

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

Page S1

Original Printing

Effective March 1, 2023

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	4.31	1087	2016	3.29	867	2735	5.82	1411	3300	5.68	1381	4101	2.51	700
0008	3.87	992	2021	4.58	1145	2759	7.72	1500	3303	3.14	835	4109	0.58	285
0016	7.94	1500	2039	4.43	1112	2790	3.36	882	3307	3.51	915	4110	1.05	386
0034	5.38	1317	2041	3.61	936	2797	5.43	1327	3315	4.02	1024	4111	2.41	678
0035	3.12	831	2065	3.00	805	2799	8.65	1500	3334	2.70	741	4113	-	-
0036	6.38	1500	2070	5.99	1448	2802	6.65	1500	3336D	3.05	816	4114	3.31	872
0037	5.94	1437	2081	3.78	973	2835	3.68	951	3365D	6.16	1484	4130	4.58	1145
0042	6.82	1500	2089	3.97	1014	2836	4.14	1050	3372	4.14	1050	4131	5.80	1407
0050	8.31	1500	2095	4.95	1224	2841	4.00	1020	3373	6.33	1500	4133	3.48	908
0059D	0.32	-	2105	5.70	1386	2881	4.21	1065	3383	2.19	631	4149	0.85	343
0065D	0.07	-	2110	3.12	831	2883	4.21	1065	3385	1.27	433	4206	3.90	999
0066D	0.07	-	2111	3.63	940	2915	3.95	1009	3400	4.09	1039	4207	2.70	741
0067D	0.07	-	2112	5.29	1297	2916	5.26	1291	3507	4.07	1035	4239	2.87	777
0079	4.80	1192	2114	3.02	809	2923	2.44	685	3515	2.73	747	4240	3.92	1003
0083	8.18	1500	2121	1.73	532	2960	6.53	1500	3548	2.05	601	4243	2.68	736
0106	18.44	1500	2130	2.73	747	3004	1.49	480	3559	3.34	878	4244	3.46	904
0113	6.33	1500	2143	3.26	861	3018	2.73	747	3574	1.63	510	4250	2.31	657
0170	4.21	1065	2157	6.60	1500	3022	5.24	1287	3581	1.36	452	4251	4.12	1046
0251	5.80	1407	2172	1.92	573	3027	2.41	678	3612	2.80	762	4263	4.31	1087
0401	15.59	A	2174	4.07	1035	3028	3.29	867	3620	4.85	1203	4273	3.22	852
0766N	0.78	-	2211	9.06	1500	3030	5.82	1411	3629	2.17	627	4279	3.78	973
0771N	0.97	-	2220	3.43	897	3040	6.87	1500	3632	3.31	872	4282	-	-
0908P	241.00	401	2286	-	-	3041	5.75	1396	3634	2.39	674	4283	2.22	637
0913P	894.00	1054	2288	4.80	1192	3042	5.26	1291	3635	2.17	627	4299	2.53	704
0917	5.87	1422	2302	3.58	930	3064	4.63	1155	3638	2.53	704	4304	6.55	1500
1005*	10.69	1500	2305	3.29	867	3076	4.21	1065	3642	1.78	543	4307	2.02	594
1016*	23.04	1500	2361	3.31	872	3081D	5.36	1312	3643	2.51	700	4351	1.36	452
1164D	4.34	1093	2362	3.07	820	3082D	4.72	1175	3647D	3.72	960	4352	2.22	637
1165D	4.16	1054	2380	2.51	700	3085D	6.50	1500	3648	1.92	573	4360	-	-
1320	2.41	678	2388	1.78	543	3110	4.97	1229	3681	0.85	343	4361	1.46	474
1322	11.81	1500	2402	4.53	1134	3111	2.87	777	3685	1.12	401	4410	3.85	988
1430D	4.43	1112	2413	2.90	784	3113	3.70	956	3719	1.32	444	4420	4.73	1177
1438D	7.55	1500	2416	3.12	831	3114	3.92	1003	3724	5.29	1297	4431	1.78	543
1452	3.70	956	2417	1.80	547	3118	2.58	715	3726	4.56	1140	4432	1.56	495
1463	12.33	1500	2501	4.24	1072	3119	1.22	422	3803	3.70	956	4439	-	-
1472	4.95	1224	2503	1.36	452	3122	2.56	710	3807	3.07	820	4452	4.70	1171
1473	1.24	427	2534	-	-	3126	1.95	579	3808	7.38	1500	4459	3.63	940
1624D	4.58	1145	2570	4.41	1108	3131	3.29	867	3821	10.35	1500	4470D	2.92	788
1642	3.68	951	2585	5.29	1297	3132	4.48	1123	3822	4.65	1160	4484	3.29	867
1654	5.36	1312	2586	3.75	966	3145	2.87	777	3824	6.77	1500	4493D	3.14	835
1655	-	-	2587	3.56	925	3146	2.90	784	3826	1.63	510	4511	0.95	364
1699	4.24	1072	2589	3.65	945	3169	3.39	889	3827	2.68	736	4557	3.75	966
1701	3.58	930	2600	5.80	1407	3175	-	-	3830	1.27	433	4558D	2.00	590
1710D	4.82	1196	2623	8.11	1500	3179	2.36	667	3851	2.53	704	4568	4.70	1171
1741	-	-	2651	1.95	579	3180	3.00	805	3865	3.85	988	4581	1.36	452
1747	3.17	842	2660	3.29	867	3188D	2.38	672	3881	4.90	1214	4583	4.95	1224
1748	7.14	1500	2670	-	-	3220	2.34	663	4000	5.90	1429	4611	1.49	480
1803D	9.06	1500	2683	-	-	3223	-	-	4021	4.77	1186	4635	4.70	1171
1853	-	-	2688	3.17	842	3224	4.48	1123	4024D	5.06	1248	4653	2.36	667
1860	-	-	2701	15.54	1500	3227	4.24	1072	4034	7.80	1500	4665	10.89	1500
1924	3.05	816	2702	24.63	1500	3240	-	-	4036	2.80	762	4670	-	-
1925	4.43	1112	2709	13.25	1500	3241	4.80	1192	4038	3.39	889	4683	4.53	1134
2002	4.46	1119	2710	8.87	1500	3255	3.05	816	4053	-	-	4686	2.68	736
2003	4.34	1093	2714	5.33	1306	3257	3.51	915	4061	-	-	4692	0.80	332
2014	5.90	1429	2731	4.63	1155	3270	3.14	835	4062	3.12	831	4693	1.73	532

