

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

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Original Printing

Effective March 1, 2025

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	3.50	913	2065	2.40	676	2799	8.08	1500	3365	5.70	1386	4149	0.82	336
0008	3.38	887	2070	5.50	1343	2802	5.32	1304	3372	3.20	848	4206	2.97	799
0016	6.09	1469	2081	3.22	852	2835	3.02	809	3373	6.14	1480	4207	2.45	687
0034	4.12	1046	2089	3.30	870	2836	3.38	887	3383	2.05	601	4239	2.20	633
0035	2.66	732	2095	3.99	1018	2841	3.38	887	3385	1.15	407	4240	3.07	820
0036	5.70	1386	2105	4.91	1216	2881	3.48	908	3400	3.66	947	4243	2.43	682
0037	4.99	1233	2110	3.45	902	2883	3.96	1011	3507	3.73	962	4244	3.20	848
0042	5.63	1370	2111	3.12	831	2915	3.09	824	3515	2.07	605	4250	1.94	577
0050	6.32	1500	2112	4.76	1183	2916	4.70	1171	3548	2.05	601	4251	3.58	930
0059	-	-	2114	2.30	655	2923	2.25	644	3559	2.61	721	4263	4.68	1166
0065	-	-	2121	1.59	502	2960	4.94	1222	3574	1.20	418	4273	2.71	743
0066	-	-	2130	2.40	676	3004	1.41	463	3581	1.20	418	4279	3.71	958
0067	-	-	2143	2.61	721	3018	2.61	721	3612	2.40	676	4283	2.12	616
0079	3.61	936	2157	5.60	1364	3022	4.45	1117	3620	3.91	1001	4299	2.53	704
0083	7.13	1500	2172	2.02	594	3027	2.12	616	3629	2.17	627	4304	5.78	1403
0106	13.53	1500	2174	3.78	973	3028	2.91	786	3632	3.04	814	4307	1.89	566
0113	4.94	1222	2211	8.13	1500	3030	4.81	1194	3634	2.53	704	4351	1.23	424
0170	3.30	870	2220	3.22	852	3040	5.19	1276	3635	1.61	506	4352	1.76	538
0251	5.37	1315	2286	-	-	3041	4.58	1145	3638	1.94	577	4360	-	-
0401	13.12	A	2288	4.78	1188	3042	3.96	1011	3642	1.59	502	4361	1.20	418
0766N	0.66	-	2302	2.91	786	3064	4.07	1035	3643	2.22	637	4410	3.43	897
0771N	0.92	-	2305	3.32	874	3076	3.50	913	3647	3.25	859	4420	4.58	1145
0908P	235.00	395	2361	3.09	824	3081	5.27	1293	3648	1.25	429	4431	1.33	446
0913P	649.00	809	2362	2.86	775	3082	4.45	1117	3681	0.66	302	4432	1.56	495
0917	4.99	1233	2380	2.43	682	3085	5.34	1308	3685	0.97	369	4452	3.61	936
1005*	10.25	1500	2388	1.56	495	3110	4.47	1121	3719	1.33	446	4459	3.32	874
1016*	20.30	1500	2402	3.15	837	3111	2.51	700	3724	4.58	1145	4470	2.51	700
1164	4.19	1061	2413	2.45	687	3113	3.22	852	3726	4.22	1067	4484	2.94	792
1165	3.81	979	2416	2.76	753	3114	2.89	781	3803	3.27	863	4493	2.30	655
1320	2.20	633	2417	1.51	485	3118	2.20	633	3807	2.45	687	4511	0.79	330
1322	10.02	1500	2501	3.40	891	3119	1.00	375	3808	8.62	1500	4557	3.45	902
1430	3.45	902	2503	1.15	407	3122	2.10	612	3821	8.26	1500	4558	1.71	528
1438	4.86	1205	2534	-	-	3126	2.35	665	3822	4.45	1117	4568	3.84	986
1452	3.38	887	2570	4.32	1089	3131	3.43	897	3824	4.99	1233	4581	1.10	397
1463	10.28	1500	2585	4.17	1057	3132	3.61	936	3826	1.15	407	4583	4.68	1166
1472	5.55	1353	2586	4.32	1089	3145	2.38	672	3827	2.74	749	4611	1.23	424
1473	1.02	379	2587	3.35	880	3146	2.56	710	3830	1.02	379	4635	3.91	1001
1624	3.81	979	2589	2.68	736	3169	3.20	848	3851	1.94	577	4653	2.35	665
1642	3.91	1001	2600	4.99	1233	3179	2.43	682	3865	3.38	887	4665	9.21	1500
1654	4.42	1110	2623	6.55	1500	3180	2.86	775	3881	4.45	1117	4670	-	-
1699	3.45	902	2651	1.53	489	3188	1.92	573	4000	6.47	1500	4683	4.40	1106
1701	3.45	902	2660	2.56	710	3220	2.45	687	4021	3.91	1001	4686	2.68	736
1710	3.81	979	2670	-	-	3224	3.66	947	4024	3.91	1001	4692	0.69	308
1747	3.15	837	2683	-	-	3227	3.73	962	4034	7.06	1500	4693	1.33	446
1748	5.88	1424	2688	2.38	672	3240	-	-	4036	2.40	676	4703	1.66	517
1803	7.42	1500	2701	12.96	1500	3241	4.83	1198	4038	2.94	792	4717	2.71	743
1924	3.04	814	2702	21.50	1500	3255	3.02	809	4062	2.56	710	4720	2.51	700
1925	3.61	936	2709	11.48	1500	3257	3.38	887	4101	2.79	760	4740	1.02	379
2002	4.17	1057	2710	6.03	1456	3270	2.61	721	4109	0.56	280	4741	4.91	1216
2003	4.17	1057	2714	4.96	1226	3300	4.12	1046	4110	0.89	351	4751	3.12	831
2014	4.99	1233	2731	4.63	1155	3303	3.12	831	4111	2.28	650	4766N	4.78	1330
2016	3.22	852	2735	5.45	1332	3307	2.79	760	4114	3.02	809	4771N	5.22	1480
2021	3.94	1007	2759	6.62	1500	3315	3.40	891	4130	4.81	1194	4777	7.03	1500
2039	3.89	996	2790	3.12	831	3334	2.43	682	4131	5.86	1420	4825	1.02	379
2041	3.12	831	2797	4.32	1089	3336	2.94	792	4133	4.24	1072	4828	2.30	655

