



WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

Page S1

Original Printing

Effective March 1, 2003

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	6.39	750	1860	6.30	750	2587	4.91	750	3131	9.42	750	3821	12.77	750
0008	6.43	750	1924	5.49	750	2589	4.53	750	3132	11.09	750	3822X	10.57	750
0016	11.23	750	1925	18.22	750	2600	7.53	750	3145	13.60	750	3824X	11.77	750
0034	10.21	750	2001	9.67	750	2623	11.02	750	3146	8.63	750	3826	2.85	750
0035	7.55	750	2002	12.21	750	2651	6.34	750	3169	12.81	750	3827	7.72	750
0036	10.90	750	2003	10.36	750	2660	6.66	750	3175D	4.43	750	3830	2.93	750
0037	12.50	750	2014	7.68	750	2670	7.72	750	3179	4.95	750	3851	7.84	750
0042	12.56	750	2016	4.64	750	2683	8.30	750	3180	6.24	750	3865	10.73	750
0050	19.07	750	2021	11.84	750	2688	6.34	750	3188E	10.46	750	3881	11.56	750
0059D	0.71	—	2039	14.52	750	2702	33.38	750	3220	6.32	750	4000	23.03	750
0065D	0.15	—	2041	5.16	750	2710	14.83	750	3223	7.38	750	4021	11.11	750
0066D	0.15	—	2065	7.47	750	2714	7.45	750	3224	11.90	750	4024E	7.78	750
0067D	0.15	—	2070	12.00	750	2731	9.78	750	3227	14.16	750	4034	16.08	750
0079	8.82	750	2081	10.30	750	2735	10.30	750	3240	5.93	750	4036	8.76	750
0083	12.42	750	2089	16.76	750	2759	13.35	750	3241	11.44	750	4038	9.55	750
0106	23.71	750	2095	9.48	750	2790	4.76	750	3255	13.27	750	4053	7.36	750
0113	14.60	750	2101X	8.34	750	2802	11.07	750	3257	9.71	750	4061	16.72	750
0170	15.85	750	2105	11.29	750	2804X	10.55	750	3270	4.91	750	4062	8.86	750
0251	11.92	750	2110	8.80	750	2812	12.63	750	3300	10.98	750	4101	8.53	750
0400	26.04	750	2111	4.20	750	2835	6.18	750	3303	8.34	750	4111	7.11	750
0401	41.62	A	2112	7.11	750	2836	8.34	750	3307	13.33	750	4112	2.43	750
0766N	1.10	—	2114	9.17	750	2841	13.12	750	3315	8.49	750	4113	5.55	750
0771N	1.41	—	2121	6.61	750	2881	7.78	750	3334	6.95	750	4114	7.99	750
0908P	252.00	492	2130	12.31	750	2883	12.48	750	3336E	6.05	750	4130	16.72	750
0909P	229.00	469	2143	9.65	750	2913	9.73	750	3365E	30.26	750	4131	6.43	750
0912P	612.00	750	2150	20.20	750	2915	9.57	750	3372	11.52	750	4133	8.96	750
