



Florida Workers Compensation Joint Underwriting Association, Inc.

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VIA E-MAIL

FWCJUA AUTHORIZED AGENCIES & DESIGNATED PRODUCERS BULLETIN 22-1

TO: FWCJUA Authorized Agencies & Designated Producers
FROM: Michael Cleary, Operations Manager
DATE: January 12, 2022
RE: **REVISED OPERATIONS MANUAL PAGES - FWCJUA RATES, RATING VALUES & DEPOSIT PREMIUM THRESHOLD EFFECTIVE JANUARY 1, 2022**

There has been an uncustomary delay in receiving OIR's approval of the revised FWCJUA Operations Manual pages that reflect the implementation of the revised FWCJUA rates, rating values and deposit premium threshold effective January 1, 2022, applicable to new and renewal business. This delay does not impact the implementation of the 1/1/2022 revised rates, rating values and deposit premium threshold, but it does mean that the currently approved Operations Manual does not reflect them. The "pending" revised Operations Manual pages that were filed for OIR approval are available on our website for your information.

The 1/1/2022 revised rates, rating values and deposit premium threshold are reflected within the FWCJUA's website to include the Pricing Tool and the *Online Application for Coverage* submission portal.

Final approved revised FWCJUA Operations Manual pages will be made available immediately on the FWCJUA's website upon OIR approval.

Should you have any questions concerning the above, please feel free to contact our office at (941) 378-7400.

c: Travelers

BOARD OF GOVERNORS: Charlie Clary, *Chair*; Claude Revels, *Vice Chair*; Tasha Carter; Debra Cerre-Ruedisili; Rob deViere; Cynthia Howard; Robert Moore; Rick Piedra; James Ward

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

- (b) No lost-time claims subsequent to the applicable experience modification rating period **and**
 - (c) Total medical-only claims subsequent to the applicable experience modification rating period did not exceed 20% of premium.
- (2) **Eligibility Criteria for Non-rated Employers:**
 - (a) No lost-time claims for the immediately preceding 3 years **and**
 - (b) Total medical-only claims for the immediately preceding 3 years did not exceed 20% of premium **and**
 - (c) Workers compensation coverage was secured for the immediately preceding 3 years **and**
 - (d) Provides the entire loss history with corresponding policy premium generated by prior workers compensation Insurer(s) for the immediately preceding 3 years **and**
 - (e) Not a New Business.
- (3) **Notes to (1) and (2) above:**
 - (a) For rated Employers, the phrase "subsequent to the applicable experience rating period" refers to the experience period beginning on the first date immediately following the last date included within the Employer's applicable experience modification rating, for purposes of securing FWCJUA coverage, through the date immediately preceding the inception or renewal date of the FWCJUA policy.
 - (b) A rated Employer shall provide his or her applicable experience rating worksheet at time of application.
 - (c) A rated Employer shall provide his or her entire loss history with corresponding policy premium generated by his or her prior workers compensation Insurer(s) for the rating period subsequent to the applicable experience rating period through the inception or renewal date of FWCJUA coverage.
 - (d) For non-rated Employers, "immediately preceding 3 years" is defined as 3 years prior to the inception or renewal date of the FWCJUA policy.
 - (e) A non-rated Employer who has not elected to secure workers compensation insurance coverage for his or her operations during any portion of the immediately preceding 3 years is deemed ineligible for Tier One.
 - (f) A rated or non-rated Employer who is unable to produce the required loss history with corresponding policy premium generated by prior workers compensation Insurer(s) is deemed ineligible for Tier One. **Exception:** If the Employer is unable to provide this information due to the insolvency of an Insurer, the Employer must submit the loss history and corresponding policy premium generated by the Receiver for the insolvent Insurer; however, if the Receiver is unable to produce such information, the Employer may submit an affidavit from the Employer and the Employer's insurance agent setting forth the loss history and the corresponding policy premium.
- (4) **Applicable Rates:** FWCJUA rates and minimum premiums
- (5) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
21% above voluntary comparable premium
- (6) **Assessable Feature:** Tier 1 is not assessable.
- b. **Tier Two:** *(Rated Employers with moderate loss experience and Non-rated Employers with limited or no loss experience)*
 - (1) **Eligibility Criteria for Rated Employers:**
 - (a) Experience modification of equal to or greater than 1.00 but less than or equal to 1.10 **and**
 - (b) No lost-time claims subsequent to the applicable experience modification rating period **and**
 - (c) Medical only claims that do not exceed 20% of premium subsequent to the applicable experience modification rating period.
 - (2) **Eligibility Criteria for Non-rated Employers:**
 - (a) A New Business **or**
 - (b) Less than an immediately preceding 3 years of loss experience with
 - 1. No lost-time claims for the immediately preceding 3 years **and**
 - 2. Medical-only claims that do not exceed 20% of premium for the immediately preceding 3 years.
 - (3) **Notes to (1) and (2) above:**
 - (a) For rated Employers, the phrase "subsequent to the applicable experience rating