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

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective March 1, 2023

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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4703	2.00	590	5610	7.84	1500	7151M	5.33	1306	8006	3.46	904	8709F	7.04	1500
4717	3.12	831	5645	18.34	1500	7152M	7.21	1500	8008	2.53	704	8719	3.95	1009
4720	2.90	784	5703	17.78	1500	7153M	5.92	1433	8010	2.92	788	8720	3.78	973
4740	1.24	427	5705	19.10	1500	7219	10.33	1500	8013	0.61	291	8721	0.44	255
4741	5.38	1317	5951	0.66	302	7222	14.69	1500	8015	1.12	401	8723	0.27	218
4751	3.80	977	6003	9.35	1500	7225	11.01	1500	8017	2.48	693	8725	2.92	788
4766N	5.70	1500	6005	5.55	1353	7228	-	-	8018	3.87	992	8726F	4.26	1076
4771N	5.53	1500	6017	-	-	7229	-	-	8021	3.70	956	8734M	0.63	295
4777	7.55	1500	6018	3.53	919	7230	11.23	1500	8031	3.26	861	8737M	0.56	280
4825	0.97	369	6045	7.43	1500	7231	13.18	1500	8032	2.73	747	8738M	0.76	323
4828	2.80	762	6204	9.57	1500	7232	13.64	1500	8033	2.48	693	8742	0.46	259
4829	1.32	444	6206	3.51	915	7309F	14.18	1500	8037	3.48	908	8745	4.73	1177
4902	3.05	816	6213	2.75	751	7313F	6.07	1465	8039	2.27	648	8748	0.83	338
4923	1.14	405	6214	2.02	594	7317F	11.18	1500	8044	4.24	1072	8755	0.68	306
5020	8.18	1500	6216	7.87	1500	7327F	21.83	1500	8045	1.00	375	8799	0.80	332
5022	11.52	1500	6217	6.28	1500	7333M	3.85	988	8046	3.80	977	8800	2.31	657
5037	19.56	1500	6229	6.24	1500	7335M	4.29	1082	8047	1.29	437	8803	0.10	182
5040	8.96	1500	6233	4.53	1134	7337M	5.24	1287	8058	4.70	1171	8805M	0.29	222
5057	4.75	1181	6235	8.53	1500	7350F	14.23	1500	8072	1.07	390	8810	0.22	207
5059	24.12	1500	6236	8.43	1500	7360	5.77	1401	8102	3.19	846	8814M	0.27	218
5069	-	-	6237	2.80	762	7370	6.75	1500	8103	4.19	1061	8815M	0.37	240
5102	6.85	1500	6251D	6.87	1500	7380	7.60	1500	8106	6.02	1454	8820	0.19	201
5146	6.55	1500	6252D	7.06	1500	7382	7.53	1500	8107	3.80	977	8824	3.05	816
5160	2.90	784	6306	5.80	1407	7390	7.62	1500	8111	3.29	867	8825	-	-
5183	3.90	999	6319	6.94	1500	7394M	7.26	1500	8116	4.65	1160	8826	3.75	966
5188	5.14	1265	6325	6.04	1459	7395M	8.06	1500	8203	8.70	1500	8829	-	-
