

ADVISORY LOSS COSTS - NOT RATES

ALABAMA

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

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	1.57	2039	1.66	2790	1.26	3334	1.04	4131	2.33	4825	0.38	6206	1.22
0008	1.41	2041	1.36	2797	1.97	3336D	1.18	4133	1.50	4828	0.95	6213	1.04
0016	2.70	2065	1.03	2799	3.19	3365D	2.26	4149	0.34	4829	0.48	6214	0.70
0034	1.88	2070	2.24	2802	2.32	3372	1.33	4206	1.41	4902	1.10	6216	2.47
0035	1.14	2081	1.38	2835	1.33	3373	2.49	4207	0.94	4923	0.49	6217	2.28
0036	2.32	2089	1.44	2836	1.49	3383	0.84	4239	1.00	5020	2.83	6229	2.32
0037	2.11	2095	1.72	2841	1.50	3385	0.48	4240	1.37	5022	4.10	6233	1.37
0042	2.45	2105	2.03	2881	1.60	3400	1.50	4243	0.98	5037	5.70	6235	2.90
0050	2.76	2110	1.32	2883	1.57	3507	1.50	4244	1.31	5040	3.05	6236	2.72
0059D	-	2111	1.36	2915	1.31	3515	0.92	4250	0.85	5057	1.63	6237	0.94
0065D	-	2112	2.03	2916	1.96	3548	0.85	4251	1.56	5059	7.22	6251D	2.16
0066D	-	2114	1.04	2923	0.88	3559	1.18	4263	1.71	5102	2.45	6252D	2.26
0067D	-	2121	0.66	2960	2.19	3574	0.53	4273	1.17	5146	2.41	6306	2.03
0079	1.59	2130	1.01	3004	0.57	3581	0.51	4279	1.40	5160	1.01	6319	2.16
0083	3.05	2143	1.13	3018	1.06	3612	1.01	4283	0.90	5183	1.30	6325	2.32
0106	6.28	2157	2.42	3022	1.96	3620	1.67	4299	1.03	5188	1.72	6400	2.86
0113	2.24	2172	0.77	3027	0.93	3629	0.85	4304	2.55	5190	1.60	6503	1.34
0170	1.46	2174	1.53	3028	1.25	3632	1.24	4307	0.72	5191	0.56	6504	1.36
0251	2.21	2211	3.24	3030	2.13	3634	1.01	4351	0.52	5192	1.78	6702M*	2.09
0401	5.54	2220	1.30	3040	2.36	3635	0.70	4352	0.78	5213	3.42	6703M*	2.83
0766N	0.28	2286	-	3041	2.09	3638	0.86	4360	-	5215	2.58	6704M*	2.32
0771N	0.38	2288	1.93	3042	1.77	3642	0.70	4361	0.51	5221	2.15	6801F	3.11
0908P	95.00	2302	1.23	3064	1.71	3643	0.90	4410	1.39	5222	4.02	6811	3.06
0913P	298.00	2305	1.30	3076	1.50	3647D	1.25	4420	1.95	5223	2.06	6824F	3.74
0917	2.13	2361	1.25	3081D	2.09	3648	0.60	4431	0.60	5348	1.82	6826F	2.10
1005*	4.16	2362	1.23	3082D	1.74	3681	0.29	4432	0.60	5402	4.20	6834	1.65
1016*	8.58	2380	0.95	3085D	2.23	3685	0.41	4452	1.66	5403	2.22	6836	1.65
1164D	1.66	2388	0.61	3110	1.85	3719	0.52	4459	1.37	5437	2.69	6843F	5.51
1165D	1.47	2402	1.49	3111	1.03	3724	2.02	4470D	1.06	5443	1.94	6845F	2.38
1320	0.88	2413	1.05	3113	1.38	3726	1.70	4484	1.20	5445	3.28	6854	2.21
1322	4.02	2416	1.19	3114	1.32	3803	1.37	4493D	1.03	5462	3.46	6872F	4.01
1430D	1.41	2417	0.66	3118	0.94	3807	1.07	4511	0.32	5472	2.77	6874F	6.68
1438D	2.23	2501	1.52	3119	0.42	3808	3.04	4557	1.41	5473	4.08	6882	1.65
1452	1.39	2503	0.50	3122	0.88	3821	3.55	4558D	0.71	5474	2.64	6884	1.83
1463	4.43	2534	-	3126	0.83	3822	1.76	4568	1.64	5478	2.14	7016M	1.49
1472	2.02	2570	1.74	3131	1.26	3824	2.30	4581	0.48	5479	3.12	7024M	1.65
1473	0.44	2585	1.86	3132	1.60	3826	0.52	4583	1.89	5480	2.77	7038M	2.92
1624D	1.63	2586	1.58	3145	1.03	3827	0.97	4611	0.53	5491	1.32	7046M	4.66
1642	1.44	2587	1.38	3146	1.07	3830	0.45	4635	1.66	5506	2.69	7047M	2.01
1654	1.84	2589	1.17	3169	1.32	3851	0.85	4653	0.97	5507	2.35	7050M	3.95
1699	1.47	2600	2.16	3179	0.92	3865	1.44	4665	3.86	5508	-	7090M	3.24
1701	1.40	2623	2.83	3180	1.18	3881	1.85	4670	-	5535	3.60	7098M	5.18
1710D	1.67	2651	0.65	3188D	0.84	4000	2.51	4683	1.72	5537	2.00	7099M	6.32
1741	-	2660	1.13	3220	0.97	4021	1.69	4686	1.01	5551	5.95	7133	1.56
1747	1.25	2670	-	3224	1.62	4024D	1.74	4692	0.29	5606	0.53	7151M	1.90
1748	2.57	2683	-	3227	1.66	4034	2.96	4693	0.59	5610	2.51	7152M	2.57
1803D	3.28	2688	1.06	3240	-	4036	1.07	4703	0.70	5645	6.52	7153M	2.11
1853	-	2701	5.52	3241	1.87	4038	1.25	4717	1.14	5703	5.66	7219	3.70
1924	1.14	2702	9.62	3255	1.25	4062	1.17	4720	1.04	5705	6.60	7222	5.31
1925	1.47	2709	4.83	3257	1.34	4101	0.99	4740	0.45	5951	0.28	7225	4.36
2002	1.72	2710	2.91	3270	1.10	4109	0.24	4741	2.04	6003	3.05	7230	4.23
2003	1.59	2714	2.02	3300	1.98	4110	0.38	4751	1.32	6005	1.94	7231	5.11
2014	2.08	2731	1.82	3303	1.21	4111	0.90	4766N	2.05	6018	1.27	7232	4.86
2016	1.26	2735	2.25	3307	1.20	4114	1.23	4771N	2.13	6045	2.56	7309F	4.95
2021	1.67	2759	2.83	3315	1.46	4130	1.83	4777	3.07	6204	3.19	7313F	2.12

