

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

ALABAMA

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Original Printing

Effective March 1, 2024

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	4.13	1048	2039	4.37	1100	2790	3.32	874	3334	2.74	749	4131	6.13	1478
0008	3.71	958	2041	3.58	930	2797	5.19	1276	3336D	3.11	829	4133	3.95	1009
0016	7.11	1500	2065	2.71	743	2799	8.40	1500	3365D	5.95	1439	4149	0.90	354
0034	4.95	1224	2070	5.90	1429	2802	6.11	1474	3372	3.50	913	4206	3.71	958
0035	3.00	805	2081	3.63	940	2835	3.50	913	3373	6.56	1500	4207	2.48	693
0036	6.11	1474	2089	3.79	975	2836	3.92	1003	3383	2.21	635	4239	2.63	725
0037	5.56	1355	2095	4.53	1134	2841	3.95	1009	3385	1.26	431	4240	3.61	936
0042	6.45	1500	2105	5.34	1308	2881	4.21	1065	3400	3.95	1009	4243	2.58	715
0050	7.27	1500	2110	3.48	908	2883	4.13	1048	3507	3.95	1009	4244	3.45	902
0059D	-	-	2111	3.58	930	2915	3.45	902	3515	2.42	680	4250	2.24	642
0065D	-	-	2112	5.34	1308	2916	5.16	1269	3548	2.24	642	4251	4.11	1044
0066D	-	-	2114	2.74	749	2923	2.32	659	3559	3.11	829	4263	4.50	1128
0067D	-	-	2121	1.74	534	2960	5.77	1401	3574	1.40	461	4273	3.08	822
0079	4.19	1061	2130	2.66	732	3004	1.50	483	3581	1.34	448	4279	3.69	953
0083	8.03	1500	2143	2.98	801	3018	2.79	760	3612	2.66	732	4283	2.37	670
0106	16.54	1500	2157	6.37	1500	3022	5.16	1269	3620	4.40	1106	4299	2.71	743
0113	5.90	1429	2172	2.03	596	3027	2.45	687	3629	2.24	642	4304	6.71	1500
0170	3.84	986	2174	4.03	1026	3028	3.29	867	3632	3.26	861	4307	1.90	569
0251	5.82	1411	2211	8.53	1500	3030	5.61	1366	3634	2.66	732	4351	1.37	455
0401	14.59	A	2220	3.42	895	3040	6.21	1495	3635	1.84	556	4352	2.05	601
0766N	0.74	-	2286	-	-	3041	5.50	1343	3638	2.26	646	4360	-	-
0771N	1.00	-	2288	5.08	1252	3042	4.66	1162	3642	1.84	556	4361	1.34	448
0908P	250.00	410	2302	3.24	857	3064	4.50	1128	3643	2.37	670	4410	3.66	947
0913P	785.00	945	2305	3.42	895	3076	3.95	1009	3647D	3.29	867	4420	5.13	1263
0917	5.61	1366	2361	3.29	867	3081D	5.50	1343	3648	1.58	500	4431	1.58	500
1005*	10.95	1500	2362	3.24	857	3082D	4.58	1145	3681	0.76	323	4432	1.58	500
1016*	22.58	1500	2380	2.50	698	3085D	5.87	1422	3685	1.08	392	4452	4.37	1100
1164D	4.37	1100	2388	1.61	506	3110	4.87	1207	3719	1.37	455	4459	3.61	936
1165D	3.87	992	2402	3.92	1003	3111	2.71	743	3724	5.32	1304	4470D	2.79	760
1320	2.32	659	2413	2.76	753	3113	3.63	940	3726	4.48	1123	4484	3.16	839
1322	10.58	1500	2416	3.13	833	3114	3.48	908	3803	3.61	936	4493D	2.71	743
1430D	3.71	958	2417	1.74	534	3118	2.48	693	3807	2.82	766	4511	0.84	341
1438D	5.87	1422	2501	4.00	1020	3119	1.11	399	3808	8.00	1500	4557	3.71	958
1452	3.66	947	2503	1.32	444	3122	2.32	659	3821	9.35	1500	4558D	1.87	562
1463	11.66	1500	2534	-	-	3126	2.19	631	3822	4.63	1155	4568	4.32	1089
1472	5.32	1304	2570	4.58	1145	3131	3.32	874	3824	6.06	1463	4581	1.26	431
1473	1.16	409	2585	4.90	1214	3132	4.21	1065	3826	1.37	455	4583	4.98	1231
1624D	4.29	1082	2586	4.16	1054	3145	2.71	743	3827	2.55	708	4611	1.40	461
1642	3.79	975	2587	3.63	940	3146	2.82	766	3830	1.18	414	4635	4.37	1100
1654	4.84	1201	2589	3.08	822	3169	3.48	908	3851	2.24	642	4653	2.55	708
1699	3.87	992	2600	5.69	1383	3179	2.42	680	3865	3.79	975	4665	10.16	1500
1701	3.69	953	2623	7.45	1500	3180	3.11	829	3881	4.87	1207	4670	-	-
1710D	4.40	1106	2651	1.71	528	3188D	2.21	635	4000	6.61	1500	4683	4.53	1134
1741	-	-	2660	2.98	801	3220	2.55	708	4021	4.45	1117	4686	2.66	732
1747	3.29	867	2670	-	-	3224	4.27	1078	4024D	4.58	1145	4692	0.76	323
1748	6.77	1500	2683	-	-	3227	4.37	1100	4034	7.79	1500	4693	1.55	493
1803D	8.64	1500	2688	2.79	760	3240	-	-	4036	2.82	766	4703	1.84	556
1853	-	-	2701	14.53	1500	3241	4.92	1218	4038	3.29	867	4717	3.00	805
1924	3.00	805	2702	25.33	1500	3255	3.29	867	4062	3.08	822	4720	2.74	749
1925	3.87	992	2709	12.72	1500	3257	3.53	919	4101	2.61	721	4740	1.18	414
2002	4.53	1134	2710	7.66	1500	3270	2.90	784	4109	0.63	295	4741	5.37	1315
2003	4.19	1061	2714	5.32	1304	3300	5.21	1280	4110	1.00	375	4751	3.48	908
2014	5.48	1338	2731	4.79	1190	3303	3.19	846	4111	2.37	670	4766N	5.40	1480
2016	3.32	874	2735	5.92	1433	3307	3.16	839	4114	3.24	857	4771N	5.61	1500
2021	4.40	1106	2759	7.45	1500	3315	3.84	986	4130	4.82	1196	4777	8.08	1500

