

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

**Exhibit III**

**Page S1**

*Effective January 1, 2015*

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	6.15	723	2.54	0.43	1924	2.65	425	1.14	0.45	2670	2.53	415	1.15	0.50
0008X	4.02	542	1.58	0.40	1925	6.98	793	2.73	0.40	2683	1.79	352	0.77	0.45
0016X	12.13	1200	4.43	0.36	2001	-	-	2.32	0.43	2688	3.81	524	1.64	0.45
0030X	6.53	755	2.57	0.40	2002	-	-	2.32	0.43	2702X*	14.86	1200	4.53	0.32
0034	5.50	668	2.26	0.43	2003X	5.61	677	2.32	0.43	2710	12.79	1200	4.43	0.32
0035X	3.47	495	1.48	0.45	2014	7.41	830	2.70	0.36	2714	8.77	945	3.72	0.45
0036	5.39	658	2.21	0.43	2016	2.92	448	1.27	0.45	2731	5.54	671	2.02	0.36
0037	6.34	739	2.49	0.40	2021	4.23	560	1.68	0.40	2735	7.12	805	3.06	0.45
0042X	8.29	905	3.26	0.41	2039	2.76	435	1.19	0.45	2759	8.48	921	3.62	0.45
0050X	8.58	929	3.54	0.43	2041	4.73	602	2.03	0.45	2790	2.30	396	0.97	0.45
0052X	6.05	714	2.20	0.36	2065	4.10	549	1.71	0.43	2797	7.04	798	2.88	0.43
0059D	0.12	-	0.02	0.32	2070	6.09	718	2.53	0.43	2799	4.55	587	1.85	0.42
0065D	0.03	-	0.01	0.36	2081	5.57	673	2.28	0.43	2802X	7.23	815	2.84	0.40
0066D	0.03	-	0.01	0.36	2089	5.77	690	2.37	0.43	2812	-	-	2.60	0.43
0067D	0.03	-	0.01	0.36	2095	7.76	860	3.19	0.43	2835	3.37	486	1.53	0.50
0079X	5.63	679	2.04	0.36	2105	5.56	673	2.37	0.45	2836	3.09	463	1.40	0.49
0083	7.32	822	3.00	0.43	2110	3.48	496	1.49	0.45	2841	5.37	656	2.31	0.45
0106	16.31	1200	5.66	0.32	2111	4.49	582	1.94	0.45	2881	3.81	524	1.72	0.49
0113	6.46	749	2.66	0.43	2112	4.30	566	1.84	0.45	2883	6.28	734	2.60	0.43
0153X	6.73	772	2.46	0.36	2114	3.16	469	1.35	0.45	2913	6.66	766	2.98	0.49
0170	3.34	484	1.38	0.43	2119X	3.81	524	1.51	0.41	2915	3.00	455	1.20	0.41
0173X	1.01	286	0.42	0.45	2121	2.64	424	1.10	0.43	2916	5.21	643	1.81	0.32
0251	5.32	652	2.19	0.43	2130	3.53	500	1.47	0.43	2923	2.94	450	1.26	0.45
0400	9.52	1009	3.77	0.41	2131	2.97	452	1.22	0.43	2942	3.49	497	1.59	0.50
0401	11.11	A	3.88	0.33	2157	5.59	675	2.33	0.43	2960	7.76	860	3.22	0.43
0771N	0.68	-	-	-	2172	2.04	373	0.82	0.41	3004	3.20	472	1.18	0.37
0908P	205.00	405	85.07	0.43	2174	4.27	563	1.84	0.45	3018	5.14	637	1.89	0.37
0913P	828.00	1028	339.62	0.43	2211	11.74	1198	4.28	0.36	3022	4.70	600	2.01	0.45
0917	6.90	787	2.96	0.45	2220	2.80	438	1.16	0.43	3027	6.66	766	2.42	0.36
1005	6.90	787	2.12	0.32	2286	2.82	440	1.20	0.45	3028	3.15	468	1.31	0.43
1164D	7.33	823	2.24	0.32	2288	4.79	607	2.06	0.45	3030	10.03	1053	3.65	0.36
1165D	4.44	577	1.57	0.33	2300	3.26	477	1.49	0.50	3040	9.65	1020	3.52	0.36
1218X	1.95	366	0.79	0.43	2302	2.79	437	1.15	0.43	3041	7.78	861	3.23	0.43
1320X	2.30	396	0.81	0.33	2305	1.87	359	0.74	0.41	3042	8.19	896	3.23	0.41
1322	11.82	1200	4.15	0.33	2361	2.96	452	1.22	0.43	3064	8.05	884	3.30	0.43
1430	8.15	893	2.97	0.36	2362	2.20	387	0.91	0.43	3069	-	-	2.15	0.45
1438	7.50	838	2.61	0.32	2380	6.36	741	2.61	0.43	3076	5.03	628	2.15	0.45
1452	3.60	506	1.33	0.37	2386	3.44	492	1.47	0.45	3081D	8.18	895	2.99	0.36
1463	19.91	1200	6.92	0.32	2388	2.39	403	1.02	0.45	3082D	6.88	785	2.52	0.36
1472	5.65	680	1.96	0.32	2402	4.06	545	1.47	0.36	3085D	7.29	820	2.64	0.36
1473X	1.78	351	0.66	0.37	2413	2.97	452	1.24	0.43	3110	6.72	771	2.76	0.43
1624D	5.52	669	1.94	0.33	2416	2.87	444	1.18	0.43	3111	4.03	543	1.65	0.43
1642	4.03	543	1.48	0.36	2417	5.05	629	2.05	0.43	3113	3.05	459	1.26	0.43
1654	9.04	968	3.31	0.36	2501	2.94	450	1.22	0.43	3114	4.16	554	1.72	0.43
1655	5.46	664	1.98	0.36	2503	1.65	340	0.71	0.45	3118	2.48	411	1.07	0.45
1699	4.56	588	1.66	0.36	2534	2.96	452	1.26	0.45	3119	1.50	328	0.67	0.50
1701	5.63	679	2.06	0.37	2570	5.39	658	2.32	0.45	3122	2.05	374	0.87	0.45
1710D	11.94	1200	4.32	0.36	2585	4.90	617	2.09	0.45	3126	3.02	457	1.24	0.43
1741D	4.51	583	1.34	0.32	2586	5.31	651	2.18	0.43	3131	2.14	382	0.88	0.43
1747	2.73	432	1.00	0.37	2587	4.54	586	1.95	0.45	3132	3.90	532	1.60	0.43
1748	6.08	717	2.20	0.36	2589	2.91	447	1.20	0.43	3145	3.03	458	1.25	0.43
1803D*	8.84	951	3.05	0.33	2600	3.54	501	1.53	0.45	3146	4.20	557	1.72	0.43
1852D	3.98	538	1.19	0.31	2623	8.56	928	3.37	0.41	3169	3.97	537	1.64	0.43
1853	3.25	476	1.28	0.40	2651	3.66	511	1.55	0.45	3175	5.18	640	2.13	0.43
1860	2.69	429	1.16	0.45	2660	3.58	504	1.53	0.45	3179	2.65	425	1.13	0.45

