

**Worker's Compensation and Employer's Liability
Nationwide Agribusiness Insurance Company - Farm Operations**

**Alabama
Rates**

New: 07/01/15
Renewal: 07/01/15
Edition: 3/1/2015
AL-WC-R-1

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Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.98	947	1852D	4.20	985	2586	3.36	838	3113	4.79	1088
0008	3.52	866	1853	1.38	492	2587	5.97	1295	3114	3.32	831
0016	9.73	1500	1860	2.75	731	2589	3.33	833	3117X	2.50	688
0034	3.83	920	1924	2.85	749	2600	3.74	905	3118	2.67	717
0035	3.20	810	1925	4.84	1097	2623	8.14	1500	3119	1.55	521
0036	7.08	1489	2002	3.57	875	2651	2.11	619	3120X	2.16	628
0037	6.03	1305	2003	4.64	1062	2660	3.63	885	3122	3.45	854
0042	8.88	1500	2014	7.84	1500	2670	2.45	679	3126	2.48	684
0050	10.12	1500	2016	2.92	761	2683	2.45	679	3131	2.14	625
0059D	0.37	315	2021	3.97	945	2688	3.22	814	3132	4.25	994
0065D	0.06	261	2039	2.84	747	2701	14.27	1500	3145	4.92	1111
0066D	0.06	261	2041	3.98	947	2702	17.40	1500	3146	4.06	961
0067D	0.06	261	2065	4.75	1081	2709	17.50	1500	3169	5.09	1141
0079	6.14	1325	2070	6.99	1473	2710	8.73	1500	3175D	5.30	1178
0083	8.34	1500	2081	4.58	1052	2714	4.45	1029	3179	2.98	772
0106	24.12	1500	2089	4.59	1053	2731	4.75	1081	3180	2.91	759
0113	5.45	1204	2095	5.05	1134	2735	5.56	1223	3188D	1.97	595
0170	7.03	1480	2101X	3.90	933	2759	9.15	1500	3220	3.11	794
0251	5.16	1153	2105	5.20	1160	2790	2.47	682	3223	4.42	1024
0400	14.70	1500	2110	3.05	784	2797	6.17	1330	3224	4.55	1046
0401	12.73	1500	2111	3.37	840	2799	6.82	1444	3227	6.10	1318
0766N	0.54	0	2112	4.99	1123	2802	10.07	1500	3240	4.27	997
0771N	0.64	0	2114	2.57	700	2804X	4.98	1122	3241	5.81	1267
0908P	182.92	433	2121	2.06	611	2835	3.69	896	3255	2.55	696
0913P	531.75	782	2130	3.59	878	2836	5.71	1249	3257	9.86	1500
0917	6.75	1431	2143	3.97	945	2841	3.96	943	3270	3.53	868
1005*	10.11	1500	2157	7.86	1500	2881	3.36	838	3300	4.82	1094
1016X*	19.91	1500	2172	2.13	623	2883	5.06	1136	3303	4.04	957
1164D	6.55	1396	2174	4.48	1034	2913	4.34	1010	3307	6.51	1389
1165D	5.88	1279	2211	9.93	1500	2915	3.59	878	3315	7.20	1500
1320	2.48	684	2220	4.91	1109	2916	6.65	1414	3334	4.15	976
1322	23.30	1500	2286	2.69	721	2923	3.12	796	3336D	4.14	975
1420X	6.42	1374	2288	5.16	1153	2942	3.43	850	3365D	10.20	1500
1430D	8.44	1500	2300	3.22	814	2960	4.86	1101	3372	5.33	1183
1438D	7.84	1500	2302	2.30	653	3004	1.82	569	3373	6.74	1430
1452	4.54	1045	2305	2.07	612	3018	2.61	707	3383	1.67	542
1463	17.07	1500	2361	2.78	737	3022	4.07	962	3385	1.11	444
1473X	2.44	677	2362	1.94	590	3027	4.07	962	3400	4.38	1017
1474X	3.36	838	2380	3.98	947	3028	6.86	1451	3507	5.60	1230
1624D	4.55	1046	2386	2.06	611	3030	7.06	1486	3515	2.69	721
1642	4.40	1020	2388	2.33	658	3040	6.52	1391	3548	2.28	649
1654	9.74	1500	2402	5.57	1225	3041	4.74	1080	3559	3.15	801
1655	3.16	803	2413	2.47	682	3042	6.59	1403	3574	1.30	478
1699	6.32	1356	2416	2.20	635	3064	8.10	1500	3581	2.08	614
1701	5.05	1134	2417	2.07	612	3076	4.13	973	3612	4.55	1046
1710D	6.32	1356	2501	4.48	1034	3081D	7.60	1500	3620	5.39	1193
1741D	3.87	927	2503	1.63	535	3082D	3.83	920	3629	2.23	640
1747	3.91	934	2534	3.57	875	3085D	6.88	1454	3632	4.91	1109
1748	5.81	1267	2570	5.37	1190	3110	5.37	1190	3634	2.79	738
1803D	9.02	1500	2585	5.56	1223	3111	4.50	1038	3635	4.11	969