5190	4.87	1207	6400	9.09	1500	7398M	9.84	1500	8204	6.28	1500	8831	2.19	631
5191	1.46	474	6503	3.48	908	7402	0.34	233	8209	6.28	1500	8832	0.49	265
5192	4.75	1181	6504	3.90	999	7403	2.87	777	8215	5.04	1244	8833	2.58	715
5213	9.67	1500	6702M*	5.68	1381	7405N	1.41	627	8227	6.24	1500	8835	3.63	940
5215	7.19	1500	6703M*	7.70	1500	7420	7.33	1500	8232	7.09	1500	8842	3.78	973
5221	5.90	1429	6704M*	6.31	1500	7421	1.19	416	8233	4.68	1166	8855	0.22	207
5222	12.37	1500	6801F	6.60	1500	7422	2.07	605	8235	5.90	1429	8856	0.73	317
5223	6.41	1500	6811	8.50	1500	7425	2.92	788	8263	9.77	1500	8864	2.31	657
5348	5.55	1353	6824F	10.04	1500	7431N	1.22	564	8264	7.21	1500	8868	0.68	306
5402	10.23	1500	6826F	5.65	1375	7445N	0.76	-	8265	7.36	1500	8869	1.56	495
5403	6.80	1500	6834	4.41	1108	7453N	0.66	-	8279	10.09	1500	8871	0.10	182
5437	7.97	1500	6836	4.75	1181	7502	2.44	685	8288	12.67	1500	8901	0.22	207
5443	5.94	1437	6843F	15.79	1500	7515	1.75	536	8291	4.63	1155	9012	1.80	547
5445	9.74	1500	6845F	6.82	1500	7520	4.02	1024	8292	4.68	1166	9014	3.82	981
5462	9.04	1500	6854	5.82	1411	7538	6.46	1500	8293	9.99	1500	9015	4.92	1218
5472	7.82	1500	6872F	11.35	1500	7539	2.73	747	8304	7.36	1500	9016	4.00	1020
5473	11.89	1500	6874F	19.12	1500	7540	4.34	1093	8350	7.87	1500	9019	4.17	1057
5474	7.65	1500	6882	4.60	1149	7580	3.75	966	8353	7.45	1500	9033	3.43	897
5478	6.38	1500	6884	5.14	1265	7590	4.87	1207	8380	4.34	1093	9040	5.43	1327
5479	9.11	1500	7016M	3.48	908	7600	7.04	1500	8381	2.66	732	9052	2.97	799
5480	7.65	1500	7024M	3.87	992	7605	3.02	809	8385	3.56	925	9058	2.36	667
5491	3.51	915	7038M	7.58	1500	7610	0.88	349	8392	3.22	852	9060	2.44	685
5506	7.89	1500	7046M	12.55	1500	7705	10.62	1500	8393	2.31	657	9061	1.80	547
5507	6.24	1500	7047M	4.73	1177	7710	5.29	1297	8399	-	-	9063	1.44	470
5508	-	-	7050M	10.28	1500	7711	5.29	1297	8500	8.16	1500	9077F	8.53	1500
5535	10.26	1500	7090M	8.43	1500	7720	5.48	1338	8601	0.44	255	9082	2.34	663
5537	5.90	1429	7098M	13.93	1500	7855	4.68	1166	8602	1.83	553	9083	2.05	601
5551	17.81	1500	7099M	17.00	1500	8001	3.85	988	8603	0.15	192	9084	2.36	667
5606	1.53	489	7133	4.38	1102	8002	2.92	788	8606	3.07	820	9088a	a	a

