



**Florida Workers Compensation
Joint Underwriting Association, Inc.**

P.O. Box 48957, Sarasota, FL 34230-5957

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October 27, 2016

Mr. David Altmaier
Commissioner
Florida Office of Insurance Regulation
c/o Ms. Cyndi Cooper, A.C.A.S., M.A.A.A.
200 East Gaines Street
Tallahassee, FL 32399-0326

**Re: FWCJUA PLAN OF OPERATIONS REVISION:
OPERATIONS MANUAL PAGE REVISIONS TO IMPLEMENT FWCJUA RATES FILED
TO BECOME EFFECTIVE DECEMBER 1, 2016 (File Log Number: FWC 16-26966)**

Dear Mr. Altmaier:

In accordance with the provisions of Section 627.311(5), Florida Statutes, and at the direction of the Board of Governors of the Florida Workers' Compensation Joint Underwriting Association, Inc. ("FWCJUA"), an FWCJUA Plan of Operation revision is being filed for approval to become effective December 1, 2016. Specifically, the FWCJUA Operations Manual, a part of the Plan of Operation, must be revised to reflect the revised FWCJUA rates that were recently filed to become applicable to new and renewal business written on or after December 1, 2016.

Attached are the proposed revisions to the FWCJUA Operations Manual with changes shown in yellow highlight. For ease of reference, the current edition of the proposed revised pages has been included for review. To complete this filing, I have also included the revised FWCJUA Operations Manual pages in final format reflecting the revised rates. The revised FWCJUA Operations Manual pages in final format were also filed with the FWCJUA's rate filing with File Log Number **FWC 16-26966**.

Please contact me should you have any questions regarding this filing.

Respectfully submitted,

Florida Workers' Compensation Joint Underwriting Association, Inc.

Laura S. Torrence
Executive Director

enclosures

c: FWCJUA Board of Governors
Tom Maida, *General Counsel*

BOARD OF GOVERNORS: Charlie Clary, *Chair*; Claude Revels, *Vice Chair*; Mark Hogle;
Cynthia Howard; Sha'Ron James; Tom Koval; Robert Moore; Steve Solomon; James Ward

PROPOSED MANUAL CHANGES

business of the Employer within Florida plus the JUA flat fee is the lowest premium required in order to provide insurance under the Standard Policy. The minimum premium shall be stated on the Information Page on an estimated basis. The minimum premium for the one basic classification that best describes the business of the Employer within Florida plus the JUA flat fee is the lowest total policy premium for a policy period not longer than one year.

- b. **How Determined:** The minimum premium for a policy shall be determined on the basis of the highest minimum premium for any classification appearing on the policy. The one basic classification that best describes the business of the Employer within Florida shall appear on the policy.
- c. **Experience Rating:** The minimum premium is not subject to an experience rating modification.
- d. **Adjustment Upon Audit:** The minimum premium is subject to final adjustment and shall be determined upon audit on the following basis:
 - (1) **Minimum premium applicable to policies for which no exposure develops:** If no classification develops premium, the minimum premium for the one basic classification that best describes the business of the Employer within Florida shall apply;
 - (2) **Minimum premium applicable to policies for which exposure develops:** If premium develops under one or more classifications, the highest minimum premium for any of the classifications developing premium or the minimum premium for the one basic classification that best describes the business of the Employer within Florida shall apply, whichever results in the higher minimum premium.If final earned premium is less than the applicable minimum premium determined upon audit, that minimum premium shall be charged.
- e. **Special Minimum Premium Requirements:** Special minimum premium requirements exist for:
 - (1) increased limits of employers liability on a Standard Policy, and
 - (2) admiralty employments.

2. Deposit and Advance Premium Requirements

- a. **Deposit Premium:** A deposit premium may be required to secure or renew coverage in the FWCJUA. At final audit, the collected deposit premium shall be applied to any earned premium due or to the renewal premium (not to any renewal deposit premium that may be required). The amount of deposit premium is dependent upon the total estimated annual premium.
 - (1) **Total Estimated Annual Premium less than or equal to \$3,5004,000:** If total estimated annual premium is less than or equal to \$3,5004,000, the amount of deposit premium payable shall be equal to 50% of the total estimated annual premium.
 - (2) **Total Estimated Annual Premium greater than \$3,5004,000** If total estimated annual premium is greater than \$3,5004,000, a deposit premium shall not be required.**Exceptions to (2):**
 - (a) Any person who has been delinquent in the payment of premium, assessments, penalties, fees or surcharges owed to the FWCJUA on previous insurance may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.
 - (b) Any person delinquent in the payment of premium, assessments, penalties, fees or surcharges owed to the FWCJUA will be required to pay the debt in full prior to obtaining additional insurance through the FWCJUA and may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.**Exception to a:** If less than 5% additional premium inclusive of fees and surcharges develops for the first policy year and through the second consecutive policy year, the Insured shall not be required to pay a deposit premium for the third consecutive policy year and for each consecutive policy year thereafter provided additional premium generated for each policy year is less than 5% inclusive of surcharges.
- b. **Advance Premium:** The amount of advance premium is dependent upon the total estimated annual premium.
 - (1) **Total Estimated Annual Premium less than or equal to \$1,000:** If total estimated annual premium is less than or equal to \$1,000, the amount of advance premium payable shall be equal to the total estimated annual premium.
 - (2) **Total Estimated Annual Premium greater than \$1,000:** If total estimated annual premium exceeds \$1,000, the amount of advance premium payable shall be at least 50% of total estimated annual premium, but not less than \$1,000. In addition, payments equal to the remaining balance in three equal payments rounded upward to the nearest dollar

- (5) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 20% above voluntary comparable premium
- (6) **Assessable Feature:** Tier 2 is not assessable.
- c. **Tier Three: (Rated and Non-rated Employers with "poor" loss experience)**
 - (1) **Eligibility Criteria:** Includes all Insureds within the plan that are not eligible for Tier One or Tier Two.
 - (2) **Applicable Rates:** FWCJUA rates and minimum premiums
 - (3) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 4627% above voluntary comparable premium and the Assigned Risk Adjustment Program (ARAP)
 - (4) **Assessable Feature:** Tier 3 is an assessable rating tier. Employers qualifying for Tier 3 shall receive an assessable policy and shall be required to contribute on a pro-rata-earned-premium basis the money necessary to meet any assessment levied to cover any deficit attributable to Tier 3. Participants in Tier 3 may be assessed more than once, and any assessment may be made either while the Tier 3 policy is in effect or at any time after the termination, expiration or cancellation of the Tier 3 policy. Assessments levied against Tier 3 participants shall cover only the deficits attributable to Tier 3.

No Agency Producer fees are paid on any of the surcharges or fees listed above under Tiers 1, 2 or 3.

Employers are required to meet the eligibility criteria for Tiers 1, 2, and 3 at inception of a new or renewal policy, and the tier assignment shall apply throughout the policy period unless the tier assignment was incorrectly assigned or the Employer's experience rating modification or loss history report(s) with corresponding policy premium generated by prior workers compensation Insurer(s) valued as of the date immediately preceding the effective date of the new or renewal policy does not support the tier assignment.

8. Assigned Risk Adjustment Program (ARAP)

- a. **Eligibility:** An Employer shall be eligible for the Assigned Risk Adjustment Program if it is eligible for an experience rating modification and it qualifies for Tier 3. The application of this program is mandatory for all eligible Insureds and shall apply to all policies written for such Insureds. If an ARAP surcharge factor exists for an Employer qualifying for Tier 1 or Tier 2 it should not be applied to the FWCJUA policy.

- b. **ARAP Surcharge Formula:**

- (1) After the calculation of the experience modification factor (M) for a particular Employer, the weighted test ratio (R) is calculated.

$$R = \frac{(0.5 - 0.5W) A_p}{M \cdot E_p} + \frac{(0.5 + 0.5W) A}{M \cdot E}$$

where: W is the weighting value
 A is the actual losses, as limited on a per accident basis
 A_p is the actual primary losses
 E is the total expected losses
 E_p is the expected primary losses
 M is the experience modification

All values are those used in the experience modification calculation.

- (2) If R is greater than 1.0, a surcharge factor S will be calculated using the following formula:

$$S = 1 + \frac{(0.08) E (R - 1)^{1.25}}{(E + 3)^{0.5}}$$

where: E is the total expected losses of the particular Insured shown in thousands.

E is determined as follows where E is in thousands:

If E < 40 then E = E

If 40 ≤ E < 170 then E = 100 - 11.844 (170 - E)^{1/3}

If 170 ≤ E < 300 then E = 100 + 11.844 (E - 170)^{1/3}

If 300 ≤ E then E = 160

R is the weighted test ratio calculated in 2.a. R shall not exceed 2.0.