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**Alabama
Rates**

New: 07/01/15
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AL-WC-R-2

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Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
3638	2.23	640	4273	3.47	857	5020	7.50	1500	6045	5.02	1129
3642	1.72	551	4279	3.20	810	5022	9.61	1500	6204	19.53	1500
3643	3.35	836	4282	3.23	815	5037	19.95	1500	6206	7.60	1500
3647D	3.56	873	4283	3.06	786	5040	18.08	1500	6213	3.06	786
3648	1.74	555	4299	2.69	721	5057	8.68	1500	6214	3.94	940
3681	2.48	684	4304	5.20	1160	5059	22.86	1500	6216	8.47	1500
3685	1.43	500	4307	2.45	679	5069	40.34	1500	6217	10.71	1500
3719	2.18	632	4351	1.26	471	5102	7.50	1500	6229	6.75	1431
3724	6.44	1377	4352	1.94	590	5146	5.90	1283	6233	5.30	1178
3726	4.84	1097	4360	1.39	493	5160	4.69	1071	6235	10.83	1500
3803	3.36	838	4361	2.45	679	5183	4.34	1010	6236	16.24	1500
3807	2.81	742	4410	7.18	1500	5188	4.52	1041	6237	2.65	714
3808	5.37	1190	4420	5.57	1225	5190	3.79	913	6251D	12.69	1500
3821	8.38	1500	4431	1.62	534	5191	1.52	516	6252D	9.76	1500
3822X	6.75	1431	4432	2.07	612	5192	7.46	1500	6260	18.79	1500
3824X	7.71	1500	4439	2.81	742	5213	7.50	1500	6306	10.03	1500
3826	2.18	632	4452	3.74	905	5215	6.51	1389	6319	6.74	1430
3827	2.99	773	4459	4.75	1081	5221	5.73	1253	6325	15.37	1500
3830	1.59	528	4470D	2.82	744	5222	8.76	1500	6400	8.55	1500
3851	4.98	1122	4484	3.83	920	5223	8.08	1500	6503	2.55	696
3865	2.61	707	4493D	3.29	826	5348	7.02	1479	6504	3.25	819
3881	5.57	1225	4511	0.98	422	5402	6.58	1402	6702M*	7.77	1500
4000	7.47	1500	4557	3.01	777	5403	9.19	1500	6703M*	17.03	1500
4021	4.93	1113	4558D	2.16	628	5437	9.43	1500	6704M*	8.64	1500
4024D	4.68	1069	4568	6.75	1431	5443	5.42	1199	6801F	3.69	896
4034	9.29	1500	4581	1.53	518	5445	10.66	1500	6811	7.19	1500
4036	3.62	884	4583	6.32	1356	5462	11.70	1500	6824F	11.57	1500
4038	3.09	791	4611	1.30	478	5472	6.65	1414	6826F	6.07	1312
4053	3.90	933	4635	3.19	808	5473	11.06	1500	6834	6.65	1414
4061	5.66	1241	4653	3.01	777	5474	7.57	1500	6836	4.20	985
4062	2.48	684	4665	12.90	1500	5478	8.85	1500	6843F	21.99	1500
4101	5.27	1172	4670	8.45	1500	5479	9.23	1500	6845F	9.93	1500
4109	0.98	422	4683	4.32	1006	5480	6.51	1389	6854	3.77	910
4110	1.30	478	4686	2.61	707	5491	4.62	1059	6872F	11.26	1500
4111	5.27	1172	4692	0.89	406	5506	6.92	1461	6874F	19.98	1500
4113	2.13	623	4693	1.32	481	5507	7.15	1500	6882	5.63	1235
4114	4.38	1017	4703	3.13	798	5508D	14.89	1500	6884	7.63	1500
4130	4.95	1116	4717	3.32	831	5535	9.50	1500	7016M	2.55	696
4131	3.80	915	4720	2.68	719	5537	6.78	1437	7024M	2.84	747
4133	3.89	931	4740	1.29	476	5551	25.25	1500	7038M	6.00	1300
4149	0.85	399	4741	3.25	819	5606	2.01	602	7046M	12.17	1500
4206	5.73	1253	4751	5.60	1230	5610	8.35	1500	7047M	5.60	1230
4207	2.01	602	4766NX	3.98	947	5645	16.95	1500	7050M	13.14	1500
4239	3.87	927	4771NX	3.63	885	5703	19.14	1500	7090M	6.66	1416
4240	3.01	777	4777	7.49	1500	5705	15.26	1500	7098M	13.51	1500
4243	2.50	688	4825	1.18	457	5951	0.67	367	7099M	26.66	1500
4244	4.34	1010	4828	2.17	630	6003	11.74	1500	7133	6.62	1409
4250	2.04	607	4829	1.32	481	6005	6.01	1302	7151M	8.04	1500
4251	3.52	866	4902	3.43	850	6017	8.30	1500	7152M	17.64	1500
4263	4.37	1015	4923	1.62	534	6018	3.45	854	7153M	8.93	1500

