

ADVISORY LOSS COSTS - NOT RATES

ALABAMA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Original Printing

Page S1

Effective March 1, 2011

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	3.18	1924	2.64	2651	2.08	3126	2.29	3808	2.40	4432	1.56	5222	13.59
0008	2.82	1925	3.05	2660	2.24	3131	1.45	3821	8.36	4439	1.51	5223	4.22
0016	6.04	2001	3.00	2670	1.86	3132	3.94	3822X	5.45	4452	2.92	5348	5.74
0034	3.83	2002	3.47	2683	2.18	3145	2.45	3824X	4.47	4459	2.44	5402	4.57
0035	3.20	2003	3.00	2688	2.73	3146	2.49	3826	1.21	4470E	2.71	5403	10.14
0036	4.41	2014	4.80	2701	6.69	3169	5.58	3827	1.54	4484	2.38	5437	5.32
0037	3.92	2016	2.33	2702	13.38	3175D	2.20	3830	1.07	4493E	2.38	5443	3.42
0042	4.42	2021	3.34	2709	12.40	3179	2.14	3851	2.59	4511	0.78	5445	6.02
0050	6.13	2039	2.67	2710	8.76	3180	3.73	3865	1.84	4557	1.48	5462	8.43
0059D	0.25	2041	2.49	2714	3.07	3188E	2.53	3881	4.00	4558E	1.41	5472	5.95
0065D	0.04	2065	2.63	2731	5.38	3220	2.26	4000	5.76	4561	-	5473	12.67
0066D	0.04	2070	4.62	2735	3.44	3223	3.64	4021	4.10	4568	3.98	5474	6.82
0067D	0.04	2081	3.88	2759	5.11	3224	3.29	4024E	3.41	4581	1.54	5478	4.60
0079	4.39	2089	2.28	2790	1.42	3227	5.75	4034	4.53	4583	2.86	5479	6.08
0083	5.30	2095	2.87	2797	6.09	3240	2.11	4036	2.37	4611	0.82	5480	6.05
0106	14.85	2101X	2.50	2799	4.52	3241	3.70	4038	3.14	4635	2.05	5491	2.81
0113	3.95	2105	2.97	2802	6.09	3255	2.08	4053	4.91	4653	1.49	5506	8.16
0170	4.35	2110	2.20	2804X	2.71	3257	4.54	4061	7.21	4665	7.99	5507	5.13
0251	3.73	2111	2.18	2812	4.43	3270	1.92	4062	2.06	4670	4.40	5508D	13.86
0400	10.57	2112	3.25	2835	2.38	3300	4.76	4101	2.46	4683	2.43	5535	7.30
0401	11.55	2114	1.79	2836	5.39	3303	2.85	4109	0.86	4686	1.83	5537	3.65
0766N	0.37	2121	2.09	2841	2.59	3307	7.03	4110	1.06	4692	0.64	5538	-
0771N	0.43	2130	2.79	2881	2.66	3315	3.84	4111	4.98	4693	1.41	5551	19.67
0908P	172.00	2143	2.43	2883	3.55	3334	2.50	4112	-	4703	2.64	5606	1.26
0909	-	2156	-	2913	3.39	3336E	2.46	4113	1.48	4717	1.88	5610	6.16
0912	-	2157	3.77	2915	2.45	3365E	8.92	4114	4.12	4720	1.53	5645	14.04
0913P	358.00	2172	1.41	2916	3.00	3372	4.50	4130	3.70	4740	0.71	5651	11.88
0917	4.56	2174	2.63	2923	2.49	3373	3.67	4131	2.66	4741	1.86	5703	22.64
1005*	12.64	2177	-	2942	2.73	3383	1.76	4133	4.84	4751	2.20	5705	7.13
1016X*	21.26	2211	5.66	2960	4.34	3385	0.99	4149	0.69	4766NX	2.73	5951	0.69
1164E	5.25	2220	2.64	3004	1.26	3400	2.99	4150	-	4771NX	2.46	6003	7.63
1165E	5.81	2286	1.58	3018	1.74	3507	3.83	4206	3.94	4777	5.50	6005	4.78
1320	2.40	2288	3.08	3022	2.61	3515	1.91	4207	1.12	4825	0.71	6017	6.96
1322	13.09	2300	2.17	3027	1.79	3548	1.24	4239	2.43	4828	1.07	6018	2.28
1420X	4.78	2302	1.07	3028	3.83	3559	2.43	4240	2.54	4829	1.40	6045	3.87
1430E	5.76	2305	1.98	3030	5.50	3574	0.98	4243	2.19	4902	2.18	6204	11.22
1438E	4.84	2361	1.82	3040	4.07	3581	1.59	4244	3.16	4923	1.31	6206	4.62
1452	1.79	2362	1.51	3041	3.32	3612	3.79	4250	1.73	5020	6.58	6213	2.50
1463	7.43	2380	2.43	3042	4.37	3620	3.91	4251	2.25	5022	8.94	6214	3.50
1473X	2.29	2386	1.25	3064	3.68	3629	1.58	4263	1.89	5037	26.75	6216	8.00
1474X	2.17	2388	1.97	3066	-	3632	3.96	4273	2.20	5040	18.70	6217	4.83
1624E	6.42	2402	2.54	3069	7.30	3634	1.88	4279	3.05	5057	9.78	6229	4.81
1642	5.18	2413	2.05	3076	2.99	3635	2.53	4282	2.05	5059	26.38	6233	6.49
1654	9.61	2416	1.42	3081D	5.12	3638	1.57	4283	3.24	5069	38.61	6235	8.75
1655	3.54	2417	1.65	3082D	3.34	3642	0.92	4299	1.45	5102	4.11	6236	13.51
1699	2.64	2501	2.58	3085D	3.20	3643	2.45	4304	3.49	5146	5.29	6237	1.80
1701	4.18	2503	1.01	3110	2.83	3647E	2.62	4307	1.48	5160	4.22	6251D	10.80
1710E	5.52	2534	2.99	3111	2.64	3648	1.01	4351	0.86	5183	3.64	6252D	8.13
1741E	2.78	2570	2.93	3113	2.00	3681	1.07	4352	1.14	5188	3.26	6260	14.90
1747	3.59	2585	3.66	3114	2.32	3685	0.80	4360	1.12	5190	3.48	6306	6.30
1748	3.58	2586	1.88	3117X	1.51	3719	2.70	4361	2.33	5191	0.94	6319	7.01
1803D	10.62	2587	3.81	3118	1.79	3724	6.11	4362	1.12	5192	5.69	6325	7.03
1852D	3.15	2589	2.26	3119	1.41	3726	5.69	4410	3.10	5213	5.25	6400	6.20
1853	1.21	2600	1.99	3120X	1.39	3803	2.26	4420	6.07	5215	4.34	6503	2.33
1860	1.65	2623	4.30	3122	2.30	3807	1.92	4431	1.14	5221	3.74	6504	2.33