- period” refers to the experience period beginning on the first date immediately following the last date included within the Employer’s applicable experience modification rating, for purposes of securing FWCJUA coverage, through the date immediately preceding the inception or renewal date of the FWCJUA policy.
- (b) A rated Employer shall provide his or her applicable experience rating worksheet at time of application.
 - (c) A rated Employer shall provide his or her entire loss history with corresponding policy premium generated by his or her prior workers compensation Insurer(s) for the rating period subsequent to the applicable experience rating period through the inception or renewal date of FWCJUA coverage.
 - (d) For non-rated Employers, “immediately preceding 3 years” is defined as 3 years prior to the inception or renewal date of the FWCJUA policy.
 - (e) A rated or non-rated Employer who is unable to produce the required loss history with corresponding policy premium generated by prior workers compensation Insurer(s) is deemed ineligible for Tier Two. **Exception:** If the Employer is unable to provide this information due to the insolvency of an Insurer, the Employer must submit the loss history and corresponding policy premium generated by the Receiver for the insolvent Insurer; however, if the Receiver is unable to produce such information, the Employer may submit an affidavit from the Employer and the Employer’s insurance agent setting forth the loss history and the corresponding policy premium.
- (4) **Applicable Rates:** FWCJUA rates and minimum premiums
 - (5) **Applicable Surcharges & Fees:**
 - (a) \$475 flat fee
 - (b) 69% 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) 90% 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.

Effective January 1, 2022 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 21%, Tier 2 = 69%, Tier 3 = 90%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	4.31	1974	1701	2.81	1342	2416	2.22	1094
0008	3.57	1662	1710D	4.82	2100	2417	2.12	1052
0016	6.19	2100	1741D	2.89	1376	2501	2.27	1115
0030	3.52	1641	1747	1.83	930	2503	0.95	560
0034	4.34	1986	1748	5.05	2100	2534	2.03	1014
0035	2.84	1355	1803D*	7.18	2100	2570	3.52	1641
0036	5.43	2100	1853	2.03	1014	2585	3.39	1587
0037	5.25	2100	1860	1.98	993	2586	3.57	1662
0042	6.69	2100	1924	2.22	1094	2587	2.57	1241
0050	5.07	2100	1925	3.57	1662	2589	2.76	1321
0052	4.27	1957	2003	3.70	1717	2600	3.91	1805
0059D	0.08	—	2014	4.95	2100	2623	5.40	2100
0065D	0.03	—	2016	2.48	1204	2651	2.51	1216
0066D	0.03	—	2021	3.09	1460	2660	2.38	1162
0067D	0.03	—	2039	2.57	1241	2670	1.74	892
0079	3.34	1565	2041	2.88	1372	2683	2.25	1107
0083	5.80	2100	2065	2.89	1376	2688	2.14	1061
0106	9.01	2100	2070	4.15	1906	2702*	7.55	2100
0113	4.28	1961	2081	4.29	1965	2710	9.11	2100
0153	4.02	1852	2089	3.58	1666	2714	5.72	2100
0170	2.54	1229	2095	4.24	1944	2731	4.21	1932
0173	0.93	551	2105	4.56	2079	2735	4.55	2075
0251	3.61	1679	2110	2.41	1174	2759	6.22	2100
0401	9.35	A	2111	2.12	1052	2790	1.98	993
0771N	0.37	—	2112	4.26	1953	2797	7.20	2100
0908P	225.00	520	2114	2.52	1220	2799	5.26	2100
0913P	622.00	1155	2119	2.64	1271	2802	5.40	2100
0917	4.01	1847	2121	1.24	682	2835	2.52	1220
1005	5.85	2100	2130	1.96	985	2836	2.59	1250
1164D	2.93	1393	2131	1.67	863	2841	3.65	1696
1165D	2.13	1056	2157	3.09	1460	2881	3.13	1477
1218	1.47	779	2172	1.37	736	2883	4.26	1953
1320	1.41	753	2174	2.73	1309	2915	2.70	1296
1322	9.87	2100	2211	8.53	2100	2916	3.99	1839
1430	2.94	1397	2220	2.28	1119	2923	1.75	896
1438	4.52	2062	2286	1.72	884	2960	4.56	2079
1452	2.81	1342	2288	3.87	1788	3004	1.61	837
1463	11.93	2100	2302	1.98	993	3018	2.93	1393
1472	3.26	1532	2305	2.59	1250	3022	3.36	1574
1473	1.11	627	2361	1.88	951	3027	2.80	1338
1624D	2.29	1124	2362	2.64	1271	3028	3.34	1565
1642	2.30	1128	2380	2.72	1305	3030	6.36	2100
1654	3.68	1709	2388	1.35	728	3040	6.16	2100
1655	2.48	1204	2402	2.49	1208	3041	3.54	1650
1699	2.62	1262	2413	2.30	1128	3042	5.34	2100

