



OCTOBER 11, 2016

FL-2016-07

## LOSS COSTS OR RATE FILING APPROVAL

### Florida—Approval of Voluntary Rates and Rating Values to Be Effective December 1, 2016—Implementation of Florida Rate Increase

**ACTION NEEDED**

Please review this circular, which contains information on Florida’s approved voluntary rates and rating values to be effective December 1, 2016, for new and renewal policies.

A participating company must decide whether to adhere to the filing made on its behalf by NCCI, or to make a deviation filing.

**Company Action Table**

If	Then
Company decides to use the NCCI-filed rates approved by the OIR	Company does <b>not</b> file anything; the company’s rates are those approved by the OIR
Company decides <b>not</b> to use the NCCI-filed rates approved by the OIR	Company must file an application to deviate with the OIR; specific approval by the OIR is required

**BACKGROUND**

This approval circular is a supplement to Filing Circular FL-2016-06.

NCCI recently submitted an amended filing for voluntary rates, rating values, and retrospective rating plan parameters to the Florida Office of Insurance Regulation. The filing is proposed to be effective December 1, 2016, for new and renewal policies.

NCCI’s Filing Circular FL-2016-06 proposed an overall average rate increase of 19.6%. The Florida Office of Insurance Regulation disapproved NCCI’s filing on September 27, 2016, and requested an amended filing reflecting an overall average voluntary rate level increase of 14.5%. NCCI submitted an amended filing on October 4, 2016, which was approved as filed on October 5, 2016.

**IMPACT**

This approval reflects an overall average rate level increase of 14.5% for the industrial classifications and an overall average rate level increase of 2.6% for the federal classifications to be effective December 1, 2016, for new and renewal policies.

**NCCI ACTION**

Revised manual pages will be mailed shortly to subscribers of NCCI’s *Basic Manual* and *Retrospective Rating Plan Manual*. If you would like to subscribe to any of our manuals, please contact our Customer Service Center at 800-NCCI-123 (800-622-4123).

We will post this approval circular on [ncci.com](http://ncci.com).

**PERSON TO  
CONTACT**

If you have any questions, please contact:

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State Relations Executive  
NCCI  
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Tallahassee, FL 32301  
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# Florida

**Voluntary Workers Compensation  
Law-Only Rate Filing  
Effective December 1, 2016**

**Approval Supplement**





**National Council on  
Compensation Insurance**

**Chris Bailey**  
State Relations Executive  
Regulatory Services Division

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Email: Chris\_Bailey@ncci.com

October 4, 2016

The Honorable David Altmaier  
Commissioner  
Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, Florida 32399-0330

**Re: Revised Florida Workers Compensation Rates and Rating Values—Effective December 1, 2016**

Dear Commissioner Altmaier:

In accordance with the applicable statutes and regulations of your jurisdiction, I am filing for your consideration and approval revised workers compensation rates and rating values to become effective December 1, 2016 for new and renewal policies. This filing amends and replaces the filing submitted on June 30, 2016.

This submission proposes an overall average rate level increase of 14.5% for the industrial classifications and an overall average rate level increase of 2.6% for the federal classifications from the current level of rates approved effective January 1, 2016. The components of the proposed changes are listed on the enclosed summary.

NCCI hereby waives its right to an administrative proceeding pursuant to Sections 120.569 and 120.57, Florida Statutes and Rule Chapter 28-106, Florida Administration Code.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate filing requirements and other private use of this information. This filing and the information related hereto is submitted for the examination of and approval by the regulatory authority governing rating organizations in accordance with all applicable rules and regulations governing rate filings.

This material is owned by NCCI and is protected by copyright law. NCCI will seek all appropriate legal remedies for unauthorized use, sale, reproduction, distribution, preparation of derivative works, transfer or assignment of this material, or any part thereof.

If you should have any questions or require additional information, I will be pleased to meet with you at your convenience.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Chris Bailey", written over a horizontal line.

Chris Bailey  
State Relations Executive



## Actuarial Certification

I, Jay Rosen, am a Director and Senior Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in black ink that reads "Jay Rosen". The signature is written in a cursive, flowing style.

Jay Rosen, FCAS, MAAA  
Director and Senior Actuary  
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – DECEMBER 1, 2016

SUMMARY OF PROPOSED CHANGES

Proposed Effective Date	December 1, 2016	
<b>I. Industrial Classifications</b>		
<u>Overall Proposed Change in Rate Level</u>		
New and Renewal Policies		+14.5%
<u>By Component</u>		
- First-Year Impact of the Florida Supreme Court's Decision in <i>Castellanos</i>		+10.1%
- Changes to the Florida WC Health Care Provider Reimbursement Manual		+1.8%
- Impact of the Florida Supreme Court's Decision in <i>Westphal</i>		+2.2%
<u>By Industry Group</u>		
Manufacturing		+14.5%
Contracting		+14.5%
Office & Clerical		+14.5%
Goods & Services		+14.5%
Miscellaneous		+14.5%
<b>II. Federal Classifications</b>		
<u>Overall Proposed Change in Rate Level</u>		
New and Renewal Policies		+2.6%
<b>III. Minimum Premium Parameters</b>		
	<u>Current</u>	<u>Proposed</u>
Minimum Premium Multiplier	90	90
Maximum Minimum Premium	\$1,200	\$1,200
<b>IV. Miscellaneous Values</b>		
	<u>Current</u>	<u>Proposed</u>
Expense Constant	\$200	\$200
USL&HW Percentage	120%	92%
Basis of premium applicable in accordance with the footnote instructions for Code 7370:		
Employee operated vehicle	\$65,700	\$65,700
Leased or rented vehicle	\$43,800	\$43,800
Premium Determination for Partners and Sole Proprietors	\$43,800	\$43,800
Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 for Executive Officers		
In the construction industry	\$400	\$400
All other	\$850	\$850
Maximum Weekly Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers" and Basic Manual footnote instructions for 9178 and 9179		
	\$2,500	\$2,500
The deductible premium reduction percentages were updated.		





