

FILING MEMORANDUM

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

(To be effective 12:01 a.m. on April 1, 2006, applicable to new and renewal—voluntary and assigned risk policies.)

PURPOSE

The purpose of this item is to amend the classification treatment of pile driving and marine construction in Florida. After review of Item B-1394 in Florida, it was decided to remove the dock and seawall construction industry from that filing. An amended version, B-1394A, was subsequently filed in Florida.

BACKGROUND

In June 2005, the Florida Office of Insurance Regulation (OIR) responded to Item Filing B-1394. Of particular note was the proposed treatment of dock and seawall construction. NCCI's proposal did not include creating new codes for marine construction or a separate code to charge for federal exposures. The USL&HW factor is used when coverage for federal exposure is needed. The OIR feels that this approach is not reasonable in Florida due to the rates assigned to Codes 6003 and 6005. It was also expressed that under the current classification system, it is not clear what code is applied to dock building.

NCCI conducted a national review of the dock and seawall construction industry in 2004. As a result of the OIR's comments and feedback from the marine industry in Florida, the proposed changes in B-1394 were removed from the filing for Florida. This state special filing proposes to introduce two new classification codes for pile driving and marine construction in Florida. The two national codes will be discontinued in Florida.

PROPOSAL

It is proposed that effective at 12:01 a.m. on April 1, 2006, applicable to new and renewal—voluntary and assigned risk policies, two new Florida Special Classifications be established in NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance*. Code 6004—Land Pile Driving will be a land-based pile driving classification, not applicable to marine construction. The second classification is Code 6006F—Marine Pile Driving, Dock & Seawall, Jetty or Breakwater, Dike or Revetment Construction—All Operations to Completion & Drivers. Code 6006F is an all-inclusive code for marine construction and includes marine pile driving operations.

It is also proposed that effective at 12:01 a.m. on April 1, 2006, two classification codes will be discontinued in Florida: Code 6003—Pile Driving, and Code 6005—Jetty or Breakwater Construction—All Operations to Completion & Drivers.

RATE DETERMINATION

The initial rate and Experience Rating values of Code 6004—Land Pile Driving will be that of Code 6003—Pile Driving until Code 6003 Florida data runs off, and Code 6004 establishes experience to produce its own rate and Experience Rating Plan values. The new class code's rate will eventually reflect the new Florida phraseology wording and underlying experience of all risks with payroll and loss experience assigned to that classification.

The initial rate of Code 6006F—Marine Pile Driving, Dock & Seawall, Jetty or Breakwater, Dike or Revetment Construction—All Operations to Completion & Drivers will be that of Code 6005—Jetty or Breakwater Construction—All Operations to Completion & Drivers multiplied by the USL&HW Factor from the Miscellaneous Values section of the Florida rate pages until Code 6005 Florida data runs off, and Code

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6006F establishes experience to produce its own rate. Similarly, the Experience Rating Plan Expected Loss Rate (ELR) for Code 6006F will be initially determined by multiplying the underlying 6005 ELR by the same USL&HW Factor. Code 6006F's Experience Rating Plan D-Ratio will be that of Code 6005 until Code 6006F develops experience. Class Code 6006F's rate and rating values will eventually reflect the new Florida phraseology wording and underlying experience of all risks with payroll and loss experience assigned to that classification.

IMPACT

This item filing proposes to discontinue Code 6003—Pile Driving, in Florida, and establish a new Florida state special Code 6004—Land Pile Driving. Code 6004 will immediately reflect the new Florida phraseology, and future assignment of risks will be based on the new phraseology. It is expected that most experience generated for the new code will come from Code 6003. Therefore, this proposal is not expected to cause a significant change in statewide or individual risk premium. When calculating the Florida Contracting Classification Premium Adjustment Program (CCPAP) credit for employers using this classification, the rate for Code 6004 in effect for the policy period receiving the credit will be used.

