

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

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Effective March 1, 2026

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	3.201	848	2065	2.177	628	2802	5.014	1238	3372	3.675	950	4206	2.860	775
0008	3.208	850	2070	5.522	1347	2835	2.883	780	3373	5.746	1395	4207	2.584	716
0016	5.795	1406	2081	3.028	811	2836	3.306	871	3383	2.009	592	4239	2.275	649
0034	3.863	991	2089	3.015	808	2841	3.257	860	3385	1.101	397	4240	2.806	763
0035	2.437	684	2095	4.046	1030	2881	3.193	846	3400	3.768	970	4243	2.331	661
0036	5.581	1360	2105	4.766	1185	2883	3.910	1001	3507	3.737	963	4244	3.309	871
0037	4.781	1188	2110	3.567	927	2915	3.121	831	3515	1.965	582	4250	2.035	598
0042	4.861	1205	2111	2.974	799	2916	4.438	1114	3548	1.981	586	4251	3.255	860
0050	5.787	1404	2112	4.431	1113	2923	2.099	611	3559	2.453	687	4263	4.529	1134
0059	-	-	2114	2.215	636	2960	5.119	1261	3574	1.181	414	4273	2.651	730
0065	-	-	2121	1.656	516	3004	1.246	428	3581	1.145	406	4279	3.814	980
0066	-	-	2130	2.210	635	3018	2.620	723	3612	2.161	625	4283	1.908	570
0067	-	-	2143	2.509	699	3022	4.059	1033	3620	3.317	873	4299	2.478	693
0079	3.247	858	2157	5.233	1285	3027	2.272	648	3629	2.094	610	4304	5.212	1281
0083	6.520	1500	2172	2.012	593	3028	2.850	773	3632	3.074	821	4307	1.818	551
0106	11.051	1500	2174	3.665	948	3030	4.454	1118	3634	2.429	682	4351	1.158	409
0113	4.206	1064	2211	8.132	1500	3040	5.096	1256	3635	1.622	509	4352	1.633	511
0170	3.074	821	2220	3.180	844	3041	4.627	1155	3638	1.908	570	4361	1.099	396
0251	5.204	1279	2286	-	-	3042	3.603	935	3642	1.442	470	4410	3.533	920
0401	12.067	A	2288	4.939	1222	3064	3.992	1018	3643	2.236	641	4420	4.307	1086
0766N	0.611	-	2302	2.855	774	3076	3.482	909	3647	3.268	863	4431	1.222	423
0771N	0.841	-	2305	3.353	881	3081	5.104	1257	3648	1.207	420	4432	1.658	516
0908P	224.000	384	2361	3.023	810	3082	4.436	1114	3681	0.575	284	4452	3.278	865
0913P	627.000	787	2362	2.803	763	3085	5.359	1312	3685	0.825	337	4459	3.293	868
0917	4.472	1121	2380	2.504	698	3110	4.268	1078	3719	1.380	457	4470	2.543	707
1005*	9.617	1500	2388	1.568	497	3111	2.507	699	3724	4.235	1071	4484	2.865	776
1016*	20.199	1500	2402	2.757	753	3113	2.749	751	3726	3.964	1012	4493	2.272	648
1164	4.286	1081	2413	2.270	648	3114	2.589	717	3803	3.415	894	4511	0.740	319
1165	3.394	890	2416	2.543	707	3118	2.102	612	3807	2.285	651	4557	3.799	977
1320	2.257	645	2417	1.362	453	3119	0.952	365	3808	9.462	1500	4558	1.813	550
1322	10.566	1500	2501	3.317	873	3122	1.963	582	3821	7.108	1500	4568	3.580	930
1430	3.474	907	2503	1.127	402	3126	2.703	741	3822	4.258	1075	4581	1.016	378
1438	4.730	1177	2570	4.312	1087	3131	2.917	787	3824	4.426	1112	4583	4.622	1154
1452	3.144	836	2585	3.752	967	3132	3.471	906	3826	1.086	393	4611	1.197	417
1463	9.099	1500	2586	4.606	1150	3145	2.378	671	3827	3.144	836	4635	3.453	902
1472	5.630	1370	2587	3.175	843	3146	2.347	665	3830	0.954	365	4653	2.288	652
1473	0.959	366	2589	2.543	707	3169	3.043	814	3851	1.914	572	4665	8.462	1500
1624	3.497	912	2600	4.660	1162	3179	2.435	684	3865	3.025	810	4683	4.529	1134
1642	3.848	987	2623	6.040	1459	3180	2.654	731	3881	3.925	1004	4686	2.662	732
1654	4.201	1063	2651	1.622	509	3188	1.800	547	4000	7.195	1500	4692	0.665	303
1699	3.306	871	2660	2.236	641	3220	2.478	693	4021	3.747	966	4693	1.305	441
1701	3.489	910	2670	-	-	3224	3.402	891	4024	4.139	1050	4703	1.627	510
1710	4.003	1021	2683	-	-	3227	3.536	920	4034	7.115	1500	4717	2.651	730
1747	2.999	805	2688	2.179	628	3240	-	-	4036	2.360	667	4720	2.520	702
1748	5.320	1304	2701	12.684	1500	3241	4.557	1140	4038	2.772	756	4740	1.032	382
1803	6.615	1500	2702	20.457	1500	3255	2.943	793	4062	2.190	631	4741	4.751	1181
1924	2.832	769	2709	11.185	1500	3257	3.224	853	4101	3.139	835	4751	2.770	756
1925	3.776	972	2710	5.816	1410	3270	2.435	684	4109	0.570	283	4766N	4.475	1253
2002	4.304	1085	2714	4.872	1207	3300	3.569	927	4110	0.846	342	4771N	4.763	1365
2003	4.075	1036	2731	4.774	1186	3303	3.213	851	4111	2.370	670	4777	6.870	1500
2014	4.769	1185	2735	5.576	1359	3307	2.780	758	4114	2.883	780	4825	1.130	403
2016	3.427	897	2759	6.249	1500	3315	3.162	840	4130	5.057	1247	4828	2.582	715
2021	3.765	969	2790	2.860	775	3334	2.378	671	4131	6.076	1466	4829	1.068	390
2039	3.670	949	2797	4.049	1031	3336	2.600	719	4133	4.879	1209	4902	2.489	695
2041	2.963	797	2799	7.804	1500	3365	5.813	1410	4149	0.823	337	4923	1.418	465