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9089	1.39	459												
9093	1.95	579												
9101	4.12	1046												
9102	4.26	1076												
9154	3.02	809												
9156	3.53	919												
9170	13.20	1500												
9178	8.84	1500												
9179	19.22	1500												
9180	7.50	1500												
9182	3.05	816												
9186	29.45	1500												
9220	6.80	1500												
9402	10.69	1500												
9403	11.28	1500												
9410	3.26	861												
9501	4.21	1065												
9505	4.41	1108												
9516	4.19	1061												
9519	5.46	1334												
9521	4.77	1186												
9522	3.14	835												
9534	6.82	1500												
9554	12.96	1500												
9586	0.80	332												
9600	3.07	820												
9620	2.09	609												

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Effective March 1, 2023

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 the **Basic Manual** rule, Supplemental and supplementary loading.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.32	S	1624D	0.02	S	3365D	0.02	L
0065D	0.07	S	1710D	0.02	S	3647D	0.24	L
0066D	0.07	S	1803D	0.34	S	4024D	0.02	S
0067D	0.07	S	3081D	0.07	S	4470D	0.02	B,L
1164D	0.05	S	3082D	0.07	S	4493D	0.12	B
1165D	0.02	S	3085D	0.12	S	4558D	0.05	L
1430D	0.29	L	3188D	0.02	L	6251D	0.02	S
1438D	0.32	S	3336D	0.05	L	6252D	0.02	S

S=Silica, 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.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$1.80. (For coverage written separately for federal benefits only, \$1.75. For coverage written separately for state benefits only, \$0.05.)
- 1016 Rate includes a non-ratable disease element of \$5.43. (For coverage written separately for federal benefits only, \$5.26. For coverage written separately for state benefits only, \$0.17.)
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.647 and elr x 1.607.
- 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, 2023

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MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$80,000
Leased or rented vehicle.....	\$53,400

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

Expense Constant applicable in accordance with the *Basic Manual* rule..... \$160

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

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.195
Tax Multiplier	1.053

Loss Development Factors	
1st Adjustment	0.20
2nd Adjustment	0.14
3rd Adjustment	0.10
4th Adjustment	0.08

Maximum Minimum Premium..... \$1,500

Maximum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers and the *Basic Manual* notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$4,100

Minimum Premium Multiplier..... 215

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers..... \$1,050

Premium Determination for Partners and Sole Proprietors in accordance with the *Basic Manual* rule, Rule for premium determination for partners or sole proprietors (Annual Payroll) \$53,400

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	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%
\$200	1.2%	1.0%	0.8%	0.6%	0.4%	0.3%	0.3%
\$300	1.7%	1.4%	1.1%	0.9%	0.7%	0.4%	0.4%
\$400	2.2%	1.8%	1.4%	1.1%	0.8%	0.6%	0.5%
\$500	2.6%	2.2%	1.7%	1.3%	1.0%	0.7%	0.6%
\$1,000	4.4%	3.7%	2.9%	2.3%	1.8%	1.3%	1.1%
\$1,500	5.7%	4.8%	3.9%	3.1%	2.5%	1.7%	1.6%
\$2,000	6.8%	5.7%	4.6%	3.7%	3.0%	2.2%	2.0%
\$2,500	7.8%	6.6%	5.4%	4.3%	3.5%	2.6%	2.3%

Terrorism (Assigned Risk)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the *Basic Manual* rule, Federal coverages..... 29%

(Multiply a Non-F classification rate by a factor of 1.29 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.25) and the adjustment for differences in loss-based expenses (1.035).)

Effective March 1, 2023

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MISCELLANEOUS VALUES (cont.)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.