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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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
7317F	3.91	8044	1.42	8799	0.29	9403	4.21						
7327F	7.96	8045	0.37	8800	0.89	9410	1.18						
7333M	1.39	8046	1.42	8803	0.03	9501	1.52						
7335M	1.54	8047	0.48	8805M	0.11	9505	1.49						
7337M	1.88	8058	1.71	8810	0.08	9516	1.36						
7350F	4.97	8072	0.42	8814M	0.10	9519	1.94						
7360	2.14	8102	1.12	8815M	0.13	9521	1.73						
7370	2.74	8103	1.45	8820	0.07	9522	1.20						
7380	2.85	8106	2.13	8824	1.30	9534	2.34						
7382	2.92	8107	1.36	8825	-	9554	4.01						
7390	2.74	8111	1.23	8826	1.34	9586	0.28						
7394M	2.58	8116	1.66	8829	-	9600	1.11						
7395M	2.87	8203	3.21	8831	0.80	9620	0.81						
7398M	3.50	8204	2.27	8832	0.18								
7402	0.13	8209	2.25	8833	0.96								
7403	1.01	8215	1.76	8835	1.25								
7405N	0.51	8227	2.16	8842	1.35								
7420	2.71	8232	3.01	8855	0.07								
7421	0.40	8233	1.92	8856	0.27								
7422	0.65	8235	2.13	8864	0.81								
7425	1.15	8263	3.40	8868	0.22								
7431N	0.52	8264	2.48	8869	0.56								
7445N	0.27	8265	2.49	8871	0.03								
7453N	0.28	8279	4.15	8901	0.08								
7502	0.98	8288	4.95	9012	0.55								
7515	0.65	8291	1.73	9014	1.40								
7520	1.44	8292	1.68	9015	1.93								
7538	1.98	8293	3.45	9016	1.40								
7539	0.94	8304	3.14	9019	1.67								
7540	1.80	8350	2.75	9033	1.27								
7580	1.25	8353	2.82	9040	1.84								
7590	2.03	8380	1.50	9052	1.01								
7600	2.71	8381	0.97	9058	0.85								
7605	1.13	8385	1.36	9060	0.90								
7610	0.31	8392	1.19	9061	0.67								
7705	4.12	8393	0.88	9063	0.51								
7710	1.99	8500	3.18	9077F	3.18								
7711	1.99	8601	0.16	9082	0.81								
7720	1.93	8602	0.68	9083	0.75								
7855	1.72	8603	0.05	9084	0.84								
8001	1.35	8606	1.04	9088a	a								
8002	1.07	8709F	2.46	9089	0.50								
8006	1.33	8719	1.31	9093	0.74								
8008	0.92	8720	1.34	9101	1.48								
8010	1.07	8721	0.14	9102	1.60								
8013	0.20	8723	0.08	9154	1.16								
8015	0.45	8725	1.02	9156	1.21								
8017	0.94	8726F	1.49	9170	4.73								
8018	1.32	8734M	0.22	9178	3.25								
8021	1.39	8737M	0.19	9179	7.12								
8031	1.15	8738M	0.26	9180	2.71								
8032	0.93	8742	0.16	9182	1.14								
8033	0.88	8745	1.85	9186	10.82								
8037	1.32	8748	0.27	9220	2.51								
8039	0.91	8755	0.20	9402	4.16								

