

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

Page S1

Original Printing

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	7.84	1000	1924	6.51	1000	2651	5.13	1000	3126	5.64	1000	3808	5.92	1000
0008	6.95	1000	1925	7.52	1000	2660	5.52	1000	3131	3.57	1000	3821	20.61	1000
0016	14.89	1000	2001	7.40	1000	2670	4.58	1000	3132	9.71	1000	3822X	13.43	1000
0034	9.44	1000	2002	8.55	1000	2683	5.37	1000	3145	6.04	1000	3824X	11.02	1000
0035	7.89	1000	2003	7.40	1000	2688	6.73	1000	3146	6.14	1000	3826	2.98	881
0036	10.87	1000	2014	11.83	1000	2701	16.49	1000	3169	13.75	1000	3827	3.80	1000
0037	9.66	1000	2016	5.74	1000	2702	32.98	1000	3175D	5.42	1000	3830	2.64	808
0042	10.90	1000	2021	8.23	1000	2709	30.57	1000	3179	5.28	1000	3851	6.38	1000
0050	15.11	1000	2039	6.58	1000	2710	21.59	1000	3180	9.19	1000	3865	4.54	1000
0059D	0.62	-	2041	6.14	1000	2714	7.57	1000	3188E	6.24	1000	3881	9.86	1000
0065D	0.10	-	2065	6.48	1000	2731	13.26	1000	3220	5.57	1000	4000	14.20	1000
0066D	0.10	-	2070	11.39	1000	2735	8.48	1000	3223	8.97	1000	4021	10.11	1000
0067D	0.10	-	2081	9.56	1000	2759	12.60	1000	3224	8.11	1000	4024E	8.41	1000
0079	10.82	1000	2089	5.62	1000	2790	3.50	993	3227	14.17	1000	4034	11.17	1000
0083	13.06	1000	2095	7.07	1000	2797	15.01	1000	3240	5.20	1000	4036	5.84	1000
0106	36.61	1000	2101X	6.16	1000	2799	11.14	1000	3241	9.12	1000	4038	7.74	1000
0113	9.74	1000	2105	7.32	1000	2802	15.01	1000	3255	5.13	1000	4053	12.10	1000
0170	10.72	1000	2110	5.42	1000	2804X	6.68	1000	3257	11.19	1000	4061	17.77	1000
0251	9.19	1000	2111	5.37	1000	2812	10.92	1000	3270	4.73	1000	4062	5.08	1000
0400	26.06	1000	2112	8.01	1000	2835	5.87	1000	3300	11.73	1000	4101	6.06	1000
0401	28.47	A	2114	4.41	1000	2836	13.29	1000	3303	7.03	1000	4109	2.12	696
0766N	0.91	-	2121	5.15	1000	2841	6.38	1000	3307	17.33	1000	4110	2.61	801
0771N	1.06	-	2130	6.88	1000	2881	6.56	1000	3315	9.47	1000	4111	12.28	1000
0908P	424.00	664	2143	5.99	1000	2883	8.75	1000	3334	6.16	1000	4112	-	-
0909	-	-	2156	-	-	2913	8.36	1000	3336E	6.07	1000	4113	3.65	1000
0912	-	-	2157	9.29	1000	2915	6.04	1000	3365E	21.99	1000	4114	10.16	1000
0913P	882.00	1000	2172	3.48	988	2916	7.40	1000	3372	11.09	1000	4130	9.12	1000
0917	11.24	1000	2174	6.48	1000	2923	6.14	1000	3373	9.05	1000	4131	6.56	1000
1005*	31.24	1000	2177	-	-	2942	6.73	1000	3383	4.34	1000	4133	11.93	1000
1016X*	52.57	1000	2211	13.95	1000	2960	10.70	1000	3385	2.44	765	4149	1.70	606
1164E	12.94	1000	2220	6.51	1000	3004	3.11	909	3400	7.37	1000	4150	-	-
1165E	14.32	1000	2286	3.89	1000	3018	4.29	1000	3507	9.44	1000	4206	9.71	1000
1320	5.92	1000	2288	7.59	1000	3022	6.43	1000	3515	4.71	1000	4207	2.76	833
1322	32.27	1000	2300	5.35	1000	3027	4.41	1000	3548	3.06	898	4239	5.99	1000
1420X	11.78	1000	2302	2.64	808	3028	9.44	1000	3559	5.99	1000	4240	6.26	1000
1430E	14.20	1000	2305	4.88	1000	3030	13.56	1000	3574	2.42	760	4243	5.40	1000
1438E	11.93	1000	2361	4.49	1000	3040	10.03	1000	3581	3.92	1000	4244	7.79	1000
1452	4.41	1000	2362	3.72	1000	3041	8.18	1000	3612	9.34	1000	4250	4.26	1000
1463	18.31	1000	2380	5.99	1000	3042	10.77	1000	3620	9.64	1000	4251	5.55	1000
1473X	5.64	1000	2386	3.08	902	3064	9.07	1000	3629	3.89	1000	4263	4.66	1000
1474X	5.35	1000	2388	4.86	1000	3066	-	-	3632	9.76	1000	4273	5.42	1000
1624E	15.83	1000	2402	6.26	1000	3069	17.99	1000	3634	4.63	1000	4279	7.52	1000
1642	12.77	1000	2413	5.05	1000	3076	7.37	1000	3635	6.24	1000	4282	5.05	1000
1654	23.69	1000	2416	3.50	993	3081D	12.62	1000	3638	3.87	1000	4283	7.99	1000
1655	8.73	1000	2417	4.07	1000	3082D	8.23	1000	3642	2.27	728	4299	3.57	1000
1699	6.51	1000	2501	6.36	1000	3085D	7.89	1000	3643	6.04	1000	4304	8.60	1000
1701	10.30	1000	2503	2.49	775	3110	6.98	1000	3647E	6.46	1000	4307	3.65	1000
1710E	13.61	1000	2534	7.37	1000	3111	6.51	1000	3648	2.49	775	4351	2.12	696
1741E	6.85	1000	2570	7.22	1000	3113	4.93	1000	3681	2.64	808	4352	2.81	844
1747	8.85	1000	2585	9.02	1000	3114	5.72	1000	3685	1.97	664	4360	2.76	833
1748	8.82	1000	2586	4.63	1000	3117X	3.72	1000	3719	6.66	1000	4361	5.74	1000
1803D	26.18	1000	2587	9.39	1000	3118	4.41	1000	3724	15.06	1000	4362	2.76	833
1852D	7.76	1000	2589	5.57	1000	3119	3.48	988	3726	14.03	1000	4410	7.64	1000
1853	2.98	881	2600	4.91	1000	3120X	3.43	977	3803	5.57	1000	4420	14.96	1000
1860	4.07	1000	2623	10.60	1000	3122	5.67	1000	3807	4.73	1000	4431	2.81	844