## FLORIDA

### WORKERS COMPENSATION FILING – DECEMBER 1, 2016

#### SUMMARY OF PROPOSED CHANGES

##### V. Experience Rating Values

There was no change to the experience rating values.

<u>Other Components</u>	<u>Current</u>	<u>Proposed</u>
G	8.60	8.60
State Per Claim Accident Limitation	\$215,000	\$215,000
State Multiple Claim Accident Limitation	\$430,000	\$430,000
USL&HW Per Claim Accident Limitation	\$469,500	\$469,500
USL&HW Multiple Claim Accident Limitation	\$939,000	\$939,000
Employers Liability Accident Limitation	\$55,000	\$55,000
Primary/Excess Loss Split Point	\$16,000	\$16,000
USL&HW Act - Expected Loss Factor - Non-F Classes	2.07	2.07

There was no change to the split point.

##### VI. Retrospective Rating Values

Changes to the retrospective rating values consist of:

- Hazard Group Differentials
- Excess Loss Factors
- Excess Loss and Allocated Expense Factors
- Retrospective Premium Development Factors

There was no change to the Table of Expected Loss Ranges.

<u>Other Components</u>	<u>Current</u>	<u>Proposed</u>
CW Expected Loss Ratio	0.585	0.585
CW Expected Loss and Allocated Expense Ratio	0.660	0.660
FL Expected Loss Ratio	0.5848	0.5848
FL Expected Loss and Allocated Expense Ratio	0.6679	0.6679
Type A	2015-01	2015-01
Type B	2015-01	2015-01
Type FL-A	2015-01	2015-01
Type FL-B	2015-01	2015-01
Tax Multipliers		
State (other than F-Classes)	1.033	1.033
F-Classes	1.067	1.067

##### VII. Disease Loadings

The Disease Loadings were updated to reflect the premium level change corresponding to the traumatic rate for the respective class code.



## FLORIDA

### WORKERS COMPENSATION FILING – DECEMBER 1, 2016

#### EXPLANATORY MEMORANDUM

On September 27, 2016, the Florida Office of Insurance Regulation (OIR) ordered NCCI to submit an amended filing in support of an overall average rate level increase of 14.5% for the industrial classifications and an overall average rate level increase of 2.6% for the federal classifications from the current level of rates approved effective January 1, 2016.

The purpose of this amended filing is to comply with the OIR's rate order.

Differences between the OIR's rate order and NCCI's filing dated June 30, 2016 are as follows:

Component	NCCI's Filing	OIR Rate Order
Filing Effective Date	October 1, 2016	December 1, 2016
Filing Policy Application	New, Renewal, and Outstanding	New and Renewal
First-Year Impact of the <i>Castellanos</i> decision	+15.0%	+10.1%
Overall Average Rate Level Change for the Industrial Classifications	+19.6%	+14.5%

This amended filing also includes the following changes:

- The overall rate level change for the federal classifications has been adjusted to reflect the revised first-year impact of the *Castellanos* decision contained in the OIR's rate order.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