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

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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 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.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.79. (For coverage written separately for federal benefits only, \$0.77. For coverage written separately for state benefits only, \$0.02.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$2.38. (For coverage written separately for federal benefits only, \$2.31. For coverage written separately for state benefits only, \$0.07.)
- 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 1.647 and elr x 1.607.
- 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.

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

Effective March 1, 2024

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	1.1%	0.9%	0.7%	0.6%	0.4%	0.3%	0.2%
\$200	2.1%	1.8%	1.4%	1.1%	0.8%	0.6%	0.5%
\$300	3.1%	2.6%	2.0%	1.6%	1.2%	0.8%	0.7%
\$400	3.9%	3.3%	2.6%	2.0%	1.6%	1.1%	0.9%
\$500	4.7%	4.0%	3.1%	2.4%	1.9%	1.3%	1.1%
\$1,000	7.9%	6.8%	5.3%	4.2%	3.4%	2.4%	2.1%
\$1,500	10.3%	9.0%	7.1%	5.7%	4.6%	3.3%	2.9%
\$2,000	12.3%	10.8%	8.5%	6.9%	5.6%	4.0%	3.6%
\$2,500	14.0%	12.3%	9.8%	8.0%	6.5%	4.7%	4.3%

Basis of premium applicable in accordance with the <i>Basic Manual</i> notes for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$84,600
Leased or rented vehicle.....	\$56,400
Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost).....	0.01
Maximum Weekly Payroll applicable in accordance with the <i>Basic Manual</i> rule, Rule for premium determination of executive officers and the <i>Basic Manual</i> notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$4,300
Minimum Weekly Payroll applicable in accordance with the <i>Basic Manual</i> rule, Rule for premium determination of executive officers.....	\$1,100
Premium Determination for Partners and Sole Proprietors in accordance with the <i>Basic Manual</i> rule, Rule for premium determination for partners or sole proprietors (Annual Payroll)	\$56,400
Terrorism (Advisory Loss Cost)	0.005
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the <i>Basic Manual</i> rule, Federal coverages.....	29%

(Multiply a Non-F classification loss cost by a factor of 1.29 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 (1.032).)

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.