This item additionally proposes to discontinue Code 6005—Jetty or Breakwater Construction—All Operations to Completion & Drivers, in Florida, and establish a new USL&HW Florida state special Code 6006F—Marine Pile Driving, Dock & Seawall, Jetty or Breakwater, Dike or Revetment Construction—All Operations to Completion & Drivers. Code 6006F will immediately reflect the new Florida phraseology, and future assignment of risks will be based on the new phraseology. It is expected that most experience generated for the new code will come from Codes 6003, 6005, and 5403. Therefore, this proposal is not expected to cause a significant change in statewide or individual risk premium. When calculating the CCPAP credit for employers using this classification, the rate for Code 6006F in effect for the policy period receiving the credit will be used.

IMPLEMENTATION

The attached Exhibits detail the changes made to the Florida Special Classifications in NCCI's *Basic Manual*.

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**ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING
AND MARINE CONSTRUCTION**

**EXHIBIT 1
BASIC MANUAL—2001 EDITION
FLORIDA SPECIAL CLASSIFICATIONS**

6004● LAND PILE DRIVING

Code 6004 contemplates land-based pile driving operations, including hammer driving and water jet driving when performed in conjunction with pile driving. All other water jet operations are assigned to the appropriate drilling code. The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles is separately rated as concrete construction. Pile driving operations performed in connection with caisson or cofferdam work is separately rated as Code 6252 Shaft Sinking—All Operations. Refer to Code 6006F for marine pile driving operations in Florida.

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AND MARINE CONSTRUCTION**

**EXHIBIT 2
BASIC MANUAL—2001 EDITION
FLORIDA SPECIAL CLASSIFICATIONS**

**6006F● MARINE PILE DRIVING, DOCK & SEAWALL, JETTY OR BREAKWATER, DIKE OR
REVTMENT CONSTRUCTION—All Operations to Completion & Drivers**

The manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles is separately rated as concrete construction. Caisson or cofferdam work is separately rated as Code 6252 Shaft Sinking—All Operations. Refer to Code 6004 for land pile driving operations in Florida. Floating dry docks used in boatbuilding or repair are separately rated to the appropriate boatbuilding code.

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EXHIBIT 3

BASIC MANUAL—2001 EDITION

NATIONAL CLASSIFICATIONS APPLYING IN FLORIDA

~~6003~~ ~~**PILE DRIVING**~~

~~Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252.~~

CONSTRUCTION

Elevator or Hod Hoist Installation, Repair, or Removal & Drivers. The following operations will be classified as:

- 5213• **Concrete or Concrete-Encased Buildings or Structures**
- 5057• **Iron or Steel Buildings or Structures**
- 5022• **Masonry Buildings or Structures**
- ~~6003~~ ~~**Piers or Wharfs**~~
- 5403• **Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy**
- 3507 **Machinery, Dredge, or Steam Shovel Mfg. NOC**

HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR, OR REMOVAL & DRIVERS.

The following operations will be classified as:

- 5213• **Concrete or Concrete-Encased Buildings or Structures**
- 5057• **Iron or Steel Buildings or Structures**
- 5022• **Masonry Buildings or Structures**
- ~~6003~~ ~~**Piers or Wharfs**~~
- 5403• **Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy**

WRECKING

Building or Structures—Not Marine—All Operations. Includes salespersons and clerical at wrecking site. Wrecking or demolition operations shall be classified as follows:

- 5213• **Concrete or Concrete-Encased Buildings or Structures**
- 5057• **Iron or Steel Buildings or Structures**
- 5022• **Masonry Buildings or Structures**
- ~~6003~~ ~~**Piers or Wharfs**~~
- 5403• **Wooden Buildings or Structures Including Those Designed for Dwelling Occupancy**
Where wrecking or demolition involves building or structures of more than one type of construction, the highest rated classification applies.

Marine. Includes salvage operations.

Coverage Under Admiralty Law:

- 7394 **Program I**
- 7395 **Program II—State Act Benefits**
- 7398 **Program II—USL&HW Act Benefits**
- Marine & Salvage Operations.** Refer to Rule 3-A-4.

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EXHIBIT 3 (CONT'D)

~~6005• BREAKWATER OR JETTY CONSTRUCTION—ALL OPERATIONS TO COMPLETION & DRIVERS.~~

~~Caisson, cofferdam work, or pile driving to be separately rated.~~

~~6005• JETTY OR BREAKWATER CONSTRUCTION—ALL OPERATIONS TO COMPLETION & DRIVERS.~~

~~Caisson, cofferdam work, or pile driving to be separately rated.~~

~~6005• DIKE OR REVETMENT CONSTRUCTION & DRIVERS.~~

~~Applies to river work only and includes all operations to completion. Pile driving to be separately rated as Code 6003.~~

~~6005• REVETMENT OR DIKE CONSTRUCTION & DRIVERS.~~

~~Applies to river work only and includes all operations to completion. Pile driving to be separately rated as Code 6003.~~

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**EXHIBIT 4
BASIC MANUAL—2001 EDITION
FLORIDA—MISCELLANEOUS RULES**

CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM

Purpose

The Florida Contracting Classification Premium Adjustment Program provides for a premium credit for a policy that contains one or more contracting classifications. The credit applies commencing with the anniversary date occurring in the current calendar year.

Formula Credit Determination

The basis for determining the credit is the:

- Total payroll (excluding overtime premium pay, pay in excess of the maximum individual payroll for executive officers or the pay in excess of the payroll amount charged to partners and sole proprietors as shown on the state rate pages, and entire pay for any exempt sole proprietor, partner, or officer), and
- Hours worked for each contracting classification for the third calendar quarter in the prior calendar year as reported to taxing authorities

If the insured did not engage in operations for the complete quarter, then the last complete quarter prior to policy year inception shall be used, or, if there was no complete quarter of operations prior to the policy inception, then the first complete quarter after policy inception shall be used.

A credit may be determined as follows:

- a. Determine the Contracting Average Wage (CAW) for each contracting classification by dividing the total payroll, excluding overtime premium pay, pay in excess of the maximum individual payroll for executive officers or the pay in excess of the payroll amount charged to partners and sole proprietors as shown on the state rate pages, and the entire pay for any exempt sole proprietor, partner, or officer, by the number of hours worked to arrive at the average hourly wage for the classification. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week. The credit for average hourly wage is listed below. For a period of four years beginning January 1, 2005 and ending December 31, 2008, the Table Credit will be used in the determination of a FCCPAP credit. The Table Credit will expire on December 31, 2008. This table credit is to be used in conjunction with the formula credit as described in f. below:

Table Credit			
Average Hourly Wage	Credit From Manual Premium	Average Hourly Wage	Credit From Manual Premium
\$9.99 or less	None	\$13.76–\$14.00	15%
\$10.00–\$11.50	5%	\$14.01–\$14.25	16%
\$11.51–\$11.75	6%	\$14.26–\$14.50	17%
\$11.76–\$12.00	7%	\$14.51–\$14.75	18%
\$12.01–\$12.25	8%	\$14.76–\$15.00	19%
\$12.26–\$12.50	9%	\$15.01–\$15.50	20%
\$12.51–\$12.75	10%	\$15.51–\$16.00	21%
\$12.76–\$13.00	11%	\$16.01–\$16.50	22%

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

**EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA—MISCELLANEOUS RULES**

Table Credit			
Average Hourly Wage	Credit From Manual Premium	Average Hourly Wage	Credit From Manual Premium
\$13.01–\$13.25	12%	\$16.51–\$17.00	23%
\$13.26–\$13.50	13%	\$17.01–\$17.50	24%
\$13.51–\$13.75	14%	Over \$17.50	25%

- b. Determine the State Average Hourly Wage (SAHW) by dividing the State Average Weekly Wage (SAWW) by 40 (hours).
- c. Determine the formula credit (in dollars) for each separate contracting class by applying the following formula:

$$[1 - ((SAHW \times 1.5) / CAW)] \times 0.50 \times \text{contracting class code premium (from the prior 3rd quarter)}$$

The formula above may result in a negative or positive dollar amount.

- d. If the result for an individual contracting classification (as defined in c. above) is negative, the formula credit for that classification is treated as zero (0) dollars. Where the result is positive, the percentage (%) credit that is to be applied to the current policy premium (contracting *and* noncontracting) is determined by summing the premium credits (in dollars) for each contracting class (from the prior 3rd quarter) and dividing this sum by the total contracting and noncontracting premium on the policy (from the prior 3rd quarter).
- e. For experience rated risks, a further adjustment to the formula credit is required to be calculated in the following manner. This adjustment eliminates the redundancy between the contractor's credit and its experience rating modification.

The expected excess losses times the quantity one (1) minus the weighting value, then added to the ballast value will be divided by the experience rating modification times the sum of the total expected losses and the ballast value. The adjustment can be shown as:

$$\frac{\{\text{Insured's Expected Excess Losses} \times (1 - \text{Weighting Value}) + \text{Ballast Value}\}}{\{\text{Experience Rating Modification} \times (\text{Sum of Total Expected Losses} + \text{Ballast Value})\}}$$

This redundant credit offset factor is then multiplied by the formula credit as previously determined, resulting in an adjusted formula credit.

f. Transition Program

For a period of four years beginning January 1, 2005 and ending December 31, 2008, the Table Credit will be used in the determination of a FCCPAP credit. The Table Credit will expire on December 31, 2008.

This formula credit calculation as defined in e. above will be phased in over five years in the following manner:

Year 1 Credit Formula—Effective January 1, 2005

$$\text{Formula Credit} \times 0.2 + 0.8 \times \text{Table Credit}$$

Year 2 Credit Formula—Effective January 1, 2006

$$\text{Formula Credit} \times 0.4 + 0.6 \times \text{Table Credit}$$

Year 3 Credit Formula—Effective January 1, 2007

$$\text{Formula Credit} \times 0.6 + 0.4 \times \text{Table Credit}$$

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

**EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA—MISCELLANEOUS RULES**

Year 4 Credit Formula—Effective January 1, 2008

Formula Credit x 0.8 + 0.2 x Table Credit

Year 5 Credit Formula—Effective January 1, 2009

Formula Credit as defined in a.–e. **Note:** The Table Credit used in Years 1–4 will no longer be applicable.

The “Formula Credit” is the total policy credit.

The policy credit factor to be applied to the current policy premium equals one minus the policy percentage credit (from d. or e. as outlined above). This factor is to be applied in the current premium determination process in a multiplicative manner directly after the application of any experience rating modification and prior to any premium discounts. When calculating the total policy credit, the percentage shall be rounded to the nearest whole number with .5 being rounded upward (as an example, 4.4 rounded to 4% and 4.5 rounded to 5%).

Application Requirements

The insured must submit the required payroll and hours worked information to the National Council on Compensation Insurance, Inc.—Customer Service Center during the policy period or within three (3) years after the policy period ends for calculation of any applicable credit. If NCCI does not receive this application during the policy period or within three (3) years after the policy period ends, the premium calculation will not reflect any possible premium credit. The carrier shall, upon audit, verify the information that was submitted by the insured and used in the calculation of the credit. If the carrier discovers an error in the original request for policy credit, the revised information must be submitted to the National Council on Compensation Insurance, Inc.—Customer Service Center for recalculation. If the insured does not furnish records to verify the payrolls and hours worked originally submitted and used in the calculation of the credit, there shall be no credit applied to the policy. The credit, authorized by the National Council on Compensation Insurance, Inc.—Customer Service Center, shall appear on Item 4. of the policy. If the credit is not available at the time of policy issuance, the carrier shall endorse the policy to provide this credit information.

Applicable Contracting Classifications

Carriers are required to use the approved form to notify all their insureds who have one or more contracting classifications on their policy that they may be eligible for a premium adjustment credit.

"Contracting classifications" are those classifications subject to the following code numbers:

0042	5059	5223	5479	5610	6045	6251	7613
0050	5069	5348	5480	5613	6204	6252	7855
1322	5102	5402	5491	5645	6206	6260	8227
3365	5146	5403	5506	5651	6213	6306	9534
3719	5160	5437	5507	5703	6214	6319	9554
3724	5183	5443	5508	5705	6216	6325	
3726	5188	5445	5509	6003**	6217	6400	
5020	5190	5462	5536*	6004**	6229	7538	

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

**EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA—MISCELLANEOUS RULES**

5022	5213	5472	5537*	6005**	6233	7601
5037	5215	5473	5538	6006F**	6235	7605
5040	5221	5474	5551	6017	6236	7611
5057	5222	5478	5606	6018	6237	7612

*Note: Classification Code 5537 replaces Classification Code 5536 in the Florida Contracting Classification Premium Credit Adjustment Program effective January 1, 2006 as a result of Item Filing B-1391.

**Note: Classification Codes 6003 and 6005 are discontinued in Florida, and State Special Classification Codes 6004 and 6006F are established in Florida effective April 1, 2006 as a result of Item Filing 04-FL-2005.

**ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING
AND MARINE CONSTRUCTION**

**EXHIBIT 5
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
FLORIDA STATE SPECIFIC APPROVED FORMS**

**FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS
COMPENSATION PREMIUM CREDIT APPLICATION**

(Name of Insured)
(Address)
(Anytown, State Zip Code)

**FLORIDA CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM
WORKERS COMPENSATION PREMIUM CREDIT APPLICATION**

The Florida Contracting Classification Premium Adjustment Program is applicable to qualifying employers engaged in contracting operations.

A special premium calculation, which may result in a premium credit for you, will be based on average hourly pay rates for each classification of contracting operations. In order that your premium may be correctly established, please return the completed premium credit application, as set out on the reverse side of this letter, to the:

National Council on Compensation Insurance, Inc.
Customer Service Center
901 Peninsula Corporate Circle
Boca Raton, Florida 33487

They will advise us of any premium credit applicable.

If NCCI does not receive this application during the policy period or within three (3) years after the policy period ends, your premium calculation will not reflect any possible premium credit.

For each applicable classification (both contracting and non-contracting) covering your company's operations in the state of Florida, report the *total* Florida payroll (excluding overtime premium pay, pay in excess of the maximum individual payroll for executive officers or the pay in excess of payroll amount charged to partners and sole proprietors as shown on the state rate pages, as well as the entire pay for any exempt sole proprietor, partner, or officer) and the corresponding *total* number of hours worked, *for the third calendar quarter (July, August, September) of the prior calendar year as reported to taxing authorities.*

- Note #1. If you did not engage in contracting operations during the third quarter of the prior calendar year, the requested information to be provided should then be for the last complete calendar quarter prior to the effective date of your workers compensation policy.
- Note #2. If you are a new business (*no prior operations*), submit the requested information, *for the first complete calendar quarter following the effective date of your workers compensation policy*, when available.
- Note #3. In the absence of specific records for salaried employees, you should assume that each individual worked forty (40) hours per week.

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

EXHIBIT 5 (CONT'D)
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
FLORIDA STATE SPECIFIC APPROVED FORMS

Please preserve your payroll records that formed the basis for this declaration as we will be required to verify the reported information in order for any premium credit to be applied.

Thank you for your cooperation.