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Effective March 1, 2026

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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5020	5.460	1334	6233	3.015	808	7360	5.787	1404	8102	2.569	712	8815M	0.276	219
5022	10.141	1500	6235	6.293	1500	7370	6.602	1500	8103	3.064	819	8820	0.152	193
5037	8.913	1500	6236	5.679	1381	7380	7.397	1500	8106	4.959	1226	8824	3.247	858
5040	6.997	1500	6237	2.022	595	7382	6.752	1500	8107	3.157	839	8826	3.131	833
5057	3.979	1015	6251	5.986	1447	7390	6.313	1500	8111	2.527	703	8831	1.883	565
5059	14.909	1500	6252	5.150	1267	7394M	6.228	1499	8116	3.515	916	8832	0.428	252
5102	5.573	1358	6306	4.420	1110	7395M	6.919	1500	8203	6.824	1500	8833	1.878	564
5146	5.210	1280	6319	4.067	1034	7398M	8.428	1500	8204	5.890	1426	8835	2.790	760
5160	2.190	631	6325	4.070	1035	7402	0.263	217	8209	5.320	1304	8842	2.744	750
5183	3.417	895	6400	6.700	1500	7403	2.499	697	8215	3.760	968	8855	0.132	188
5188	3.956	1011	6503	3.373	885	7405N	1.104	525	8227	4.802	1192	8856	0.647	299
5190	3.213	851	6504	3.079	822	7420	7.662	1500	8232	7.278	1500	8864	1.578	499
5191	1.369	454	6702M*	4.431	1113	7421	0.825	337	8233	4.745	1180	8868	0.531	274
5192	4.302	1085	6703M*	5.996	1449	7422	1.452	472	8235	5.475	1337	8869	1.367	454
5213	6.445	1500	6704M*	4.923	1218	7425	3.206	849	8263	7.301	1500	8871	0.049	171
5215	6.043	1459	6801F	6.783	1500	7431N	1.261	577	8264	5.264	1292	8901	0.196	202
5221	4.536	1135	6811	6.819	1500	7445N	0.593	-	8265	5.939	1437	9012	1.210	420
5222	7.340	1500	6824F	7.332	1500	7453N	0.678	-	8279	9.713	1500	9014	2.994	804
5223	4.103	1042	6826F	3.925	1004	7502	2.778	757	8288	11.998	1500	9015	4.611	1151
5348	3.887	996	6834	3.876	993	7515	1.300	440	8291	4.137	1049	9016	3.595	933
5402	12.279	1500	6836	3.892	997	7520	3.433	898	8292	3.208	850	9019	4.049	1031
5403	4.830	1198	6843F	10.282	1500	7538	4.083	1038	8293	8.408	1500	9033	2.829	768
5437	5.738	1394	6845F	8.057	1500	7539	2.156	624	8304	7.469	1500	9040	4.464	1120
5443	4.168	1056	6854	5.831	1414	7540	4.423	1111	8350	6.071	1465	9052	2.205	634
5445	6.308	1500	6872F	9.055	1500	7580	2.883	780	8353	8.016	1500	9058	2.017	594
5462	8.343	1500	6874F	12.451	1500	7590	4.745	1180	8380	3.484	909	9060	2.063	604
5472	6.404	1500	6882	3.564	926	7600	6.878	1500	8381	2.489	695	9061	1.506	484
5473	9.137	1500	6884	4.147	1052	7605	3.035	813	8385	3.195	847	9063	1.063	389
5474	6.486	1500	7016M	4.353	1096	7610	0.794	331	8392	2.909	785	9077F	6.783	1500
5478	4.088	1039	7024M	4.836	1200	7705	8.175	1500	8393	2.208	635	9082	1.777	542
5479	6.540	1500	7038M	6.816	1500	7710	4.696	1170	8500	6.153	1483	9083	1.622	509
5480	6.156	1484	7046M	11.582	1500	7711	4.696	1170	8601	0.361	238	9084	1.787	544
5491	3.017	809	7047M	5.890	1426	7720	4.498	1127	8602	1.710	528	9088a	a	a
5506	5.529	1349	7050M	9.225	1500	7855	3.647	944	8603	0.106	183	9089	1.140	405
5507	5.406	1322	7090M	7.575	1500	8001	2.868	777	8606	1.942	578	9093	1.604	505
5535	9.238	1500	7098M	12.869	1500	8002	2.545	707	8709F	4.604	1150	9101	3.193	846
5537	4.052	1031	7099M	15.675	1500	8006	3.038	813	8719	2.466	690	9102	3.683	952
5551	10.943	1500	7133	4.426	1112	8008	2.022	595	8720	3.043	814	9154	2.571	713
5606	1.114	400	7151M	5.377	1316	8010	2.442	685	8721	0.315	228	9156	3.324	875
5610	5.746	1395	7152M	7.275	1500	8013	0.369	239	8723	0.139	190	9170	11.544	1500
5645	15.206	1500	7153M	5.976	1445	8015	1.362	453	8725	2.553	709	9178	7.722	1500
5703	11.889	1500	7219	8.738	1500	8017	2.009	592	8726F	2.785	759	9179	22.615	1500
5705	13.310	1500	7222	12.828	1500	8018	3.332	876	8734M	0.529	274	9180	5.413	1324
5951	0.722	315	7225	9.380	1500	8021	2.863	776	8737M	0.477	263	9182	2.545	707
6003	5.818	1411	7230	9.950	1500	8031	2.491	696	8738M	0.645	299	9186	22.262	1500
6005	4.005	1021	7231	12.320	1500	8032	2.050	601	8742	0.392	244	9220	5.122	1261
6018	3.105	828	7232	10.414	1500	8033	2.045	600	8745	4.351	1095	9402	9.664	1500
6045	5.171	1272	7309F	9.230	1500	8037	2.953	795	8748	0.578	284	9403	10.184	1500
6204	6.303	1500	7313F	3.987	1017	8039	2.177	628	8755	0.384	243	9410	2.806	763
6206	3.139	835	7317F	7.301	1500	8044	3.115	830	8799	0.699	310	9501	3.425	896
6213	2.246	643	7327F	14.842	1500	8045	0.934	361	8800	2.592	717	9505	3.244	857
6214	1.537	490	7333M	3.198	848	8046	3.079	822	8803	0.049	171	9516	2.716	744
6216	5.106	1258	7335M	3.554	924	8047	1.117	400	8805M	0.227	209	9519	5.029	1241
6217	5.112	1259	7337M	4.328	1091	8058	3.121	831	8810	0.168	196	9521	3.554	924
6229	4.155	1053	7350F	9.274	1500	8072	0.923	358	8814M	0.204	204	9522	3.164	840