Effective March 1, 2024

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
0005	1.12	0.45	2039	1.19	0.45	2790	0.97	0.47	3334	0.71	0.43	4131	1.67	0.45
0008	1.01	0.45	2041	0.97	0.45	2797	1.52	0.47	3336	0.80	0.43	4133	1.15	0.47
0016	1.64	0.40	2065	0.70	0.43	2799	2.17	0.43	3365	1.24	0.37	4149	0.26	0.47
0034	1.28	0.43	2070	1.53	0.43	2802	1.58	0.43	3372	0.91	0.43	4206	1.01	0.45
0035	0.78	0.43	2081	1.06	0.47	2835	1.03	0.47	3373	1.78	0.45	4207	0.52	0.37
0036	1.66	0.45	2089	1.03	0.45	2836	1.15	0.47	3383	0.60	0.45	4239	0.55	0.37
0037	1.28	0.40	2095	1.17	0.43	2841	1.07	0.45	3385	0.35	0.45	4240	1.06	0.47
0042	1.67	0.43	2105	1.57	0.47	2881	1.24	0.47	3400	1.07	0.45	4243	0.67	0.43
0050	1.68	0.40	2110	0.94	0.45	2883	1.12	0.45	3507	1.02	0.43	4244	0.79	0.40
0059	-	-	2111	0.97	0.45	2915	0.80	0.40	3515	0.63	0.43	4250	0.58	0.43
0065	-	-	2112	1.45	0.45	2916	1.19	0.40	3548	0.61	0.45	4251	1.11	0.45
0066	-	-	2114	0.80	0.47	2923	0.68	0.47	3559	0.80	0.43	4263	1.16	0.43
0067	-	-	2121	0.51	0.47	2960	1.49	0.43	3574	0.38	0.45	4273	0.79	0.43
0079	1.08	0.43	2130	0.69	0.43	3004	0.31	0.37	3581	0.36	0.45	4279	0.85	0.40
0083	2.08	0.43	2143	0.87	0.47	3018	0.58	0.37	3612	0.69	0.43	4283	0.64	0.45
0106	3.46	0.37	2157	1.73	0.45	3022	1.40	0.45	3620	1.02	0.40	4299	0.70	0.43
0113	1.60	0.45	2172	0.47	0.40	3027	0.57	0.40	3629	0.58	0.43	4304	1.73	0.43
0170	1.04	0.45	2174	1.09	0.45	3028	0.76	0.40	3632	0.84	0.43	4307	0.56	0.47
0251	1.51	0.43	2211	1.97	0.40	3030	1.30	0.40	3634	0.69	0.43	4351	0.37	0.45
0401	3.05	0.37	2220	0.88	0.43	3040	1.61	0.43	3635	0.47	0.43	4352	0.56	0.45
0766	-	-	2286	0.88	0.43	3041	1.42	0.43	3638	0.62	0.45	4360	0.19	0.40
0771	-	-	2288	1.38	0.45	3042	1.20	0.43	3642	0.50	0.45	4361	0.37	0.45
0908	64.93	0.43	2302	0.83	0.43	3064	1.16	0.43	3643	0.54	0.40	4410	0.99	0.45
0913	203.33	0.43	2305	0.79	0.40	3076	1.07	0.45	3647	0.85	0.43	4420	1.07	0.37
0917	1.65	0.47	2361	0.85	0.43	3081	1.42	0.43	3648	0.46	0.47	4431	0.46	0.47
1005	1.72	0.35	2362	0.88	0.45	3082	1.06	0.40	3681	0.21	0.45	4432	0.46	0.47
1016	3.17	0.35	2380	0.68	0.45	3085	1.52	0.43	3685	0.29	0.45	4452	1.13	0.43
1164	0.85	0.35	2388	0.47	0.47	3110	1.26	0.43	3719	0.26	0.35	4459	0.83	0.40
1165	0.75	0.35	2402	0.90	0.40	3111	0.73	0.45	3724	1.03	0.35	4470	0.72	0.43
1320	0.48	0.37	2413	0.71	0.43	3113	0.94	0.43	3726	0.87	0.35	4484	0.86	0.45
1322	2.05	0.35	2416	0.85	0.45	3114	0.90	0.43	3803	0.98	0.45	4493	0.70	0.43
1430	0.86	0.40	2417	0.47	0.45	3118	0.73	0.47	3807	0.77	0.45	4511	0.22	0.43
1438	1.35	0.40	2501	1.09	0.45	3119	0.34	0.48	3808	2.07	0.43	4557	0.86	0.40
1452	0.85	0.40	2503	0.35	0.45	3122	0.68	0.47	3821	2.16	0.40	4558	0.48	0.43
1463	2.26	0.35	2534	1.09	0.45	3126	0.56	0.43	3822	1.26	0.45	4568	1.00	0.40
1472	1.23	0.40	2570	1.25	0.45	3131	0.86	0.43	3824	1.64	0.45	4581	0.27	0.37
1473	0.26	0.40	2585	1.27	0.43	3132	1.14	0.45	3826	0.35	0.43	4583	1.04	0.37
1624	0.90	0.37	2586	1.13	0.45	3145	0.70	0.43	3827	0.69	0.45	4611	0.38	0.45
1642	0.87	0.40	2587	0.98	0.45	3146	0.73	0.43	3830	0.31	0.43	4635	0.92	0.37
1654	1.12	0.40	2589	0.79	0.43	3169	0.94	0.45	3851	0.61	0.45	4653	0.69	0.45
1699	0.89	0.40	2600	1.54	0.45	3179	0.66	0.45	3865	1.11	0.47	4665	2.34	0.40
1701	0.77	0.37	2623	1.72	0.40	3180	0.84	0.45	3881	1.26	0.43	4670	1.17	0.43
1710	1.01	0.40	2651	0.46	0.45	3188	0.57	0.43	4000	1.39	0.37	4683	1.17	0.43
1741	0.77	0.37	2660	0.87	0.47	3220	0.66	0.43	4021	1.15	0.43	4686	0.62	0.40
1747	0.76	0.40	2670	0.76	0.45	3224	1.25	0.47	4024	1.06	0.40	4692	0.21	0.45
1748	1.56	0.40	2683	1.09	0.45	3227	1.19	0.45	4034	1.80	0.40	4693	0.42	0.45
1803	1.99	0.40	2688	0.76	0.45	3240	0.96	0.45	4036	0.65	0.40	4703	0.47	0.43
1853	0.77	0.37	2701	3.04	0.37	3241	1.34	0.45	4038	0.96	0.47	4717	0.88	0.47
1924	0.82	0.45	2702	4.91	0.35	3255	0.97	0.47	4062	0.79	0.43	4720	0.71	0.43
1925	1.00	0.43	2709	2.67	0.37	3257	0.96	0.45	4101	0.67	0.43	4740	0.23	0.35
2002	1.23	0.45	2710	1.77	0.40	3270	0.78	0.45	4109	0.17	0.45	4741	1.39	0.43
2003	1.08	0.43	2714	1.44	0.45	3300	1.53	0.47	4110	0.27	0.45	4751	0.80	0.40
2014	1.26	0.40	2731	1.30	0.45	3303	0.87	0.45	4111	0.64	0.45	4766	1.13	0.37
2016	0.90	0.45	2735	1.61	0.45	3307	0.82	0.43	4114	0.84	0.43	4771	1.18	0.37
2021	1.14	0.43	2759	2.02	0.45	3315	1.05	0.45	4130	1.31	0.45	4777	1.69	0.37