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3180	4.88	615	2.08	0.45	3865	3.00	455	1.37	0.49	4557	3.29	480	1.40	0.45
3188	2.76	435	1.19	0.45	3881	4.41	575	1.83	0.43	4558X	3.22	474	1.32	0.43
3220	1.81	354	0.75	0.43	4000	9.13	976	3.17	0.32	4561	-	-	1.32	0.43
3223	4.23	560	1.90	0.49	4021	8.25	901	3.01	0.36	4568	3.15	468	1.15	0.36
3224	4.39	573	1.91	0.45	4024D	4.83	611	1.76	0.36	4581	1.36	316	0.48	0.32
3227	5.07	631	2.18	0.45	4034	10.55	1097	3.85	0.36	4583	8.97	962	3.14	0.33
3240	3.81	524	1.64	0.45	4036	3.58	504	1.31	0.36	4586X	1.91	362	0.67	0.33
3241	3.25	476	1.34	0.43	4038	3.69	514	1.67	0.49	4611	2.16	384	0.93	0.45
3255	2.28	394	1.03	0.50	4053	3.31	481	1.37	0.43	4635	4.13	551	1.26	0.31
3257	3.84	526	1.58	0.43	4061	5.56	673	2.40	0.45	4653	2.47	410	1.06	0.45
3270	3.23	475	1.33	0.43	4062	4.12	550	1.69	0.43	4665	10.99	1134	4.03	0.37
3300	6.38	742	2.61	0.43	4101	4.52	584	1.80	0.40	4670	9.21	983	3.33	0.36
3303	5.33	653	2.27	0.45	4109	0.92	278	0.39	0.45	4683	4.53	585	1.88	0.43
3307	3.77	520	1.56	0.43	4110	1.39	318	0.58	0.43	4686	2.80	438	1.03	0.36
3315	6.81	779	2.96	0.45	4111	3.00	455	1.30	0.45	4692	0.83	271	0.36	0.45
3334	4.55	587	1.90	0.43	4112	-	-	0.58	0.43	4693	1.62	338	0.67	0.43
3336	4.92	618	1.80	0.36	4113	3.12	465	1.30	0.43	4703	3.02	457	1.25	0.43
3365	11.31	1161	4.17	0.37	4114	3.32	482	1.37	0.43	4710X	4.95	621	2.11	0.45
3372	4.10	549	1.62	0.40	4130	6.75	774	2.78	0.43	4717	2.79	437	1.26	0.50
3373	9.98	1048	4.09	0.43	4131	5.39	658	2.34	0.46	4720	3.14	467	1.30	0.43
3383	1.76	350	0.75	0.45	4133	3.02	457	1.28	0.45	4740	1.75	349	0.64	0.37
3385	0.90	277	0.39	0.45	4149	0.90	277	0.41	0.50	4741	3.83	526	1.58	0.43
3400	4.50	583	1.77	0.41	4150	-	-	0.41	0.50	4751	3.32	482	1.21	0.36
3507X	5.28	649	2.17	0.43	4206	6.80	778	2.79	0.43	4771N	3.86	586	1.16	0.31
3515	2.65	425	1.10	0.43	4207	2.60	421	0.96	0.37	4777	7.65	850	2.41	0.33
3548	2.60	421	1.07	0.43	4239	2.94	450	1.10	0.37	4825	1.91	362	0.69	0.36
3559	3.12	465	1.29	0.43	4240	4.62	593	1.97	0.45	4828	5.00	625	1.99	0.41
3574	2.04	373	0.88	0.45	4243	3.26	477	1.34	0.43	4829	3.18	470	1.11	0.32
3581	2.02	372	0.87	0.45	4244	3.57	503	1.48	0.43	4902	3.11	464	1.34	0.45
3612	3.90	532	1.53	0.40	4250	2.22	389	0.91	0.43	4923	4.73	602	1.91	0.42
3620	5.18	640	1.89	0.36	4251	3.69	514	1.52	0.43	5020	10.60	1101	3.88	0.37
3629	2.20	387	0.94	0.45	4263	3.51	498	1.45	0.43	5022X	12.28	1200	4.29	0.33
3632	4.56	588	1.80	0.41	4273	4.07	546	1.67	0.43	5037	43.95	1200	13.45	0.32
3634	1.93	364	0.83	0.45	4279	4.65	595	1.91	0.43	5040	17.25	1200	5.29	0.32
3635	4.24	560	1.75	0.43	4282	2.59	420	1.12	0.45	5057X	9.58	1014	2.94	0.32
3638	2.37	401	1.01	0.45	4283	3.34	484	1.40	0.43	5059	36.69	1200	11.19	0.31
3642	1.68	343	0.70	0.43	4299	2.62	423	1.12	0.45	5069X	27.75	1200	8.61	0.32
3643	2.77	435	1.14	0.43	4304	5.79	692	2.27	0.40	5102X	9.01	966	3.15	0.33
3647	2.91	447	1.15	0.41	4307	3.46	494	1.57	0.50	5146	8.06	885	2.95	0.37
3648	2.62	423	1.13	0.45	4351X	1.55	332	0.64	0.43	5160	3.17	469	1.11	0.33
3681	0.98	283	0.42	0.45	4352	2.57	418	1.10	0.45	5183	5.46	664	2.00	0.37
3685	1.16	299	0.49	0.45	4360	-	-	0.26	0.41	5188	6.77	775	2.47	0.36
3719	2.68	428	0.82	0.32	4361	1.53	330	0.66	0.45	5190	5.92	703	2.16	0.36
3724	4.78	606	1.67	0.33	4362	-	-	0.26	0.41	5191	1.16	299	0.48	0.43
3726	6.41	745	1.98	0.32	4410	7.12	805	2.93	0.43	5192X	4.03	543	1.66	0.43
3803	4.38	572	1.82	0.43	4420	5.68	683	2.00	0.33	5213X	11.49	1177	4.01	0.33
3807	3.66	511	1.57	0.45	4431	1.70	345	0.76	0.50	5215X	14.77	1200	5.84	0.41
3808	3.25	476	1.29	0.41	4432	1.97	367	0.91	0.50	5221	6.25	731	2.28	0.36
3821	10.31	1076	4.06	0.40	4439	-	-	1.32	0.43	5222	10.13	1061	3.54	0.33
3822	8.30	906	3.28	0.41	4452	4.24	560	1.75	0.43	5223X	6.28	734	2.30	0.37
3824	6.98	793	2.76	0.41	4459	4.72	601	1.93	0.43	5348	6.28	734	2.31	0.37
3826	1.27	308	0.52	0.43	4470	2.79	437	1.14	0.43	5402	6.88	785	2.94	0.45
3827	2.61	422	1.03	0.41	4484	4.53	585	1.86	0.43	5403X	10.54	1096	3.68	0.33
3830	1.76	350	0.70	0.41	4493	2.83	441	1.17	0.43	5437X	8.44	917	3.08	0.37
3851	4.72	601	2.03	0.45	4511X	1.34	314	0.52	0.40	5443	5.90	702	2.45	0.43

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5445X	7.64	849	2.68	0.33	6826FX	6.02	712	1.91	0.34	7422	3.14	467	0.94	0.31
5462	9.65	1020	3.53	0.37	6828FX	6.26	732	1.99	0.34	7425	2.71	430	0.84	0.32
5472	17.24	1200	5.30	0.32	6834X	2.93	449	1.16	0.41	7431N	1.02	333	0.32	0.32
5473	15.97	1200	4.82	0.31	6836X	5.29	650	1.93	0.36	7445N	0.96	-	-	-
5474X	11.05	1139	3.84	0.33	6838X	5.17	639	2.05	0.41	7453N	0.55	-	-	-
5478	5.19	641	1.91	0.37	6843F	15.24	1200	4.13	0.29	7502	3.05	459	1.11	0.36
5479	10.65	1105	4.20	0.41	6845F	11.56	1183	3.15	0.29	7515	1.77	350	0.53	0.31
5480	8.61	932	3.02	0.33	6854	3.73	517	1.14	0.32	7520	4.31	566	1.77	0.43
5491	4.48	581	1.58	0.33	6872F	13.96	1200	3.80	0.29	7538	11.89	1200	3.66	0.32
5506	8.79	947	2.67	0.31	6874F	21.80	1200	5.95	0.29	7539	2.76	435	0.97	0.33
5507	6.74	773	2.36	0.33	6882	4.47	580	1.35	0.31	7540	3.26	477	0.99	0.31
5508D	18.42	1200	6.78	0.37	6884	4.50	583	1.38	0.32	7580	3.43	492	1.25	0.36
5509X	10.02	1052	3.47	0.32	7016M	9.20	982	2.81	0.32	7590	6.14	722	2.41	0.40
5535	9.45	1003	3.45	0.36	7024M	10.22	1069	3.12	0.32	7600	5.01	626	1.84	0.37
5537X	7.23	815	2.65	0.37	7038M	4.82	610	1.45	0.31	7605	3.23	475	1.18	0.37
5551	17.46	1200	5.27	0.31	7046M	8.63	934	2.62	0.31	7610X	0.64	254	0.26	0.41
5606	1.86	358	0.65	0.33	7047M	17.80	1200	5.10	0.32	7704X	5.31	651	1.84	0.32
5610X	8.38	912	3.46	0.43	7050M	8.62	933	2.43	0.31	7705	5.53	670	2.18	0.41
5613X	17.10	1200	7.04	0.43	7090M	5.35	655	1.61	0.31	7720	4.30	566	1.56	0.36
5645X	15.91	1200	5.55	0.33	7098M	9.59	1015	2.91	0.31	7855	7.20	812	2.65	0.37
5651X	9.02	967	3.15	0.33	7099M	15.55	1200	4.42	0.31	8001	5.45	663	2.33	0.45
5703	19.52	1200	7.16	0.37	7133	5.62	678	1.98	0.33	8002	3.03	458	1.25	0.43
5705	15.08	1200	5.45	0.36	7151M	6.83	781	2.40	0.33	8006X	3.50	498	1.44	0.43
5951	0.77	265	0.33	0.45	7152M	15.33	1200	5.06	0.33	8008	1.96	367	0.84	0.45
6004X	16.32	1200	6.03	0.37	7153M	7.59	845	2.67	0.33	8010	2.28	394	0.97	0.45
6006FX	19.10	1200	6.00	0.34	7201X	13.35	1200	5.48	0.43	8013	0.72	261	0.29	0.43
6017	8.62	933	3.22	0.37	7204X	1.88	360	0.82	0.46	8015	1.29	310	0.53	0.43
6018	4.20	557	1.56	0.37	7205X	11.16	1149	4.59	0.43	8017	2.05	374	0.87	0.45
6045	4.81	609	1.76	0.37	7219X	7.97	877	2.80	0.33	8018	3.65	510	1.56	0.45
6204	13.93	1200	4.87	0.33	7222	7.55	842	2.79	0.37	8021	5.39	658	2.22	0.43
6206	4.75	604	1.45	0.32	7230	9.45	1003	3.75	0.41	8031	3.57	503	1.46	0.43
6213	3.66	511	1.29	0.33	7231	7.25	816	2.90	0.41	8032	3.34	484	1.43	0.45
6214	4.27	563	1.30	0.32	7232	10.21	1068	3.61	0.33	8033	2.60	421	1.07	0.43
6216X	8.07	886	2.47	0.32	7309F	17.02	1200	4.63	0.29	8037	1.92	363	0.83	0.45
6217	7.78	861	2.71	0.33	7313F	4.03	543	1.10	0.29	8039	3.11	464	1.33	0.45
6229	6.45	748	2.26	0.33	7317FX	13.19	1200	3.57	0.29	8044	3.52	499	1.40	0.41
6233	4.41	575	1.55	0.33	7327FX	37.84	1200	10.29	0.28	8045	0.55	247	0.24	0.45
6235	10.37	1081	3.23	0.33	7333M	10.61	1102	3.24	0.32	8046	3.41	490	1.40	0.43
6236	16.06	1200	5.87	0.37	7335M	11.79	1200	3.60	0.32	8047	1.16	299	0.50	0.45
6237	2.19	386	0.81	0.37	7337M	20.52	1200	5.88	0.32	8058	4.07	546	1.66	0.43
6251D	7.46	834	2.65	0.34	7350FX	13.95	1200	4.27	0.30	8061X	4.06	545	1.67	0.43
6252D	6.39	743	1.95	0.32	7360X	6.88	785	2.52	0.37	8072	1.24	305	0.53	0.45
6260D	6.58	759	2.02	0.32	7370	5.80	693	2.39	0.43	8102	2.46	409	1.05	0.45
6306	6.88	785	2.40	0.33	7380	6.21	728	2.45	0.41	8103	3.86	528	1.52	0.40
6319	5.99	709	2.09	0.33	7382	5.66	681	2.34	0.43	8105	4.54	586	1.95	0.45
6325	7.80	863	2.72	0.33	7383X	5.95	706	2.14	0.36	8106	5.89	701	2.15	0.36
6400	11.02	1137	4.34	0.41	7390	5.94	705	2.45	0.43	8107	4.58	589	1.67	0.36
6503	4.07	546	1.77	0.45	7394MX	9.13	976	2.79	0.32	8111	2.82	440	1.16	0.43
6504	4.26	562	1.82	0.45	7395MX	10.14	1062	3.10	0.32	8116	3.71	515	1.52	0.43
6702M*	8.74	943	3.22	0.37	7398MX	17.65	1200	5.06	0.32	8203	7.52	839	3.11	0.43
6703M*	19.61	1200	6.77	0.37	7402	0.23	220	0.10	0.43	8204	6.12	720	2.23	0.36
6704M*	9.71	1025	3.58	0.37	7403	6.09	718	2.24	0.37	8209	6.85	782	2.80	0.43
6801F	3.37	486	1.07	0.34	7405N	1.78	433	0.66	0.37	8215	7.90	872	2.86	0.36
6811	5.31	651	1.96	0.37	7420	13.94	1200	4.32	0.32	8227	7.83	866	2.37	0.31
6824FX	8.70	940	2.67	0.30	7421	1.27	308	0.45	0.33	8232X	5.34	654	1.96	0.36