**Exhibit V**

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*Effective December 1, 2016*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005X	6.56	790	2.35	0.43	1924	2.79	451	1.03	0.46	2688	4.28	585	1.60	0.46
0008X	4.95	646	1.69	0.41	1925	7.87	908	2.68	0.40	2702X*	16.18	1200	4.26	0.31
0016X	13.10	1200	4.14	0.36	2003X	5.96	736	2.14	0.43	2710	15.10	1200	4.54	0.32
0030X	6.52	787	2.22	0.41	2014	8.12	931	2.56	0.36	2714	10.00	1100	3.72	0.45
0034	6.60	794	2.35	0.43	2016	3.62	526	1.34	0.46	2731	5.71	714	1.81	0.36
0035X	4.12	571	1.53	0.45	2021	3.79	541	1.29	0.41	2735	7.21	849	2.69	0.46
0036	6.75	808	2.40	0.43	2039	3.17	485	1.19	0.46	2759	8.87	998	3.30	0.46
0037	6.79	811	2.32	0.41	2041	4.97	647	1.85	0.46	2790	2.84	456	1.04	0.45
0042X	9.82	1084	3.35	0.41	2065	3.67	530	1.31	0.43	2797	8.31	948	2.96	0.43
0050X	8.49	964	3.03	0.43	2070	6.72	805	2.43	0.44	2799	5.93	734	2.05	0.41
0052X	7.51	876	2.36	0.36	2081	5.85	727	2.08	0.43	2802X	8.18	936	2.80	0.41
0059D	0.13	-	0.02	0.31	2089	6.55	790	2.35	0.43	2812	-	-	2.54	0.43
0065D	0.03	-	0.01	0.36	2095	8.50	965	3.04	0.43	2835	3.64	528	1.44	0.51
0066D	0.03	-	0.01	0.36	2105	6.30	767	2.35	0.45	2836	2.95	466	1.15	0.50
0067D	0.03	-	0.01	0.36	2110	3.98	558	1.48	0.45	2841	5.55	700	2.07	0.45
0079X	5.74	717	1.81	0.36	2111	4.09	568	1.53	0.46	2881	4.58	612	1.80	0.50
0083	9.29	1036	3.27	0.43	2112	4.97	647	1.85	0.45	2883	7.09	838	2.54	0.43
0106	16.65	1200	5.00	0.32	2114	3.92	553	1.45	0.46	2913	6.18	756	2.42	0.50
0113	7.43	869	2.67	0.43	2119X	3.93	554	1.35	0.41	2915	3.50	515	1.21	0.41
0153X	7.88	909	2.50	0.37	2121	2.35	412	0.84	0.43	2916	6.05	745	1.82	0.32
0170	3.58	522	1.28	0.43	2130	3.17	485	1.13	0.43	2923	3.18	486	1.18	0.46
0173X	1.04	294	0.38	0.45	2131	3.18	486	1.14	0.43	2942	3.82	544	1.51	0.50
0251	6.10	749	2.18	0.43	2157	5.03	653	1.81	0.44	2960	8.21	939	2.95	0.43
0400	10.37	1133	3.57	0.41	2172	2.04	384	0.70	0.41	3004	3.20	488	1.02	0.37
0401	13.27	A	4.01	0.33	2174	4.55	610	1.70	0.46	3018	5.60	704	1.79	0.37
0771N	0.65	-	-	-	2211	12.29	1200	3.91	0.37	3022	5.56	700	2.08	0.46
0908P	206.00	406	74.08	0.43	2220	2.95	466	1.06	0.43	3027	7.62	886	2.41	0.36
0913P	1054.00	1200	373.28	0.43	2286	2.81	453	1.04	0.46	3028	3.51	516	1.26	0.43
0917	8.75	988	3.22	0.45	2288	5.93	734	2.19	0.46	3030	10.49	1144	3.31	0.36
1005	7.19	847	1.91	0.31	2300	3.15	484	1.24	0.51	3040	8.97	1007	2.84	0.37
1164D	7.25	853	1.91	0.31	2302	3.06	475	1.09	0.43	3041	7.29	856	2.62	0.43
1165D	4.09	568	1.24	0.33	2305	2.04	384	0.70	0.41	3042	7.40	866	2.54	0.41
1218X	2.06	385	0.73	0.43	2361	3.17	485	1.13	0.43	3064	8.90	1001	3.17	0.43
1320X	2.56	430	0.77	0.32	2362	2.35	412	0.84	0.43	3069	-	-	2.20	0.45
1322	12.37	1200	3.75	0.33	2380	7.85	907	2.77	0.43	3076	5.93	734	2.20	0.45
1430	7.59	883	2.39	0.36	2386	3.68	531	1.37	0.45	3081D	7.32	859	2.29	0.36
1438	7.60	884	2.30	0.33	2388	2.38	414	0.89	0.45	3082D	6.36	772	2.00	0.36
1452	3.73	536	1.19	0.37	2402	3.98	558	1.26	0.36	3085D	7.26	853	2.28	0.36
1463	21.79	1200	6.56	0.32	2413	3.15	484	1.13	0.43	3110	7.18	846	2.57	0.43
1472	6.13	752	1.84	0.32	2416	2.82	454	1.01	0.43	3111	4.84	636	1.72	0.43
1473X	1.60	344	0.50	0.37	2417	5.45	691	1.93	0.43	3113	3.57	521	1.28	0.43
1624D	5.51	696	1.67	0.33	2501	3.35	502	1.20	0.43	3114	4.53	608	1.63	0.43
1642	3.81	543	1.21	0.37	2503	1.72	355	0.64	0.46	3118	2.62	436	0.98	0.46
1654	8.38	954	2.66	0.37	2534	2.76	448	1.03	0.45	3119	1.58	342	0.62	0.50
1655	5.90	731	1.86	0.36	2570	6.05	745	2.26	0.46	3122	2.12	391	0.79	0.45
1699	4.75	628	1.50	0.36	2585	5.64	708	2.11	0.46	3126	2.95	466	1.06	0.43
1701	5.67	710	1.80	0.37	2586	5.36	682	1.92	0.43	3131	2.38	414	0.86	0.43
1710D	14.68	1200	4.62	0.36	2587	4.39	595	1.65	0.46	3132	3.84	546	1.37	0.43
1741D	5.00	650	1.29	0.31	2589	3.09	478	1.11	0.43	3145	3.09	478	1.11	0.43
1747	2.76	448	0.88	0.37	2600	4.34	591	1.62	0.46	3146	3.76	538	1.34	0.43
1748	7.34	861	2.31	0.36	2623	10.24	1122	3.50	0.41	3169	4.09	568	1.47	0.43
1803D*	10.91	1182	3.22	0.32	2651	4.01	561	1.49	0.45	3175	5.67	710	2.02	0.43
1852D	4.17	575	1.09	0.30	2660	3.46	511	1.29	0.45	3179	2.57	431	0.96	0.46
1853	4.01	561	1.36	0.41	2670	2.85	457	1.12	0.50	3180	5.33	680	1.98	0.45
1860	2.82	454	1.06	0.46	2683	1.82	364	0.67	0.45	3188	2.52	427	0.94	0.46