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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4829	1.07	390	6214	1.64	513	7333M	3.35	880	8046	3.32	874	8803	0.05	171
4902	2.56	710	6216	5.50	1343	7335M	3.71	958	8047	1.13	403	8805M	0.23	209
4923	1.25	429	6217	5.65	1375	7337M	4.53	1134	8058	3.78	973	8810	0.18	199
5020	6.42	1500	6229	4.88	1209	7350F	10.82	1500	8072	0.97	369	8814M	0.23	209
5022	10.13	1500	6233	3.17	842	7360	5.42	1325	8102	2.71	743	8815M	0.31	227
5037	11.10	1500	6235	6.60	1500	7370	6.85	1500	8103	3.27	863	8820	0.18	199
5040	7.31	1500	6236	6.21	1495	7380	7.06	1500	8106	4.96	1226	8824	3.27	863
5057	3.76	968	6237	2.15	622	7382	6.90	1500	8107	3.38	887	8825	-	-
5059	16.70	1500	6251	5.55	1353	7390	6.70	1500	8111	2.86	775	8826	3.07	820
5102	5.86	1420	6252	5.32	1304	7394M	6.47	1500	8116	4.04	1029	8829	-	-
5146	5.70	1386	6306	4.78	1188	7395M	7.19	1500	8203	7.24	1500	8831	1.87	562
5160	2.38	672	6319	4.78	1188	7398M	8.74	1500	8204	5.98	1446	8832	0.43	252
5183	3.17	842	6325	4.81	1194	7402	0.28	220	8209	5.52	1347	8833	2.17	627
5188	4.09	1039	6400	6.67	1500	7403	2.43	682	8215	4.04	1029	8835	2.97	799
5190	3.84	986	6503	3.40	891	7405N	1.18	551	8227	4.88	1209	8842	3.02	809
5191	1.38	457	6504	3.09	824	7420	7.03	1500	8232	7.52	1500	8855	0.15	192
5192	4.42	1110	6702M*	4.78	1188	7421	0.89	351	8233	4.76	1183	8856	0.69	308
5213	7.57	1500	6703M*	6.47	1500	7422	1.53	489	8235	5.75	1396	8864	1.76	538
5215	5.88	1424	6704M*	5.32	1304	7425	2.86	775	8263	8.11	1500	8868	0.54	276
5221	4.81	1194	6801F	7.65	1500	7431N	1.28	584	8264	5.65	1375	8869	1.38	457
5222	8.72	1500	6811	7.31	1500	7445N	0.64	-	8265	6.26	1500	8871	0.05	171
5223	4.53	1134	6824F	8.26	1500	7453N	0.69	-	8279	10.07	1500	8901	0.20	203
5348	4.22	1067	6826F	4.58	1145	7502	2.66	732	8288	11.00	1500	9012	1.30	440
5402	11.38	1500	6834	4.04	1029	7515	1.53	489	8291	4.22	1067	9014	3.15	837
5403	5.09	1254	6836	3.84	986	7520	3.40	891	8292	3.66	947	9015	4.88	1209
5437	6.44	1500	6843F	11.99	1500	7538	4.30	1085	8293	8.69	1500	9016	3.40	891
5443	4.37	1100	6845F	6.98	1500	7539	2.25	644	8304	8.08	1500	9019	4.27	1078
5445	7.29	1500	6854	5.57	1358	7540	4.50	1128	8350	6.55	1500	9033	2.94	792
5462	8.44	1500	6872F	10.20	1500	7580	2.99	803	8353	7.72	1500	9040	4.91	1216
5472	6.75	1500	6874F	14.52	1500	7590	5.06	1248	8380	3.58	930	9052	2.30	655
5473	10.13	1500	6882	3.91	1001	7600	7.11	1500	8381	2.48	693	9058	2.15	622
5474	6.14	1480	6884	4.32	1089	7605	2.81	764	8385	3.27	863	9060	2.15	622
5478	4.68	1166	7016M	3.89	996	7610	0.77	326	8392	2.89	781	9061	1.64	513
5479	7.06	1500	7024M	4.32	1089	7705	9.38	1500	8393	2.20	633	9063	1.13	403
5480	6.47	1500	7038M	7.21	1500	7710	4.94	1222	8500	7.21	1500	9077F	7.65	1500
5491	3.17	842	7046M	11.81	1500	7711	4.94	1222	8601	0.36	237	9082	1.87	562
5506	5.96	1441	7047M	5.27	1293	7720	4.53	1134	8602	1.76	538	9083	1.64	513
5507	5.65	1375	7050M	9.74	1500	7855	3.94	1007	8603	0.10	182	9084	2.02	594
5508	-	-	7090M	8.00	1500	8001	3.09	824	8606	2.30	655	9088a	a	a
5535	9.74	1500	7098M	13.12	1500	8002	2.61	721	8709F	5.37	1315	9089	1.20	418
5537	4.47	1121	7099M	15.98	1500	8006	2.99	803	8719	2.81	764	9093	1.79	545
5551	12.43	1500	7133	4.35	1095	8008	2.10	612	8720	3.07	820	9101	3.38	887
5606	1.23	424	7151M	5.29	1297	8010	2.58	715	8721	0.33	231	9102	3.91	1001
5610	6.32	1500	7152M	7.13	1500	8013	0.43	252	8723	0.18	199	9154	2.68	736
5645	16.06	1500	7153M	5.88	1424	8015	1.23	424	8725	2.30	655	9156	3.09	824
5703	12.32	1500	7219	9.31	1500	8017	2.28	650	8726F	3.25	859	9170	11.97	1500
5705	14.83	1500	7222	13.25	1500	8018	3.38	887	8734M	0.56	280	9178	7.98	1500
5951	0.72	315	7225	10.13	1500	8021	3.17	842	8737M	0.49	265	9179	20.20	1500
6003	6.70	1500	7230	10.28	1500	8031	2.66	732	8738M	0.66	302	9180	6.16	1484
6005	4.40	1106	7231	12.48	1500	8032	2.12	616	8742	0.41	248	9182	2.61	721
6018	3.38	887	7232	10.66	1500	8033	2.05	601	8745	4.45	1117	9186	26.95	1500
6045	5.68	1381	7309F	10.76	1500	8037	3.12	831	8748	0.61	291	9220	5.50	1343
6204	7.26	1500	7313F	4.63	1155	8039	2.33	661	8755	0.43	252	9402	10.25	1500
6206	2.99	803	7317F	8.51	1500	8044	3.17	842	8799	0.74	319	9403	10.53	1500
6213	2.43	682	7327F	17.31	1500	8045	0.89	351	8800	2.40	676	9410	2.99	803