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

* Refer to the Footnotes Page for additional information on this class code.

ALABAMA

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Page S2

Original Printing

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4432	3.85	1000	5222	33.50	1000	6702M*	19.67	1000	7421	2.74	829	8107	10.08	1000
4439	3.72	1000	5223	10.40	1000	6703M*	44.10	1000	7422	3.67	1000	8111	11.17	1000
4452	7.20	1000	5348	14.15	1000	6704M*	21.86	1000	7423	-	-	8116	9.17	1000
4459	6.01	1000	5402	11.27	1000	6801F	8.74	1000	7425	9.34	1000	8203	11.12	1000
4470E	6.68	1000	5403	25.00	1000	6811	10.06	1000	7431N	3.28	1000	8204	10.33	1000
4484	5.87	1000	5437	13.11	1000	6824F	18.02	1000	7445N	1.11	-	8209	10.94	1000
4493E	5.86	1000	5443	8.43	1000	6826F	14.60	1000	7453N	1.77	-	8215	8.90	1000
4511	1.92	653	5445	14.84	1000	6834	14.35	1000	7500X	6.63	1000	8227	12.10	1000
4557	3.65	1000	5462	20.78	1000	6836	8.41	1000	7502	5.15	1000	8232	10.03	1000
4558E	3.47	986	5472	14.67	1000	6843F	30.58	1000	7515	3.57	1000	8233	15.48	1000
4561	-	-	5473	31.23	1000	6845F	29.31	1000	7520	8.85	1000	8235	11.41	1000
4568	9.81	1000	5474	16.81	1000	6854	11.49	1000	7538	29.33	1000	8263	22.65	1000
4581	3.80	1000	5478	11.34	1000	6872F	31.53	1000	7539	8.73	1000	8264	10.70	1000
4583	7.05	1000	5479	14.99	1000	6874F	52.30	1000	7540	8.50	1000	8265	21.59	1000
4611	2.02	674	5480	14.91	1000	6882	7.44	1000	7570X	4.88	1000	8279	16.00	1000
4635	5.05	1000	5491	6.93	1000	6884	21.37	1000	7580	5.40	1000	8288	17.18	1000
4653	3.67	1000	5506	20.11	1000	7016M	7.52	1000	7590	10.70	1000	8291	10.45	1000
4665	19.70	1000	5507	12.65	1000	7024M	8.36	1000	7600	7.84	1000	8292	11.59	1000
4670	10.85	1000	5508D	34.17	1000	7038M	9.98	1000	7601	16.66	1000	8293	21.27	1000
4683	5.99	1000	5535	17.99	1000	7046M	22.58	1000	7605	7.12	1000	8295X	6.48	1000
4686	4.51	1000	5537	9.00	1000	7047M	16.86	1000	7610	1.28	515	8304	20.09	1000
4692	1.58	580	5538	-	-	7050M	22.38	1000	7611	10.99	1000	8350	14.96	1000
4693	3.48	988	5551	48.49	1000	7090M	11.09	1000	7612	21.74	1000	8353X	15.60	1000
4703	6.51	1000	5606	3.11	909	7098M	25.09	1000	7613	13.29	1000	8380	11.14	1000
4717	4.63	1000	5610	15.18	1000	7099M	50.61	1000	7704	-	-	8381	6.11	1000
4720	3.77	1000	5645	34.61	1000	7133	10.87	1000	7705	11.24	1000	8385	16.27	1000