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

**Exhibit V**

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*Effective December 1, 2016*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3220	1.80	362	0.65	0.43	4000	8.37	953	2.55	0.33	4635	4.61	615	1.21	0.31
3223	5.22	670	2.03	0.50	4021	8.17	935	2.57	0.36	4653	2.43	419	0.91	0.45
3224	4.73	626	1.79	0.46	4024D	4.82	634	1.53	0.37	4665	11.07	1196	3.51	0.37
3227	5.63	707	2.11	0.46	4034	11.68	1200	3.70	0.37	4670	11.36	1200	3.54	0.36
3240	3.95	556	1.47	0.45	4036	4.23	581	1.34	0.37	4683	5.39	685	1.95	0.43
3241	3.28	495	1.17	0.43	4038	4.56	610	1.79	0.51	4686	3.12	481	0.99	0.37
3255	2.46	421	0.97	0.51	4053	3.06	475	1.09	0.43	4692	0.89	280	0.34	0.46
3257	3.87	548	1.38	0.43	4061	4.98	648	1.86	0.46	4693	1.49	334	0.53	0.43
3270	3.12	481	1.12	0.43	4062	4.36	592	1.57	0.43	4703	3.14	483	1.13	0.43
3300	6.22	760	2.22	0.43	4101	4.69	622	1.61	0.41	4710X	4.87	638	1.82	0.45
3303	6.44	780	2.40	0.45	4109	0.85	277	0.32	0.46	4717	2.99	469	1.19	0.50
3307	4.08	567	1.46	0.43	4110	1.25	313	0.45	0.43	4720	3.67	530	1.30	0.43
3315	6.55	790	2.46	0.46	4111	2.74	447	1.03	0.46	4740	2.07	386	0.67	0.37
3334	4.55	610	1.64	0.44	4113	3.40	506	1.23	0.44	4741	4.73	626	1.68	0.43
3336	4.83	635	1.54	0.37	4114	3.79	541	1.36	0.43	4751	3.32	499	1.04	0.36
3365	12.08	1200	3.82	0.37	4130	7.73	896	2.76	0.43	4771N	3.68	590	0.96	0.30
3372	4.14	573	1.41	0.41	4131	5.88	729	2.22	0.46	4777	9.58	1062	2.57	0.33
3373	8.92	1003	3.16	0.43	4133	2.76	448	1.03	0.45	4825	1.88	369	0.60	0.36
3383	2.16	394	0.80	0.45	4149	0.92	283	0.36	0.50	4828	5.17	665	1.78	0.41
3385	1.02	292	0.38	0.46	4206	6.46	781	2.31	0.43	4829	3.03	473	0.92	0.32
3400	4.72	625	1.62	0.41	4207	3.21	489	1.02	0.37	4902	3.37	503	1.26	0.46
3507X	5.58	702	2.00	0.43	4239	2.65	439	0.84	0.37	4923	4.20	578	1.49	0.43
3515	3.09	478	1.11	0.43	4240	5.71	714	2.09	0.45	5020	12.36	1200	3.90	0.37
3548	2.34	411	0.83	0.43	4243	3.35	502	1.20	0.43	5022X	15.10	1200	4.55	0.33
3559	3.37	503	1.21	0.43	4244	3.68	531	1.32	0.43	5037	41.92	1200	11.15	0.31
3574	2.01	381	0.75	0.46	4250	2.73	446	0.96	0.43	5040	16.44	1200	4.34	0.31
3581	1.87	368	0.70	0.45	4251	4.06	565	1.45	0.43	5057X	9.44	1050	2.47	0.31
3612	3.79	541	1.29	0.41	4263	3.56	520	1.27	0.43	5059	42.47	1200	11.10	0.31
3620	5.99	739	1.90	0.37	4273	4.64	618	1.65	0.43	5069X	26.49	1200	7.07	0.32
3629X	2.41	417	0.90	0.46	4279	5.25	673	1.88	0.43	5102X	10.24	1122	3.09	0.33
3632X	5.44	690	1.86	0.41	4282	2.35	412	0.89	0.46	5146	8.59	973	2.71	0.37
3634	2.13	392	0.80	0.46	4283	4.12	571	1.45	0.43	5160	3.07	476	0.92	0.33
3635	4.55	610	1.63	0.43	4299	2.56	430	0.95	0.46	5183	5.86	727	1.85	0.37
3638	2.48	423	0.93	0.46	4304	6.36	772	2.17	0.41	5188	7.32	859	2.31	0.37
3642	1.61	345	0.58	0.43	4307	3.61	525	1.42	0.50	5190	6.02	742	1.90	0.37
3643	2.68	441	0.96	0.43	4351X	1.91	372	0.67	0.43	5191	1.17	305	0.42	0.43
3647	2.84	456	0.97	0.41	4352	3.14	483	1.16	0.45	5192X	4.75	628	1.70	0.43
3648	2.73	446	1.02	0.46	4361	1.78	360	0.65	0.45	5213X	12.66	1200	3.81	0.33
3681	1.02	292	0.39	0.46	4410	7.13	842	2.55	0.43	5215X	15.55	1200	5.32	0.41
3685	1.33	320	0.50	0.45	4420	5.52	697	1.68	0.33	5221	8.06	925	2.54	0.37
3719	2.82	454	0.74	0.31	4431	1.90	371	0.75	0.50	5222	12.04	1200	3.64	0.33
3724	4.74	627	1.43	0.33	4432	1.87	368	0.74	0.50	5223X	7.61	885	2.40	0.37
3726	6.11	750	1.62	0.31	4452	4.78	630	1.71	0.43	5348	7.02	832	2.23	0.37
3803	4.20	578	1.51	0.43	4459	4.91	642	1.75	0.43	5402	7.73	896	2.87	0.46
3807	3.56	520	1.33	0.46	4470	3.18	486	1.14	0.43	5403X	11.11	1200	3.34	0.33
3808	3.48	513	1.20	0.41	4484	5.28	675	1.88	0.43	5437X	10.22	1120	3.23	0.37
3821	10.40	1136	3.55	0.41	4493	3.42	508	1.23	0.43	5443	5.76	718	2.06	0.43
3822	7.45	871	2.56	0.41	4511X	1.39	325	0.48	0.41	5445X	8.61	975	2.60	0.33
3824	7.34	861	2.51	0.41	4557	3.28	495	1.22	0.45	5462	12.07	1200	3.81	0.37
3826	1.14	303	0.41	0.43	4558X	3.40	506	1.22	0.43	5472	16.42	1200	4.35	0.31
3827	3.21	489	1.09	0.41	4568	3.23	491	1.02	0.36	5473	18.11	1200	4.74	0.31
3830	1.58	342	0.54	0.41	4581	1.22	310	0.36	0.32	5474X	12.63	1200	3.80	0.33
3851	4.89	640	1.84	0.46	4583	10.28	1125	3.10	0.32	5478	5.88	729	1.87	0.37
3865	2.73	446	1.08	0.50	4586X	1.87	368	0.57	0.33	5479	11.34	1200	3.87	0.41
3881	4.70	623	1.69	0.43	4611	1.98	378	0.74	0.46	5480	10.16	1114	3.08	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit V**

*Effective December 1, 2016*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5491	4.28	585	1.30	0.33	6872F	12.54	1200	3.24	0.27	7538	11.33	1200	2.99	0.31
5506	10.59	1153	2.77	0.31	6874F	18.66	1200	4.81	0.27	7539	2.60	434	0.79	0.33
5507	7.52	877	2.27	0.33	6882	4.74	627	1.24	0.31	7540	3.65	529	0.96	0.31
5508D	20.80	1200	6.62	0.37	6884	4.54	609	1.20	0.31	7580	3.94	555	1.24	0.36
5509X	11.76	1200	3.52	0.32	7016M	8.44	960	2.25	0.31	7590	6.93	824	2.36	0.41
5535	10.98	1188	3.46	0.37	7024M	9.38	1044	2.50	0.31	7600	5.93	734	1.89	0.37
5537X	7.95	916	2.51	0.37	7038M	5.00	650	1.31	0.30	7605	3.74	537	1.19	0.37
5551	21.29	1200	5.56	0.31	7046M	9.05	1015	2.38	0.31	7610X	0.73	266	0.25	0.41
5606	2.12	391	0.64	0.33	7047M	16.63	1200	4.69	0.31	7704X	6.22	760	1.87	0.32
5610X	10.28	1125	3.67	0.43	7050M	9.88	1089	2.72	0.30	7705	6.11	750	2.09	0.41
5613X	19.62	1200	6.97	0.43	7090M	5.56	700	1.45	0.30	7720	4.75	628	1.50	0.36
5645X	19.40	1200	5.84	0.33	7098M	10.06	1105	2.64	0.31	7855	6.88	819	2.20	0.37
5651X	11.68	1200	3.51	0.33	7099M	17.83	1200	4.95	0.31	8001	6.15	754	2.29	0.46
5703	20.78	1200	6.58	0.37	7133	5.84	726	1.78	0.33	8002	3.13	482	1.11	0.43
5705	19.52	1200	6.15	0.37	7151M	7.10	839	2.16	0.33	8006X	3.79	541	1.35	0.43
5951	0.82	274	0.30	0.46	7152M	14.00	1200	4.51	0.33	8008	2.07	386	0.77	0.45
6004X	16.66	1200	5.31	0.37	7153M	7.88	909	2.40	0.33	8010	2.39	415	0.89	0.46
6006FX	18.08	1200	5.42	0.34	7201X	14.42	1200	5.14	0.43	8013	0.78	270	0.28	0.43
6017	8.53	968	2.72	0.37	7204X	1.92	373	0.73	0.46	8015	1.47	332	0.52	0.43
6018	4.44	600	1.42	0.37	7205X	13.76	1200	4.90	0.43	8017	2.29	406	0.85	0.46
6045	6.25	763	1.99	0.37	7219X	8.44	960	2.56	0.33	8018	4.20	578	1.57	0.46
6204	14.83	1200	4.48	0.33	7222	7.68	891	2.45	0.37	8021	5.68	711	2.03	0.43
6206	5.17	665	1.36	0.31	7230	11.91	1200	4.08	0.41	8031	4.27	584	1.52	0.43
6213	3.82	544	1.16	0.33	7231	7.73	896	2.68	0.41	8032	3.77	539	1.40	0.46
6214	4.68	621	1.23	0.31	7232	12.36	1200	3.77	0.33	8033	2.80	452	1.00	0.43
6216X	8.41	957	2.22	0.31	7309F	16.06	1200	4.13	0.27	8037	2.44	420	0.90	0.46
6217	8.69	982	2.61	0.33	7313F	3.02	472	0.79	0.27	8039	3.24	492	1.20	0.45
6229	8.32	949	2.51	0.33	7317FX	12.58	1200	3.23	0.28	8044	4.05	565	1.39	0.41
6233	4.93	644	1.49	0.33	7327FX	32.99	1200	8.54	0.27	8045	0.70	263	0.25	0.46
6235	13.46	1200	3.62	0.33	7333M	9.75	1078	2.59	0.31	8046	4.06	565	1.45	0.43
6236	18.32	1200	5.80	0.37	7335M	10.83	1175	2.87	0.31	8047	1.23	311	0.46	0.46
6237	2.49	424	0.80	0.37	7337M	19.20	1200	5.38	0.31	8058	3.77	539	1.34	0.43
6251D	8.04	924	2.46	0.33	7350FX	14.60	1200	4.27	0.30	8061X	4.40	596	1.57	0.43
6252D	6.97	827	1.83	0.31	7360X	7.10	839	2.25	0.37	8072	1.42	328	0.52	0.45
6260D	8.55	970	2.25	0.31	7370	6.23	761	2.23	0.43	8102	2.69	442	1.01	0.46
6306	7.96	916	2.39	0.33	7380	6.99	829	2.40	0.41	8103	3.58	522	1.22	0.41
6319	6.62	796	1.99	0.33	7382	6.22	760	2.23	0.43	8105	4.51	606	1.69	0.46
6325	8.99	1009	2.72	0.33	7383X	6.99	829	2.19	0.36	8106	7.38	864	2.33	0.36
6400	12.74	1200	4.35	0.41	7390	6.53	788	2.34	0.43	8107	4.70	623	1.49	0.37
6503	3.65	529	1.36	0.46	7394MX	8.38	954	2.23	0.31	8111	3.15	484	1.13	0.43
6504	4.58	612	1.70	0.45	7395MX	9.31	1038	2.47	0.31	8116	3.99	559	1.42	0.43
6702M*	8.35	952	2.67	0.37	7398MX	16.51	1200	4.63	0.31	8203	7.85	907	2.82	0.43
6703M*	16.39	1200	5.57	0.37	7402	0.23	221	0.08	0.44	8204	7.78	900	2.41	0.36
6704M*	9.27	1034	2.97	0.37	7403	6.72	805	2.13	0.37	8209	6.84	816	2.43	0.43
6801F	3.19	487	0.96	0.34	7405N	2.03	481	0.65	0.37	8215	8.00	920	2.54	0.37
6811	5.81	723	1.85	0.37	7420	16.24	1200	4.31	0.32	8227	8.47	962	2.22	0.31
6824FX	9.19	1027	2.70	0.29	7421	1.17	305	0.35	0.33	8232X	6.12	751	1.94	0.37
6826FX	5.42	688	1.63	0.34	7422	2.90	461	0.76	0.31	8233	4.40	596	1.41	0.37
6828FX	5.82	724	1.75	0.34	7425	2.50	425	0.67	0.32	8235	6.54	789	2.34	0.43
6834X	3.68	531	1.26	0.41	7431N	1.00	339	0.27	0.31	8263	12.62	1200	4.29	0.40
6836X	5.48	693	1.73	0.36	7445N	1.09	-	-	-	8264	7.37	863	2.33	0.37
6838X	5.24	672	1.80	0.41	7453N	0.54	-	-	-	8265	7.85	907	2.37	0.33
6843F	12.73	1200	3.30	0.27	7502	3.05	475	0.96	0.37	8273X	5.78	720	2.07	0.43
6845F	8.66	979	2.25	0.28	7515	1.97	377	0.51	0.30	8274X	5.46	691	1.95	0.43
6854	4.69	622	1.23	0.31	7520	5.04	654	1.79	0.43	8279	9.44	1050	2.84	0.33

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Exhibit V**

*Effective December 1, 2016*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8288	8.41	957	2.64	0.36	8871	0.25	223	0.09	0.46					
8291	5.71	714	1.96	0.41	8901	0.39	235	0.13	0.41					
8292X	6.32	769	2.25	0.43	9012	1.82	364	0.62	0.41					
8293	14.18	1200	4.50	0.37	9014X	5.46	691	1.96	0.43					
8304	6.72	805	2.13	0.37	9015	5.53	698	1.98	0.43					
8350	7.22	850	2.16	0.33	9016	3.05	475	1.08	0.43					
8353X	7.07	836	2.23	0.36	9019	2.53	428	0.80	0.36					
8380	4.09	568	1.40	0.41	9033	3.04	474	1.09	0.43					
8381X	2.33	410	0.80	0.41	9040	5.14	663	1.91	0.45					
8385	3.73	536	1.18	0.37	9047X	4.23	581	1.51	0.43					
8392	3.98	558	1.42	0.43	9052	3.98	558	1.48	0.45					
8393X	2.63	437	0.94	0.43	9058	2.67	440	1.05	0.50					
8500	9.45	1051	2.98	0.36	9060	2.54	429	0.94	0.45					
8601X	0.70	263	0.23	0.41	9061	2.76	448	1.08	0.50					
8602X	1.42	328	0.48	0.41	9063	1.70	353	0.63	0.45					
8603	0.19	217	0.06	0.43	9077F	3.71	534	1.24	0.42					
8606	3.52	517	1.07	0.33	9082	2.54	429	1.00	0.50					
8709F	7.16	844	1.86	0.27	9083	2.60	434	1.02	0.50					
8719	8.44	960	2.18	0.30	9084	2.95	466	1.05	0.43					
8720X	2.38	414	0.76	0.37	9088a	a	a	a	a					
8721	0.40	236	0.13	0.37	9089	1.86	367	0.69	0.45					
8723X	0.25	223	0.09	0.43	9093	2.52	427	0.93	0.45					
8725	0.25	223	0.08	0.36	9101X	5.25	673	1.95	0.45					
8726F	2.78	450	0.83	0.34	9102X	5.16	664	1.83	0.43					
8728X	0.46	241	0.14	0.37	9154	2.26	403	0.81	0.43					
8734M	0.69	262	0.22	0.37	9156	4.62	616	1.58	0.41					
8737M	0.62	256	0.20	0.37	9170	10.77	1169	2.79	0.31					
8738M	1.23	311	0.41	0.37	9178	12.66	1200	4.89	0.50					
8742	0.51	246	0.16	0.37	9179	16.24	1200	6.10	0.46					
8745	7.69	892	2.59	0.40	9180	4.02	562	1.27	0.36					
8748	0.94	285	0.32	0.41	9182	3.66	529	1.30	0.43					
8755	0.77	269	0.24	0.37	9186	45.74	1200	13.62	0.32					
8799	1.05	295	0.37	0.43	9220	8.83	995	3.01	0.41					
8800	1.86	367	0.73	0.50	9402	10.27	1124	3.24	0.37					
8803	0.12	211	0.04	0.36	9403	9.77	1079	2.96	0.33					
8805M	0.35	232	0.13	0.43	9410	2.63	437	0.94	0.43					
8810	0.26	223	0.09	0.43	9501X	4.61	615	1.58	0.41					
8814M	0.32	229	0.11	0.43	9505	4.77	629	1.63	0.41					
8815M	0.64	258	0.23	0.43	9516	4.34	591	1.38	0.37					
8820	0.22	220	0.07	0.41	9519	6.35	772	2.02	0.37					
8824	5.30	677	1.97	0.45	9521	7.82	904	2.45	0.37					
8825	2.86	457	1.13	0.50	9522	3.43	509	1.21	0.43					
8826	3.33	500	1.19	0.43	9534	7.92	913	2.39	0.33					
8829X	3.07	476	1.09	0.43	9554	12.33	1200	3.71	0.33					
8831	2.33	410	0.83	0.43	9586	1.29	316	0.51	0.50					
8832	0.48	243	0.17	0.43	9600	3.65	529	1.37	0.46					
8833	1.56	340	0.55	0.43	9620	1.75	358	0.60	0.41					
8835	2.79	451	1.00	0.43										
8841X	2.32	409	0.79	0.41										
8842	2.76	448	0.97	0.43										
8855	0.26	223	0.09	0.43										
8856	0.31	228	0.11	0.43										
8864	1.86	367	0.66	0.43										
8868X	0.59	253	0.21	0.45										
8869	1.82	364	0.67	0.45										

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

Effective December 1, 2016

**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 Rule 3-A-7 of Manual supplement - Treatment of Disease Coverage.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.13	S	1710D	0.04	S	4024D	0.01	S
0065D	0.03	S	1741D	0.13	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.13	S	6251D	0.01	S
0067D	0.03	S	1852D	0.03	Asb	6252D	0.01	S
1164D	0.02	S	3081D	0.03	S	6260D	0.02	S
1165D	0.01	S	3082D	0.03	S			
1624D	0.01	S	3085D	0.02	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include 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.
- 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
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**

- 1803 See Florida Special Rules for Treatment of Disease Coverage.
- 2702 An upset payroll of \$10.00 per cord has been established for use only when payroll records are not available and shall be used for premium computation purposes in accordance with the classification footnote.
- 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 2.367 and elr x 2.531.
- 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

<b>Average Weekly Wage</b> applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i> .....	\$30
<b>Basis of premium</b> applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$65,700
Leased or rented vehicle.....	\$43,800
<b>Expense Constant</b> applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$200
<b>Maximum Weekly Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$2,500
<b>Minimum Weekly Payroll</b> applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$400
All other executive officers.....	\$850
<b>Premium Determination for Partners and Sole Proprietors</b> in accordance with <i>Basic Manual</i> Rule 2-E-3 (Annual Payroll).....	\$43,800

**Note:** If the actual remuneration received by the partner or sole proprietor as evidenced by IRS Schedule C forms is less than the amount shown above, the actual amount may be used.

**Premium Discount Percentages** - (See *Basic Manual* Rule 3-A-19-a.) The following premium discounts are applicable to Standard Premiums:

		Table A	Table B
First	\$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

**Premium Reduction Percentages** - The following percentages are applicable by deductible and/or coinsurance amount and hazard group for total losses on a per claim basis. They do include a safety factor.

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	3.1%	2.5%	2.3%	1.8%	1.5%	1.2%	0.9%
\$10,000	4.4%	3.6%	3.4%	2.7%	2.2%	1.9%	1.5%
\$15,000	5.3%	4.5%	4.2%	3.4%	2.9%	2.4%	2.0%
\$20,000	6.1%	5.2%	4.8%	4.0%	3.4%	2.9%	2.4%
\$21,000	6.2%	5.3%	4.9%	4.2%	3.5%	3.0%	2.4%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.4%	2.8%	2.5%	1.9%	1.4%	1.1%	0.8%
\$1,000	5.8%	4.7%	4.3%	3.2%	2.4%	1.9%	1.4%
\$1,500	7.6%	6.2%	5.7%	4.3%	3.3%	2.6%	2.0%
\$2,000	9.1%	7.5%	6.8%	5.2%	4.0%	3.2%	2.4%
\$2,500	10.5%	8.6%	7.8%	6.0%	4.7%	3.7%	2.9%



Effective December 1, 2016

MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	9.0%	7.5%	6.9%	5.7%	4.6%	3.9%	3.1%
\$1,000	10.9%	9.1%	8.4%	6.7%	5.5%	4.5%	3.6%
\$1,500	12.3%	10.3%	9.5%	7.6%	6.1%	5.1%	4.0%
\$2,000	13.5%	11.3%	10.4%	8.3%	6.7%	5.6%	4.4%
\$2,500	14.6%	12.1%	11.2%	8.9%	7.2%	6.0%	4.8%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	15.3%	12.6%	11.6%	9.1%	7.3%	5.9%	4.7%
\$10,000	21.9%	18.2%	16.8%	13.6%	11.2%	9.4%	7.5%
\$15,000	26.6%	22.4%	20.8%	17.2%	14.4%	12.2%	9.8%
\$20,000	30.4%	25.8%	24.0%	20.2%	17.0%	14.6%	11.9%
\$25,000	33.5%	28.7%	26.7%	22.8%	19.4%	16.8%	13.7%
\$50,000	43.5%	38.4%	36.0%	32.0%	27.9%	24.9%	20.6%
\$75,000	49.0%	44.1%	41.5%	37.7%	33.3%	30.3%	25.3%

+ Identifies a premium reduction percentage provided on an advisory basis. An insurer may deviate from such percentage reductions by filing with and obtaining approval from the Office of Insurance Regulation.

**Terrorism (Voluntary Rates)** ..... 0.02

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic Manual** ..... 92%

(Multiply a Non-F classification rate by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.83) and the adjustment for differences in loss-based expenses (1.051).)

**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. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

**RETROSPECTIVE RATING PLAN MANUAL  
STATE SPECIAL RATING VALUES**

**FLORIDA  
RR 1  
Exhibit V**

*Effective December 1, 2016*

**1. Hazard Group Differentials**

A	B	C	D	E	F	G
1.82	1.41	1.28	1.07	0.88	0.73	0.58

**2. Tax Multipliers**

- a. State (non-F Classes) 1.033
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.067

**3. Expected Loss Ratio**

Countrywide: 0.585

Florida: 0.5848\*

**Expected Loss and Allocated Expense Ratio**

Countrywide: 0.660

Florida: 0.6679\*

**4. Table of Expense Ratios**

Type A: 2015-01  
Type B: 2015-01

Type FL-A: 2015-01  
Type FL-B: 2015-01

\* The FL-specific Expected Loss Ratio (ELR) and Expected Loss and Allocated Expense Ratio (ELAER) are provided for optional use. If these options are chosen, the FL-specific expense ratio tables should also be used. If the countrywide ELR or ELAER are used, then the standard Type A and Type B tables should be used.