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9501	3.48	908												
9505	3.45	902												
9516	2.97	799												
9519	4.83	1198												
9521	3.94	1007												
9522	3.09	824												
9534	6.14	1480												
9554	8.69	1500												
9586	0.66	302												
9600	2.53	704												
9620	2.02	594												

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FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- 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 \$2.02. (For coverage written separately for federal benefits only, \$1.97. For coverage written separately for state benefits only, \$0.05.)
- 1016 Rate includes a non-ratable disease element of \$6.11. (For coverage written separately for federal benefits only, \$5.93. For coverage written separately for state benefits only, \$0.18.)
- 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 1.644 and elr x 1.604.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

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MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the *Basic Manual* notes for Code 7370 -- "Taxicab Co.":
 Employee operated vehicle..... \$88,100
 Leased or rented vehicle..... \$58,700

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	1.203
Tax Multiplier	1.047

Loss Development Factors	
1st Adjustment	0.17
2nd Adjustment	0.11
3rd Adjustment	0.07
4th Adjustment	0.05

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"..... \$4,500

Minimum Premium Multiplier..... 215

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers..... \$1,150

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) \$58,700

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	1.1%	0.9%	0.7%	0.5%	0.4%	0.3%	0.3%
\$300	1.6%	1.4%	1.0%	0.8%	0.7%	0.4%	0.4%
\$400	2.1%	1.7%	1.4%	1.0%	0.8%	0.6%	0.5%
\$500	2.4%	2.1%	1.6%	1.3%	1.0%	0.7%	0.6%
\$1,000	4.1%	3.6%	2.8%	2.2%	1.8%	1.3%	1.1%
\$1,500	5.4%	4.8%	3.8%	3.0%	2.4%	1.7%	1.6%
\$2,000	6.5%	5.7%	4.5%	3.6%	2.9%	2.2%	2.0%
\$2,500	7.4%	6.6%	5.2%	4.2%	3.4%	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 (1.032).)

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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.