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

Effective March 1, 2024

**TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
 APPLICABLE TO ALL POLICIES**

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
4825	0.23	0.40	6206	0.63	0.35	7317F	1.77	0.30	8044	1.01	0.45	8799	0.21	0.45
4828	0.53	0.37	6213	0.53	0.35	7327F	3.61	0.30	8045	0.27	0.45	8800	0.64	0.45
4829	0.27	0.37	6214	0.38	0.37	7333	0.71	0.35	8046	1.01	0.45	8803	0.02	0.40
4902	0.78	0.45	6216	1.26	0.35	7335	0.79	0.35	8047	0.34	0.45	8805	0.08	0.45
4923	0.34	0.43	6217	1.16	0.35	7337	0.94	0.35	8058	1.22	0.45	8810	0.06	0.45
5020	1.56	0.37	6229	1.41	0.40	7350F	2.41	0.33	8072	0.32	0.47	8814	0.07	0.45
5022	2.09	0.35	6233	0.70	0.35	7360	1.30	0.40	8102	0.80	0.45	8815	0.10	0.45
5037	2.91	0.35	6235	1.48	0.35	7370	1.96	0.45	8103	0.99	0.43	8820	0.04	0.40
5040	1.56	0.35	6236	1.66	0.40	7380	1.73	0.40	8106	1.30	0.40	8824	1.05	0.48
5057	0.83	0.35	6237	0.52	0.37	7382	1.99	0.43	8107	0.75	0.37	8825	1.04	0.47
5059	3.69	0.35	6251	1.19	0.37	7390	1.96	0.45	8111	0.83	0.43	8826	1.04	0.47
5102	1.35	0.37	6252	1.15	0.35	7394	1.32	0.35	8116	1.13	0.43	8829	1.05	0.48
5146	1.47	0.40	6306	1.12	0.37	7395	1.47	0.35	8203	2.18	0.43	8831	0.64	0.48
5160	0.51	0.35	6319	1.10	0.35	7398	1.75	0.35	8204	1.55	0.43	8832	0.13	0.45
5183	0.71	0.37	6325	1.18	0.35	7402	0.10	0.45	8209	1.61	0.45	8833	0.68	0.45
5188	0.95	0.37	6400	1.73	0.40	7403	0.72	0.45	8215	1.07	0.40	8835	0.89	0.45
5190	0.88	0.37	6503	0.96	0.45	7405	0.36	0.45	8227	1.19	0.37	8842	1.09	0.48
5191	0.34	0.40	6504	0.97	0.45	7420	1.39	0.35	8232	1.83	0.40	8855	0.05	0.45
5192	1.21	0.43	6702	1.27	0.40	7421	0.24	0.40	8233	1.17	0.40	8856	0.19	0.45
5213	1.74	0.35	6703	1.67	0.40	7422	0.36	0.37	8235	1.45	0.43	8864	0.63	0.47
5215	1.57	0.40	6704	1.41	0.40	7425	0.64	0.37	8263	2.31	0.43	8868	0.17	0.47
5221	1.18	0.37	6801F	1.60	0.35	7431	0.29	0.37	8264	1.51	0.40	8869	0.43	0.47
5222	2.05	0.35	6811	1.86	0.40	7445	-	-	8265	1.37	0.37	8871	0.02	0.45
5223	1.25	0.40	6824F	1.93	0.35	7453	-	-	8279	2.28	0.37	8901	0.05	0.40
5348	1.11	0.40	6826F	1.08	0.35	7502	0.59	0.40	8288	3.36	0.43	9012	0.33	0.40
5402	3.00	0.45	6834	1.18	0.45	7515	0.33	0.35	8291	1.18	0.43	9014	1.00	0.45