**5. 2013 Table of Expected Loss Ranges**

Effective January 1, 2013

**6.**

**Excess Loss Factors**

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.401	0.431	0.443	0.470	0.490	0.505	0.521
\$15,000	0.361	0.396	0.410	0.440	0.464	0.482	0.502
\$20,000	0.329	0.367	0.383	0.415	0.441	0.461	0.484
\$25,000	0.303	0.343	0.360	0.393	0.421	0.443	0.469
\$30,000	0.281	0.322	0.340	0.374	0.404	0.427	0.455
\$35,000	0.262	0.304	0.323	0.357	0.388	0.412	0.443
\$40,000	0.246	0.289	0.308	0.342	0.374	0.398	0.431
\$50,000	0.219	0.262	0.282	0.316	0.350	0.375	0.411
\$75,000	0.174	0.215	0.236	0.268	0.304	0.329	0.371
\$100,000	0.145	0.184	0.205	0.235	0.272	0.297	0.341
\$125,000	0.125	0.162	0.183	0.211	0.248	0.272	0.318
\$150,000	0.110	0.145	0.167	0.193	0.229	0.252	0.300
\$175,000	0.098	0.132	0.154	0.179	0.214	0.236	0.285
\$200,000	0.089	0.122	0.143	0.167	0.202	0.222	0.272
\$225,000	0.082	0.113	0.134	0.157	0.191	0.211	0.262
\$250,000	0.076	0.106	0.127	0.148	0.182	0.201	0.252
\$275,000	0.070	0.100	0.121	0.141	0.175	0.193	0.244
\$300,000	0.066	0.095	0.115	0.135	0.168	0.186	0.237
\$325,000	0.062	0.090	0.110	0.129	0.162	0.179	0.230
\$350,000	0.058	0.086	0.106	0.124	0.156	0.173	0.224
\$375,000	0.055	0.082	0.102	0.120	0.152	0.168	0.219
\$400,000	0.053	0.079	0.098	0.115	0.147	0.163	0.214
\$425,000	0.050	0.076	0.095	0.112	0.143	0.158	0.209
\$450,000	0.048	0.073	0.092	0.108	0.139	0.154	0.205
\$475,000	0.046	0.070	0.089	0.105	0.136	0.150	0.201
\$500,000	0.044	0.068	0.086	0.102	0.133	0.147	0.197
\$600,000	0.038	0.060	0.078	0.092	0.121	0.135	0.184
\$700,000	0.033	0.054	0.071	0.084	0.113	0.125	0.174
\$800,000	0.030	0.049	0.065	0.078	0.105	0.118	0.165
\$900,000	0.027	0.045	0.061	0.073	0.099	0.111	0.158
\$1,000,000	0.025	0.042	0.057	0.068	0.094	0.105	0.151
\$2,000,000	0.013	0.024	0.034	0.042	0.061	0.071	0.108
\$3,000,000	0.008	0.016	0.024	0.030	0.045	0.053	0.084
\$4,000,000	0.006	0.012	0.017	0.022	0.035	0.042	0.068
\$5,000,000	0.004	0.009	0.013	0.017	0.028	0.034	0.056
\$6,000,000	0.003	0.007	0.011	0.014	0.022	0.028	0.047
\$7,000,000	0.002	0.006	0.009	0.011	0.019	0.024	0.040
\$8,000,000	0.002	0.005	0.007	0.009	0.016	0.020	0.034
\$9,000,000	0.002	0.004	0.006	0.008	0.013	0.017	0.030
\$10,000,000	0.001	0.003	0.005	0.007	0.011	0.015	0.026

Effective December 1, 2016

**Excess Loss and  
Allocated Expense Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.475	0.507	0.519	0.548	0.569	0.586	0.602
\$15,000	0.431	0.469	0.484	0.516	0.541	0.561	0.581
\$20,000	0.396	0.438	0.454	0.489	0.517	0.539	0.563
\$25,000	0.367	0.411	0.429	0.465	0.496	0.519	0.546
\$30,000	0.343	0.388	0.407	0.444	0.477	0.502	0.531
\$35,000	0.321	0.368	0.388	0.425	0.459	0.486	0.518
\$40,000	0.303	0.350	0.370	0.408	0.444	0.471	0.505
\$50,000	0.272	0.320	0.341	0.379	0.416	0.445	0.482
\$75,000	0.219	0.265	0.288	0.325	0.364	0.393	0.437
\$100,000	0.185	0.229	0.252	0.287	0.327	0.356	0.404
\$125,000	0.161	0.203	0.227	0.259	0.299	0.327	0.377
\$150,000	0.143	0.183	0.207	0.237	0.277	0.304	0.356
\$175,000	0.129	0.167	0.191	0.220	0.260	0.285	0.338
\$200,000	0.117	0.155	0.178	0.206	0.245	0.269	0.324
\$225,000	0.108	0.144	0.168	0.194	0.233	0.256	0.311
\$250,000	0.100	0.135	0.159	0.184	0.222	0.244	0.300
\$275,000	0.094	0.128	0.151	0.175	0.213	0.234	0.290
\$300,000	0.088	0.121	0.144	0.167	0.204	0.225	0.281
\$325,000	0.083	0.115	0.138	0.160	0.197	0.217	0.274
\$350,000	0.078	0.110	0.132	0.154	0.191	0.210	0.267
\$375,000	0.074	0.105	0.127	0.148	0.185	0.204	0.260
\$400,000	0.071	0.101	0.123	0.143	0.179	0.198	0.254
\$425,000	0.068	0.097	0.119	0.139	0.174	0.193	0.249
\$450,000	0.065	0.094	0.115	0.134	0.170	0.188	0.244
\$475,000	0.062	0.090	0.111	0.131	0.165	0.183	0.239
\$500,000	0.059	0.087	0.108	0.127	0.161	0.179	0.234
\$600,000	0.051	0.077	0.097	0.115	0.148	0.164	0.219
\$700,000	0.045	0.069	0.089	0.105	0.137	0.152	0.207
\$800,000	0.040	0.063	0.082	0.097	0.128	0.143	0.196
\$900,000	0.036	0.058	0.076	0.090	0.120	0.134	0.187
\$1,000,000	0.033	0.054	0.071	0.084	0.114	0.127	0.179
\$2,000,000	0.017	0.031	0.043	0.052	0.075	0.086	0.129
\$3,000,000	0.011	0.021	0.030	0.037	0.055	0.065	0.101
\$4,000,000	0.008	0.015	0.022	0.028	0.043	0.051	0.082
\$5,000,000	0.006	0.012	0.017	0.022	0.034	0.042	0.068
\$6,000,000	0.004	0.009	0.014	0.018	0.028	0.035	0.057
\$7,000,000	0.004	0.007	0.011	0.014	0.023	0.029	0.049
\$8,000,000	0.003	0.006	0.009	0.012	0.020	0.025	0.042
\$9,000,000	0.002	0.005	0.008	0.010	0.017	0.022	0.037
\$10,000,000	0.002	0.004	0.006	0.009	0.014	0.019	0.032

7.

**Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.05	0.04	0.03	0.16	0.12	0.10	0.00

8.

**Drug Free Workplace Premium Credit**

A 5% credit is available for employers with anniversary rating dates of January 1, 1992 or after who have complied with the provisions of the Department of Labor and Employment Security Rules.



## FLORIDA

### WORKERS COMPENSATION FILING – DECEMBER 1, 2016

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