Effective ~~January~~ December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = ~~46~~27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005X	5.72	1828	1699	4.15	1382	2386	3.21	1114
0008X	4.31	1427	1701	4.95	1609	2388	2.08	792
0016X	11.45	1900	1710D	12.83	1900	2402	3.48	1191
0030X	5.69	1820	1741D	4.36	1441	2413	2.74	980
0034	5.77	1843	1747	2.40	883	2416	2.46	900
0035X	3.61	1228	1748	6.41	1900	2417	4.78	1561
0036	5.90	1880	1803D*	9.53	1900	2501	2.93	1034
0037	5.93	1888	1852D	3.65	1239	2503	1.50	627
0042X	8.58	1900	1853	3.51	1199	2534	2.41	886
0050X	7.39	1900	1860	2.46	900	2570	5.28	1703
0052X	6.57	1900	1924	2.43	892	2585	4.92	1601
0059D	0.11	—	1925	6.88	1900	2586	4.69	1535
0065D	0.03	—	2003X	5.19	1678	2587	3.83	1290
0066D	0.03	—	2014	7.10	1900	2589	2.70	969
0067D	0.03	—	2016	3.15	1097	2600	3.78	1276
0079X	5.02	1629	2021	3.30	1140	2623	8.93	1900
0083	8.12	1900	2039	2.76	986	2651	3.51	1199
0106	14.54	1900	2041	4.34	1436	2660	3.03	1063
0113	6.47	1900	2065	3.20	1111	2670	2.49	909
0153X	6.88	1900	2070	5.86	1868	2683	1.58	650
0170	3.13	1091	2081	5.11	1655	2688	3.73	1262
0173X	0.91	459	2089	5.72	1828	2702X*	14.11	1900
0251	5.32	1715	2095	7.41	1900	2710	13.20	1900
0400	9.04	1900	2105	5.50	1766	2714	8.75	1900
0401	11.58	1900	2110	3.48	1191	2731	4.98	1618
0771N	0.57	—	2111	3.57	1216	2735	6.29	1900
0908P	180.00	614	2112	4.34	1436	2759	7.74	1900
0913P	919.00	1900	2114	3.41	1171	2790	2.48	906
0917	7.65	1900	2119X	3.43	1177	2797	7.26	1900
1005	6.25	1900	2121	2.06	786	2799	5.14	1663
1164D	6.33	1900	2130	2.76	986	2802X	7.15	1900
1165D	3.56	1214	2131	2.77	989	2835	3.17	1102
1218X	1.81	715	2157	4.37	1444	2836	2.57	932
1320X	2.23	835	2172	1.77	704	2841	4.84	1578
1322	10.78	1900	2174	3.97	1330	2881	4.00	1339
1430	6.63	1900	2211	10.72	1900	2883	6.18	1900
1438	6.63	1900	2220	2.57	932	2913	5.41	1740
1452	3.26	1128	2286	2.45	898	2915	3.04	1065
1463	19.05	1900	2288	5.17	1672	2916	5.28	1703
1472	5.36	1726	2300	2.74	980	2923	2.77	989
1473X	1.39	596	2302	2.66	957	2942	3.34	1151
1624D	4.81	1569	2305	1.77	704	2960	7.16	1900
1642	3.32	1145	2361	2.76	986	3004	2.79	994
1654	7.31	1900	2362	2.05	784	3018	4.87	1586
1655	5.16	1669	2380	6.86	1900	3022	4.86	1584

*Refer to Footnote Pages for more information on this class code.

Effective January/December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 4627%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
3027	6.66	1900	3372	3.61	1228	4053	2.66	957
3028	3.06	1071	3373	7.79	1900	4061	4.34	1436
3030	9.15	1900	3383	1.90	741	4062	3.81	1285
3040	7.82	1900	3385	0.89	453	4101	4.09	1364
3041	6.35	1900	3400	4.12	1373	4109	0.74	411
3042	6.46	1900	3507X	4.87	1586	4110	1.09	510
3064	7.77	1900	3515	2.70	969	4111	2.38	878
3069			3548	2.03	778	4113	2.96	1043
3076	5.17	1672	3559	2.95	1040	4114	3.31	1142
3081D	6.39	1900	3574	1.76	701	4130	6.76	1900
3082D	5.55	1780	3581	1.63	664	4131	5.13	1661
3085D	6.35	1900	3612	3.31	1142	4133	2.41	886
3110	6.27	1900	3620	5.22	1686	4149	0.80	428
3111	4.23	1404	3629X	2.10	798	4206	5.64	1806
3113	3.12	1088	3632X	4.75	1552	4207	2.80	997
3114	3.95	1325	3634	1.87	732	4239	2.30	855
3118	2.29	852	3635	3.97	1330	4240	4.98	1618
3119	1.38	593	3638	2.16	815	4243	2.93	1034
3122	1.85	727	3642	1.41	601	4244	3.21	1114
3126	2.57	932	3643	2.34	866	4250	2.39	880
3131	2.08	792	3647	2.48	906	4251	3.54	1208
3132	3.35	1154	3648	2.38	878	4263	3.10	1083
3145	2.70	969	3681	0.89	453	4273	4.06	1356
3146	3.28	1134	3685	1.16	530	4279	4.59	1507
3169	3.57	1216	3719	2.44	895	4282	2.05	784
3175	4.95	1609	3724	4.14	1379	4283	3.60	1225
3179	2.24	838	3726	5.33	1717	4299	2.23	835
3180	4.66	1527	3803	3.65	1239	4304	5.56	1783
3188	2.19	823	3807	3.10	1083	4307	3.15	1097
3220	1.57	647	3808	3.04	1065	4351X	1.67	675
3223	4.56	1498	3821	9.08	1900	4352	2.74	980
3224	4.12	1373	3822	6.49	1900	4361	1.55	641
3227	4.91	1598	3824	6.41	1900	4410	6.24	1900
3240	3.45	1182	3826	1.00	485	4420	4.80	1567
3241	2.85	1011	3827	2.81	1000	4431	1.66	673
3255	2.15	812	3830	1.38	593	4432	1.63	664
3257	3.39	1165	3851	4.26	1413	4452	4.17	1387
3270	2.73	977	3865	2.38	878	4459	4.30	1424
3300	5.44	1749	3881	4.11	1370	4470	2.77	989
3303	5.63	1803	4000	7.31	1900	4484	4.61	1512
3307	3.56	1214	4021	7.13	1900	4493	2.98	1048
3315	5.71	1826	4024D	4.21	1399	4511X	1.22	547
3334	3.95	1325	4034	10.19	1900	4557	2.87	1017
3336	4.22	1401	4036	3.70	1253	4558X	2.96	1043
3365	10.53	1900	4038	3.98	1333	4568	2.82	1003

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Effective ~~January~~ December 1, 2016 applicable to new and renewal business.**APPLICABLE TO FWCJUA POLICIES ONLY**Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = ~~46~~27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4581	1.07	505	5223X	6.63	1900	6237	2.17	818
4583	8.98	1900	5348	6.11	1900	6251D	6.97	1900
4586X	1.63	664	5402	6.74	1900	6252D	6.07	1900
4611	1.72	690	5403X	9.70	1900	6260D	7.43	1900
4635	4.01	1342	5437X	8.92	1900	6306	6.94	1900
4653	2.12	804	5443	5.02	1629	6319	5.77	1843
4665	9.66	1900	5445X	7.49	1900	6325	7.84	1900
4670	9.94	1900	5462	10.53	1900	6400	11.11	1900
4683	4.70	1538	5472	14.32	1900	6503	3.18	1105
4686	2.73	977	5473	15.79	1900	6504	4.00	1339
4692	0.78	422	5474X	11.02	1900	6702M*	7.25	1900
4693	1.30	570	5478	5.13	1661	6703M*	15.97	1900
4703	2.73	977	5479	9.90	1900	6704M*	8.06	1900
4710X	4.26	1413	5480	8.85	1900	6801F	3.12	1088
4717	2.62	946	5491	3.73	1262	6811	5.07	1643
4720	3.20	1111	5506	9.25	1900	6824FX	8.96	1900
4740	1.80	712	5507	6.54	1900	6826FX	5.29	1706
4741	4.13	1376	5508D	18.11	1900	6828FX	5.67	1814
4751	2.90	1026	5509X	10.28	1900	6834X	3.22	1117
4771N	3.21	1114	5535	9.58	1900	6836X	4.78	1561
4777	8.26	1900	5537X	6.92	1900	6838X	4.57	1501
4825	1.65	670	5551	18.60	1900	6843F	12.42	1900
4828	4.51	1484	5606	1.84	724	6845F	8.44	1900
4829	2.65	954	5610X	8.98	1900	6854	4.10	1367
4902	2.95	1040	5613X	17.13	1900	6872F	12.22	1900
4923	3.69	1251	5645X	16.92	1900	6874F	18.19	1900
5020	10.79	1900	5651X	10.19	1900	6882	4.14	1379
5022X	13.18	1900	5703	18.12	1900	6884	3.96	1327
5037	36.48	1900	5705	17.03	1900	7016M	7.36	1900
5040	14.33	1900	5951	0.71	402	7024M	8.18	1900
5057X	8.24	1900	6004X	14.49	1900	7038M	4.37	1444
5059	37.08	1900	6006FX	17.62	1900	7046M	7.89	1900
5069X	23.04	1900	6017	7.42	1900	7047M	16.21	1900
5102X	8.93	1900	6018	3.85	1296	7050M	9.63	1900
5146	7.49	1900	6045	5.43	1746	7090M	4.86	1584
5160	2.67	960	6204	12.94	1900	7098M	8.77	1900
5183	5.11	1655	6206	4.51	1484	7099M	17.38	1900
5188	6.39	1900	6213	3.33	1148	7133	5.10	1652
5190	5.25	1695	6214	4.08	1362	7151M	6.20	1900
5191	1.03	493	6216X	7.32	1900	7152M	13.65	1900
5192X	4.15	1382	6217	7.58	1900	7153M	6.89	1900
5213X	11.04	1900	6229	7.25	1900	7201X	12.60	1900
5215X	13.57	1900	6233	4.30	1424	7204X	1.67	675
5221	7.02	1900	6235	11.65	1900	7205X	12.03	1900
5222	10.50	1900	6236	15.98	1900	7219X	7.35	1900

*Refer to Footnote Pages for more information on this class code.

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CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
7222	6.68	1900	7855	5.98	1900	8291	4.97	1615
7230	10.39	1900	8001	5.37	1729	8292X	5.52	1772
7231	6.72	1900	8002	2.73	977	8293	12.36	1900
7232	10.74	1900	8006X	3.30	1140	8304	5.87	1871
7309F	15.65	1900	8008	1.80	712	8350	6.30	1900
7313F	2.95	1040	8010	2.08	792	8353X	6.18	1900
7317FX	12.26	1900	8013	0.68	394	8380	3.57	1216
7327FX	32.17	1900	8015	1.28	564	8381X	2.04	781
7333M	8.50	1900	8017	2.00	769	8385	3.26	1128
7335M	9.44	1900	8018	3.67	1245	8392	3.48	1191
7337M	18.71	1900	8021	4.96	1612	8393X	2.29	852
7350FX	14.24	1900	8031	3.73	1262	8500	8.26	1900
7360X	6.19	1900	8032	3.29	1137	8601X	0.60	371
7370	5.44	1749	8033	2.45	898	8602X	1.24	553
7380	6.10	1900	8037	2.13	806	8603	0.15	243
7382	5.42	1743	8039	2.83	1006	8606	3.07	1074
7383X	6.13	1900	8044	3.54	1208	8709F	6.98	1900
7390	5.69	1820	8045	0.61	374	8719	7.38	1900
7394MX	7.31	1900	8046	3.55	1211	8720X	2.07	789
7395MX	8.12	1900	8047	1.07	505	8721	0.36	302
7398MX	16.09	1900	8058	3.30	1140	8723X	0.22	263
7402	0.20	257	8061X	3.84	1293	8725	0.22	263
7403	5.86	1868	8072	1.25	556	8726F	2.70	969
7405N	1.76	701	8102	2.35	869	8728X	0.40	314
7420	14.12	1900	8103	3.13	1091	8734M	0.61	374
7421	1.02	490	8105	3.93	1319	8737M	0.55	357
7422	2.52	917	8106	6.44	1900	8738M	1.20	542
7425	2.17	818	8107	4.09	1364	8742	0.45	328
7431N	0.87	448	8111	2.76	986	8745	6.72	1900
7445N	0.95	—	8116	3.49	1194	8748	0.82	433
7453N	0.47	—	8203	6.85	1900	8755	0.68	394
7502	2.66	957	8204	6.79	1900	8799	0.91	459
7515	1.72	690	8209	5.97	1900	8800	1.63	664
7520	4.39	1450	8215	6.97	1900	8803	0.11	231
7538	9.88	1900	8227	7.39	1900	8805M	0.31	288
7539	2.27	846	8232X	5.34	1720	8810	0.23	265
7540	3.18	1105	8233	3.83	1290	8814M	0.28	280
7580	3.45	1182	8235	5.71	1826	8815M	0.62	377
7590	6.05	1900	8263	11.04	1900	8820	0.19	254
7600	5.17	1672	8264	6.43	1900	8824	4.62	1515
7605	3.27	1131	8265	6.85	1900	8825	2.49	909
7610X	0.63	379	8273X	5.05	1638	8826	2.91	1028
7704X	5.44	1749	8274X	4.77	1558	8829X	2.67	960
7705	5.33	1717	8279	8.23	1900	8831	2.04	781
7720	4.15	1382	8288	7.35	1900	8832	0.42	320

*Refer to Footnote Pages for more information on this class code.

Effective ~~January~~ December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = ~~46~~27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	
8833	1.36	587	9501X	4.03	1347	
8835	2.44	895	9505	4.15	1382	
8841X	2.03	778	9516	3.79	1279	
8842	2.41	886	9519	5.55	1780	
8855	0.23	265	9521	6.82	1900	
8856	0.27	277	9522	2.99	1051	
8864	1.63	664	9534	6.89	1900	
8868X	0.51	345	9554	10.76	1900	
8869	1.59	653	9586	1.13	522	
8871	0.21	260	9600	3.18	1105	
8901	0.34	297	9620	1.53	636	
9012	1.59	653				
9014X	4.77	1558				
9015	4.83	1575				
9016	2.67	960				
9019	2.21	829				
9033	2.66	957				
9040	4.49	1478				
9047X	3.70	1253				
9052	3.48	1191				
9058	2.33	863				
9060	2.22	832				
9061	2.41	886				
9063	1.48	621				
9077F	3.71	1256				
9082	2.22	832				
9083	2.27	846				
9084	2.58	935				
9088a	a	a				
9089	1.63	664				
9093	2.20	826				
9101X	4.59	1507				
9102X	4.50	1481				
9154	1.97	761				
9156	4.04	1350				
9170	9.41	1900				
9178	11.10	1900				
9179	14.18	1900				
9180	3.51	1199				
9182	3.20	1111				
9186	40.06	1900				
9220	7.72	1900				
9402	8.95	1900				
9403	8.52	1900				
9410	2.29	852				

*Refer to Footnote Pages for more information on this class code.

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the Basic Manual. \$30

Code 5551 — “Roofing - All Kinds & Yard Employees, Drivers”

Minimum Remuneration for Special Deposit \$21,89222,425

Note: The minimum Remuneration is based on an estimate of one employee using one-half the state's average annual wage. If upon final payroll audit, no payroll or exposure actually develops, the final earned premium will be adjusted to this classification's minimum premium plus the flat fee.

Basis of Premium applicable in accordance with the footnote instructions for Code 7370 “Taxicab Co.”:

Employee operated vehicle \$65,700

Leased or rented vehicle \$43,800

Expense Constant applicable in accordance with Basic Manual Rule 3-A-11 \$200

Flat Fee \$475

Maximum Remuneration applicable in accordance with Basic Manual Rule 2-E-1 Executive Officers” and the footnote instructions for Code 9178 — “Athletic Sports or Park:

Non-Contact Sports,” Code 9179 — “Athletic Sports or Park: Contact Sports,” and

Code 9186 — “Carnival—Traveling” \$2,500

Minimum Remuneration applicable in accordance with Basic Manual Rule 2-E-1

Executive Officers in the construction industry \$400

All other executive officers \$850

Premium Determination for Partners and Sole Proprietors in accordance with

Basic Manual Rule 2-E-3..... \$43,800

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.

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 12092%

(Multiply a Non- “F” classification rate by a factor of 2.201.92 to adjust for the differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.091.83) and the adjustment for differences in loss-based expenses (1.051).)

EXPERIENCE RATING ELIGIBILITY

A risk eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last (2) two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required.

FOOTNOTE

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premiums \$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 Basic Manual supplement-Treatment of Disease Coverage.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.1 13	S	1852D	0.03	Asb
0065D	0.03	S	3081D	0.03	S
0066D	0.03	S	3082D	0.0 23	S
0067D	0.03	S	3085D	0.02	S
1164D	0.02	S	4024D	0.01	S
1165D	0.01	S	5508D	0.02	S
1624D	0.01	S	6251D	0.01	S
1710D	0.04	S	6252D	0.01	S
1741D	0.1 13	S	6260D	0.0 12	S
1803D*	0.1 13	S			

Asb=Asbestos, 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 Rate provides coverage under Admiralty Law.
- N This code is part of a ratable / non-ratable group shown below. This 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.