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4825	1.00	375	6206	3.21	850	7317F	10.30	1500	8044	3.74	964	8799	0.76	323
4828	2.50	698	6213	2.74	749	7327F	20.96	1500	8045	0.97	369	8800	2.34	663
4829	1.26	431	6214	1.84	556	7333M	3.66	947	8046	3.74	964	8803	0.08	177
4902	2.90	784	6216	6.50	1500	7335M	4.05	1031	8047	1.26	431	8805M	0.29	222
4923	1.29	437	6217	6.00	1450	7337M	4.95	1224	8058	4.50	1128	8810	0.21	205
5020	7.45	1500	6229	6.11	1474	7350F	13.09	1500	8072	1.11	399	8814M	0.26	216
5022	10.80	1500	6233	3.61	936	7360	5.63	1370	8102	2.95	794	8815M	0.34	233
5037	15.01	1500	6235	7.64	1500	7370	7.21	1500	8103	3.82	981	8820	0.18	199
5040	8.03	1500	6236	7.16	1500	7380	7.50	1500	8106	5.61	1366	8824	3.42	895
5057	4.29	1082	6237	2.48	693	7382	7.69	1500	8107	3.58	930	8825	-	-
5059	19.01	1500	6251D	5.69	1383	7390	7.21	1500	8111	3.24	857	8826	3.53	919
5102	6.45	1500	6252D	5.95	1439	7394M	6.79	1500	8116	4.37	1100	8829	-	-
5146	6.35	1500	6306	5.34	1308	7395M	7.56	1500	8203	8.45	1500	8831	2.11	614
5160	2.66	732	6319	5.69	1383	7398M	9.22	1500	8204	5.98	1446	8832	0.47	261
5183	3.42	895	6325	6.11	1474	7402	0.34	233	8209	5.92	1433	8833	2.53	704
5188	4.53	1134	6400	7.53	1500	7403	2.66	732	8215	4.63	1155	8835	3.29	867
5190	4.21	1065	6503	3.53	919	7405N	1.34	601	8227	5.69	1383	8842	3.55	923
5191	1.47	476	6504	3.58	930	7420	7.14	1500	8232	7.93	1500	8855	0.18	199
5192	4.69	1168	6702M*	5.50	1343	7421	1.05	386	8233	5.06	1248	8856	0.71	313
5213	9.00	1500	6703M*	7.45	1500	7422	1.71	528	8235	5.61	1366	8864	2.13	618
5215	6.79	1500	6704M*	6.11	1474	7425	3.03	811	8263	8.95	1500	8868	0.58	285
5221	5.66	1377	6801F	8.19	1500	7431N	1.37	614	8264	6.53	1500	8869	1.47	476
5222	10.58	1500	6811	8.06	1500	7445N	0.71	-	8265	6.56	1500	8871	0.08	177
5223	5.42	1325	6824F	9.85	1500	7453N	0.74	-	8279	10.93	1500	8901	0.21	205
5348	4.79	1190	6826F	5.53	1349	7502	2.58	715	8288	13.03	1500	9012	1.45	472
5402	11.06	1500	6834	4.34	1093	7515	1.71	528	8291	4.56	1140	9014	3.69	953
5403	5.85	1418	6836	4.34	1093	7520	3.79	975	8292	4.42	1110	9015	5.08	1252
5437	7.08	1500	6843F	14.51	1500	7538	5.21	1280	8293	9.08	1500	9016	3.69	953
5443	5.11	1259	6845F	6.27	1500	7539	2.48	693	8304	8.27	1500	9019	4.40	1106
5445	8.64	1500	6854	5.82	1411	7540	4.74	1179	8350	7.24	1500	9033	3.34	878
5462	9.11	1500	6872F	10.56	1500	7580	3.29	867	8353	7.43	1500	9040	4.84	1201
5472	7.29	1500	6874F	17.59	1500	7590	5.34	1308	8380	3.95	1009	9052	2.66	732
5473	10.74	1500	6882	4.34	1093	7600	7.14	1500	8381	2.55	708	9058	2.24	642
5474	6.95	1500	6884	4.82	1196	7605	2.98	801	8385	3.58	930	9060	2.37	670
5478	5.63	1370	7016M	3.92	1003	7610	0.82	336	8392	3.13	833	9061	1.76	538
5479	8.21	1500	7024M	4.34	1093	7705	10.85	1500	8393	2.32	659	9063	1.34	448
5480	7.29	1500	7038M	7.69	1500	7710	5.24	1287	8500	8.37	1500	9077F	8.37	1500
5491	3.48	908	7046M	12.27	1500	7711	5.24	1287	8601	0.42	250	9082	2.13	618
5506	7.08	1500	7047M	5.29	1297	7720	5.08	1252	8602	1.79	545	9083	1.97	584
5507	6.19	1491	7050M	10.40	1500	7855	4.53	1134	8603	0.13	188	9084	2.21	635
5508	-	-	7090M	8.53	1500	8001	3.55	923	8606	2.74	749	9088a	a	a
5535	9.48	1500	7098M	13.64	1500	8002	2.82	766	8709F	6.48	1500	9089	1.32	444
5537	5.27	1293	7099M	16.64	1500	8006	3.50	913	8719	3.45	902	9093	1.95	579
5551	15.67	1500	7133	4.11	1044	8008	2.42	680	8720	3.53	919	9101	3.90	999
5606	1.40	461	7151M	5.00	1235	8010	2.82	766	8721	0.37	240	9102	4.21	1065
5610	6.61	1500	7152M	6.77	1500	8013	0.53	274	8723	0.21	205	9154	3.05	816
5645	17.17	1500	7153M	5.56	1355	8015	1.18	414	8725	2.69	738	9156	3.19	846
5703	14.90	1500	7219	9.74	1500	8017	2.48	693	8726F	3.92	1003	9170	12.45	1500
5705	17.38	1500	7222	13.98	1500	8018	3.48	908	8734M	0.58	285	9178	8.56	1500
5951	0.74	319	7225	11.48	1500	8021	3.66	947	8737M	0.50	268	9179	18.75	1500
6003	8.03	1500	7230	11.14	1500	8031	3.03	811	8738M	0.68	306	9180	7.14	1500
6005	5.11	1259	7231	13.45	1500	8032	2.45	687	8742	0.42	250	9182	3.00	805
6018	3.34	878	7232	12.80	1500	8033	2.32	659	8745	4.87	1207	9186	28.49	1500
6045	6.74	1500	7309F	13.03	1500	8037	3.48	908	8748	0.71	313	9220	6.61	1500
6204	8.40	1500	7313F	5.58	1360	8039	2.40	676	8755	0.53	274	9402	10.95	1500