**Worker's Compensation and Employer's Liability
Nationwide Agribusiness Insurance Company - Farm Operations**

**Alabama
Rates**

New: 07/01/15
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Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
7222	9.05	1500	8001	4.41	1022	8385	5.20	1160	9016	2.72	726
7228	8.56	1500	8002	3.67	892	8392	3.39	843	9019	2.10	618
7229	10.07	1500	8006	3.94	940	8393	3.09	791	9033	2.77	735
7230	11.20	1500	8008	2.06	611	8399X	10.82	1500	9040	7.06	1486
7231	11.67	1500	8010	2.68	719	8500	13.02	1500	9052	3.19	808
7232	8.76	1500	8013	0.77	385	8601	0.88	404	9058	2.52	691
7309F	17.65	1500	8015	1.26	471	8602	1.04	432	9060	2.08	614
7313F	5.67	1242	8017	2.14	625	8603	0.23	290	9061	1.97	595
7317F	9.68	1500	8018	3.67	892	8606	7.61	1500	9063	1.62	534
7327F	20.99	1500	8021	4.04	957	8709F	5.42	1199	9077F	4.25	994
7333M	3.56	873	8031	4.01	952	8719	6.44	1377	9082	2.50	688
7335M	3.96	943	8032	3.19	808	8720	3.02	779	9083	1.90	583
7337M	7.80	1500	8033	3.55	871	8721	0.54	345	9084	2.27	647
7350F	12.76	1500	8037	2.27	647	8723	0.28	299	9088a	(A)	a
7360	6.38	1367	8039	2.81	742	8725	3.84	922	9089	1.79	563
7370	6.23	1340	8044	5.12	1146	8726F	3.45	854	9093	2.38	667
7380	6.68	1419	8045	0.81	392	8734M	0.84	397	9101	4.27	997
7382	5.67	1242	8046	3.52	866	8737M	0.75	381	9102	3.86	926
7390	8.49	1500	8047	1.83	570	8738M	1.66	541	9154	2.10	618
7394M	5.30	1178	8058	4.75	1081	8742	0.62	359	9156	3.01	777
7395M	5.90	1283	8072	1.21	462	8745	7.35	1500	9170	9.08	1500
7398M	11.64	1500	8102	3.57	875	8748	0.99	423	9178	5.45	1204
7402	0.30	303	8103	4.15	976	8755	0.68	369	9179	33.29	1500
7403	2.35	661	8105	5.86	1276	8799	0.84	397	9180	5.98	1297
7405N	1.16	453	8106	6.23	1340	8800	1.91	584	9182	2.88	754
7420	10.24	1500	8107	5.15	1151	8803	0.16	278	9186	15.92	1500
7421	1.43	500	8111	4.71	1074	8805M	0.38	317	9220	8.59	1500
7422	1.79	563	8116	5.98	1297	8810	0.28	299	9402	9.29	1500
7425	4.20	985	8203	6.52	1391	8814M	0.34	310	9403	11.91	1500
7431N	1.06	436	8204	4.95	1116	8815M	0.75	381	9410	2.18	632
7445N	0.62	0	8209	5.56	1223	8820	0.26	296	9501	3.98	947
7453N	0.57	0	8215	3.96	943	8824	5.18	1157	9505	4.85	1099
7500X	3.29	826	8227	8.91	1500	8825	3.52	866	9516	8.30	1500
7502	2.78	737	8232	5.80	1265	8826	4.31	1004	9519	6.62	1409
7515	1.49	511	8233	5.03	1130	8829	4.40	1020	9521	6.69	1421
7520	4.89	1106	8235	4.85	1099	8831	2.10	618	9522	3.32	831
7538	17.14	1500	8263	10.72	1500	8832	0.62	359	9534	6.35	1361
7539	4.01	952	8264	7.00	1475	8833	1.87	577	9554	20.16	1500
7540	5.46	1206	8265	11.56	1500	8835	4.07	962	9586	1.01	427
7570X	2.69	721	8279	8.28	1500	8842	4.40	1020	9600	3.50	863
7580	3.49	861	8288	14.63	1500	8855	0.33	308	9620	1.72	551
7590	5.42	1199	8291	4.93	1113	8856	0.28	299			
7600	5.40	1195	8292	5.27	1172	8864	2.82	744			
7605	3.05	784	8293	12.55	1500	8868	0.61	357			
7610	0.72	376	8295X	3.46	856	8869	1.67	542			
7705	8.75	1500	8304	6.45	1379	8871	0.26	296			
7710	6.01	1302	8350	9.70	1500	8901	0.30	303			
7711	6.01	1302	8353X	6.23	1340	9012	2.52	691			
7720	5.33	1183	8380	6.58	1402	9014	4.67	1067			
7855	6.40	1370	8381	4.85	1099	9015	5.76	1258			

