	8831	1.12	272
5402	5.19	679	6801F	4.39	599	7405N	0.72	271	8227	3.95	555	8832	0.25	185
5403	4.54	614	6811	3.06	466	7420	5.80	740	8232	4.01	561	8833	0.82	242
5437	4.48	608	6824F	6.15	775	7421	0.54	214	8233	2.61	421	8835	1.53	313
5443	2.70	430	6826F	3.30	490	7422	0.97	257	8235	3.70	530	8841	1.21	281
5445	4.92	652	6828F	4.95	655	7425	1.00	260	8263	5.34	694	8842	1.76	336
5462	4.81	641	6834	2.02	362	7431N	0.57	248	8264	3.85	545	8855	0.09	169
5472	4.54	614	6836	2.21	381	7445N	0.39	-	8265	3.76	536	8856	0.36	196
5473	6.74	834	6838	2.02	362	7453N	0.31	-	8273	3.07	467	8864	1.11	271
5474	5.13	673	6843F	7.14	874	7502	1.66	326	8274	3.94	554	8868	0.35	195
5478	2.46	406	6845F	3.61	521	7515	0.87	247	8279	6.49	809	8869	1.00	260
5479	5.59	719	6854	4.44	604	7520	1.88	348	8288	7.63	923	8871	0.05	165
5480	6.15	775	6872F	6.45	805	7538	2.37	397	8291	3.05	465	8901	0.13	173
5491	2.66	426	6874F	9.68	1128	7539	1.12	272	8292	2.94	454	9012	0.68	228
5506	4.07	567	6882	1.87	347	7540	1.67	327	8293	5.75	735	9014	2.61	421
5507	4.02	562	6884	2.29	389	7580	1.81	341	8304	4.43	603	9015	2.74	434
5508D	5.65	725	7016M	2.45	405	7590	3.36	496	8350	4.34	594	9016	1.77	337
5509	7.53	913	7024M	2.72	432	7600	3.86	546	8353	5.03	663	9019	2.51	411
5535	5.62	722	7038M	3.20	480	7605	2.05	365	8380	1.76	336	9033	1.71	331
5537	3.40	500	7046M	4.14	574	7610	0.38	198	8381	1.55	315	9040	2.38	398
5551	8.24	984	7047M	3.88	548	7704	3.96	556	8385	2.07	367	9047	2.20	380
5606	0.83	243	7050M	5.08	668	7705	3.18	478	8392	1.65	325	9052	1.84	344

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9058	1.30	290												
9060	1.22	282												
9061	1.40	300												
9063	0.74	234												
9077F	5.03	663												
9082	1.22	282												
9083	1.24	284												
9084	1.12	272												
9088a	a	a												
9089	0.72	232												
9093	1.14	274												
9101	2.71	431												
9102	2.81	441												
9154	1.29	289												
9156	2.54	414												
9170	7.27	887												
9178	3.62	522												
9179	6.10	770												
9180	2.78	438												
9182	1.51	311												
9186	12.14	1200												
9220	5.16	676												
9402	4.48	608												
9403	5.01	661												
9410	1.99	359												
9501	2.21	381												
9505	2.37	397												
9516	1.74	334												
9519	3.61	521												
9521	2.98	458												
9522	1.91	351												
9534	4.26	586												
9554	5.71	731												
9586	0.47	207												
9600	1.91	351												
9620	1.36	296												

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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 no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- 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 1.925 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.....	\$93,400
Leased or rented vehicle.....	\$62,200
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".....	\$3,600
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.....	\$600
All other executive officers.....	\$1,200
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).....	\$62,200

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	3.0%	2.6%	2.1%	1.8%	1.4%	1.1%	0.9%
\$10,000	4.3%	3.8%	3.1%	2.8%	2.2%	1.8%	1.5%
\$15,000	5.2%	4.7%	3.9%	3.5%	2.8%	2.4%	2.0%
\$20,000	6.0%	5.4%	4.6%	4.1%	3.4%	2.8%	2.4%
\$21,000	6.1%	5.5%	4.7%	4.2%	3.5%	2.9%	2.5%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.4%	2.9%	2.1%	1.8%	1.3%	1.0%	0.7%
\$1,000	5.7%	4.9%	3.7%	3.1%	2.3%	1.7%	1.4%
\$1,500	7.5%	6.4%	5.0%	4.1%	3.1%	2.4%	1.9%
\$2,000	9.0%	7.8%	6.1%	5.1%	3.9%	3.0%	2.4%
\$2,500	10.3%	8.9%	7.0%	5.9%	4.5%	3.5%	2.8%

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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	8.8%	7.8%	6.4%	5.7%	4.5%	3.7%	3.1%
\$1,000	10.7%	9.4%	7.7%	6.7%	5.3%	4.3%	3.6%
\$1,500	12.1%	10.7%	8.7%	7.6%	5.9%	4.9%	4.0%
\$2,000	13.3%	11.8%	9.6%	8.3%	6.5%	5.3%	4.4%
\$2,500	14.3%	12.7%	10.3%	9.0%	7.1%	5.7%	4.7%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.0%	13.2%	10.6%	9.1%	7.1%	5.7%	4.7%
\$10,000	21.4%	19.1%	15.7%	13.9%	11.0%	9.1%	7.6%
\$15,000	26.1%	23.4%	19.6%	17.6%	14.1%	11.8%	10.1%
\$20,000	29.8%	27.0%	22.9%	20.6%	16.8%	14.2%	12.2%
\$25,000	33.0%	30.0%	25.7%	23.3%	19.1%	16.3%	14.1%
\$50,000	43.4%	40.3%	35.6%	33.1%	27.8%	24.4%	21.6%
\$75,000	49.3%	46.2%	41.5%	39.1%	33.5%	30.0%	26.8%

+ 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.....	56%

(Multiply a Non-F classification rate by a factor of 1.56 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 (1.039).)

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.