

ADVISORY LOSS COSTS - NOT RATES

ALABAMA

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

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Effective March 1, 2026

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	1.241	2065	0.844	2802	1.944	3372	1.425	4206	1.109	5020	2.117	6233	1.169
0008	1.244	2070	2.141	2835	1.118	3373	2.228	4207	1.002	5022	3.932	6235	2.440
0016	2.247	2081	1.174	2836	1.282	3383	0.779	4239	0.882	5037	3.456	6236	2.202
0034	1.498	2089	1.169	2841	1.263	3385	0.427	4240	1.088	5040	2.713	6237	0.784
0035	0.945	2095	1.569	2881	1.238	3400	1.461	4243	0.904	5057	1.543	6251	2.321
0036	2.164	2105	1.848	2883	1.516	3507	1.449	4244	1.283	5059	5.781	6252	1.997
0037	1.854	2110	1.383	2915	1.210	3515	0.762	4250	0.789	5102	2.161	6306	1.714
0042	1.885	2111	1.153	2916	1.721	3548	0.768	4251	1.262	5146	2.020	6319	1.577
0050	2.244	2112	1.718	2923	0.814	3559	0.951	4263	1.756	5160	0.849	6325	1.578
0059	-	2114	0.859	2960	1.985	3574	0.458	4273	1.028	5183	1.325	6400	2.598
0065	-	2121	0.642	3004	0.483	3581	0.444	4279	1.479	5188	1.534	6503	1.308
0066	-	2130	0.857	3018	1.016	3612	0.838	4283	0.740	5190	1.246	6504	1.194
0067	-	2143	0.973	3022	1.574	3620	1.286	4299	0.961	5191	0.531	6702M*	1.718
0079	1.259	2157	2.029	3027	0.881	3629	0.812	4304	2.021	5192	1.668	6703M*	2.325
0083	2.528	2172	0.780	3028	1.105	3632	1.192	4307	0.705	5213	2.499	6704M*	1.909
0106	4.285	2174	1.421	3030	1.727	3634	0.942	4351	0.449	5215	2.343	6801F	2.630
0113	1.631	2211	3.153	3040	1.976	3635	0.629	4352	0.633	5221	1.759	6811	2.644
0170	1.192	2220	1.233	3041	1.794	3638	0.740	4361	0.426	5222	2.846	6824F	2.843
0251	2.018	2286	-	3042	1.397	3642	0.559	4410	1.370	5223	1.591	6826F	1.522
0401	4.679	2288	1.915	3064	1.548	3643	0.867	4420	1.670	5348	1.507	6834	1.503
0766N	0.237	2302	1.107	3076	1.350	3647	1.267	4431	0.474	5402	4.761	6836	1.509
0771N	0.326	2305	1.300	3081	1.979	3648	0.468	4432	0.643	5403	1.873	6843F	3.987
0908P	87.000	2361	1.172	3082	1.720	3681	0.223	4452	1.271	5437	2.225	6845F	3.124
0913P	243.000	2362	1.087	3085	2.078	3685	0.320	4459	1.277	5443	1.616	6854	2.261
0917	1.734	2380	0.971	3110	1.655	3719	0.535	4470	0.986	5445	2.446	6872F	3.511
1005*	3.729	2388	0.608	3111	0.972	3724	1.642	4484	1.111	5462	3.235	6874F	4.828
1016*	7.832	2402	1.069	3113	1.066	3726	1.537	4493	0.881	5472	2.483	6882	1.382
1164	1.662	2413	0.880	3114	1.004	3803	1.324	4511	0.287	5473	3.543	6884	1.608
1165	1.316	2416	0.986	3118	0.815	3807	0.886	4557	1.473	5474	2.515	7016M	1.688
1320	0.875	2417	0.528	3119	0.369	3808	3.669	4558	0.703	5478	1.585	7024M	1.875
1322	4.097	2501	1.286	3122	0.761	3821	2.756	4568	1.388	5479	2.536	7038M	2.643
1430	1.347	2503	0.437	3126	1.048	3822	1.651	4581	0.394	5480	2.387	7046M	4.491
1438	1.834	2570	1.672	3131	1.131	3824	1.716	4583	1.792	5491	1.170	7047M	2.284
1452	1.219	2585	1.455	3132	1.346	3826	0.421	4611	0.464	5506	2.144	7050M	3.577
1463	3.528	2586	1.786	3145	0.922	3827	1.219	4635	1.339	5507	2.096	7090M	2.937
1472	2.183	2587	1.231	3146	0.910	3830	0.370	4653	0.887	5535	3.582	7098M	4.990
1473	0.372	2589	0.986	3169	1.180	3851	0.742	4665	3.281	5537	1.571	7099M	6.078
1624	1.356	2600	1.807	3179	0.944	3865	1.173	4683	1.756	5551	4.243	7133	1.716
1642	1.492	2623	2.342	3180	1.029	3881	1.522	4686	1.032	5606	0.432	7151M	2.085
1654	1.629	2651	0.629	3188	0.698	4000	2.790	4692	0.258	5610	2.228	7152M	2.821
1699	1.282	2660	0.867	3220	0.961	4021	1.453	4693	0.506	5645	5.896	7153M	2.317
1701	1.353	2670	-	3224	1.319	4024	1.605	4703	0.631	5703	4.610	7219	3.388
1710	1.552	2683	-	3227	1.371	4034	2.759	4717	1.028	5705	5.161	7222	4.974
1747	1.163	2688	0.845	3240	-	4036	0.915	4720	0.977	5951	0.280	7225	3.637
1748	2.063	2701	4.918	3241	1.767	4038	1.075	4740	0.400	6003	2.256	7230	3.858
1803	2.565	2702	7.932	3255	1.141	4062	0.849	4741	1.842	6005	1.553	7231	4.777
1924	1.098	2709	4.337	3257	1.250	4101	1.217	4751	1.074	6018	1.204	7232	4.038
1925	1.464	2710	2.255	3270	0.944	4109	0.221	4766N	1.735	6045	2.005	7309F	3.579
2002	1.669	2714	1.889	3300	1.384	4110	0.328	4771N	1.847	6204	2.444	7313F	1.546
2003	1.580	2731	1.851	3303	1.246	4111	0.919	4777	2.664	6206	1.217	7317F	2.831
2014	1.849	2735	2.162	3307	1.078	4114	1.118	4825	0.438	6213	0.871	7327F	5.755
2016	1.329	2759	2.423	3315	1.226	4130	1.961	4828	1.001	6214	0.596	7333M	1.240
2021	1.460	2790	1.109	3334	0.922	4131	2.356	4829	0.414	6216	1.980	7335M	1.378
2039	1.423	2797	1.570	3336	1.008	4133	1.892	4902	0.965	6217	1.982	7337M	1.678
2041	1.149	2799	3.026	3365	2.254	4149	0.319	4923	0.550	6229	1.611	7350F	3.596