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

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

ALABAMA

ADVISORY LOSS COSTS - NOT RATES

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Page S2

Original Printing

Effective March 1, 2011

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
6702M*	7.98	7421	1.11	8107	4.09	8824	3.58	9522	1.86				
6703M*	17.89	7422	1.49	8111	4.53	8825	1.84	9534	4.57				
6704M*	8.87	7423	-	8116	3.72	8826	2.86	9554	9.49				
6801F	3.85	7425	3.79	8203	4.51	8829	2.88	9586	0.81				
6811	4.08	7431N	1.33	8204	4.19	8831	1.77	9600	2.06				
6824F	7.94	7445N	0.45	8209	4.44	8832	0.37	9620	1.71				
6826F	6.43	7453N	0.72	8215	3.61	8833*	1.25						
6834	5.82	7500X	2.69	8227	4.91	8835	2.95						
6836	3.41	7502	2.09	8232	4.07	8842	2.40						
6843F	13.47	7515	1.45	8233	6.28	8861	-						
6845F	12.91	7520	3.59	8235	4.63	8864	2.10						
6854	4.66	7538	11.90	8263	9.19	8868	0.46						
6872F	13.89	7539	3.54	8264	4.34	8869	1.05						
6874F	23.04	7540	3.45	8265	8.76	8871	0.27						
6882	3.02	7570X	1.98	8279	6.49	8901	0.22						
6884	8.67	7580	2.19	8288	6.97	9012	1.40						
7016M	3.05	7590	4.34	8291	4.24	9014	3.52						
7024M	3.39	7600	3.18	8292	4.70	9015	3.40						
7038M	4.05	7601	6.76	8293	8.63	9016	2.30						
7046M	9.16	7605	2.89	8295X	2.63	9019	1.56						
7047M	6.84	7610	0.52	8304	8.15	9033	2.31						
7050M	9.08	7611	4.46	8350	6.07	9040*	4.97						
7090M	4.50	7612	8.82	8353X	6.33	9052	2.66						
7098M	10.18	7613	5.39	8380	4.52	9058	1.48						
7099M	20.53	7704	-	8381	2.48	9059	-						
7133	4.41	7705	4.56	8385	6.60	9060	1.34						
7151M	5.36	7710	4.01	8392	2.70	9061	1.60						
7152M	12.01	7711	4.01	8393	1.76	9063	1.43						
7153M	5.95	7720	3.69	8399X	8.59	9077F	2.80						
7222	11.00	7855	6.57	8500	7.72	9082	1.80						
7228	6.25	8001	2.92	8601	0.72	9083	1.76						
7229	6.37	8002	3.39	8602	0.72	9084	1.86						
7230	5.45	8006	2.37	8603	0.23	9088a	a						
7231	7.39	8008	1.74	8606	3.18	9089	1.03						
7232	4.54	8010	2.56	8709F	5.50	9093	1.44						
7309F	17.17	8013	0.44	8719	2.79	9101	2.48						
7313F	3.59	8015	0.64	8720	2.73	9102	3.08						
7317F	10.66	8017	1.80	8721	0.36	9110	-						
7327F	11.50	8018	2.76	8725	2.73	9154	1.49						
7333M	3.91	8021	2.24	8726F	2.61	9156	1.91						
7335M	4.34	8031	3.18	8734M	0.80	9170	3.79						
7337M	8.75	8032	2.02	8737M	0.72	9178	6.49						
7350F	8.12	8033	2.00	8738M	1.61	9179	47.22						
7360	4.72	8037	1.80	8742	0.59	9180	4.66						
7370	4.12	8039	1.70	8745	4.53	9182	2.51						
7380	4.90	8044	3.68	8748	0.68	9186	12.65						
7382	3.63	8045	0.74	8755	0.41	9220	5.70						
7390	5.45	8046	2.94	8799	1.08	9402	7.88						
7394M	6.97	8047	1.68	8800	1.19	9403	8.00						
7395M	7.74	8058	2.98	8803	0.08	9410	1.85						
7398M	15.61	8072	1.58	8805M	0.31	9501	2.80						
7402	0.23	8102	2.11	8810	0.23	9505	4.94						
7403	2.06	8103	3.80	8814M	0.28	9516	3.84						
7405N	0.83	8105	6.11	8815M	0.63	9519	3.34						
7420	12.54	8106	4.70	8820	0.17	9521	3.00						

