

ADVISORY LOSS COSTS - NOT RATES

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Original Printing

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Effective March 1, 2024

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
0005	1.03	2070	2.05	2799	2.02	3336	0.87	4131	1.99	4828	0.88	6018	1.19
0008	0.79	2081	1.10	2802	1.53	3365	1.66	4133	1.51	4829	0.44	6045	1.41
0016	1.58	2089	1.05	2835	0.98	3372	1.08	4149	0.32	4902	0.84	6204	1.96
0034	1.24	2095	1.20	2836	1.04	3373	1.58	4206	2.37	4923	0.58	6206	0.82
0035	0.90	2105	1.61	2841	1.37	3383	0.64	4207	1.14	5020	1.89	6213	0.69
0036	1.38	2110	1.04	2881	1.02	3385	0.36	4239	0.71	5022	2.09	6214	0.44
0037	1.44	2111	0.89	2883	1.35	3400	1.13	4240	0.91	5037	3.73	6216	1.81
0042	1.70	2112	1.32	2913	–	3507	0.79	4243	0.97	5040	2.28	6217	1.50
0050	1.90	2114	0.93	2915	0.91	3515	0.60	4244	1.11	5057	1.43	6229	1.79
0059D	–	2121	0.55	2916	1.32	3548	0.65	4250	0.82	5059	4.17	6233	0.69
0065D	–	2130	0.68	2923	0.64	3559	1.10	4251	1.15	5069	–	6235	1.78
0066D	–	2131	0.64	2960	1.51	3574	0.40	4263	1.39	5102	1.68	6236	1.81
0067D	–	2143	0.91	3004	0.60	3581	0.38	4273	0.93	5146	1.45	6237	0.49
0079	0.90	2157	1.70	3018	1.05	3612	0.65	4279	1.00	5160	0.70	6251D	1.37
0083	1.59	2172	0.68	3022	1.38	3620	1.00	4283	0.99	5183	1.05	6252D	1.15
0106	3.91	2174	1.58	3027	0.79	3629	0.71	4299	0.67	5188	1.05	6306	1.51
0113	1.36	2211	2.73	3028	1.46	3632	1.30	4304	1.97	5190	1.19	6319	1.62
0170	0.75	2220	0.89	3030	1.66	3634	0.64	4307	0.71	5191	0.36	6325	1.43
0251	1.30	2286	–	3040	1.91	3635	0.62	4351	0.46	5192	1.04	6400	1.57
0401	3.62	2288	1.61	3041	1.33	3638	0.62	4352	0.62	5213	1.81	6503	0.75
0771N	0.17	2302	0.84	3042	1.39	3639	–	4360	–	5215	1.50	6504	1.02
0908P	58.00	2305	0.99	3064	1.33	3642	0.52	4361	0.28	5221	1.42	6702M*	1.51
0913P	180.00	2361	0.68	3076	1.39	3643	0.65	4410	1.00	5222	2.59	6703M*	3.06
0917	1.15	2362	1.11	3081D	1.77	3647	1.15	4420	1.28	5223	1.35	6704M*	1.68
1005*	2.27	2380	0.79	3082D	1.39	3648	0.42	4431	0.54	5348	1.09	6801F	3.02
1016*	5.98	2388	0.67	3085D	1.44	3681	0.35	4432	0.46	5402	1.98	6811	1.74
1164D	1.08	2402	0.89	3110	1.80	3685	0.31	4452	1.11	5403	2.25	6824F	3.58
1165D	0.94	2413	0.97	3111	0.75	3719	0.30	4459	1.05	5437	1.91	6826F	2.01
1320	0.62	2416	0.86	3113	0.84	3724	1.37	4470	0.88	5443	1.02	6834	0.69
1322	3.45	2417	0.59	3114	0.89	3726	1.16	4484	0.88	5445	1.83	6836	1.01
1430	1.50	2501	1.00	3118	0.67	3803	1.05	4493	0.86	5462	1.65	6843F	4.10
1438	1.81	2503	0.44	3119	0.26	3807	0.67	4511	0.16	5472	1.87	6845F	2.20
1452	0.87	2570	1.33	3122	0.65	3808	0.88	4557	0.75	5473	2.40	6854	1.61
1463	3.58	2585	1.32	3126	0.70	3821	2.02	4558	0.66	5474	1.90	6872F	3.83
1472	1.32	2586	1.25	3131	0.87	3822	1.63	4568	0.92	5478	1.31	6874F	4.81
1604	1.15	2587	0.84	3132	1.02	3824	1.39	4581	0.46	5479	1.84	6882	0.97
1624D	1.09	2589	0.75	3145	0.70	3826	0.26	4583	1.95	5480	2.28	6884	2.22
1642	1.10	2600	1.70	3146	0.79	3827	0.73	4611	0.48	5491	0.97	7016M	0.97
1654	1.83	2623	1.87	3169	0.82	3830	0.47	4635	0.98	5506	2.10	7024M	1.07
1699	1.00	2651	0.66	3179	0.73	3851	0.79	4653	0.70	5507	1.47	7038M	1.74
1701	1.23	2660	0.75	3180	0.89	3865	0.98	4665	2.43	5508	–	7046M	2.72
1710D	1.09	2670	–	3188	0.65	3881	1.20	4670	–	5535	2.33	7047M	1.95
1747	1.05	2683	–	3220	0.75	4000	1.57	4683	1.51	5537	1.49	7050M	3.53
1748	1.74	2688	0.86	3224	1.39	4021	1.76	4686	0.92	5539	–	7090M	1.94
1803D	2.26	2701	3.78	3227	0.94	4024D	1.39	4692	0.28	5551	5.10	7098M	3.03
1924	1.11	2702*	24.06	3240	–	4034	2.34	4693	0.39	5604	0.73	7099M	5.51
1925	1.04	2705*	8.54	3241	1.06	4036	1.04	4703	0.49	5606	0.33	7133	1.08
2002	1.46	2709	2.97	3255	0.89	4038	0.86	4717	0.93	5610	1.60	7151M	1.31
2003	1.15	2710	3.06	3257	1.02	4062	0.98	4720	0.84	5613	1.79	7152M	2.66
2014	1.67	2714	1.84	3270	0.79	4101	0.85	4740	0.49	5645	4.85	7153M	1.46
2016	1.17	2731	1.45	3300	1.65	4109	0.19	4741	1.10	5703	4.07	7219	2.33
2021	1.40	2735	1.58	3303	1.06	4110	0.31	4751	1.30	5705	6.15	7222	3.23
2039	1.02	2759	2.34	3307	0.89	4111	0.77	4771N	0.97	5951	0.19	7225	2.59
2041	0.86	2790	1.73	3315	1.06	4114	0.88	4777	1.30	6003	1.85	7230	2.86
2065	0.78	2797	1.20	3334	0.75	4130	1.39	4825	0.34	6005	1.71	7231	2.74

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.

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7232	3.43	8032	0.52	8745	1.13	9186	4.66						
7309F	3.71	8033	0.62	8748	0.17	9220	1.50						
7313F	1.50	8037	0.52	8755	0.10	9402	1.53						
7317F	2.86	8039	0.51	8799	0.21	9403	2.64						
7327F	7.60	8044	0.96	8800	0.56	9410	1.08						
7333M	0.81	8045	0.25	8803	0.02	9501	1.54						
7335M	0.90	8046	0.76	8805M	0.07	9505	1.13						
7337M	1.63	8047	0.30	8810	0.05	9516	0.85						
7350F	3.09	8058	0.79	8814M	0.06	9519	1.48						
7360	1.56	8072	0.23	8815M	0.12	9521	1.19						
7370	2.02	8102	0.62	8820	0.05	9522	0.94						
7380	1.99	8103	0.98	8824	0.72	9534	1.73						
7382	1.53	8106	1.52	8825	-	9554	3.01						
7390	1.57	8107	1.02	8826	0.70	9586	0.18						
7394M	0.95	8111	0.65	8829	-	9600	0.94						
7395M	1.05	8116	0.79	8831	0.46	9620	0.50						
7398M	1.92	8203	2.60	8832	0.09								
7402	0.05	8204	1.30	8833	0.41								
7403	1.67	8209	1.32	8835	0.90								
7405N	0.17	8215	1.42	8842	0.82								
7420	1.79	8227	1.25	8855	0.05								
7421	0.24	8232	1.91	8856	0.17								
7422	0.50	8233	1.12	8864	0.55								
7425	0.57	8235	1.51	8868	0.11								
7431N	0.29	8263	2.21	8869	0.33								
7445N	0.09	8264	1.48	8871	0.02								
7453N	0.15	8265	1.58	8901	0.06								
7500	-	8279	2.44	9012	0.31								
7502	0.61	8288	2.85	9014	0.83								
7515	0.32	8291	1.10	9015	0.96								
7520	0.87	8292	1.02	9016	0.78								
7538	1.00	8293	2.18	9019	1.01								
7539	0.58	8304	2.18	9033	0.85								
7540	1.67	8350	2.21	9040	1.37								
7580	0.84	8380	0.82	9052	0.54								
7590	1.10	8381	0.65	9058	0.49								
7600	1.81	8385	0.88	9060	0.48								
7605	0.71	8392	0.70	9061	0.39								
7610	0.16	8393	0.56	9063	0.29								
7705	2.28	8500	2.42	9077F	3.04								
7710	1.31	8601	0.08	9082	0.37								
7711	1.31	8602	0.42	9083	0.44								
7720	1.10	8603	0.02	9084	0.42								
7855	1.24	8606	0.51	9088a	a								
8001	0.73	8709F	1.38	9089	0.48								
8002	0.67	8719	0.71	9093	0.45								
8006	0.81	8720	0.48	9101	1.04								
8008	0.52	8721	0.09	9102	1.02								
8010	0.64	8723	0.05	9154	0.48								
8013	0.12	8725	0.92	9156	0.70								
8015	0.25	8726F	0.80	9170	2.80								
8017	0.53	8734M	0.15	9178	2.00								
8018	0.86	8737M	0.13	9179	3.57								
8021	0.90	8738M	0.28	9180	1.68								
8031	0.69	8742	0.11	9182	0.68								

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FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost 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 advisory loss cost 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**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.46. (For coverage written separately for federal benefits only, \$0.44. For coverage written separately for state benefits only, \$0.02.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.39. (For coverage written separately for federal benefits only, \$1.32. For coverage written separately for state benefits only, \$0.07.)
- 2702,2705 An upset payroll of \$10.00 per cord shall be used for premium computation when payroll records are not available.
- 6702 Loss cost 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 loss cost and elr each x 1.215.
- 6703 Loss cost 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 loss cost x 2.458 and elr x 2.376.
- 6704 Loss cost 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 loss cost and elr each x 1.35.

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ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	2.0%	1.4%	1.1%	0.9%	0.6%	0.4%	0.3%
\$200	3.7%	2.7%	2.0%	1.7%	1.2%	0.8%	0.6%
\$300	5.3%	3.9%	2.9%	2.4%	1.7%	1.1%	0.9%
\$400	6.6%	4.9%	3.7%	3.1%	2.2%	1.5%	1.2%
\$500	7.8%	5.9%	4.4%	3.7%	2.6%	1.8%	1.4%
\$1,000	12.4%	9.5%	7.2%	6.1%	4.4%	3.1%	2.6%
\$1,500	15.6%	12.2%	9.3%	7.9%	5.8%	4.2%	3.5%
\$2,000	18.1%	14.3%	11.0%	9.4%	7.0%	5.2%	4.4%
\$2,500	20.1%	16.1%	12.5%	10.7%	8.1%	6.0%	5.1%

Basis of premium applicable in accordance with the Basic Manual notes for Code 7370 --"Taxicab Co.":	
Employee operated vehicle.....	\$93,100
Leased or rented vehicle.....	\$62,100
Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost).....	0.01
Maximum Weekly Payroll applicable in accordance with the Basic Manual notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$4,800
Maximum Weekly Payroll applicable in accordance with the Basic Manual rule, Rule for premium determination of executive officers	
Executive officers in the construction industry.....	\$1,760
All other executive officers.....	\$4,800
Minimum Weekly Payroll applicable in accordance with the Basic Manual rule, Rule for premium determination of executive officers	
Executive officers in the construction industry.....	\$600
All other executive officers.....	\$1,200
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)	\$62,100
Premium Determination for Partners and Sole Proprietors (Construction Industry Only):	
Minimum Annual Payroll applicable in accordance with the Basic Manual rule, Rule for premium determination for partners or sole proprietors.....	\$31,200
Maximum Annual Payroll applicable in accordance with the Basic Manual rule, Rule for premium determination for partners or sole proprietors.....	\$91,300
Terrorism - (Advisory Loss Cost)	0.005
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the Basic Manual rule, Federal coverages.....	108%

(Multiply a Non-F classification loss cost by a factor of 2.08 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 (1.040).)

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.