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
7360	2.244	8102	0.996	8815M	0.107	9534	2.219						
7370	2.560	8103	1.188	8820	0.059	9554	3.229						
7380	2.868	8106	1.923	8824	1.259	9586	0.230						
7382	2.618	8107	1.224	8826	1.214	9600	0.928						
7390	2.448	8111	0.980	8831	0.730	9620	0.757						
7394M	2.415	8116	1.363	8832	0.166								
7395M	2.683	8203	2.646	8833	0.728								
7398M	3.268	8204	2.284	8835	1.082								
7402	0.102	8209	2.063	8842	1.064								
7403	0.969	8215	1.458	8855	0.051								
7405N	0.428	8227	1.862	8856	0.251								
7420	2.971	8232	2.822	8864	0.612								
7421	0.320	8233	1.840	8868	0.206								
7422	0.563	8235	2.123	8869	0.530								
7425	1.243	8263	2.831	8871	0.019								
7431N	0.489	8264	2.041	8901	0.076								
7445N	0.230	8265	2.303	9012	0.469								
7453N	0.263	8279	3.766	9014	1.161								
7502	1.077	8288	4.652	9015	1.788								
7515	0.504	8291	1.604	9016	1.394								
7520	1.331	8292	1.244	9019	1.570								
7538	1.583	8293	3.260	9033	1.097								
7539	0.836	8304	2.896	9040	1.731								
7540	1.715	8350	2.354	9052	0.855								
7580	1.118	8353	3.108	9058	0.782								
7590	1.840	8380	1.351	9060	0.800								
7600	2.667	8381	0.965	9061	0.584								
7605	1.177	8385	1.239	9063	0.412								
7610	0.308	8392	1.128	9077F	2.630								
7705	3.170	8393	0.856	9082	0.689								
7710	1.821	8500	2.386	9083	0.629								
7711	1.821	8601	0.140	9084	0.693								
7720	1.744	8602	0.663	9088a	a								
7855	1.414	8603	0.041	9089	0.442								
8001	1.112	8606	0.753	9093	0.622								
8002	0.987	8709F	1.785	9101	1.238								
8006	1.178	8719	0.956	9102	1.428								
8008	0.784	8720	1.180	9154	0.997								
8010	0.947	8721	0.122	9156	1.289								
8013	0.143	8723	0.054	9170	4.476								
8015	0.528	8725	0.990	9178	2.994								
8017	0.779	8726F	1.080	9179	8.769								
8018	1.292	8734M	0.205	9180	2.099								
8021	1.110	8737M	0.185	9182	0.987								
8031	0.966	8738M	0.250	9186	8.632								
8032	0.795	8742	0.152	9220	1.986								
8033	0.793	8745	1.687	9402	3.747								
8037	1.145	8748	0.224	9403	3.949								
8039	0.844	8755	0.149	9410	1.088								
8044	1.208	8799	0.271	9501	1.328								
8045	0.362	8800	1.005	9505	1.258								
8046	1.194	8803	0.019	9516	1.053								
8047	0.433	8805M	0.088	9519	1.950								
8058	1.210	8810	0.065	9521	1.378								
8072	0.358	8814M	0.079	9522	1.227								