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9534	5.723	1390												
9554	8.328	1500												
9586	0.593	287												
9600	2.393	674												
9620	1.952	580												

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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 \$2.066. (For coverage written separately for federal benefits only, \$2.004. For coverage written separately for state benefits only, \$0.062.)
- 1016 Rate includes a non-ratable disease element of \$6.200. (For coverage written separately for federal benefits only, \$6.012. For coverage written separately for state benefits only, \$0.188.)
- 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..... \$91,400
 Leased or rented vehicle..... \$61,000

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.010

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	1.208
Tax Multiplier	1.053

Loss Development Factors	
1st Adjustment	0.16
2nd Adjustment	0.09
3rd Adjustment	0.05
4th Adjustment	0.03

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"..... \$4,700

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) \$61,000

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	0.5%	0.4%	0.3%	0.3%	0.2%	0.2%	0.1%
\$200	1.1%	0.9%	0.7%	0.5%	0.4%	0.3%	0.2%
\$300	1.5%	1.2%	1.0%	0.8%	0.6%	0.4%	0.4%
\$400	1.9%	1.6%	1.2%	1.0%	0.8%	0.5%	0.5%
\$500	2.4%	1.9%	1.5%	1.2%	1.0%	0.7%	0.6%
\$1,000	4.0%	3.4%	2.6%	2.1%	1.7%	1.2%	1.1%
\$1,500	5.3%	4.5%	3.6%	2.8%	2.3%	1.7%	1.5%
\$2,000	6.4%	5.5%	4.3%	3.4%	2.9%	2.1%	1.9%
\$2,500	7.2%	6.3%	5.0%	3.9%	3.3%	2.5%	2.3%

Terrorism (Assigned Risk)..... 0.010

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.