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9403	11.08	1500												
9410	3.11	829												
9501	4.00	1020												
9505	3.92	1003												
9516	3.58	930												
9519	5.11	1259												
9521	4.56	1140												
9522	3.16	839												
9534	6.16	1484												
9554	10.56	1500												
9586	0.74	319												
9600	2.92	788												
9620	2.13	618												

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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.
- D Rate for classification no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- 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 \$2.08. (For coverage written separately for federal benefits only, \$2.03. For coverage written separately for state benefits only, \$0.05.)
- 1016 Rate includes a non-ratable disease element of \$6.26. (For coverage written separately for federal benefits only, \$6.08. 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 1.647 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.

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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..... \$84,600
 Leased or rented vehicle..... \$56,400

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	0.18
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"..... \$4,300

Minimum Premium Multiplier..... 215

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers..... \$1,100

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) \$56,400

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	1.1%	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	2.1%	1.8%	1.4%	1.1%	0.9%	0.6%	0.5%
\$500	2.6%	2.2%	1.7%	1.3%	1.0%	0.7%	0.6%
\$1,000	4.3%	3.7%	2.9%	2.3%	1.9%	1.3%	1.1%
\$1,500	5.6%	4.9%	3.9%	3.1%	2.5%	1.8%	1.6%
\$2,000	6.7%	5.9%	4.6%	3.8%	3.1%	2.2%	2.0%
\$2,500	7.7%	6.7%	5.4%	4.4%	3.6%	2.6%	2.4%

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.