4740	1.75	616	5651	29.28	1000	7151M	13.21	1000	7710	9.88	1000	8392	6.66	1000
4741	4.58	1000	5703	55.81	1000	7152M	29.60	1000	7711	9.88	1000	8393	4.34	1000
4751	5.42	1000	5705	17.58	1000	7153M	14.67	1000	7720	9.10	1000	8399X	21.17	1000
4766NX	6.73	1000	5951	1.70	606	7222	27.12	1000	7855	16.20	1000	8500	19.03	1000
4771NX	6.06	1000	6003	18.81	1000	7228	15.41	1000	8001	7.20	1000	8601	1.77	621
4777	13.56	1000	6005	11.78	1000	7229	15.70	1000	8002	8.36	1000	8602	1.77	621
4825	1.75	616	6017	17.16	1000	7230	13.43	1000	8006	5.84	1000	8603	0.57	363
4828	2.64	808	6018	5.62	1000	7231	18.22	1000	8008	4.29	1000	8606	7.84	1000
4829	3.45	982	6045	9.54	1000	7232	11.19	1000	8010	6.31	1000	8709F	12.49	1000
4902	5.37	1000	6204	27.66	1000	7309F	38.98	1000	8013	1.08	472	8719	6.88	1000
4923	3.23	934	6206	11.39	1000	7313F	8.15	1000	8015	1.58	580	8720	6.73	1000
5020	16.22	1000	6213	6.16	1000	7317F	24.20	1000	8017	4.44	1000	8721	0.89	431
5022	22.04	1000	6214	8.63	1000	7327F	26.11	1000	8018	6.80	1000	8725	6.73	1000
5037	65.94	1000	6216	19.72	1000	7333M	9.64	1000	8021	5.52	1000	8726F	5.92	1000
5040	46.10	1000	6217	11.91	1000	7335M	10.70	1000	8031	7.84	1000	8734M	1.97	664
5057	24.11	1000	6229	11.86	1000	7337M	21.57	1000	8032	4.98	1000	8737M	1.77	621
5059	65.03	1000	6233	16.00	1000	7350F	18.43	1000	8033	4.93	1000	8738M	3.97	1000
5069	95.17	1000	6235	21.57	1000	7360	11.63	1000	8037	4.44	1000	8742	1.45	552
5102	10.13	1000	6236	33.30	1000	7370	10.16	1000	8039	4.19	1000	8745	11.17	1000
5146	13.04	1000	6237	4.44	1000	7380	12.08	1000	8044	9.07	1000	8748	1.68	601
5160	10.40	1000	6251D	26.62	1000	7382	8.95	1000	8045	1.82	631	8755	1.01	457
5183	8.97	1000	6252D	20.04	1000	7390	13.43	1000	8046	7.25	1000	8799	2.66	812
5188	8.04	1000	6260	36.73	1000	7394M	17.18	1000	8047	4.14	1000	8800	2.93	870
5190	8.58	1000	6306	15.53	1000	7395M	19.08	1000	8058	7.35	1000	8803	0.20	283
5191	2.32	739	6319	17.28	1000	7398M	38.48	1000	8072	3.89	1000	8805M	0.76	403
5192	14.03	1000	6325	17.33	1000	7402	0.57	363	8102	5.20	1000	8810	0.57	363
5213	12.94	1000	6400	15.28	1000	7403	5.08	1000	8103	9.37	1000	8814M	0.69	388
5215	10.70	1000	6503	5.74	1000	7405N	2.05	919	8105	15.06	1000	8815M	1.55	573
5221	9.22	1000	6504	5.74	1000	7420	30.91	1000	8106	11.59	1000	8820	0.42	330