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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.
- 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 \$0.801. (For coverage written separately for federal benefits only, \$0.777. For coverage written separately for state benefits only, \$0.024.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$2.404. (For coverage written separately for federal benefits only, \$2.331. For coverage written separately for state benefits only, \$0.073.)
- 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 1.644 and elr x 1.604.
- 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 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	1.0%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%
\$200	2.0%	1.6%	1.3%	1.0%	0.8%	0.5%	0.4%
\$300	2.8%	2.3%	1.8%	1.4%	1.1%	0.8%	0.7%
\$400	3.6%	3.0%	2.3%	1.8%	1.4%	1.0%	0.9%
\$500	4.4%	3.6%	2.8%	2.2%	1.8%	1.3%	1.1%
\$1,000	7.4%	6.3%	4.9%	3.9%	3.2%	2.3%	2.0%
\$1,500	9.8%	8.3%	6.6%	5.2%	4.3%	3.2%	2.8%
\$2,000	11.8%	10.1%	8.0%	6.3%	5.3%	3.9%	3.5%
\$2,500	13.4%	11.6%	9.3%	7.3%	6.2%	4.6%	4.2%

Basis of premium applicable in accordance with the <i>Basic Manual</i> notes for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$91,400
Leased or rented vehicle.....	\$61,000
Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost).....	0.010
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".....	\$4,700
Minimum Weekly Payroll applicable in accordance with the <i>Basic Manual</i> rule, Rule for premium determination of executive officers.....	\$1,150
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)	\$61,000
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.