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

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**FLORIDA**

**Exhibit III**

**Page S4**

*Effective January 1, 2015*

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8233	4.36	571	1.62	0.37	8835	2.64	424	1.10	0.43	9586	1.18	300	0.53	0.49
8235	6.25	731	2.59	0.43	8841X	2.25	391	0.88	0.40	9600	3.45	493	1.47	0.45
8263	11.20	1152	4.39	0.40	8842	2.18	385	0.89	0.43	9620	1.43	322	0.56	0.40
8264	6.56	758	2.40	0.36	8855	0.26	222	0.11	0.43					
8265	8.23	900	2.87	0.33	8856	0.26	222	0.11	0.43					
8273X	5.45	663	2.24	0.43	8861	-	-	0.71	0.43					
8274X	4.95	621	2.04	0.43	8864	1.60	336	0.65	0.43					
8279	10.16	1064	3.54	0.33	8868X	0.57	248	0.24	0.45					
8288	7.19	811	2.61	0.36	8869	1.64	339	0.70	0.45					
8291	5.86	698	2.31	0.40	8871	0.26	222	0.11	0.45					
8292X	5.45	663	2.25	0.43	8901	0.35	230	0.14	0.41					
8293	12.73	1200	4.68	0.37	9012	1.61	337	0.64	0.41					
8304	6.57	758	2.40	0.36	9014X	4.95	621	2.04	0.43					
8350	5.68	683	2.00	0.33	9015	5.07	631	2.09	0.43					
8353X	6.89	786	2.51	0.36	9016	2.85	442	1.16	0.43					
8380	3.63	509	1.44	0.41	9019	2.48	411	0.90	0.36					
8381X	2.02	372	0.80	0.41	9033	2.80	438	1.15	0.43					
8385	3.21	473	1.18	0.36	9040	4.80	608	2.05	0.45					
8392	3.84	526	1.58	0.43	9047X	3.65	510	1.50	0.43					
8393X	2.43	407	1.01	0.43	9052	3.68	513	1.57	0.45					
8500	8.09	888	2.94	0.36	9058	2.47	410	1.11	0.49					
8601X	0.67	257	0.27	0.41	9059	-	-	0.70	0.45					
8602X	1.16	299	0.46	0.41	9060	2.31	396	0.98	0.45					
8603	0.19	216	0.08	0.43	9061	2.56	418	1.15	0.49					
8606	3.32	482	1.17	0.33	9063	1.59	335	0.68	0.45					
8709F	6.78	776	1.85	0.28	9077F	3.77	520	1.29	0.41					
8719	6.65	765	1.98	0.31	9082	2.34	399	1.05	0.50					
8720X	2.08	377	0.77	0.37	9083	2.53	415	1.14	0.49					
8721	0.38	232	0.14	0.36	9084	2.74	433	1.13	0.43					
8723X	0.23	220	0.10	0.43	9088a	a	a	a	a					
8725	0.20	217	0.07	0.36	9089	1.70	345	0.71	0.45					
8726F	3.18	470	1.00	0.34	9093	2.25	391	0.96	0.45					
8728X	0.51	243	0.19	0.36	9101X	4.84	611	2.06	0.45					
8734M	0.66	256	0.25	0.36	9102X	4.59	590	1.88	0.43					
8737M	0.60	251	0.22	0.36	9110	-	-	0.71	0.43					
8738M	1.34	314	0.46	0.36	9154	2.26	392	0.93	0.43					
8742	0.49	242	0.18	0.36	9156	3.96	537	1.58	0.41					
8745	6.06	715	2.35	0.40	9170	8.48	921	2.54	0.31					
8748	0.83	271	0.33	0.41	9178	11.03	1138	4.89	0.49					
8755	0.71	260	0.26	0.36	9179	17.72	1200	7.57	0.45					
8799	0.94	280	0.38	0.43	9180	3.57	503	1.30	0.36					
8800	1.53	330	0.70	0.50	9182	3.46	494	1.42	0.43					
8803	0.14	212	0.05	0.37	9186	44.88	1200	15.37	0.32					
8805M	0.34	229	0.13	0.43	9220	7.89	871	3.09	0.40					
8810	0.25	221	0.10	0.43	9402	9.32	992	3.41	0.36					
8814M	0.30	226	0.12	0.43	9403	9.38	997	3.28	0.33					
8815M	0.68	258	0.26	0.43	9410	2.46	409	1.02	0.43					
8820	0.21	218	0.09	0.41	9501X	4.13	551	1.63	0.41					
8824	4.80	608	2.05	0.45	9505	4.55	587	1.80	0.41					
8825	2.59	420	1.17	0.50	9516	3.99	539	1.47	0.37					
8826	3.15	468	1.29	0.43	9519	5.13	636	1.86	0.36					
8829X	2.85	442	1.17	0.43	9521	6.32	737	2.32	0.37					
8831	2.25	391	0.92	0.43	9522	2.77	435	1.15	0.43					
8832	0.44	237	0.18	0.43	9534	8.09	888	2.84	0.33					
8833	1.56	333	0.64	0.43	9554	12.31	1200	4.29	0.33					

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

Effective January 1, 2015

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	0.12	S	1710D	0.04	S	4024D	0.01	S
0065D	0.03	S	1741D	0.12	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.11	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	0.01	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 2.727 and elr x 2.557.
- 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.

Effective January 1, 2015

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.....	\$64,500
Leased or rented vehicle.....	\$43,000
<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).....	\$43,000

**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	3.5%	2.9%	2.7%	2.1%	1.7%	1.4%	1.1%
\$10,000	4.9%	4.1%	3.8%	3.1%	2.6%	2.2%	1.7%
\$15,000	5.9%	5.0%	4.7%	3.9%	3.3%	2.8%	2.3%
\$20,000	6.7%	5.8%	5.4%	4.6%	3.9%	3.4%	2.7%
\$21,000	6.9%	5.9%	5.5%	4.7%	4.0%	3.5%	2.8%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	4.1%	3.4%	3.1%	2.3%	1.7%	1.3%	1.0%
\$1,000	6.9%	5.6%	5.1%	3.9%	3.0%	2.3%	1.7%
\$1,500	8.9%	7.3%	6.7%	5.1%	3.9%	3.1%	2.4%
\$2,000	10.6%	8.7%	7.9%	6.1%	4.8%	3.8%	2.9%
\$2,500	12.0%	9.9%	9.0%	7.0%	5.5%	4.4%	3.4%

Effective January 1, 2015

MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	10.2%	8.6%	7.9%	6.6%	5.4%	4.5%	3.6%
\$1,000	12.4%	10.4%	9.6%	7.8%	6.4%	5.3%	4.2%
\$1,500	14.0%	11.7%	10.8%	8.8%	7.1%	5.9%	4.7%
\$2,000	15.3%	12.9%	11.8%	9.6%	7.8%	6.5%	5.1%
\$2,500	16.5%	13.8%	12.7%	10.3%	8.4%	7.0%	5.5%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	17.4%	14.4%	13.3%	10.6%	8.5%	7.0%	5.5%
\$10,000	24.6%	20.6%	19.1%	15.7%	13.0%	10.9%	8.7%
\$15,000	29.7%	25.2%	23.4%	19.7%	16.5%	14.1%	11.4%
\$20,000	33.7%	28.9%	26.8%	23.0%	19.4%	16.9%	13.6%
\$25,000	36.9%	31.9%	29.7%	25.7%	22.0%	19.2%	15.6%
\$50,000	46.6%	41.6%	39.0%	35.2%	30.8%	27.8%	23.0%
\$75,000	51.6%	46.9%	44.3%	40.7%	36.2%	33.2%	27.8%

+ 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** ..... 121%

(Multiply a Non-F classification rate by a factor of 2.21 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.09) and the adjustment for differences in loss-based expenses (1.058).)

**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 III**

*Effective January 1, 2015*

- | <p><b>1. Hazard Group Differentials</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 12.5%;">A</th> <th style="width: 12.5%;">B</th> <th style="width: 12.5%;">C</th> <th style="width: 12.5%;">D</th> <th style="width: 12.5%;">E</th> <th style="width: 12.5%;">F</th> <th style="width: 12.5%;">G</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2.22</td> <td style="text-align: center;">1.72</td> <td style="text-align: center;">1.56</td> <td style="text-align: center;">1.30</td> <td style="text-align: center;">1.07</td> <td style="text-align: center;">0.90</td> <td style="text-align: center;">0.71</td> </tr> </tbody> </table> | A    | B    | C    | D    | E    | F    | G | 2.22 | 1.72 | 1.56 | 1.30 | 1.07 | 0.90 | 0.71 | <p><b>2. Tax Multipliers</b></p> <p>a. State (non-F Classes) <span style="float: right;">1.033</span></p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&amp;HW Act Percentage <span style="float: right;">1.073</span></p> |
|--|------|------|------|------|------|------|---|------|------|------|------|------|------|------|---|
| A  | B    | C    | D    | E    | F    | G    |   |      |      |      |      |      |      |      |   |
| 2.22   | 1.72 | 1.56 | 1.30 | 1.07 | 0.90 | 0.71 |   |      |      |      |      |      |      |      |   |

- |   |  |  |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |
|---|--|--|------------------|--------------------|------------------|--|--|-----------------|--|--|-----------------|--------------------|--------------------|
| <p><b>3. Expected Loss Ratio</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Countrywide: 0.594</td> <td style="width: 50%; text-align: center;"><b>Expected Loss and Allocated Expense Ratio</b></td> </tr> <tr> <td>Florida: 0.5882*</td> <td style="text-align: center;">Countrywide: 0.670</td> </tr> <tr> <td>Florida: 0.6729*</td> <td></td> </tr> </table> | Countrywide: 0.594                               | <b>Expected Loss and Allocated Expense Ratio</b> | Florida: 0.5882* | Countrywide: 0.670 | Florida: 0.6729* |  | <p><b>4. Table of Expense Ratios</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Type A: 2014-01</td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td>Type B: 2014-01</td> <td>Type FL-A: 2014-01</td> <td>Type FL-B: 2014-01</td> </tr> </table> | Type A: 2014-01 |  |  | Type B: 2014-01 | Type FL-A: 2014-01 | Type FL-B: 2014-01 |
| Countrywide: 0.594  | <b>Expected Loss and Allocated Expense Ratio</b> |  |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |
| Florida: 0.5882*  | Countrywide: 0.670                               |  |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |
| Florida: 0.6729*  |  |  |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |
| Type A: 2014-01   |  |  |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |
| Type B: 2014-01   | Type FL-A: 2014-01                               | Type FL-B: 2014-01                               |                  |                    |                  |  |  |                 |  |  |                 |                    |                    |

\* 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	0.379	0.413	0.426	0.455	0.478	0.495	0.514
\$15,000	0.336	0.374	0.390	0.421	0.448	0.468	0.491
\$20,000	0.303	0.343	0.360	0.393	0.423	0.445	0.472
\$25,000	0.276	0.318	0.336	0.369	0.401	0.424	0.455
\$30,000	0.253	0.296	0.316	0.349	0.382	0.407	0.440
\$35,000	0.235	0.278	0.298	0.331	0.366	0.391	0.426
\$40,000	0.219	0.262	0.282	0.316	0.351	0.376	0.414
\$50,000	0.193	0.236	0.257	0.290	0.326	0.352	0.392
\$75,000	0.151	0.191	0.213	0.243	0.281	0.306	0.351
\$100,000	0.125	0.162	0.184	0.212	0.250	0.274	0.322
\$125,000	0.107	0.142	0.164	0.190	0.227	0.250	0.300
\$150,000	0.094	0.128	0.150	0.174	0.210	0.231	0.282
\$175,000	0.084	0.116	0.138	0.161	0.196	0.216	0.268
\$200,000	0.076	0.107	0.128	0.150	0.185	0.204	0.256
\$225,000	0.070	0.099	0.121	0.141	0.175	0.194	0.246
\$250,000	0.064	0.093	0.114	0.134	0.167	0.185	0.237
\$275,000	0.060	0.088	0.108	0.127	0.160	0.177	0.230
\$300,000	0.056	0.083	0.103	0.121	0.154	0.171	0.223
\$325,000	0.053	0.079	0.099	0.116	0.149	0.165	0.217
\$350,000	0.050	0.075	0.095	0.112	0.144	0.159	0.211
\$375,000	0.047	0.072	0.091	0.108	0.139	0.154	0.206
\$400,000	0.045	0.069	0.088	0.104	0.135	0.150	0.201
\$425,000	0.043	0.066	0.085	0.101	0.132	0.146	0.197
\$450,000	0.041	0.064	0.083	0.098	0.128	0.142	0.193
\$475,000	0.039	0.062	0.080	0.095	0.125	0.139	0.189
\$500,000	0.037	0.060	0.078	0.092	0.122	0.135	0.186
\$600,000	0.032	0.053	0.070	0.083	0.112	0.124	0.174
\$700,000	0.028	0.047	0.064	0.076	0.103	0.116	0.164
\$800,000	0.025	0.043	0.059	0.070	0.096	0.108	0.155
\$900,000	0.023	0.040	0.054	0.065	0.091	0.102	0.148
\$1,000,000	0.021	0.037	0.050	0.061	0.085	0.097	0.141
\$2,000,000	0.010	0.020	0.029	0.037	0.054	0.064	0.099
\$3,000,000	0.006	0.013	0.020	0.025	0.039	0.047	0.075
\$4,000,000	0.004	0.010	0.014	0.019	0.029	0.036	0.059
\$5,000,000	0.003	0.007	0.011	0.014	0.023	0.029	0.048
\$6,000,000	0.002	0.006	0.008	0.011	0.018	0.023	0.039
\$7,000,000	0.002	0.004	0.007	0.009	0.015	0.019	0.033
\$8,000,000	0.002	0.004	0.005	0.007	0.012	0.016	0.028
\$9,000,000	0.001	0.003	0.004	0.006	0.010	0.014	0.024
\$10,000,000	0.001	0.002	0.004	0.005	0.009	0.012	0.021



Effective January 1, 2015

**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	0.453	0.489	0.503	0.533	0.558	0.576	0.595
\$15,000	0.405	0.446	0.463	0.497	0.526	0.547	0.571
\$20,000	0.368	0.412	0.430	0.466	0.498	0.522	0.551
\$25,000	0.337	0.384	0.403	0.440	0.475	0.500	0.532
\$30,000	0.312	0.359	0.380	0.418	0.454	0.481	0.515
\$35,000	0.291	0.339	0.360	0.398	0.436	0.463	0.500
\$40,000	0.272	0.320	0.343	0.380	0.419	0.447	0.487
\$50,000	0.243	0.290	0.313	0.350	0.391	0.419	0.462
\$75,000	0.192	0.238	0.262	0.296	0.338	0.367	0.416
\$100,000	0.161	0.204	0.228	0.260	0.302	0.330	0.382
\$125,000	0.139	0.180	0.204	0.234	0.276	0.302	0.356
\$150,000	0.123	0.162	0.186	0.214	0.255	0.280	0.336
\$175,000	0.111	0.148	0.172	0.199	0.239	0.262	0.319
\$200,000	0.101	0.137	0.161	0.186	0.225	0.248	0.305
\$225,000	0.093	0.127	0.151	0.175	0.214	0.235	0.293
\$250,000	0.086	0.119	0.143	0.166	0.204	0.225	0.282
\$275,000	0.080	0.113	0.136	0.158	0.195	0.216	0.273
\$300,000	0.075	0.107	0.129	0.151	0.188	0.207	0.265
\$325,000	0.071	0.101	0.124	0.145	0.181	0.200	0.258
\$350,000	0.067	0.097	0.119	0.139	0.175	0.194	0.251
\$375,000	0.063	0.093	0.114	0.134	0.170	0.188	0.245
\$400,000	0.060	0.089	0.110	0.129	0.165	0.182	0.240
\$425,000	0.058	0.085	0.107	0.125	0.160	0.177	0.235
\$450,000	0.055	0.082	0.103	0.121	0.156	0.173	0.230
\$475,000	0.053	0.079	0.100	0.118	0.152	0.169	0.225
\$500,000	0.051	0.077	0.097	0.114	0.148	0.165	0.221
\$600,000	0.043	0.068	0.087	0.103	0.136	0.151	0.207
\$700,000	0.038	0.061	0.079	0.094	0.126	0.140	0.195
\$800,000	0.034	0.055	0.073	0.087	0.117	0.131	0.185
\$900,000	0.031	0.051	0.068	0.081	0.110	0.124	0.176
\$1,000,000	0.028	0.047	0.063	0.076	0.104	0.117	0.168
\$2,000,000	0.014	0.026	0.037	0.046	0.066	0.077	0.118
\$3,000,000	0.009	0.017	0.025	0.032	0.048	0.057	0.090
\$4,000,000	0.006	0.012	0.018	0.023	0.036	0.044	0.072
\$5,000,000	0.005	0.009	0.014	0.018	0.028	0.036	0.059
\$6,000,000	0.003	0.007	0.011	0.014	0.023	0.029	0.049
\$7,000,000	0.003	0.006	0.009	0.012	0.019	0.024	0.041
\$8,000,000	0.002	0.005	0.007	0.010	0.016	0.020	0.035
\$9,000,000	0.002	0.004	0.006	0.008	0.013	0.017	0.030
\$10,000,000	0.002	0.003	0.005	0.007	0.011	0.015	0.026

7. **Retrospective Development Factors**

1st Adj.	With Loss Limit			1st Adj.	Without Loss Limit		
	2nd Adj.	3rd Adj.	4th Adj.		2nd Adj.	3rd Adj.	4th Adj.
0.06	0.05	0.04	0.03	0.17	0.13	0.10	0.08

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.