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

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

Page S3

Original Printing

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
8824	8.82	1000	9522	4.58	1000									
8825	4.54	1000	9534	11.27	1000									
8826	7.05	1000	9554	23.39	1000									
8829	7.10	1000	9586	2.00	670									
8831	4.36	1000	9600	5.08	1000									
8832	0.91	436	9620	4.22	1000									
8833*	3.08	902												
8835	7.27	1000												
8842	5.92	1000												
8861	-	-												
8864	5.18	1000												
8868	1.13	483												
8869	2.59	797												
8871	0.67	384												
8901	0.54	356												
9012	3.45	982												
9014	8.68	1000												
9015	8.38	1000												
9016	5.67	1000												
9019	3.85	1000												
9033	5.69	1000												
9040*	12.25	1000												
9052	6.56	1000												
9058	3.65	1000												
9059	-	-												
9060	3.30	950												
9061	3.94	1000												
9063	3.52	997												
9077F	6.36	1000												
9082	4.44	1000												
9083	4.34	1000												
9084	4.58	1000												
9088a	a	a												
9089	2.54	786												
9093	3.55	1000												
9101	6.11	1000												
9102	7.59	1000												
9110	-	-												
9154	3.67	1000												
9156	4.71	1000												
9170	9.34	1000												
9178	16.00	1000												
9179	116.40	1000												
9180	11.49	1000												
9182	6.19	1000												
9186	31.18	1000												
9220	14.05	1000												
9402	19.42	1000												
9403	19.72	1000												
9410	4.56	1000												
9501	6.90	1000												
9505	12.18	1000												
9516	9.47	1000												
9519	8.23	1000												
9521	7.40	1000												

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

* Refer to the Footnotes Page for additional information on this class code.

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.62	S	1741E	0.39	S	3647E	0.42	L
0065D	0.10	S	1803D	0.99	S	4024E	0.05	S
0066D	0.10	S	1852D	0.17	Asb	4470E	0.05	B,L
0067D	0.10	S	3081D	0.15	S	4493E	0.22	B
1164E	0.12	S	3082D	0.12	S	4558E	0.07	L
1165E	0.07	S	3085D	0.15	S	5508D	0.15	S
1430E	0.96	L	3175D	0.05	S	6251D	0.12	S
1438E	0.52	S	3188E	0.05	L	6252D	0.10	S
1624E	0.10	S	3336E	0.10	L			
1710E	0.10	S	3365E	0.05	L			

S=Silica, Asb=Asbestos, L=Lead, B=Benzol

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

* Class Codes with Specific Footnotes

- 1005 Rate includes a non-ratable disease element of \$9.72. (For coverage written separately for federal benefits only, \$5.20. For coverage written separately for state benefits only, \$4.52.)
- 1016 Rate includes a non-ratable disease element of \$18.92. (For coverage written separately for federal benefits only, \$10.12. For coverage written separately for state benefits only, \$8.80.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.723 and elr x 2.55.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES (cont.)

8833 The ex-medical rate for this classification is \$1.42.

9040 The ex-medical rate for this classification is \$5.27.

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$56,346.00
Leased or rented vehicle.....	\$37,564.00

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$240.00

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

Basic Premium Factor	0.30	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.27
Maximum Premium Factor	1.75	2nd Adjustment	0.24
Loss Conversion Factor	1.203	3rd Adjustment	0.20
Tax Multiplier	1.076	4th Adjustment	0

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$3,000.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"..... \$750.00

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

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3..... \$38,500.00

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	Total Losses							
	HAZARD GROUP							
	A	B	C	D	E	F	G	
\$100	0.7%	0.5%	0.4%	0.3%	0.3%	0.2%	0.1%	
\$200	1.3%	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	
\$300	1.9%	1.4%	1.2%	1.0%	0.8%	0.5%	0.4%	
\$400	2.4%	1.8%	1.5%	1.2%	1.0%	0.7%	0.5%	
\$500	2.9%	2.2%	1.8%	1.5%	1.2%	0.8%	0.6%	
\$1,000	4.5%	3.5%	2.9%	2.4%	2.0%	1.3%	1.0%	
\$1,500	5.5%	4.4%	3.7%	3.1%	2.6%	1.7%	1.3%	
\$2,000	6.3%	5.0%	4.3%	3.6%	3.0%	2.1%	1.5%	
\$2,500	7.0%	5.6%	4.7%	4.0%	3.4%	2.4%	1.7%	

Terrorism (Assigned Risk)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 119%

(Multiply a Non-F classification rate by a factor of 2.19 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.03) and the adjustment for differences in loss-based expenses (1.08).)

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.