**Worker's Compensation and Employer's Liability
Nationwide Agribusiness Insurance Company - Farm Operations**

**Alabama
Footnotes**

New: 07/01/15
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AL-WC-R-4

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Rate for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.37	S	1741D	0.23	S	3647D	0.23	L
0065D	0.06	S	1803D	0.34	S	4024D	0.03	S
0066D	0.06	S	1852D	0.09	Asb	4470D	0.01	B,L
0067D	0.06	S	3081D	0.09	S	4493D	0.13	B
1164D	0.06	S	3082D	0.06	S	4558D	0.04	L
1165D	0.03	S	3085D	0.13	S	5508D	0.06	S
1430D	0.57	L	3175D	0.04	S	6251D	0.06	S
1438D	0.34	S	3188D	0.01	L	6252D	0.04	S
1624D	0.03	S	3336D	0.07	L			
1710D	0.04	S	3365D	0.01	L			

Asb=Asbestos, S=Silica, L=Lead, B=Benzol

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable/non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005** Rate includes a non-ratable disease element of \$0.81. (For coverage written separately for federal benefits only, \$0.79. For coverage written separately for state benefits only, \$0.01.)
- 1016** Rate includes a non-ratable disease element of \$2.44. (For coverage written separately for federal benefits only, \$2.38. For coverage written separately for state benefits only, \$0.06.)
- 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 2.664 and elr X 2.546.
- 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

**Worker's Compensation and Employer's Liability
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**Alabama
Miscellaneous Values**

New: 07/01/15
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AL-WC-R-5

Catastrophe (other than Certified Acts of Terrorism) - (9741) \$0.01

Terrorism - (9740) \$0.01

Expense Constant applicable in accordance with Basic Manual Rule 3-A-11 \$250.00

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

		Type B
First	\$5,000	-
Next	\$95,000	2.0%
Next	\$400,000	4.0%
Over	\$500,000	6.0%

Waiver of Subrogation (cc 0930) - Waiver of our rights to recover from others:

5.0% of the total manual premium applicable for each person or organization requesting a specific waiver
\$150.00 minimum premium per signed contract per policy year

2.0% of the total manual premium on a blanket basis,
\$250.00 minimum premium per policy year

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with
Basic Manual Rule 3-A-4

111.0%

(Multiply a Non-F classification rate by a factor of 2.11 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.00) and the adjustment for differences in loss-based expenses (1.053).)

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. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Percentage of Premium Reduction - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

DEDUCTIBLE	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$ 100	0.70%	0.50%	0.50%	0.40%	0.30%	0.20%	0.10%
\$ 200	1.30%	1.00%	0.90%	0.70%	0.50%	0.40%	0.30%
\$ 300	1.80%	1.50%	1.30%	1.00%	0.80%	0.60%	0.40%
\$ 400	2.30%	1.80%	1.60%	1.30%	1.00%	0.70%	0.50%
\$ 500	2.70%	2.20%	1.90%	1.60%	1.20%	0.90%	0.70%
\$ 1,000	4.40%	3.60%	3.20%	2.60%	2.00%	1.60%	1.20%
\$ 1,500	5.70%	4.60%	4.10%	3.40%	2.60%	2.10%	1.50%
\$ 2,000	6.60%	5.50%	4.90%	4.10%	3.20%	2.60%	1.90%
\$ 2,500	7.50%	6.20%	5.60%	4.70%	3.60%	2.90%	2.20%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle
Leased or rented vehicle