0913P	530.00	750	2156	11.69	750	2916	5.82	750	3373	10.98	750	4150	2.06	683
0917	16.06	750	2157	9.01	750	2923	8.74	750	3383	5.10	750	4206	17.95	750
1005*	24.13	750	2172	3.35	750	2942	8.92	750	3385	5.60	750	4207	1.73	612
1016X*	62.21	750	2174	6.88	750	2960	12.96	750	3400	7.47	750	4239	6.80	750
1164E	17.10	750	2177X	2.85	750	3004	6.61	750	3507	9.67	750	4240	8.34	750
1165E	8.73	750	2211	12.75	750	3018	8.86	750	3515	6.01	750	4243	6.76	750
1320	9.67	750	2220	7.43	750	3022	4.85	750	3548	4.22	750	4244	8.65	750
1322	31.49	750	2286	5.18	750	3027	2.66	750	3559	7.34	750	4250	5.12	750
1420X	14.39	750	2288	11.23	750	3028	17.89	750	3574	3.62	750	4251	5.99	750
1430E	15.00	750	2300	8.74	750	3030	14.02	750	3581	3.68	750	4263	5.60	750
1438E	14.78	750	2302	4.45	750	3040	8.76	750	3612	6.68	750	4273	5.68	750
1452	5.12	750	2305	3.29	750	3041	12.75	750	3620	19.76	750	4279	8.92	750
1463	19.36	750	2361	5.64	750	3042	8.74	750	3629	5.74	750	4282	5.80	750
1470	—	—	2362	5.41	750	3064	14.48	750	3632	11.32	750	4283	6.72	750
1473X	15.10	750	2380	9.73	750	3066	13.60	750	3634	3.76	750	4299	5.62	750
1474X	8.01	750	2386	4.99	750	3076	6.86	750	3635	8.15	750	4304	6.64	750
1624E	13.27	750	2388	6.20	750	3081D	17.10	750	3638	5.45	750	4307	4.66	750
1642	9.61	750	2402	8.30	750	3082D	13.54	750	3642	3.70	750	4308	4.26	750
1654	25.90	750	2413	5.70	750	3085D	16.95	750	3643	9.78	750	4351	2.06	683
1655	6.01	750	2416	5.49	750	3110	14.12	750	3647E	6.16	750	4352	2.95	750
1699	9.92	750	2417	5.01	750	3111	8.07	750	3648	4.91	750	4360	3.04	750
1701	14.89	750	2501	6.61	750	3113	4.56	750	3681	2.45	750	4361	8.11	750
1710E	11.94	750	2503	3.35	750	3114	7.95	750	3685	2.93	750	4362	2.23	719
1741E	6.97	750	2534	8.34	750	3117X	3.43	750	3719	6.43	750	4410	6.82	750
1747	7.11	750	2570	12.52	750	3118	9.73	750	3724	16.56	750	4420	8.47	750
1748	10.00	750	2576	9.07	750	3119	3.29	750	3726	33.47	750	4431	3.14	750
1803D	18.79	750	2578	13.94	750	3120X	3.18	750	3803	13.06	750	4432	5.80	750
1852D	6.72	750	2585	6.45	750	3122	8.74	750	3807	6.20	750	4439	8.65	750
1853	10.36	750	2586	3.87	750	3126	8.88	750	3808	9.57	750	4452	9.21	750

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

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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
4459	9.94	750	5192	7.22	750	6400	19.24	750	7405N	1.52	741	8106	11.19	750
4470E	4.76	750	5213	13.23	750	6504	7.43	750	7420X	24.19	750	8107	11.07	750
4484	9.40	750	5215	18.57	750	6702M*	29.74	750	7421X	7.24	750	8111	10.80	750
4493E	11.34	750	5221	10.32	750	6703M*	68.57	750	7422X	4.95	750	8116	6.32	750
4511	2.16	704	5222	39.52	750	6704M*	33.05	750	7423X	5.55	750	8203	10.38	750
4557	5.28	750	5223	20.13	750	6801F	13.00	750	7425X	33.65	750	8204	16.66	750
4558E	3.95	750	5348	12.13	750	6811	7.76	750	7431N	6.14	750	8209	7.97	750
4561	6.80	750	5402	16.45	750	6824F	29.37	750	7445N	0.81	—	8215	5.47	750
4568	4.22	750	5403	33.49	750	6826F	22.07	750	7453N	3.31	—	8227	17.20	750
4581	3.02	750	5437	13.75	750	6834	13.83	750	7500X	6.32	750	8232	10.03	750
4583	8.01	750	5443	13.00	750	6836	12.98	750	7502	4.58	750	8233	16.89	750
4611	2.72	750	5445	19.03	750	6843F	34.88	750	7515	3.12	750	8235	11.02	750
4635	3.60	750	5462	38.02	750	6845F	37.02	750	7520	8.80	750	8263	18.68	750
4653	5.66	750	5472	16.64	750	6854	10.42	750	7538	22.03	750	8264	9.90	750
4665	19.24	750	5473	18.93	750	6872F	65.17	750	7539	6.68	750	8265	13.64	750
4670	15.72	750	5474	28.83	750	6874F	86.05	750	7540	9.48	750	8279	14.04	750
4683	7.43	750	5478	14.10	750	6882	12.23	750	7570X	8.90	750	8288	12.38	750
4686	9.61	750	5479	19.34	750	6884	23.63	750	7580	8.44	750	8291	10.48	750
4692	1.89	646	5480	45.45	750	7016M	26.48	750	7590	21.94	750	8292	9.73	750
4693	4.26	750	5491	6.78	750	7024M	29.41	750	7600	8.57	750	8293	19.45	750
4703	3.95	750	5506	13.58	750	7038M	13.33	750	7601	47.61	750	8295X	10.13	750
4717	8.80	750	5507	16.06	750	7046M	26.87	750	7605	3.85	750	8304	20.70	750
4720	5.22	750	5508D	23.92	750	7047M	61.03	750	7610	1.68	601	8350	8.20	750
4740	3.76	750	5536	22.26	750	7050M	30.73	750	7611	12.96	750	8353X	15.50	750
4741	5.99	750	5538	28.14	750	7090M	14.81	750	7612	43.85	750	8380	7.86	750
4751	5.10	750	5551	68.76	750	7098M	29.85	750	7613	11.69	750	8381	5.10	750
4766NX	8.11	750	5606	5.95	750	7099M	61.94	750	7704	7.61	750	8385	9.36	750
4770	—	—	5610	11.50	750	7133	8.61	750	7720	7.05	750	8392	5.30	750
4771NX	8.01	750	5645	52.58	750	7151M	10.46	750	7855	24.48	750	8393	6.09	750
4773	—	—	5651	23.03	750	7152M	24.12	750	8001	6.39	750	8399X	13.69	750
4774	—	—	5703	89.00	750	7153M	11.63	750	8002	3.62	750	8500	19.05	750
4775	—	—	5705	17.24	750	7222	23.19	750	8006	5.55	750	8601	1.71	608
4776	—	—	5951	2.79	750	7228	19.49	750	8008	4.18	750	8606	13.21	750
4777	16.16	750	6003	29.60	750	7229	24.44	750	8010	5.49	750	8709F	19.18	750
4779	—	—	6005	15.64	750	7230	6.26	750	8013	1.12	481	8710	—	—
4799	—	—	6017	16.14	750	7231	23.28	750	8015	1.77	621	8719	10.44	750
4825	4.24	750	6018	7.45	750	7232	19.16	750	8017	3.22	750	8720	4.18	750
4828	1.93	655	6045	30.78	750	7309F	36.25	750	8018	6.30	750	8721	1.89	646
4829	1.93	655	6204	57.70	750	7313F	10.25	750	8021	8.07	750	8726F	10.69	750
4902	5.95	750	6206	7.80	750	7317F	26.56	750	8027	—	—	8734M	3.04	750
4923	2.77	750	6213	17.10	750	7323	—	—	8031	6.09	750	8737M	2.72	750
5020	19.30	750	6214	11.09	750	7327F	43.89	750	8032	5.95	750	8738M	6.30	750
5022	30.97	750	6216	27.64	750	7333M	24.71	750	8033	4.99	750	8742	2.25	724
5037	90.40	750	6217	15.14	750	7335M	27.46	750	8039	3.35	750	8745	9.63	750
5040	44.99	750	6229	13.37	750	7337M	56.98	750	8044	9.05	750	8748	1.66	597
5057	44.16	750	6233	17.43	750	7350F	29.52	750	8045	2.25	724	8755	1.66	597
5059	134.33	750	6235	31.45	750	7360	21.13	750	8046X	4.68	750	8800	4.87	750
5069	126.13	750	6236	71.61	750	7370	16.06	750	8047	4.33	750	8803	0.29	302
5102	25.40	750	6237	13.10	750	7380	12.13	750	8050	3.35	750	8805M	1.10	477
5146	22.32	750	6251D	45.35	750	7382	9.40	750	8058	5.01	750	8810	0.81	414
5160	10.96	750	6252D	25.64	750	7390	9.40	750	8061	—	—	8814M	0.98	451
5183	11.88	750	6260	50.59	750	7394M	25.00	750	8072	2.72	750	8815M	2.27	728
5188	18.84	750	6306	14.81	750	7395M	27.77	750	8102	5.66	750	8820	0.64	378
5190	9.17	750	6319	16.08	750	7398M	57.62	750	8103	5.89	750	8824	7.11	750
5191	2.16	704	6325	18.37	750	7403	9.09	750	8105	12.29	750	8825	4.74	750