5403	1.22	0.37	6836	1.12	0.43	7520	0.98	0.43	8292	1.20	0.45	9015	1.31	0.43
5437	1.48	0.37	6843F	2.50	0.30	7538	1.01	0.35	8293	2.47	0.45	9016	1.00	0.45
5443	1.32	0.43	6845F	1.08	0.30	7539	0.52	0.37	8304	1.73	0.37	9019	1.01	0.40
5445	1.67	0.35	6854	1.22	0.37	7540	0.92	0.35	8350	1.52	0.37	9033	0.86	0.43
5462	2.10	0.40	6872F	1.82	0.30	7580	0.76	0.40	8353	1.72	0.40	9040	1.42	0.47
5472	1.42	0.35	6874F	3.03	0.30	7590	1.23	0.40	8380	1.02	0.43	9052	0.78	0.47
5473	2.08	0.35	6882	0.91	0.37	7600	1.65	0.40	8381	0.66	0.43	9058	0.69	0.48
5474	1.35	0.35	6884	1.01	0.37	7605	0.62	0.37	8385	0.93	0.43	9060	0.69	0.47
5478	1.18	0.37	7016	0.76	0.35	7610	0.19	0.40	8392	0.92	0.47	9061	0.52	0.47
5479	1.89	0.40	7024	0.84	0.35	7705	2.80	0.43	8393	0.54	0.40	9063	0.39	0.47
5480	1.53	0.37	7038	1.48	0.35	7710	1.10	0.37	8500	1.93	0.40	9077F	1.82	0.42
5491	0.73	0.37	7046	2.38	0.35	7711	1.10	0.37	8601	0.09	0.37	9082	0.65	0.48
5506	1.48	0.37	7047	1.00	0.35	7720	1.17	0.40	8602	0.41	0.40	9083	0.60	0.48
5507	1.30	0.37	7050	1.96	0.35	7855	1.04	0.40	8603	0.03	0.45	9084	0.65	0.47
5508	1.30	0.37	7090	1.65	0.35	8001	0.97	0.45	8606	0.58	0.37	9088	a	a
5535	1.84	0.35	7098	2.64	0.35	8002	0.76	0.45	8709F	1.12	0.30	9089	0.39	0.47
5537	1.22	0.40	7099	3.14	0.35	8006	1.03	0.47	8719	0.72	0.37	9093	0.57	0.47
5551	3.04	0.35	7133	0.86	0.37	8008	0.71	0.47	8720	0.74	0.37	9101	1.14	0.47
5606	0.27	0.35	7151	1.05	0.37	8010	0.76	0.45	8721	0.09	0.40	9102	1.09	0.43
5610	1.52	0.40	7152	1.38	0.37	8013	0.14	0.43	8723	0.05	0.43	9154	0.83	0.45
5645	3.32	0.35	7153	1.16	0.37	8015	0.30	0.43	8725	0.62	0.40	9156	0.94	0.47
5703	3.44	0.40	7219	2.04	0.37	8017	0.72	0.47	8726F	0.77	0.35	9170	2.61	0.37
5705	4.01	0.40	7222	2.93	0.37	8018	0.94	0.45	8734	0.13	0.40	9178	2.62	0.48
5951	0.20	0.45	7225	2.65	0.40	8021	0.99	0.45	8737	0.12	0.40	9179	5.74	0.48
6003	1.68	0.37	7230	2.88	0.43	8031	0.82	0.45	8738	0.14	0.40	9180	1.84	0.43
6005	1.18	0.40	7231	3.48	0.43	8032	0.66	0.45	8742	0.09	0.40	9182	0.81	0.45
6018	0.77	0.40	7232	2.68	0.37	8033	0.68	0.47	8745	1.26	0.43	9186	5.95	0.37
6045	1.55	0.40	7309F	2.25	0.30	8037	1.07	0.48	8748	0.15	0.37	9220	1.71	0.43
6204	1.76	0.37	7313F	0.96	0.30	8039	0.70	0.47	8755	0.12	0.40	9402	2.29	0.37