Sincerely,

TURN PAGE OVER FOR PREMIUM CREDIT APPLICATION

INSURED: _____

POLICY NO.: _____ EFFECTIVE DATE: _____

CARRIER NAME: _____

Notice: Unless code(s), total wages paid, total hours worked, calendar quarter reported are indicated and application is signed, it cannot be processed. Contact your agent if assistance is desired.

Is this a new business? No [] Yes []

If no, submit information for the THIRD calendar quarter (July, August, September) of the prior calendar year as reported to taxing authorities.

If yes, submit information for the FIRST complete calendar quarter following the effective date of your workers compensation policy.

The following is based on actual wages and hours worked, as reflected in our payroll records, for the complete calendar quarter ending _____

"Contracting classifications" are those classifications subject to the following code numbers:

Table with 8 columns of classification code numbers: 0042, 5059, 5223, 5479, 5610, 6045, 6251, 7613, 0050, 5069, 5348, 5480, 5613, 6204, 6252, 7855, 1322, 5102, 5402, 5491, 5645, 6206, 6260, 8227, 3365, 5146, 5403, 5506, 5651, 6213, 6306, 9534, 3719, 5160, 5437, 5507, 5703, 6214, 6319, 9554

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

**EXHIBIT 5 (CONT'D)
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
FLORIDA STATE SPECIFIC APPROVED FORMS**

3724	5183	5443	5508	5705	6216	6325
3726	5188	5445	5509	6003**	6217	6400
5020	5190	5462	5536*	6004**	6229	7538
5022	5213	5472	5537*	6005**	6233	7601
5037	5215	5473	5538	6006F**	6235	7605
5040	5221	5474	5551	6017	6236	7611
5057	5222	5478	5606	6018	6237	7612

*Note: Classification Code 5537 replaces Classification Code 5536 in the Florida Contracting Classification Premium Credit Adjustment Program effective January 1, 2006 as a result of Item Filing B-1391.

**Note: Classification Codes 6003 and 6005 are discontinued in Florida, and State Special Classification Codes 6004 and 6006F are established in Florida, effective April 1, 2006 as a result of Item Filing 04-FL-2005.

CLASSIFICATION	CODE	TOTAL FLORIDA WAGES PAID ¹	TOTAL HOURS WORKED ²
Example: Electrical Wiring	5190	\$8,000	520
Contracting Classifications:			
Non-Contracting Classifications:			

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement or claim or an application containing any false, incomplete, or misleading information, is guilty of a felony of the third degree.

1 These figures are to exclude overtime premium pay (e.g., employee makes \$16/hour and is paid time and one-half, only report the payroll based upon the \$16/hour), pay in excess of the maximum individual payroll for executive officers or the pay in excess of payroll amount charged to partners and sole proprietors as shown on the state rate pages, and as well as the entire pay for any exempt sole proprietor, partner, or officer. For each classification code, combine all wages for that code in a single entry. Employee names are not required.

2 Including overtime hours.

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**EXHIBIT 5 (CONT'D)
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
FLORIDA STATE SPECIFIC APPROVED FORMS**

SIGNATURE: _____ **POSITION:** _____ **DATE:** _____

Sincerely,

ITEM 04-FL-2005—REVISIONS TO BASIC MANUAL CLASSIFICATIONS FOR PILE DRIVING AND MARINE CONSTRUCTION

EXHIBIT 6

RETROSPECTIVE RATING PLAN MANUAL

FLORIDA STATE SPECIAL RATING VALUES

8.

State Special Classifications by Hazard Group

<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>	<u>Code No.</u>	<u>HG</u>
0030	III	4586	III	7201	II	8353	III
0052	II	4710	II	7204	II	8841	II
0153	III	5509	III	7205	II	9000	III
0173	II	5613	II	7219	III	9001	III
1218	II	6004	III	7383	III	9047	II
1473	III	6006F	III	8061	II		
2119	III	6828	III	8273	II		
2797	II	6838	III	8274	II		