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

Effective January 1, 2022 applicable to new and renewal business.

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3064	4.07	1873	3515	1.98	993	4111	1.64	850
3069	—	—	3548	1.24	682	4113	2.04	1018
3076	3.86	1784	3559	2.64	1271	4114	2.70	1296
3081D	5.15	2100	3574	0.95	560	4130	4.03	1856
3082D	3.96	1826	3581	1.19	661	4131	4.77	2100
3085D	4.93	2100	3612	1.91	964	4133	2.14	1061
3110	3.91	1805	3620	3.50	1633	4149	0.56	396
3111	1.82	926	3629	1.45	770	4206	4.18	1919
3113	1.99	997	3632	2.89	1376	4207	2.36	1153
3114	3.17	1494	3634	1.43	762	4239	1.82	926
3118	1.61	837	3635	1.98	993	4240	3.73	1730
3119	0.92	547	3638	1.86	943	4243	2.09	1039
3122	1.80	917	3642	1.62	842	4244	2.27	1115
3126	1.63	846	3643	2.09	1039	4250	2.28	1119
3131	2.86	1363	3647	2.17	1073	4251	3.00	1422
3132	2.73	1309	3648	1.83	930	4263	3.23	1519
3145	2.14	1061	3681	0.77	484	4273	2.67	1284
3146	2.30	1128	3685	0.84	513	4279	3.33	1561
3169	2.27	1115	3719	1.19	661	4282	1.25	686
3175	3.33	1561	3724	3.35	1570	4283	1.78	909
3179	1.72	884	3726	3.41	1595	4299	1.93	972
3180	3.21	1511	3803	3.20	1507	4304	4.52	2062
3188	2.91	1385	3807	2.09	1039	4307	1.85	938
3220	1.53	804	3808	2.65	1275	4351	1.06	606
3223	2.68	1288	3821	7.00	2100	4352	1.77	905
3224	3.31	1553	3822	4.24	1944	4361	0.97	568
3227	3.18	1498	3824	3.60	1675	4410	3.10	1464
3240	3.33	1561	3826	0.88	530	4420	3.42	1599
3241	2.43	1183	3827	1.94	976	4431	1.29	703
3255	2.25	1107	3830	1.25	686	4432	0.98	572
3257	2.86	1363	3851	2.17	1073	4452	2.94	1397
3270	2.20	1086	3865	2.22	1094	4459	2.80	1338
3300	4.53	2066	3881	3.09	1460	4470	2.14	1061
3303	2.43	1183	4000	5.07	2100	4484	2.57	1241
3307	2.57	1241	4021	3.99	1839	4493	2.36	1153
3315	3.13	1477	4024D	3.72	1725	4511	0.65	434
3334	2.28	1119	4034	6.41	2100	4557	2.17	1073
3336	2.43	1183	4036	2.35	1149	4558	1.86	943
3365	5.06	2100	4038	2.51	1216	4568	1.88	951
3372	3.18	1498	4053	2.03	1014	4581	1.06	606
3373	4.02	1852	4061	2.54	1229	4583	5.48	2100
3383	1.43	762	4062	2.75	1317	4611	1.08	614
3385	0.82	505	4101	2.43	1183	4635	3.62	1683
3400	3.21	1511	4109	0.42	337	4653	1.77	905
3507	2.93	1393	4110	1.08	614	4665	5.72	2100

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Effective January 1, 2022 applicable to new and renewal business.