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

Effective March 1, 2024

**TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
 APPLICABLE TO ALL POLICIES**

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
9403	2.32	0.37												
9410	0.85	0.45												
9501	0.92	0.40												
9505	1.01	0.43												
9516	0.93	0.43												
9519	1.18	0.40												
9521	1.05	0.40												
9522	0.93	0.47												
9534	1.19	0.35												
9554	2.21	0.37												
9586	0.21	0.47												
9600	0.79	0.45												
9620	0.49	0.40												

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

Effective March 1, 2024
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,098	0.14	1,182,997 -- 1,242,501	0.49
2,099 -- 5,911	0.15	1,242,502 -- 1,305,207	0.50
5,912 -- 9,815	0.16	1,305,208 -- 1,371,379	0.51
9,816 -- 13,815	0.17	1,371,380 -- 1,441,313	0.52
13,816 -- 15,211	0.18	1,441,314 -- 1,515,343	0.53
15,212 -- 17,203	0.17	1,515,344 -- 1,593,836	0.54
17,204 -- 19,925	0.16	1,593,837 -- 1,677,210	0.55
19,926 -- 24,021	0.15	1,677,211 -- 1,765,938	0.56
24,022 -- 31,815	0.14	1,765,939 -- 1,860,551	0.57
31,816 -- 73,111	0.13	1,860,552 -- 1,961,655	0.58
73,112 -- 98,245	0.14	1,961,656 -- 2,069,943	0.59
98,246 -- 120,196	0.15	2,069,944 -- 2,186,210	0.60
120,197 -- 141,310	0.16	2,186,211 -- 2,311,371	0.61
141,311 -- 162,255	0.17	2,311,372 -- 2,446,488	0.62
162,256 -- 183,337	0.18	2,446,489 -- 2,592,799	0.63
183,338 -- 204,729	0.19	2,592,800 -- 2,751,756	0.64
204,730 -- 226,549	0.20	2,751,757 -- 2,925,073	0.65
226,550 -- 248,884	0.21	2,925,074 -- 3,114,787	0.66
248,885 -- 271,803	0.22	3,114,788 -- 3,323,343	0.67
271,804 -- 295,370	0.23	3,323,344 -- 3,553,695	0.68
295,371 -- 318,609	0.24	3,553,696 -- 3,809,447	0.69
318,610 -- 341,448	0.25	3,809,448 -- 4,095,049	0.70
341,449 -- 365,005	0.26	4,095,050 -- 4,416,050	0.71
365,006 -- 389,321	0.27	4,416,051 -- 4,779,466	0.72
389,322 -- 414,437	0.28	4,779,467 -- 5,194,301	0.73
414,438 -- 440,399	0.29	5,194,302 -- 5,672,297	0.74
440,400 -- 467,252	0.30	5,672,298 -- 6,229,071	0.75
467,253 -- 495,046	0.31	6,229,072 -- 6,885,848	0.76
495,047 -- 523,835	0.32	6,885,849 -- 7,672,228	0.77
523,836 -- 553,674	0.33	7,672,229 -- 8,630,775	0.78
553,675 -- 584,625	0.34	8,630,776 -- 9,824,982	0.79
584,626 -- 616,753	0.35	9,824,983 -- 11,353,938	0.80
616,754 -- 650,128	0.36	11,353,939 -- 13,381,338	0.81
650,129 -- 684,825	0.37	13,381,339 -- 16,198,394	0.82
684,826 -- 720,925	0.38	16,198,395 -- 20,378,033	0.83
720,926 -- 758,519	0.39	20,378,034 -- 27,224,222	0.84
758,520 -- 797,701	0.40	27,224,223 -- 40,484,128	0.85
797,702 -- 838,574	0.41	40,484,129 -- 77,112,473	0.86
838,575 -- 881,252	0.42	77,112,474 -- 656,967,177	0.87
881,253 -- 925,857	0.43	656,967,178 -- AND OVER	0.88
925,858 -- 972,526	0.44		
972,527 -- 1,021,404	0.45		
1,021,405 -- 1,072,654	0.46		
1,072,655 -- 1,126,453	0.47		
1,126,454 -- 1,182,996	0.48		

(a) G	9.70
(b) State Per Claim Accident Limitation	\$171,000
(c) State Multiple Claim Accident Limitation	\$342,000
(d) USL&HW Per Claim Accident Limitation	\$286,500
(e) USL&HW Multiple Claim Accident Limitation	\$573,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$23,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.25
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.25.)</i>	