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

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

Effective March 1, 2011

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 already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.25	S	1741E	0.16	S	3647E	0.17	L
0065D	0.04	S	1803D	0.40	S	4024E	0.02	S
0066D	0.04	S	1852D	0.07	Asb	4470E	0.02	B,L
0067D	0.04	S	3081D	0.06	S	4493E	0.09	B
1164E	0.05	S	3082D	0.05	S	4558E	0.03	L
1165E	0.03	S	3085D	0.06	S	5508D	0.06	S
1430E	0.39	L	3175D	0.02	S	6251D	0.05	S
1438E	0.21	S	3188E	0.02	L	6252D	0.04	S
1624E	0.04	S	3336E	0.04	L			
1710E	0.04	S	3365E	0.02	L			

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

- 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 the 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
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 Advisory loss cost includes a non-ratable disease element of \$3.91. (For coverage written separately for federal benefits only, \$2.09. For coverage written separately for state benefits only, \$1.82.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$7.61. (For coverage written separately for federal benefits only, \$4.07. For coverage written separately for state benefits only, \$3.54.)
- 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 2.723 and elr x 2.55.
- 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.
- 8833 The ex-medical advisory loss cost for this classification is \$0.58.
- 9040 The ex-medical advisory loss cost for this classification is \$2.14.

Effective March 1, 2011

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis. They do not include a safety factor.

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.2%	0.9%	0.7%	0.6%	0.5%	0.3%	0.2%
\$200	2.3%	1.7%	1.4%	1.1%	0.9%	0.6%	0.4%
\$300	3.3%	2.4%	2.0%	1.6%	1.3%	0.9%	0.6%
\$400	4.1%	3.1%	2.6%	2.1%	1.7%	1.1%	0.8%
\$500	4.9%	3.7%	3.1%	2.5%	2.1%	1.4%	1.0%
\$1,000	7.7%	6.0%	5.0%	4.2%	3.4%	2.3%	1.7%
\$1,500	9.4%	7.5%	6.3%	5.3%	4.4%	3.0%	2.2%
\$2,000	10.8%	8.6%	7.3%	6.1%	5.1%	3.5%	2.6%
\$2,500	11.9%	9.6%	8.1%	6.9%	5.7%	4.0%	2.9%

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

Employee operated vehicle.....	\$56,346.00
Leased or rented vehicle.....	\$37,564.00

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum 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," and Code 9186 -- "Carnival--Traveling"..... \$3,000.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$750.00

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 \$38,500.00

Terrorism (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 119%

(Multiply a Non-F classification loss cost by a factor of 2.19 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.03) and the adjustment for differences in loss-based expenses (1.081).)

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.