\$61,900.00
\$41,300.00

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports"

\$3,200.00

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"

\$800.00

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)

\$41,300.00

**Worker's Compensation and Employer's Liability
Nationwide Agribusiness Insurance Company - Farm Operations**

**Alabama
State Special Rating Values**

New: 07/01/15
Renewal: 07/01/15
Edition: 3/1/2015
AL-WC-RR-1

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Hazard Group Differentials

A	1.370
B	1.070
C	0.970
D	0.810
E	0.670
F	0.560
G	0.450

Expected Loss Ratio

62.3%

Tax Multipliers*

A. State (non-F classes)	1.041
B. Federal classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.108

Expected Loss and Allocated Expense Ratio

64.9%

Expense Ratios

Type B: 2008-01 Including ALAE
Type B: 2008-01 Excluding ALAE

2013 Table of Expected Loss Ranges
Effective 01/01/13

Excess Loss Factors (refer to NCCI's Retrospective Rating Manual pages for additional Per Accident Limitations)

Excess Loss Pure Premium Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.538	0.578	0.597	0.626	0.659	0.681	0.711
\$30,000	0.514	0.557	0.577	0.606	0.641	0.665	0.697
\$35,000	0.494	0.537	0.559	0.589	0.625	0.650	0.684
\$40,000	0.475	0.520	0.542	0.573	0.611	0.637	0.672
\$50,000	0.443	0.491	0.514	0.546	0.585	0.612	0.651
\$75,000	0.384	0.434	0.458	0.492	0.535	0.564	0.608
\$100,000	0.342	0.392	0.418	0.452	0.496	0.526	0.574
\$125,000	0.309	0.360	0.386	0.420	0.465	0.496	0.546
\$150,000	0.284	0.334	0.360	0.394	0.440	0.470	0.523
\$175,000	0.263	0.312	0.339	0.372	0.418	0.448	0.502
\$200,000	0.245	0.294	0.320	0.353	0.399	0.429	0.484
\$250,000	0.217	0.264	0.290	0.322	0.368	0.397	0.454
\$300,000	0.195	0.241	0.267	0.297	0.343	0.371	0.430
\$500,000	0.141	0.181	0.206	0.233	0.276	0.302	0.362
\$1,000,000	0.084	0.116	0.137	0.158	0.196	0.218	0.276
\$2,000,000	0.045	0.067	0.082	0.098	0.128	0.146	0.196
\$5,000,000	0.016	0.026	0.034	0.042	0.059	0.071	0.103

Excess Loss and Allocated Expense Pure Premium Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	0.623	0.665	0.685	0.715	0.750	0.774	0.805
\$30,000	0.598	0.642	0.664	0.695	0.732	0.757	0.790
\$35,000	0.576	0.622	0.644	0.677	0.715	0.741	0.777
\$40,000	0.556	0.604	0.627	0.660	0.700	0.727	0.764
\$50,000	0.522	0.572	0.596	0.631	0.672	0.701	0.742
\$75,000	0.458	0.511	0.537	0.573	0.618	0.650	0.696
\$100,000	0.412	0.466	0.493	0.530	0.577	0.609	0.659
\$125,000	0.376	0.431	0.458	0.495	0.544	0.576	0.629
\$150,000	0.348	0.402	0.430	0.467	0.516	0.549	0.604
\$175,000	0.325	0.378	0.406	0.443	0.492	0.525	0.582
\$200,000	0.305	0.358	0.386	0.422	0.471	0.504	0.563
\$250,000	0.273	0.325	0.353	0.388	0.437	0.469	0.530
\$300,000	0.248	0.298	0.327	0.360	0.410	0.441	0.503
\$500,000	0.185	0.230	0.257	0.287	0.335	0.364	0.428
\$1,000,000	0.115	0.152	0.175	0.200	0.242	0.268	0.330
\$2,000,000	0.064	0.090	0.107	0.126	0.160	0.182	0.238
\$5,000,000	0.024	0.036	0.045	0.056	0.076	0.090	0.127

**Worker's Compensation and Employer's Liability
Nationwide Agribusiness Insurance Company - Farm Operations**

**Alabama
State Special Rating Values**

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Retrospective Development Factors

With Loss Limit				Without Loss Limit			
1st Adj.	2nd Adj.	3rd Adj.	4th Adj.	1st Adj.	2nd Adj.	3rd Adj.	4th Adj.
0.08	0.08	0.06	0.05	0.33	0.31	0.25	0.20