Effective March 1, 2024

**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 350,004	44,620	3,287,380 -- 3,373,963	214,370	6,318,208 -- 6,404,808	384,120
350,005 -- 435,040	49,470	3,373,964 -- 3,460,549	219,220	6,404,809 -- 6,491,409	388,970
435,041 -- 520,578	54,320	3,460,550 -- 3,547,136	224,070	6,491,410 -- 6,578,010	393,820
520,579 -- 606,413	59,170	3,547,137 -- 3,633,723	228,920	6,578,011 -- 6,664,611	398,670
606,414 -- 692,437	64,020	3,633,724 -- 3,720,312	233,770	6,664,612 -- 6,751,213	403,520
692,438 -- 778,588	68,870	3,720,313 -- 3,806,901	238,620	6,751,214 -- 6,837,815	408,370
778,589 -- 864,829	73,720	3,806,902 -- 3,893,492	243,470	6,837,816 -- 6,924,416	413,220
864,830 -- 951,135	78,570	3,893,493 -- 3,980,083	248,320	6,924,417 -- 7,011,018	418,070
951,136 -- 1,037,492	83,420	3,980,084 -- 4,066,674	253,170	7,011,019 -- 7,097,621	422,920
1,037,493 -- 1,123,886	88,270	4,066,675 -- 4,153,267	258,020	7,097,622 -- 7,184,223	427,770
1,123,887 -- 1,210,311	93,120	4,153,268 -- 4,239,860	262,870	7,184,224 -- 7,270,825	432,620
1,210,312 -- 1,296,760	97,970	4,239,861 -- 4,326,453	267,720	7,270,826 -- 7,357,428	437,470
1,296,761 -- 1,383,228	102,820	4,326,454 -- 4,413,047	272,570	7,357,429 -- 7,444,030	442,320
1,383,229 -- 1,469,713	107,670	4,413,048 -- 4,499,642	277,420	7,444,031 -- 7,530,633	447,170
1,469,714 -- 1,556,212	112,520	4,499,643 -- 4,586,237	282,270	7,530,634 -- 7,617,236	452,020
1,556,213 -- 1,642,721	117,370	4,586,238 -- 4,672,832	287,120	7,617,237 -- 7,703,838	456,870
1,642,722 -- 1,729,241	122,220	4,672,833 -- 4,759,428	291,970	7,703,839 -- 7,790,441	461,720
1,729,242 -- 1,815,769	127,070	4,759,429 -- 4,846,024	296,820	7,790,442 -- 7,877,044	466,570
1,815,770 -- 1,902,303	131,920	4,846,025 -- 4,932,621	301,670	7,877,045 -- 7,963,648	471,420
1,902,304 -- 1,988,845	136,770	4,932,622 -- 5,019,218	306,520	7,963,649 -- 8,050,251	476,270
1,988,846 -- 2,075,391	141,620	5,019,219 -- 5,105,815	311,370	8,050,252 -- 8,136,854	481,120
2,075,392 -- 2,161,943	146,470	5,105,816 -- 5,192,413	316,220	8,136,855 -- 8,223,458	485,970
2,161,944 -- 2,248,499	151,320	5,192,414 -- 5,279,011	321,070	8,223,459 -- 8,310,061	490,820
2,248,500 -- 2,335,058	156,170	5,279,012 -- 5,365,609	325,920	8,310,062 -- 8,396,665	495,670
2,335,059 -- 2,421,621	161,020	5,365,610 -- 5,452,208	330,770	8,396,666 -- 8,483,268	500,520
2,421,622 -- 2,508,187	165,870	5,452,209 -- 5,538,807	335,620	8,483,269 -- 8,568,980	505,370
2,508,188 -- 2,594,756	170,720	5,538,808 -- 5,625,406	340,470		
2,594,757 -- 2,681,327	175,570	5,625,407 -- 5,712,005	345,320		
2,681,328 -- 2,767,901	180,420	5,712,006 -- 5,798,605	350,170		
2,767,902 -- 2,854,476	185,270	5,798,606 -- 5,885,205	355,020		
2,854,477 -- 2,941,053	190,120	5,885,206 -- 5,971,805	359,870		
2,941,054 -- 3,027,633	194,970	5,971,806 -- 6,058,405	364,720		
3,027,634 -- 3,114,213	199,820	6,058,406 -- 6,145,005	369,570		
3,114,214 -- 3,200,795	204,670	6,145,006 -- 6,231,606	374,420		
3,200,796 -- 3,287,379	209,520	6,231,607 -- 6,318,207	379,270		

For Expected Losses greater than \$8,568,980, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(9.70) / (\text{Expected Losses} + (600)(9.70))$$

$$G = 9.70$$

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS.