

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

VERMONT

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Original Printing

Effective April 1, 2022

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	3.82	236	2003	4.60	1200	2702	28.44	1200	3188	2.28	741	3881	4.41	1200
0008	3.28	226	2014	6.35	1200	2709	10.07	1200	3220	2.29	744	4000	6.84	1200
0016	7.16	303	2016	3.20	976	2710	9.63	1200	3223	-	-	4021	6.19	1200
0034	4.30	246	2021	4.66	1200	2714	11.22	1200	3224	4.63	1200	4024D	5.34	1200
0035	3.05	221	2039	3.19	973	2721	24.17	650	3227	3.53	1060	4034	10.62	1200
0036	4.12	242	2041	4.27	1200	2722	8.56	650	3240	-	-	4036	2.88	894
0037	6.19	284	2065	2.96	915	2731	5.60	1200	3241	3.43	1035	4038	3.36	1017
0042	6.21	1200	2070	5.04	1200	2735	6.27	1200	3255	3.16	966	4053	-	-
0050	7.58	1200	2081	5.13	1200	2759	7.05	1200	3257	3.05	938	4061	-	-
0059D	0.36	-	2089	5.14	1200	2790	2.14	706	3270	2.83	882	4062	3.19	973
0065D	0.09	-	2095	4.56	1200	2791	-	-	3300	5.65	1200	4101	3.00	925
0066D	0.09	-	2105	5.97	1200	2797	4.60	1200	3303	2.89	897	4109	0.58	308
0067D	0.09	-	2110	2.79	871	2799	5.87	1200	3307	3.90	1155	4110	1.18	461
0079	3.92	238	2111	2.78	869	2802	5.53	1200	3315	4.26	1200	4111	2.55	810
0083	6.61	292	2112	4.53	1200	2835	3.10	951	3334	3.05	938	4113	-	-
0106	11.14	1200	2114	3.25	989	2836	5.60	1200	3336	3.16	966	4114	3.32	1007
0113	5.57	271	2121	1.69	591	2841	4.43	1200	3365	10.40	1200	4130	4.63	1200
0170	3.30	226	2130	2.39	769	2881	3.37	1019	3372	3.96	1170	4131	6.11	1200
0251	5.38	1200	2131	2.12	701	2883	4.12	1200	3373	5.14	1200	4133	2.86	889
0400	-	-	2143	3.82	1134	2913	-	-	3383	2.62	828	4149	0.88	384
0401	13.71	A	2157	5.60	1200	2915	4.03	1188	3385	1.17	458	4206	6.82	1200
0771N	0.60	-	2172	2.09	693	2916	3.96	1170	3400	3.76	1119	4207	2.71	851
0908P	182.00	342	2174	3.70	1104	2923	2.19	718	3507	3.28	996	4239	3.65	1091
0913P	688.00	848	2211	8.89	1200	2942	-	-	3515	2.86	889	4240	3.72	1109
0917	4.57	1200	2220	2.51	800	2960	5.77	1200	3548	1.99	667	4243	2.71	851
1005	9.61	1200	2286	-	-	3004	1.87	637	3559	3.37	1019	4244	2.88	894
1164D	4.79	1200	2288	4.80	1200	3018	3.37	1019	3574	1.25	479	4250	2.48	792
1165D	4.94	1200	2300	-	-	3022	4.50	1200	3581	1.34	502	4251	3.52	1058
1320	2.46	787	2302	2.25	734	3027	2.95	912	3612	2.14	706	4263	4.14	1200
1322	9.44	1200	2305	3.06	940	3028	5.28	1200	3620	4.04	1190	4273	2.99	922
1430	5.43	1200	2361	3.08	945	3030	7.43	1200	3629	1.85	632	4279	3.52	1058
1438	6.69	1200	2362	2.69	846	3040	7.58	1200	3632	3.06	940	4282	-	-
1452	3.26	991	2380	2.51	800	3041	4.96	1200	3634	1.98	665	4283	1.94	655
1463	9.84	1200	2386	-	-	3042	5.68	1200	3635	2.63	831	4299	2.42	777
1472	4.02	1185	2388	1.64	578	3064	4.47	1200	3638	2.26	736	4304	5.31	1200
1604D	6.79	1200	2402	3.26	991	3076	4.29	1200	3642	1.67	586	4307	1.94	655
1624D	4.09	1200	2413	2.89	897	3081D	5.40	1200	3643	2.75	861	4351	1.10	441
1642	2.48	792	2416	2.55	810	3082D	5.00	1200	3647	3.37	1019	4352	2.12	701
1654	7.39	1200	2417	2.24	731	3085D	6.16	1200	3648	2.02	675	4360	-	-
1655	-	-	2501	3.50	1053	3110	5.28	1200	3681	0.91	392	4361	1.07	433
1699	3.66	1093	2503	1.44	527	3111	2.51	800	3685	1.01	418	4410	3.87	1147
1701	3.56	1068	2534	-	-	3113	2.18	716	3719	1.20	466	4420	4.70	1200
1710D	4.80	1200	2570	4.71	1200	3114	5.10	1200	3724	4.56	1200	4431	1.85	632
1741	-	-	2585	5.17	1200	3118	1.98	665	3726	4.20	1200	4432	1.47	535
1745	-	-	2586	3.28	996	3119	1.21	469	3803	3.19	973	4439	-	-
1747	2.93	907	2587	3.29	999	3122	2.62	828	3807	3.12	956	4452	2.96	915
1748	6.65	1200	2589	3.19	973	3126	1.92	650	3808	4.33	1200	4459	3.67	1096
1803D	9.22	1200	2600	5.92	1200	3131	2.28	741	3821	6.88	1200	4470	2.51	800
1811	5.04	1200	2623	8.29	1200	3132	3.55	1065	3822	4.63	1200	4484	2.79	871
1852	-	-	2651	2.25	734	3145	2.52	803	3824	4.90	1200	4493	3.00	925
1853	-	-	2660	3.15	963	3146	3.10	951	3826	1.12	446	4511	0.66	328
1860	-	-	2670	-	-	3169	3.90	1155	3827	2.55	810	4557	2.68	843
1924	2.96	915	2683	-	-	3175	-	-	3830	1.62	573	4558	2.42	777
1925	4.46	1200	2688	2.44	782	3179	2.28	741	3851	2.82	879	4568	2.75	861
2002	4.03	1188	2701	-	-	3180	2.96	915	3865	2.55	810	4581	1.24	476

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

Refer to the Classification codes section of the **Basic Manual** for any state specific classification phraseology.

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

Effective April 1, 2022

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4583	4.59	1200	5480	6.54	1200	7016M	4.93	1200	7600	7.90	1200	8381	2.32	752
4611	1.15	453	5491	2.26	736	7024M	5.47	1200	7605	2.63	831	8385	3.25	989
4635	3.77	1121	5506	7.09	1200	7038M	6.37	1200	7610	0.64	323	8392	3.55	1065
4653	2.19	718	5507	5.35	1200	7046M	8.79	1200	7705	5.97	1200	8393	2.04	680
4665	9.20	1200	5508	-	-	7047M	6.79	1200	7710	9.20	1200	8500	7.39	1200
4670	-	-	5535	6.35	1200	7050M	8.80	1200	7711	9.20	1200	8601	0.47	280
4683	4.30	1200	5537	5.01	1200	7090M	7.08	1200	7720	4.93	1200	8602	1.41	520
4686	2.95	912	5551	17.29	1200	7098M	9.75	1200	7855	3.76	1119	8603	0.11	188
4692	1.00	415	5606	1.34	502	7099M	12.12	1200	8001	2.68	843	8606	2.35	759
4693	1.22	471	5610	5.30	1200	7133	4.57	1200	8002	2.51	800	8709F	6.07	1200
4703	2.24	731	5645	9.77	1200	7151M	5.55	1200	8006	2.24	731	8719	3.05	938
4717	2.66	838	5703	14.94	1200	7152M	7.68	1200	8008	1.37	509	8720	1.47	535
4720	2.92	905	5705	18.04	1200	7153M	6.17	1200	8010	2.22	726	8721	0.47	280
4740	1.05	428	5951	0.61	316	7219	9.63	1200	8013	0.58	308	8723	0.20	211
4741	3.30	1002	6003	7.01	1200	7222	10.62	1200	8015	0.94	400	8725	3.18	971
4751	3.77	1121	6005	4.97	1200	7225	10.07	1200	8017	1.74	604	8726F	2.82	879
4771N	3.39	1177	6017	-	-	7228	-	-	8018	4.12	1200	8734M	0.66	328
4777	4.20	1200	6018	3.49	1050	7229	-	-	8021	3.70	1104	8737M	0.58	308
4825	0.94	400	6045	5.98	1200	7230	13.90	1200	8031	3.08	945	8738M	0.81	367
4828	2.09	693	6204	7.52	1200	7231	10.31	1200	8032	3.18	971	8742	0.48	282
4829	1.42	522	6206	3.18	971	7232	12.13	1200	8033	2.45	785	8745	4.33	1200
4902	3.06	940	6213	1.98	665	7309F	12.18	1200	8037	2.24	731	8748	0.68	333
4923	1.11	443	6214	2.19	718	7313F	5.24	1200	8039	1.78	614	8754	1.11	443
5020	5.75	1200	6216	6.15	1200	7317F	10.10	1200	8044	4.59	1200	8755	0.46	277
5022	8.81	1200	6217	6.48	1200	7327F	21.55	1200	8045	1.01	418	8799	0.70	339
5037	16.01	1200	6229	4.70	1200	7333M	5.23	1200	8046	2.86	889	8800	2.02	675
5040	12.23	1200	6233	2.72	854	7335M	5.81	1200	8047	1.98	665	8803	0.07	178
5057	4.88	1200	6235	6.05	1200	7337M	7.22	1200	8058	3.28	996	8805M	0.26	226
5059	19.72	1200	6236	8.03	1200	7350F	14.28	1200	8072	1.04	425	8810	0.19	208
5069	-	-	6237	1.72	599	7360	7.55	1200	8102	2.41	775	8814M	0.23	219
5102	8.03	1200	6251D	6.16	1200	7370	6.29	1200	8103	3.94	1165	8815M	0.31	239
5146	6.82	1200	6252D	4.25	1200	7380	8.42	1200	8105	-	-	8820	0.16	201
5160	2.86	889	6260	-	-	7382	5.20	1200	8106	5.84	1200	8824	3.60	1078
5183	3.84	1139	6306	5.53	1200	7390	6.74	1200	8107	3.36	1017	8825	-	-
5188	3.56	1068	6319	3.86	1144	7394M	4.43	1200	8111	2.59	820	8826	2.82	879
5190	3.20	976	6325	3.84	1139	7395M	4.93	1200	8116	3.43	1035	8829	-	-
5191	1.08	435	6400	7.06	1200	7398M	6.12	1200	8203	7.35	1200	8831	1.38	512
5192	3.43	1035	6503	2.81	877	7402	0.21	214	8204	5.30	1200	8832	0.47	280
5213	7.56	1200	6504	3.87	1147	7403	5.27	1200	8209	5.41	1200	8833	1.24	476
5215	7.03	1200	6702M*	4.57	1200	7405N	1.74	843	8215	5.14	1200	8835	3.35	1014
5221	5.84	1200	6703M*	6.31	1200	7420	10.59	1200	8227	3.37	1019	8842	2.90	900
5222	9.97	1200	6704M*	5.07	1200	7421	1.07	433	8232	6.27	1200	8855	0.20	211
5223	6.64	1200	6801F	7.49	1200	7422	2.06	685	8233	4.23	1200	8856	0.61	316
5348	4.78	1200	6811	16.90	1200	7425	2.90	900	8235	5.27	1200	8864	1.69	591
5402	7.28	1200	6824F	9.28	1200	7431N	1.40	708	8263	7.19	1200	8868	0.56	303
5403	6.98	1200	6826F	5.08	1200	7445N	0.94	-	8264	6.51	1200	8869	1.47	535
5437	6.15	1200	6834	4.19	1200	7453N	0.75	-	8265	8.02	1200	8871	0.10	186
5443	4.44	1200	6836	4.50	1200	7502	2.82	879	8279	9.65	1200	8872	1.68	650
5445	8.87	1200	6843F	11.16	1200	7515	2.73	856	8288	8.50	1200	8901	0.23	219
5462	8.83	1200	6845F	6.24	1200	7520	3.77	1121	8291	3.99	1177	9012	1.05	428
5472	6.28	1200	6854	6.35	1200	7538	4.56	1200	8292	4.29	1200	9014	3.77	1121
5473	8.44	1200	6872F	10.62	1200	7539	2.01	673	8293	10.44	1200	9015	3.55	1065
5474	6.72	1200	6874F	16.95	1200	7540	3.70	1104	8304	6.85	1200	9016	3.65	1091
5478	4.34	1200	6882	4.36	1200	7580	3.73	1111	8350	8.56	1200	9019	3.49	1050
5479	7.23	1200	6884	5.82	1200	7590	5.01	1200	8380	3.30	1002	9033	2.32	752

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9040	4.43	1200												
9052	2.66	838												
9058	2.11	698												
9060	1.87	637												
9061	1.47	535												
9063	1.21	469												
9077F	4.04	1190												
9082	1.44	527												
9083	1.72	599												
9084	1.64	578												
9088a	a	a												
9089	1.22	471												
9093	1.59	565												
9101	4.93	1200												
9102	3.73	1111												
9154	1.95	657												
9156	3.15	963												
9170	12.74	1200												
9178	6.15	1200												
9179	14.60	1200												
9180	9.40	1200												
9182	3.28	996												
9186	13.31	1200												
9220	6.42	1200												
9402	5.62	1200												
9403	12.86	1200												
9410	3.79	1126												
9501	4.54	1200												
9505	4.83	1200												
9516	5.60	1200												
9519	6.35	1200												
9521	4.09	1200												
9522	3.05	938												
9534	4.43	1200												
9554	9.65	1200												
9586	0.66	328												
9600	3.32	1007												
9620	1.62	573												

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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 already includes the specific disease loading shown in the table below. See the **Basic Manual** rule, Supplemental and supplementary loading.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.36	S	1604D	0.03	S	3085D	0.09	S
0065D	0.09	S	1624D	0.03	S	4024D	0.04	S
0066D	0.09	S	1710D	0.04	S	6251D	0.04	S
0067D	0.09	S	1803D	0.48	S	6252D	0.03	S
1164D	0.06	S	3081D	0.06	S			
1165D	0.03	S	3082D	0.07	S			

S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for 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
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.

*** Class Codes with Specific Footnotes**

- 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 1.678 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.....	\$80,200
Leased or rented vehicle.....	\$53,500

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	1.171
Tax Multiplier	1.020

Loss Development Factors	
1st Adjustment	0.23
2nd Adjustment	0.15
3rd Adjustment	0.10
4th Adjustment	0.06

Maximum Minimum Premium..... \$1,200

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"..... \$4,100

Minimum Premium Multiplier..... 255

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers..... \$500

Percentage Premium Reductions - The following percentages are applicable, by hazard group, for a \$500 deductible amount for total losses on a per claim basis:

Percentage Premium Reductions for \$500 Deductible							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.2%	2.7%	2.1%	1.8%	1.2%	1.0%	0.8%

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)..... \$26,700

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..... 32%

(Multiply a Non-F classification rate by a factor of 1.32 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 (1.052).)

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.

RESERVED FOR FUTURE USE