CURRENT VERSION OF MANUAL

- (5) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 20% above voluntary comparable premium
- (6) **Assessable Feature:** Tier 2 is not assessable.
- c. **Tier Three: (Rated and Non-rated Employers with "poor" loss experience)**
 - (1) **Eligibility Criteria:** Includes all Insureds within the plan that are not eligible for Tier One or Tier Two.
 - (2) **Applicable Rates:** FWCJUA rates and minimum premiums
 - (3) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 46% above voluntary comparable premium and the Assigned Risk Adjustment Program (ARAP)
 - (4) **Assessable Feature:** Tier 3 is an assessable rating tier. Employers qualifying for Tier 3 shall receive an assessable policy and shall be required to contribute on a pro-rata-earned-premium basis the money necessary to meet any assessment levied to cover any deficit attributable to Tier 3. Participants in Tier 3 may be assessed more than once, and any assessment may be made either while the Tier 3 policy is in effect or at any time after the termination, expiration or cancellation of the Tier 3 policy. Assessments levied against Tier 3 participants shall cover only the deficits attributable to Tier 3.

No Agency Producer fees are paid on any of the surcharges or fees listed above under Tiers 1, 2 or 3.

Employers are required to meet the eligibility criteria for Tiers 1, 2, and 3 at inception of a new or renewal policy, and the tier assignment shall apply throughout the policy period unless the tier assignment was incorrectly assigned or the Employer's experience rating modification or loss history report(s) with corresponding policy premium generated by prior workers compensation Insurer(s) valued as of the date immediately preceding the effective date of the new or renewal policy does not support the tier assignment.

8. Assigned Risk Adjustment Program (ARAP)

- a. **Eligibility:** An Employer shall be eligible for the Assigned Risk Adjustment Program if it is eligible for an experience rating modification and it qualifies for Tier 3. The application of this program is mandatory for all eligible Insureds and shall apply to all policies written for such Insureds. If an ARAP surcharge factor exists for an Employer qualifying for Tier 1 or Tier 2 it should not be applied to the FWCJUA policy.

- b. **ARAP Surcharge Formula:**

- (1) After the calculation of the experience modification factor (M) for a particular Employer, the weighted test ratio (R) is calculated.

$$R = \frac{(0.5 - 0.5W) A_p}{M \cdot E_p} + \frac{(0.5 + 0.5W) A}{M \cdot E}$$

where: W is the weighting value
 A is the actual losses, as limited on a per accident basis
 A_p is the actual primary losses
 E is the total expected losses
 E_p is the expected primary losses
 M is the experience modification

All values are those used in the experience modification calculation.

- (2) If R is greater than 1.0, a surcharge factor S will be calculated using the following formula:

$$S = 1 + \frac{(0.08) E (R - 1)^{1.25}}{(E + 3)^{0.5}}$$

where: E is the total expected losses of the particular Insured shown in thousands.

E is determined as follows where E is in thousands:

If E < 40 then E = E

If 40 ≤ E < 170 then E = 100 - 11.844 (170 - E)^{1/3}

If 170 ≤ E < 300 then E = 100 + 11.844 (E - 170)^{1/3}

If 300 ≤ E then E = 160

R is the weighted test ratio calculated in 2.a. R shall not exceed 2.0.

Effective January 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 46%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005X	5.72	1828	1699	4.15	1382	2386	3.21	1114
0008X	4.31	1427	1701	4.95	1609	2388	2.08	792
0016X	11.45	1900	1710D	12.83	1900	2402	3.48	1191
0030X	5.69	1820	1741D	4.36	1441	2413	2.74	980
0034	5.77	1843	1747	2.40	883	2416	2.46	900
0035X	3.61	1228	1748	6.41	1900	2417	4.78	1561
0036	5.90	1880	1803D*	9.53	1900	2501	2.93	1034
0037	5.93	1888	1852D	3.65	1239	2503	1.50	627
0042X	8.58	1900	1853	3.51	1199	2534	2.41	886
0050X	7.39	1900	1860	2.46	900	2570	5.28	1703
0052X	6.57	1900	1924	2.43	892	2585	4.92	1601
0059D	0.11	—	1925	6.88	1900	2586	4.69	1535
0065D	0.03	—	2003X	5.19	1678	2587	3.83	1290
0066D	0.03	—	2014	7.10	1900	2589	2.70	969
0067D	0.03	—	2016	3.15	1097	2600	3.78	1276
0079X	5.02	1629	2021	3.30	1140	2623	8.93	1900
0083	8.12	1900	2039	2.76	986	2651	3.51	1199
0106	14.54	1900	2041	4.34	1436	2660	3.03	1063
0113	6.47	1900	2065	3.20	1111	2670	2.49	909
0153X	6.88	1900	2070	5.86	1868	2683	1.58	650
0170	3.13	1091	2081	5.11	1655	2688	3.73	1262
0173X	0.91	459	2089	5.72	1828	2702X*	14.11	1900
0251	5.32	1715	2095	7.41	1900	2710	13.20	1900
0400	9.04	1900	2105	5.50	1766	2714	8.75	1900
0401	11.58	1900	2110	3.48	1191	2731	4.98	1618
0771N	0.57	—	2111	3.57	1216	2735	6.29	1900
0908P	180.00	614	2112	4.34	1436	2759	7.74	1900
0913P	919.00	1900	2114	3.41	1171	2790	2.48	906
0917	7.65	1900	2119X	3.43	1177	2797	7.26	1900
1005	6.25	1900	2121	2.06	786	2799	5.14	1663
1164D	6.33	1900	2130	2.76	986	2802X	7.15	1900
1165D	3.56	1214	2131	2.77	989	2835	3.17	1102
1218X	1.81	715	2157	4.37	1444	2836	2.57	932
1320X	2.23	835	2172	1.77	704	2841	4.84	1578
1322	10.78	1900	2174	3.97	1330	2881	4.00	1339
1430	6.63	1900	2211	10.72	1900	2883	6.18	1900
1438	6.63	1900	2220	2.57	932	2913	5.41	1740
1452	3.26	1128	2286	2.45	898	2915	3.04	1065
1463	19.05	1900	2288	5.17	1672	2916	5.28	1703
1472	5.36	1726	2300	2.74	980	2923	2.77	989
1473X	1.39	596	2302	2.66	957	2942	3.34	1151
1624D	4.81	1569	2305	1.77	704	2960	7.16	1900
1642	3.32	1145	2361	2.76	986	3004	2.79	994
1654	7.31	1900	2362	2.05	784	3018	4.87	1586
1655	5.16	1669	2380	6.86	1900	3022	4.86	1584

*Refer to Footnote Pages for more information on this class code.

Effective January 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 46%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
3027	6.66	1900	3372	3.61	1228	4053	2.66	957
3028	3.06	1071	3373	7.79	1900	4061	4.34	1436
3030	9.15	1900	3383	1.90	741	4062	3.81	1285
3040	7.82	1900	3385	0.89	453	4101	4.09	1364
3041	6.35	1900	3400	4.12	1373	4109	0.74	411
3042	6.46	1900	3507X	4.87	1586	4110	1.09	510
3064	7.77	1900	3515	2.70	969	4111	2.38	878
3069	—	—	3548	2.03	778	4113	2.96	1043
3076	5.17	1672	3559	2.95	1040	4114	3.31	1142
3081D	6.39	1900	3574	1.76	701	4130	6.76	1900
3082D	5.55	1780	3581	1.63	664	4131	5.13	1661
3085D	6.35	1900	3612	3.31	1142	4133	2.41	886
3110	6.27	1900	3620	5.22	1686	4149	0.80	428
3111	4.23	1404	3629X	2.10	798	4206	5.64	1806
3113	3.12	1088	3632X	4.75	1552	4207	2.80	997
3114	3.95	1325	3634	1.87	732	4239	2.30	855
3118	2.29	852	3635	3.97	1330	4240	4.98	1618
3119	1.38	593	3638	2.16	815	4243	2.93	1034
3122	1.85	727	3642	1.41	601	4244	3.21	1114
3126	2.57	932	3643	2.34	866	4250	2.39	880
3131	2.08	792	3647	2.48	906	4251	3.54	1208
3132	3.35	1154	3648	2.38	878	4263	3.10	1083
3145	2.70	969	3681	0.89	453	4273	4.06	1356
3146	3.28	1134	3685	1.16	530	4279	4.59	1507
3169	3.57	1216	3719	2.44	895	4282	2.05	784
3175	4.95	1609	3724	4.14	1379	4283	3.60	1225
3179	2.24	838	3726	5.33	1717	4299	2.23	835
3180	4.66	1527	3803	3.65	1239	4304	5.56	1783
3188	2.19	823	3807	3.10	1083	4307	3.15	1097
3220	1.57	647	3808	3.04	1065	4351X	1.67	675
3223	4.56	1498	3821	9.08	1900	4352	2.74	980
3224	4.12	1373	3822	6.49	1900	4361	1.55	641
3227	4.91	1598	3824	6.41	1900	4410	6.24	1900
3240	3.45	1182	3826	1.00	485	4420	4.80	1567
3241	2.85	1011	3827	2.81	1000	4431	1.66	673
3255	2.15	812	3830	1.38	593	4432	1.63	664
3257	3.39	1165	3851	4.26	1413	4452	4.17	1387
3270	2.73	977	3865	2.38	878	4459	4.30	1424
3300	5.44	1749	3881	4.11	1370	4470	2.77	989
3303	5.63	1803	4000	7.31	1900	4484	4.61	1512
3307	3.56	1214	4021	7.13	1900	4493	2.98	1048
3315	5.71	1826	4024D	4.21	1399	4511X	1.22	547
3334	3.95	1325	4034	10.19	1900	4557	2.87	1017
3336	4.22	1401	4036	3.70	1253	4558X	2.96	1043
3365	10.53	1900	4038	3.98	1333	4568	2.82	1003

*Refer to Footnote Pages for more information on this class code.

Effective January 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 46%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4581	1.07	505	5223X	6.63	1900	6237	2.17	818
4583	8.98	1900	5348	6.11	1900	6251D	6.97	1900
4586X	1.63	664	5402	6.74	1900	6252D	6.07	1900
4611	1.72	690	5403X	9.70	1900	6260D	7.43	1900
4635	4.01	1342	5437X	8.92	1900	6306	6.94	1900
4653	2.12	804	5443	5.02	1629	6319	5.77	1843
4665	9.66	1900	5445X	7.49	1900	6325	7.84	1900
4670	9.94	1900	5462	10.53	1900	6400	11.11	1900
4683	4.70	1538	5472	14.32	1900	6503	3.18	1105
4686	2.73	977	5473	15.79	1900	6504	4.00	1339
4692	0.78	422	5474X	11.02	1900	6702M*	7.25	1900
4693	1.30	570	5478	5.13	1661	6703M*	15.97	1900
4703	2.73	977	5479	9.90	1900	6704M*	8.06	1900
4710X	4.26	1413	5480	8.85	1900	6801F	3.12	1088
4717	2.62	946	5491	3.73	1262	6811	5.07	1643
4720	3.20	1111	5506	9.25	1900	6824FX	8.96	1900
4740	1.80	712	5507	6.54	1900	6826FX	5.29	1706
4741	4.13	1376	5508D	18.11	1900	6828FX	5.67	1814
4751	2.90	1026	5509X	10.28	1900	6834X	3.22	1117
4771N	3.21	1114	5535	9.58	1900	6836X	4.78	1561
4777	8.26	1900	5537X	6.92	1900	6838X	4.57	1501
4825	1.65	670	5551	18.60	1900	6843F	12.42	1900
4828	4.51	1484	5606	1.84	724	6845F	8.44	1900
4829	2.65	954	5610X	8.98	1900	6854	4.10	1367
4902	2.95	1040	5613X	17.13	1900	6872F	12.22	1900
4923	3.69	1251	5645X	16.92	1900	6874F	18.19	1900
5020	10.79	1900	5651X	10.19	1900	6882	4.14	1379
5022X	13.18	1900	5703	18.12	1900	6884	3.96	1327
5037	36.48	1900	5705	17.03	1900	7016M	7.36	1900
5040	14.33	1900	5951	0.71	402	7024M	8.18	1900
5057X	8.24	1900	6004X	14.49	1900	7038M	4.37	1444
5059	37.08	1900	6006FX	17.62	1900	7046M	7.89	1900
5069X	23.04	1900	6017	7.42	1900	7047M	16.21	1900
5102X	8.93	1900	6018	3.85	1296	7050M	9.63	1900
5146	7.49	1900	6045	5.43	1746	7090M	4.86	1584
5160	2.67	960	6204	12.94	1900	7098M	8.77	1900
5183	5.11	1655	6206	4.51	1484	7099M	17.38	1900
5188	6.39	1900	6213	3.33	1148	7133	5.10	1652
5190	5.25	1695	6214	4.08	1362	7151M	6.20	1900
5191	1.03	493	6216X	7.32	1900	7152M	13.65	1900
5192X	4.15	1382	6217	7.58	1900	7153M	6.89	1900
5213X	11.04	1900	6229	7.25	1900	7201X	12.60	1900
5215X	13.57	1900	6233	4.30	1424	7204X	1.67	675
5221	7.02	1900	6235	11.65	1900	7205X	12.03	1900
5222	10.50	1900	6236	15.98	1900	7219X	7.35	1900

*Refer to Footnote Pages for more information on this class code.

Effective January 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 46%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
7222	6.68	1900	7855	5.98	1900	8291	4.97	1615
7230	10.39	1900	8001	5.37	1729	8292X	5.52	1772
7231	6.72	1900	8002	2.73	977	8293	12.36	1900
7232	10.74	1900	8006X	3.30	1140	8304	5.87	1871
7309F	15.65	1900	8008	1.80	712	8350	6.30	1900
7313F	2.95	1040	8010	2.08	792	8353X	6.18	1900
7317FX	12.26	1900	8013	0.68	394	8380	3.57	1216
7327FX	32.17	1900	8015	1.28	564	8381X	2.04	781
7333M	8.50	1900	8017	2.00	769	8385	3.26	1128
7335M	9.44	1900	8018	3.67	1245	8392	3.48	1191
7337M	18.71	1900	8021	4.96	1612	8393X	2.29	852
7350FX	14.24	1900	8031	3.73	1262	8500	8.26	1900
7360X	6.19	1900	8032	3.29	1137	8601X	0.60	371
7370	5.44	1749	8033	2.45	898	8602X	1.24	553
7380	6.10	1900	8037	2.13	806	8603	0.15	243
7382	5.42	1743	8039	2.83	1006	8606	3.07	1074
7383X	6.13	1900	8044	3.54	1208	8709F	6.98	1900
7390	5.69	1820	8045	0.61	374	8719	7.38	1900
7394MX	7.31	1900	8046	3.55	1211	8720X	2.07	789
7395MX	8.12	1900	8047	1.07	505	8721	0.36	302
7398MX	16.09	1900	8058	3.30	1140	8723X	0.22	263
7402	0.20	257	8061X	3.84	1293	8725	0.22	263
7403	5.86	1868	8072	1.25	556	8726F	2.70	969
7405N	1.76	701	8102	2.35	869	8728X	0.40	314
7420	14.12	1900	8103	3.13	1091	8734M	0.61	374
7421	1.02	490	8105	3.93	1319	8737M	0.55	357
7422	2.52	917	8106	6.44	1900	8738M	1.20	542
7425	2.17	818	8107	4.09	1364	8742	0.45	328
7431N	0.87	448	8111	2.76	986	8745	6.72	1900
7445N	0.95	—	8116	3.49	1194	8748	0.82	433
7453N	0.47	—	8203	6.85	1900	8755	0.68	394
7502	2.66	957	8204	6.79	1900	8799	0.91	459
7515	1.72	690	8209	5.97	1900	8800	1.63	664
7520	4.39	1450	8215	6.97	1900	8803	0.11	231
7538	9.88	1900	8227	7.39	1900	8805M	0.31	288
7539	2.27	846	8232X	5.34	1720	8810	0.23	265
7540	3.18	1105	8233	3.83	1290	8814M	0.28	280
7580	3.45	1182	8235	5.71	1826	8815M	0.62	377
7590	6.05	1900	8263	11.04	1900	8820	0.19	254
7600	5.17	1672	8264	6.43	1900	8824	4.62	1515
7605	3.27	1131	8265	6.85	1900	8825	2.49	909
7610X	0.63	379	8273X	5.05	1638	8826	2.91	1028
7704X	5.44	1749	8274X	4.77	1558	8829X	2.67	960
7705	5.33	1717	8279	8.23	1900	8831	2.04	781
7720	4.15	1382	8288	7.35	1900	8832	0.42	320

*Refer to Footnote Pages for more information on this class code.

Effective January 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 46%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
8833	1.36	587	9501X	4.03	1347
8835	2.44	895	9505	4.15	1382
8841X	2.03	778	9516	3.79	1279
8842	2.41	886	9519	5.55	1780
8855	0.23	265	9521	6.82	1900
8856	0.27	277	9522	2.99	1051
8864	1.63	664	9534	6.89	1900
8868X	0.51	345	9554	10.76	1900
8869	1.59	653	9586	1.13	522
8871	0.21	260	9600	3.18	1105
8901	0.34	297	9620	1.53	636
9012	1.59	653			
9014X	4.77	1558			
9015	4.83	1575			
9016	2.67	960			
9019	2.21	829			
9033	2.66	957			
9040	4.49	1478			
9047X	3.70	1253			
9052	3.48	1191			
9058	2.33	863			
9060	2.22	832			
9061	2.41	886			
9063	1.48	621			
9077F	3.71	1256			
9082	2.22	832			
9083	2.27	846			
9084	2.58	935			
9088a	a	a			
9089	1.63	664			
9093	2.20	826			
9101X	4.59	1507			
9102X	4.50	1481			
9154	1.97	761			
9156	4.04	1350			
9170	9.41	1900			
9178	11.10	1900			
9179	14.18	1900			
9180	3.51	1199			
9182	3.20	1111			
9186	40.06	1900			
9220	7.72	1900			
9402	8.95	1900			
9403	8.52	1900			
9410	2.29	852			

*Refer to Footnote Pages for more information on this class code.

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the Basic Manual. \$30

Code 5551 — “Roofing - All Kinds & Yard Employees, Drivers”

Minimum Remuneration for Special Deposit\$21,892

Note: The minimum Remuneration is based on an estimate of one employee using one-half the state's average annual wage. If upon final payroll audit, no payroll or exposure actually develops, the final earned premium will be adjusted to this classification's minimum premium plus the flat fee.

Basis of Premium applicable in accordance with the footnote instructions for Code 7370 “Taxicab Co.”:

Employee operated vehicle \$65,700

Leased or rented vehicle \$43,800

Expense Constant applicable in accordance with Basic Manual Rule 3-A-11 \$200

Flat Fee \$475

Maximum Remuneration applicable in accordance with Basic Manual Rule 2-E-1 Executive Officers” and the footnote instructions for Code 9178 — “Athletic Sports or Park:

Non-Contact Sports,” Code 9179 — “Athletic Sports or Park: Contact Sports,” and

Code 9186 — “Carnival—Traveling” \$2,500

Minimum Remuneration applicable in accordance with Basic Manual Rule 2-E-1

Executive Officers in the construction industry \$400

All other executive officers \$850

Premium Determination for Partners and Sole Proprietors in accordance with

Basic Manual Rule 2-E-3..... \$43,800

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.

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 120%

(Multiply a Non- “F” classification rate by a factor of 2.20 to adjust for the differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.09) and the adjustment for differences in loss-based expenses (1.051).)

EXPERIENCE RATING ELIGIBILITY

A risk eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last (2) two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required.

FOOTNOTE

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premiums \$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 Basic Manual supplement-Treatment of Disease Coverage.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.11	S	1852D	0.03	Asb
0065D	0.03	S	3081D	0.03	S
0066D	0.03	S	3082D	0.02	S
0067D	0.03	S	3085D	0.02	S
1164D	0.02	S	4024D	0.01	S
1165D	0.01	S	5508D	0.02	S
1624D	0.01	S	6251D	0.01	S
1710D	0.04	S	6252D	0.01	S
1741D	0.11	S	6260D	0.01	S
1803D*	0.11	S			

Asb=Asbestos, 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 Rate provides coverage under Admiralty Law.
- N This code is part of a ratable / non-ratable group shown below. This 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.

FINAL FORMATTED PAGES

business of the Employer within Florida plus the JUA flat fee is the lowest premium required in order to provide insurance under the Standard Policy. The minimum premium shall be stated on the Information Page on an estimated basis. The minimum premium for the one basic classification that best describes the business of the Employer within Florida plus the JUA flat fee is the lowest total policy premium for a policy period not longer than one year.

- b. **How Determined:** The minimum premium for a policy shall be determined on the basis of the highest minimum premium for any classification appearing on the policy. The one basic classification that best describes the business of the Employer within Florida shall appear on the policy.
- c. **Experience Rating:** The minimum premium is not subject to an experience rating modification.
- d. **Adjustment Upon Audit:** The minimum premium is subject to final adjustment and shall be determined upon audit on the following basis:
 - (1) **Minimum premium applicable to policies for which no exposure develops:** If no classification develops premium, the minimum premium for the one basic classification that best describes the business of the Employer within Florida shall apply;
 - (2) **Minimum premium applicable to policies for which exposure develops:** If premium develops under one or more classifications, the highest minimum premium for any of the classifications developing premium or the minimum premium for the one basic classification that best describes the business of the Employer within Florida shall apply, whichever results in the higher minimum premium.If final earned premium is less than the applicable minimum premium determined upon audit, that minimum premium shall be charged.
- e. **Special Minimum Premium Requirements:** Special minimum premium requirements exist for:
 - (1) increased limits of employers liability on a Standard Policy, and
 - (2) admiralty employments.

2. Deposit and Advance Premium Requirements

- a. **Deposit Premium:** A deposit premium may be required to secure or renew coverage in the FWCJUA. At final audit, the collected deposit premium shall be applied to any earned premium due or to the renewal premium (not to any renewal deposit premium that may be required). The amount of deposit premium is dependent upon the total estimated annual premium.
 - (1) **Total Estimated Annual Premium less than or equal to \$4,000:** If total estimated annual premium is less than or equal to \$4,000, the amount of deposit premium payable shall be equal to 50% of the total estimated annual premium.
 - (2) **Total Estimated Annual Premium greater than \$4,000** If total estimated annual premium is greater than \$4,000, a deposit premium shall not be required.**Exceptions to (2):**
 - (a) Any person who has been delinquent in the payment of premium, assessments, penalties, fees or surcharges owed to the FWCJUA on previous insurance may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.
 - (b) Any person delinquent in the payment of premium, assessments, penalties, fees or surcharges owed to the FWCJUA will be required to pay the debt in full prior to obtaining additional insurance through the FWCJUA and may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.**Exception to a:** If less than 5% additional premium inclusive of fees and surcharges develops for the first policy year and through the second consecutive policy year, the Insured shall not be required to pay a deposit premium for the third consecutive policy year and for each consecutive policy year thereafter provided additional premium generated for each policy year is less than 5% inclusive of surcharges.
- b. **Advance Premium:** The amount of advance premium is dependent upon the total estimated annual premium.
 - (1) **Total Estimated Annual Premium less than or equal to \$1,000:** If total estimated annual premium is less than or equal to \$1,000, the amount of advance premium payable shall be equal to the total estimated annual premium.
 - (2) **Total Estimated Annual Premium greater than \$1,000:** If total estimated annual premium exceeds \$1,000, the amount of advance premium payable shall be at least 50% of total estimated annual premium, but not less than \$1,000. In addition, payments equal to the remaining balance in three equal payments rounded upward to the nearest dollar

- (5) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 20% above voluntary comparable premium
- (6) **Assessable Feature:** Tier 2 is not assessable.
- c. **Tier Three: (Rated and Non-rated Employers with "poor" loss experience)**
 - (1) **Eligibility Criteria:** Includes all Insureds within the plan that are not eligible for Tier One or Tier Two.
 - (2) **Applicable Rates:** FWCJUA rates and minimum premiums
 - (3) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 27% above voluntary comparable premium and the Assigned Risk Adjustment Program (ARAP)
 - (4) **Assessable Feature:** Tier 3 is an assessable rating tier. Employers qualifying for Tier 3 shall receive an assessable policy and shall be required to contribute on a pro-rata-earned-premium basis the money necessary to meet any assessment levied to cover any deficit attributable to Tier 3. Participants in Tier 3 may be assessed more than once, and any assessment may be made either while the Tier 3 policy is in effect or at any time after the termination, expiration or cancellation of the Tier 3 policy. Assessments levied against Tier 3 participants shall cover only the deficits attributable to Tier 3.

No Agency Producer fees are paid on any of the surcharges or fees listed above under Tiers 1, 2 or 3.

Employers are required to meet the eligibility criteria for Tiers 1, 2, and 3 at inception of a new or renewal policy, and the tier assignment shall apply throughout the policy period unless the tier assignment was incorrectly assigned or the Employer's experience rating modification or loss history report(s) with corresponding policy premium generated by prior workers compensation Insurer(s) valued as of the date immediately preceding the effective date of the new or renewal policy does not support the tier assignment.

8. Assigned Risk Adjustment Program (ARAP)

- a. **Eligibility:** An Employer shall be eligible for the Assigned Risk Adjustment Program if it is eligible for an experience rating modification and it qualifies for Tier 3. The application of this program is mandatory for all eligible Insureds and shall apply to all policies written for such Insureds. If an ARAP surcharge factor exists for an Employer qualifying for Tier 1 or Tier 2 it should not be applied to the FWCJUA policy.

- b. **ARAP Surcharge Formula:**

- (1) After the calculation of the experience modification factor (M) for a particular Employer, the weighted test ratio (R) is calculated.

$$R = \frac{(0.5 - 0.5W) A_p}{M \cdot E_p} + \frac{(0.5 + 0.5W) A}{M \cdot E}$$

where: W is the weighting value
 A is the actual losses, as limited on a per accident basis
 A_p is the actual primary losses
 E is the total expected losses
 E_p is the expected primary losses
 M is the experience modification

All values are those used in the experience modification calculation.

- (2) If R is greater than 1.0, a surcharge factor S will be calculated using the following formula:

$$S = 1 + \frac{(0.08) E (R - 1)^{1.25}}{(E + 3)^{0.5}}$$

where: E is the total expected losses of the particular Insured shown in thousands.

E is determined as follows where E is in thousands:

If E < 40 then E = E

If 40 ≤ E < 170 then E = 100 - 11.844 (170 - E)^{1/3}

If 170 ≤ E < 300 then E = 100 + 11.844 (E - 170)^{1/3}

If 300 ≤ E then E = 160

R is the weighted test ratio calculated in 2.a. R shall not exceed 2.0.

Effective December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005X	6.56	1978	1699	4.75	1487	2386	3.68	1197
0008X	4.95	1542	1701	5.67	1737	2388	2.38	845
0016X	13.10	2100	1710D	14.68	2100	2402	3.98	1279
0030X	6.52	1967	1741D	5.00	1555	2413	3.15	1054
0034	6.60	1989	1747	2.76	948	2416	2.82	964
0035X	4.12	1317	1748	7.34	2100	2417	5.45	1677
0036	6.75	2030	1803D*	10.91	2100	2501	3.35	1108
0037	6.79	2040	1852D	4.17	1330	2503	1.72	666
0042X	9.82	2100	1853	4.01	1287	2534	2.76	948
0050X	8.49	2100	1860	2.82	964	2570	6.05	1840
0052X	7.51	2100	1924	2.79	956	2585	5.64	1729
0059D	0.13	—	1925	7.87	2100	2586	5.36	1653
0065D	0.03	—	2003X	5.96	1815	2587	4.39	1390
0066D	0.03	—	2014	8.12	2100	2589	3.09	1038
0067D	0.03	—	2016	3.62	1181	2600	4.34	1376
0079X	5.74	1756	2021	3.79	1227	2623	10.24	2100
0083	9.29	2100	2039	3.17	1059	2651	4.01	1287
0106	16.65	2100	2041	4.97	1547	2660	3.46	1138
0113	7.43	2100	2065	3.67	1195	2670	2.85	972
0153X	7.88	2100	2070	6.72	2021	2683	1.82	693
0170	3.58	1170	2081	5.85	1786	2688	4.28	1360
0173X	1.04	482	2089	6.55	1975	2702X*	16.18	2100
0251	6.10	1853	2095	8.50	2100	2710	15.10	2100
0400	10.37	2100	2105	6.30	1908	2714	10.00	2100
0401	13.27	A	2110	3.98	1279	2731	5.71	1748
0771N	0.65	—	2111	4.09	1309	2735	7.21	2100
0908P	206.00	655	2112	4.97	1547	2759	8.87	2100
0913P	1054.00	2100	2114	3.92	1262	2790	2.84	970
0917	8.75	2100	2119X	3.93	1265	2797	8.31	2100
1005	7.19	2100	2121	2.35	837	2799	5.93	1807
1164D	7.25	2100	2130	3.17	1059	2802X	8.18	2100
1165D	4.09	1309	2131	3.18	1062	2835	3.64	1187
1218X	2.06	758	2157	5.03	1563	2836	2.95	1000
1320X	2.56	894	2172	2.04	753	2841	5.55	1704
1322	12.37	2100	2174	4.55	1433	2881	4.58	1441
1430	7.59	2100	2211	12.29	2100	2883	7.09	2100
1438	7.60	2100	2220	2.95	1000	2913	6.18	1875
1452	3.73	1211	2286	2.81	962	2915	3.50	1149
1463	21.79	2100	2288	5.93	1807	2916	6.05	1840
1472	6.13	1861	2300	3.15	1054	2923	3.18	1062
1473X	1.60	634	2302	3.06	1029	2942	3.82	1235
1624D	5.51	1693	2305	2.04	753	2960	8.21	2100
1642	3.81	1233	2361	3.17	1059	3004	3.20	1067
1654	8.38	2100	2362	2.35	837	3018	5.60	1718
1655	5.90	1799	2380	7.85	2100	3022	5.56	1707

*Refer to Footnote Pages for more information on this class code.

Effective December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
3027	7.62	2100	3372	4.14	1322	4053	3.06	1029
3028	3.51	1151	3373	8.92	2100	4061	4.98	1550
3030	10.49	2100	3383	2.16	785	4062	4.36	1382
3040	8.97	2100	3385	1.02	476	4101	4.69	1471
3041	7.29	2100	3400	4.72	1479	4109	0.85	430
3042	7.40	2100	3507X	5.58	1712	4110	1.25	539
3064	8.90	2100	3515	3.09	1038	4111	2.74	943
3069	—	—	3548	2.34	834	4113	3.40	1122
3076	5.93	1807	3559	3.37	1113	4114	3.79	1227
3081D	7.32	2100	3574	2.01	745	4130	7.73	2100
3082D	6.36	1924	3581	1.87	707	4131	5.88	1794
3085D	7.26	2100	3612	3.79	1227	4133	2.76	948
3110	7.18	2100	3620	5.99	1824	4149	0.92	449
3111	4.84	1512	3629X	2.41	853	4206	6.46	1951
3113	3.57	1168	3632X	5.44	1674	4207	3.21	1070
3114	4.53	1428	3634	2.13	777	4239	2.65	918
3118	2.62	910	3635	4.55	1433	4240	5.71	1748
3119	1.58	628	3638	2.48	872	4243	3.35	1108
3122	2.12	775	3642	1.61	636	4244	3.68	1197
3126	2.95	1000	3643	2.68	926	4250	2.73	940
3131	2.38	845	3647	2.84	970	4251	4.06	1300
3132	3.84	1241	3648	2.73	940	4263	3.56	1165
3145	3.09	1038	3681	1.02	476	4273	4.64	1458
3146	3.76	1219	3685	1.33	560	4279	5.25	1623
3169	4.09	1309	3719	2.82	964	4282	2.35	837
3175	5.67	1737	3724	4.74	1485	4283	4.12	1317
3179	2.57	897	3726	6.11	1856	4299	2.56	894
3180	5.33	1645	3803	4.20	1338	4304	6.36	1924
3188	2.52	883	3807	3.56	1165	4307	3.61	1178
3220	1.80	688	3808	3.48	1143	4351X	1.91	718
3223	5.22	1615	3821	10.40	2100	4352	3.14	1051
3224	4.73	1482	3822	7.45	2100	4361	1.78	682
3227	5.63	1726	3824	7.34	2100	4410	7.13	2100
3240	3.95	1271	3826	1.14	509	4420	5.52	1696
3241	3.28	1089	3827	3.21	1070	4431	1.90	715
3255	2.46	867	3830	1.58	628	4432	1.87	707
3257	3.87	1249	3851	4.89	1525	4452	4.78	1496
3270	3.12	1046	3865	2.73	940	4459	4.91	1531
3300	6.22	1886	3881	4.70	1474	4470	3.18	1062
3303	6.44	1945	4000	8.37	2100	4484	5.28	1631
3307	4.08	1306	4021	8.17	2100	4493	3.42	1127
3315	6.55	1975	4024D	4.82	1506	4511X	1.39	577
3334	4.55	1433	4034	11.68	2100	4557	3.28	1089
3336	4.83	1509	4036	4.23	1346	4558X	3.40	1122
3365	12.08	2100	4038	4.56	1436	4568	3.23	1075

*Refer to Footnote Pages for more information on this class code.

Effective December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 =27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4581	1.22	531	5223X	7.61	2100	6237	2.49	875
4583	10.28	2100	5348	7.02	2100	6251D	8.04	2100
4586X	1.87	707	5402	7.73	2100	6252D	6.97	2089
4611	1.98	737	5403X	11.11	2100	6260D	8.55	2100
4635	4.61	1449	5437X	10.22	2100	6306	7.96	2100
4653	2.43	859	5443	5.76	1761	6319	6.62	1994
4665	11.07	2100	5445X	8.61	2100	6325	8.99	2100
4670	11.36	2100	5462	12.07	2100	6400	12.74	2100
4683	5.39	1661	5472	16.42	2100	6503	3.65	1189
4686	3.12	1046	5473	18.11	2100	6504	4.58	1441
4692	0.89	441	5474X	12.63	2100	6702M*	8.35	2100
4693	1.49	604	5478	5.88	1794	6703M*	16.39	2100
4703	3.14	1051	5479	11.34	2100	6704M*	9.27	2100
4710X	4.87	1520	5480	10.16	2100	6801F	3.19	1065
4717	2.99	1010	5491	4.28	1360	6811	5.81	1775
4720	3.67	1195	5506	10.59	2100	6824FX	9.19	2100
4740	2.07	761	5507	7.52	2100	6826FX	5.42	1669
4741	4.73	1482	5508D	20.80	2100	6828FX	5.82	1777
4751	3.32	1100	5509X	11.76	2100	6834X	3.68	1197
4771N	3.68	1197	5535	10.98	2100	6836X	5.48	1685
4777	9.58	2100	5537X	7.95	2100	6838X	5.24	1620
4825	1.88	710	5551	21.29	2100	6843F	12.73	2100
4828	5.17	1601	5606	2.12	775	6845F	8.66	2100
4829	3.03	1021	5610X	10.28	2100	6854	4.69	1471
4902	3.37	1113	5613X	19.62	2100	6872F	12.54	2100
4923	4.20	1338	5645X	19.40	2100	6874F	18.66	2100
5020	12.36	2100	5651X	11.68	2100	6882	4.74	1485
5022X	15.10	2100	5703	20.78	2100	6884	4.54	1431
5037	41.92	2100	5705	19.52	2100	7016M	8.44	2100
5040	16.44	2100	5951	0.82	422	7024M	9.38	2100
5057X	9.44	2100	6004X	16.66	2100	7038M	5.00	1555
5059	42.47	2100	6006FX	18.08	2100	7046M	9.05	2100
5069X	26.49	2100	6017	8.53	2100	7047M	16.63	2100
5102X	10.24	2100	6018	4.44	1403	7050M	9.88	2100
5146	8.59	2100	6045	6.25	1894	7090M	5.56	1707
5160	3.07	1032	6204	14.83	2100	7098M	10.06	2100
5183	5.86	1788	6206	5.17	1601	7099M	17.83	2100
5188	7.32	2100	6213	3.82	1235	7133	5.84	1783
5190	6.02	1832	6214	4.68	1468	7151M	7.10	2100
5191	1.17	517	6216X	8.41	2100	7152M	14.00	2100
5192X	4.75	1487	6217	8.69	2100	7153M	7.88	2100
5213X	12.66	2100	6229	8.32	2100	7201X	14.42	2100
5215X	15.55	2100	6233	4.93	1536	7204X	1.92	720
5221	8.06	2100	6235	13.46	2100	7205X	13.76	2100
5222	12.04	2100	6236	18.32	2100	7219X	8.44	2100

*Refer to Footnote Pages for more information on this class code.

Effective December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
7222	7.68	2100	7855	6.88	2065	8291	5.71	1748
7230	11.91	2100	8001	6.15	1867	8292X	6.32	1913
7231	7.73	2100	8002	3.13	1048	8293	14.18	2100
7232	12.36	2100	8006X	3.79	1227	8304	6.72	2021
7309F	16.06	2100	8008	2.07	761	8350	7.22	2100
7313F	3.02	1019	8010	2.39	848	8353X	7.07	2100
7317FX	12.58	2100	8013	0.78	411	8380	4.09	1309
7327FX	32.99	2100	8015	1.47	598	8381X	2.33	832
7333M	9.75	2100	8017	2.29	821	8385	3.73	1211
7335M	10.83	2100	8018	4.20	1338	8392	3.98	1279
7337M	19.20	2100	8021	5.68	1740	8393X	2.63	913
7350FX	14.60	2100	8031	4.27	1357	8500	9.45	2100
7360X	7.10	2100	8032	3.77	1222	8601X	0.70	390
7370	6.23	1889	8033	2.80	959	8602X	1.42	585
7380	6.99	2095	8037	2.44	861	8603	0.19	251
7382	6.22	1886	8039	3.24	1078	8606	3.52	1154
7383X	6.99	2095	8044	4.05	1298	8709F	7.16	2100
7390	6.53	1970	8045	0.70	390	8719	8.44	2100
7394MX	8.38	2100	8046	4.06	1300	8720X	2.38	845
7395MX	9.31	2100	8047	1.23	533	8721	0.40	308
7398MX	16.51	2100	8058	3.77	1222	8723X	0.25	268
7402	0.23	262	8061X	4.40	1393	8725	0.25	268
7403	6.72	2021	8072	1.42	585	8726F	2.78	953
7405N	2.03	750	8102	2.69	929	8728X	0.46	325
7420	16.24	2100	8103	3.58	1170	8734M	0.69	387
7421	1.17	517	8105	4.51	1422	8737M	0.62	368
7422	2.90	986	8106	7.38	2100	8738M	1.23	533
7425	2.50	878	8107	4.70	1474	8742	0.51	338
7431N	1.00	471	8111	3.15	1054	8745	7.69	2100
7445N	1.09	—	8116	3.99	1281	8748	0.94	455
7453N	0.54	—	8203	7.85	2100	8755	0.77	409
7502	3.05	1027	8204	7.78	2100	8799	1.05	485
7515	1.97	734	8209	6.84	2054	8800	1.86	704
7520	5.04	1566	8215	8.00	2100	8803	0.12	233
7538	11.33	2100	8227	8.47	2100	8805M	0.35	295
7539	2.60	905	8232X	6.12	1859	8810	0.26	270
7540	3.65	1189	8233	4.40	1393	8814M	0.32	287
7580	3.94	1268	8235	6.54	1973	8815M	0.64	373
7590	6.93	2078	8263	12.62	2100	8820	0.22	260
7600	5.93	1807	8264	7.37	2100	8824	5.30	1637
7605	3.74	1214	8265	7.85	2100	8825	2.86	975
7610X	0.73	398	8273X	5.78	1767	8826	3.33	1103
7704X	6.22	1886	8274X	5.46	1680	8829X	3.07	1032
7705	6.11	1856	8279	9.44	2100	8831	2.33	832
7720	4.75	1487	8288	8.41	2100	8832	0.48	330

*Refer to Footnote Pages for more information on this class code.

Effective December 1, 2016 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 5%, Tier 2 = 20%, Tier 3 = 27%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	
8833	1.56	623	9501X	4.61	1449	
8835	2.79	956	9505	4.77	1493	
8841X	2.32	829	9516	4.34	1376	
8842	2.76	948	9519	6.35	1921	
8855	0.26	270	9521	7.82	2100	
8856	0.31	284	9522	3.43	1130	
8864	1.86	704	9534	7.92	2100	
8868X	0.59	360	9554	12.33	2100	
8869	1.82	693	9586	1.29	550	
8871	0.25	268	9600	3.65	1189	
8901	0.39	306	9620	1.75	674	
9012	1.82	693				
9014X	5.46	1680				
9015	5.53	1699				
9016	3.05	1027				
9019	2.53	886				
9033	3.04	1024				
9040	5.14	1593				
9047X	4.23	1346				
9052	3.98	1279				
9058	2.67	924				
9060	2.54	888				
9061	2.76	948				
9063	1.70	661				
9077F	3.71	1206				
9082	2.54	888				
9083	2.60	905				
9084	2.95	1000				
9088a	a	a				
9089	1.86	704				
9093	2.52	883				
9101X	5.25	1623				
9102X	5.16	1599				
9154	2.26	813				
9156	4.62	1452				
9170	10.77	2100				
9178	12.66	2100				
9179	16.24	2100				
9180	4.02	1290				
9182	3.66	1192				
9186	45.74	2100				
9220	8.83	2100				
9402	10.27	2100				
9403	9.77	2100				
9410	2.63	913				

*Refer to Footnote Pages for more information on this class code.

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the Basic Manual. \$30

Code 5551 — “Roofing - All Kinds & Yard Employees, Drivers”

Minimum Remuneration for Special Deposit\$22,425

Note: The minimum Remuneration is based on an estimate of one employee using one-half the state’s average annual wage. If upon final payroll audit, no payroll or exposure actually develops, the final earned premium will be adjusted to this classification’s minimum premium plus the flat fee.

Basis of Premium applicable in accordance with the footnote instructions for Code 7370 “Taxicab Co.”:

Employee operated vehicle \$65,700

Leased or rented vehicle \$43,800

Expense Constant applicable in accordance with Basic Manual Rule 3-A-11 \$200

Flat Fee \$475

Maximum Remuneration applicable in accordance with Basic Manual Rule 2-E-1 Executive Officers” and the footnote instructions for Code 9178 — “Athletic Sports or Park:

Non-Contact Sports,” Code 9179 — “Athletic Sports or Park: Contact Sports,” and Code 9186 — “Carnival—Traveling” \$2,500

Minimum Remuneration applicable in accordance with Basic Manual Rule 2-E-1

Executive Officers in the construction industry \$400

All other executive officers \$850

Premium Determination for Partners and Sole Proprietors in accordance with

Basic Manual Rule 2-E-3..... \$43,800

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.

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 92%

(Multiply a Non- “F” classification rate by a factor of 1.92 to adjust for the 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 (1.051).)

EXPERIENCE RATING ELIGIBILITY

A risk eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last (2) two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required.

FOOTNOTE

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premiums \$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 Basic Manual supplement-Treatment of Disease Coverage.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.13	S	1852D	0.03	Asb
0065D	0.03	S	3081D	0.03	S
0066D	0.03	S	3082D	0.03	S
0067D	0.03	S	3085D	0.02	S
1164D	0.02	S	4024D	0.01	S
1165D	0.01	S	5508D	0.02	S
1624D	0.01	S	6251D	0.01	S
1710D	0.04	S	6252D	0.01	S
1741D	0.13	S	6260D	0.02	S
1803D*	0.13	S			

Asb=Asbestos, 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 Rate provides coverage under Admiralty Law.
- N This code is part of a ratable / non-ratable group shown below. This 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.