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8826	4.56	750	9553	—	—			
8829	6.68	750	9554	34.26	750			
8831	4.87	750	9586	1.96	661			
8832	1.21	500	9600	4.93	750			
8833*	3.72	750	9620	3.12	750			
8835	8.47	750						
8861	2.14	700						
8868	0.81	414						
8869	1.66	597						
8871	1.06	468						
8901	0.56	360						
9012	2.83	750						
9014	7.34	750						
9015	9.92	750						
9016	4.66	750						
9019	7.63	750						
9033	5.80	750						
9040*	6.70	750						
9052	6.43	750						
9058	5.18	750						
9059	5.99	750						
9060	3.45	750						
9061	3.29	750						
9063	1.87	642						
9077F	7.03	750						
9082	5.12	750						
9083	4.35	750						
9084	5.24	750						
9088a	a	a						
9089	3.87	750						
9093	3.37	750						
9101	4.91	750						
9102	9.55	750						
9110	5.22	750						
9154	4.80	750						
9156	4.64	750						
9178	39.06	750						
9179	57.30	750						
9180	11.81	750						
9182	6.93	750						
9186	53.04	750						
9220	9.36	750						
9402	14.62	750						
9403	22.94	750						
9410	6.32	750						
9501	7.20	750						
9505	6.86	750						
9516	6.36	750						
9519	6.95	750						
9521	12.77	750						
9522	7.20	750						
9534	16.20	750						
9545	—	—						
9549	—	—						
9552	—	—						

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

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

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 Special disease rule for the classification—See Rule 3-A-7 of Basic Manual.
- E Rate for classification already includes the specific disease loading shown in the table below.

Code No.	Specific Disease Loadings	Disease Symbol	Code No.	Specific Disease Loadings	Disease Symbol
0059D	0.71	S	3082D	0.19	S
0065D	0.15	S	3085D	0.31	S
0066D	0.15	S	3175D	0.04	S
0067D	0.15	S	3188E	0.08	L
1164E	0.15	S	3336E	0.10	L
1165E	0.04	S	3365E	0.06	L
1430E	1.02	L	3647E	0.40	L
1438E	0.64	S	4024E	0.04	S
1624E	0.08	S	4470E	0.02	B,L
1710E	0.08	S	4493E	0.44	B
1741E	0.40	S	4558E	0.08	L
1803D	0.71	S	5508D	0.10	S
1852D	0.15	Asb	6251D	0.23	S
3081D	0.21	S	6252D	0.12	S

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

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL& HW assessment is included for those classifications under Program II USL Act.
- 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.

<u>Class Code</u>	<u>Non-Ratable Element Code</u>
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 \$7.72 (For coverage written separately for federal benefits only, \$4.06. For coverage written separately for state benefits only, \$3.66.)
- 1016 Rate includes a non-ratable disease element of \$30.85 (For coverage written separately for federal benefits only, \$16.31. For coverage written separately for state benefits only, \$14.54.) Includes a catastrophe loading of \$0.33.
- 8833 The ex-medical rate for this classification is \$2.01.
- 9040 The ex-medical rate for this classification is \$3.55.
- 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 2.801 and elr x 2.465.
- 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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Effective March 1, 2003

MISCELLANEOUS VALUES

Basis of Premium applicable in accordance with the footnote instructions for Code 7370—Taxicab Co.:

Employee operated vehicles	\$44,111.00
Leased or rented vehicles	\$29,407.00

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

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

Minimum Premium Factor	.75	Retrospective Development Factors:		
Maximum Premium Factor	1.75	1st Adjustment	.22	
Basic Factor	.30	2nd Adjustment	.16	
Loss Conversion Factor	1.125	3rd Adjustment	.16	
Tax Multiplier	1.055	4th Adjustment	.00	

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1—Executive Officers and the footnote instructions for Code 9178—Athletic Team:Non-Contact Sports, Code 9179—Athletic Team: Contact Sports and Code 9186—Carnival—Traveling \$2,300.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1—Executive Officers..... \$300.00

Per Passenger Seat Surcharge—In accordance with the footnote instructions for Classification Code 7421, the surcharge is \$100 per passenger seat
 \$1,000 maximum surcharge per aircraft

Percentage Premium Reduction—The following reduction percentages are applicable by hazard group for employers electing deductibles as designated below:

Deductible Amount	Hazard Groups			
	I	II	III	IV
\$ 100	0.9%	0.9%	0.6%	0.2%
200	1.6	1.6	1.0	0.7
300	2.3	2.3	1.6	1.0
400	3.1	3.1	1.9	1.3
500	3.5	3.5	2.3	1.5
1,000	5.0	5.0	3.2	2.3
1,500	6.2	6.2	3.9	2.8
2,000	6.9	6.9	4.5	3.1
2,500	7.6	7.6	5.0	3.5

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 \$44,100.00

Terrorism Risk Insurance Act*—Certified Losses (Assigned Risk)..... 0.03

United States Longshore and Harbor Workers Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4 151%

(Multiply a Non-F classification rate by a factor of 2.51 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.15) and for differences in loss-based expenses (1.167).)

* Effective 1/1/03 per Item B-1383.

Effective March 1, 2003

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.