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CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4670	5.87	2100	5462	6.80	2100	6503	2.27	1115
4683	3.17	1494	5472	6.00	2100	6504	3.09	1460
4686	3.05	1443	5473	8.80	2100	6702M*	4.50	2054
4692	0.68	446	5474	7.14	2100	6703M*	7.20	2100
4693	1.08	614	5478	3.27	1536	6704M*	5.00	2100
4703	1.59	829	5479	8.25	2100	6801F	3.33	1561
4710	2.80	1338	5480	7.57	2100	6811	4.06	1868
4717	1.94	976	5491	2.81	1342	6824F	8.50	2100
4720	2.19	1082	5506	5.07	2100	6826F	4.22	1936
4740	1.35	728	5507	5.24	2100	6828F	6.49	2100
4741	3.02	1431	5508D	8.34	2100	6834	2.73	1309
4751	2.44	1187	5509	9.03	2100	6836	3.13	1477
4771N	2.09	1039	5535	7.62	2100	6838	2.89	1376
4777	4.68	2100	5537	4.63	2100	6843F	9.86	2100
4825	0.95	560	5551	11.41	2100	6845F	4.72	2100
4828	4.00	1843	5606	1.14	640	6854	5.30	2100
4829	1.25	686	5610	5.18	2100	6872F	8.91	2100
4902	2.35	1149	5613	8.63	2100	6874F	13.38	2100
4923	1.85	938	5645	12.61	2100	6882	2.49	1208
5020	7.65	2100	5651	7.68	2100	6884	2.52	1220
5022	8.68	2100	5703	11.89	2100	7016M	3.99	1839
5037	11.70	2100	5705	11.52	2100	7024M	4.43	2024
5040	8.26	2100	5951	0.51	375	7038M	3.65	1696
5057	4.79	2100	6004	7.94	2100	7046M	5.34	2100
5059	18.29	2100	6006F	11.09	2100	7047M	6.38	2100
5069	20.48	2100	6017	3.28	1540	7050M	5.84	2100
5102	6.54	2100	6018	2.54	1229	7090M	4.05	1864
5146	5.10	2100	6045	4.41	2016	7098M	5.93	2100
5160	1.96	985	6204	6.32	2100	7099M	8.55	2100
5183	3.70	1717	6206	3.02	1431	7133	2.81	1342
5188	3.78	1751	6213	1.65	854	7151M	3.41	1595
5190	4.13	1898	6214	2.04	1018	7152M	5.47	2100
5191	1.05	602	6216	5.67	2100	7153M	3.79	1755
5192	3.07	1452	6217	5.21	2100	7201	8.45	2100
5213	8.20	2100	6229	5.33	2100	7204	1.28	699
5215	6.68	2100	6233	2.37	1157	7205	10.82	2100
5221	5.54	2100	6235	5.60	2100	7219	6.25	2100
5222	9.03	2100	6236	6.92	2100	7222	6.23	2100
5223	4.46	2037	6237	2.68	1288	7230	7.88	2100
5348	3.89	1797	6251D	7.24	2100	7231	6.77	2100
5402	7.17	2100	6252D	3.65	1696	7232	12.10	2100
5403	6.17	2100	6306	5.54	2100	7309F	9.90	2100
5437	6.23	2100	6319	4.66	2100	7313F	3.50	1633
5443	3.55	1654	6325	5.81	2100	7317F	12.48	2100
5445	5.52	2100	6400	5.38	2100	7327F	19.89	2100

*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
7333M	5.99	2100	8017	1.41	753	8392	2.23	1098
7335M	6.65	2100	8018	2.91	1385	8393	1.74	892
7337M	9.58	2100	8021	2.96	1406	8500	7.26	2100
7350F	10.10	2100	8031	2.58	1246	8601	0.44	345
7360	3.73	1730	8032	2.52	1220	8602	1.46	774
7370	4.64	2100	8033	1.55	812	8603	0.10	202
7380	5.15	2100	8037	2.55	1233	8606	1.72	884
7382	4.57	2083	8039	1.59	829	8709F	6.59	2100
7383	3.61	1679	8044	2.35	1149	8719	3.40	1591
7390	3.75	1738	8045	0.91	543	8720	1.67	863
7394M	3.44	1608	8046	3.20	1507	8721	0.26	269
7395M	3.82	1767	8047	0.99	577	8723	0.15	223
7398M	5.50	2100	8058	3.34	1565	8725	0.33	299
7402	0.13	215	8061	2.06	1027	8726F	2.12	1052
7403	3.76	1742	8072	0.68	446	8728	0.58	404
7405N	0.98	572	8102	2.00	1002	8734M	0.43	341
7420	9.59	2100	8103	3.07	1452	8737M	0.39	324
7421	0.72	463	8106	5.25	2100	8738M	0.62	421
7422	1.24	682	8107	2.91	1385	8742	0.32	295
7425	1.27	694	8111	2.02	1010	8745	3.67	1704
7431N	0.89	535	8116	2.73	1309	8748	0.58	404
7445N	0.53	383	8203	6.63	2100	8755	0.40	328
7453N	0.48	362	8204	4.68	2100	8799	0.53	383
7502	2.03	1014	8209	4.98	2100	8800	1.65	854
7515	1.16	648	8215	4.30	1969	8803	0.06	185
7520	2.64	1271	8227	5.16	2100	8805M	0.22	253
7538	3.92	1810	8232	4.90	2100	8810	0.16	227
7539	1.53	804	8233	2.84	1355	8814M	0.19	240
7540	2.17	1073	8235	5.02	2100	8815M	0.31	290
7580	2.34	1145	8263	6.53	2100	8820	0.13	215
7590	3.61	1679	8264	4.86	2100	8824	3.10	1464
7600	4.48	2045	8265	5.12	2100	8825	1.85	938
7605	2.34	1145	8273	4.28	1961	8826	2.43	1183
7610	0.50	370	8274	4.46	2037	8829	2.11	1048
7704	5.18	2100	8279	7.41	2100	8831	1.44	766
7705	3.79	1755	8288	9.76	2100	8832	0.32	295
7720	3.36	1574	8291	3.31	1553	8833	1.00	581
7855	3.70	1717	8292	4.30	1969	8835	1.88	951
8001	3.13	1477	8293	8.09	2100	8841	1.47	779
8002	2.13	1056	8304	5.47	2100	8842	2.34	1145
8006	2.03	1014	8350	5.66	2100	8855	0.16	227
8008	1.40	749	8353	6.12	2100	8856	0.39	324
8010	1.88	951	8380	2.35	1149	8864	1.50	791
8013	0.47	358	8381	2.02	1010	8868	0.40	328
8015	0.76	480	8385	2.70	1296	8869	1.31	711

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

Effective January 1, 2022 applicable to new and renewal business.

APPLICABLE TO FWCJUA POLICIES ONLY

Surcharges applicable to voluntary comparable premium, Tier 1 = 21%, Tier 2 = 69%, Tier 3 = 90%

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
8871	0.08	194	9600	2.56	1237
8901	0.18	236	9620	1.49	787
9012	0.86	522			
9014	3.34	1565			
9015	3.64	1692			
9016	2.31	1132			
9019	2.86	1363			
9033	2.19	1082			
9040	2.87	1368			
9047	2.73	1309			
9052	2.49	1208			
9058	1.72	884			
9060	1.58	825			
9061	1.84	934			
9063	0.87	526			
9077F	4.27	1957			
9082	1.56	816			
9083	1.53	804			
9084	1.53	804			
9088a	a	a			
9089	0.97	568			
9093	1.52	800			
9101	3.67	1704			
9102	3.62	1683			
9154	1.63	846			
9156	3.44	1608			
9170	7.97	2100			
9178	5.06	2100			
9179	7.43	2100			
9180	3.79	1755			
9182	1.97	989			
9186	18.95	2100			
9220	6.69	2100			
9402	5.52	2100			
9403	5.78	2100			
9410	2.61	1258			
9501	3.25	1528			
9505	3.33	1561			
9516	2.40	1170			
9519	4.58	2087			
9521	3.83	1772			
9522	2.44	1187			
9534	5.64	2100			
9554	9.14	2100			
9586	0.58	404			

*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\$26,286

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 \$78,900

Leased or rented vehicle \$52,600

Expense Constant applicable in accordance with Basic Manual Rule 3-A-11 \$160

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” \$3,000

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

Executive Officers in the construction industry \$500

All other executive officers \$1,000

Premium Determination for Partners and Sole Proprietors in accordance with

Basic Manual Rule 2-E-3..... \$52,600

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

..... 58%

(Multiply a Non- “F” classification rate by a factor of 1.58 to adjust for the 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 (1.051).)

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 \$11,500. If more than two years, an average annual premium of at least \$5,750 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	0.08	S	3081D	0.02	S
0065D	0.03	S	3082D	0.02	S
0066D	0.03	S	3085D	0.01	S
0067D	0.03	S	4024D	0.01	S
1164D	0.01	S	5508D	0.01	S
1165D	0.01	S	6251D	0.01	S
1624D	0.00	S	6252D	0.01	S
1710D	0.01	S			
1741D	0.08	S			
1803D*	0.09	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&HWC assessment.
- M Rate provides coverage under Admiralty Law. A provision for the USL&HWC Assessment is included for those classifications under Program II USL Act.
- 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.