

**ADVISORY LOSS COSTS - NOT RATES****VERMONT**

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

Original Printing

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Effective April 1, 2010

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	3.82	1925	6.09	2623	5.64	3145	3.36	3822	8.03	4470	5.96	5437	6.98
0008	2.71	2001	6.28	2651	3.90	3146	3.18	3824	5.52	4484	5.25	5443	4.06
0016	5.89	2002	5.44	2660	3.79	3169	4.13	3826	1.02	4493	4.22	5445	8.33
0034	3.25	2003	7.28	2670	2.30	3175D	3.07	3827	1.87	4511	1.04	5462	9.11
0035	2.90	2014	6.48	2683	3.55	3179	3.28	3830	2.65	4557	2.55	5472	7.66
0036	6.09	2016	3.92	2688	4.98	3180	3.36	3851	3.89	4558	3.37	5473	8.12
0037	4.55	2021	5.01	2701	7.80	3188	2.43	3865	2.43	4561	3.29	5474	5.46
0042	4.66	2039	4.26	2702	20.10	3220	3.10	3881	5.61	4568	3.60	5478	5.80
0050	6.83	2041	3.62	2709	4.57	3223	4.46	4000	4.22	4581	2.66	5479	8.45
0059D	0.48	2065	5.17	2710	8.98	3224	4.68	4021	6.91	4583	5.25	5480	5.09
0065D	0.10	2070	5.51	2714	5.51	3227	4.80	4024E	5.40	4611	1.22	5491	2.37
0066D	0.10	2081	9.41	2731	6.00	3240	3.18	4034	12.72	4635	2.79	5506	4.72
0067D	0.09	2089	4.44	2735	4.58	3241	6.60	4036	4.39	4653	2.25	5507	5.28
0079	4.45	2095	5.21	2759	8.12	3255	3.52	4038	4.37	4665	10.51	5508D	13.43
0083	5.89	2105	4.19	2790	2.39	3257	3.53	4053	5.52	4670	7.64	5535	5.45
0106	14.73	2110	2.93	2791X	5.63	3270	3.02	4061	8.98	4683	4.16	5536	-
0113	3.71	2111	4.57	2802	4.74	3300	8.53	4062	2.93	4686	2.97	5537	4.88
0170	4.02	2112	7.83	2812	4.85	3303	5.53	4101	2.99	4692	0.80	5538	-
0251	4.62	2114	3.37	2835	3.86	3307	5.25	4111	9.10	4693	3.17	5551	14.61
0400	8.26	2121	3.62	2836	3.01	3315	5.33	4112	2.14	4703	3.96	5606	1.47
0401	11.78	2130	4.34	2841	4.03	3334	4.06	4113	2.28	4717	3.06	5610	5.32
0771N	0.77	2131	3.84	2881	3.42	3336	3.61	4114	5.01	4720	3.32	5645	7.47
0908P	148.00	2143	3.52	2883	4.29	3365	5.68	4130	6.27	4740	4.45	5651	7.35
0909	-	2150	-	2913	4.90	3372	5.08	4131	4.06	4741	3.52	5703	28.72
0912	-	2156	-	2915	4.63	3373	5.32	4133	6.84	4751	3.06	5705	8.07
0913P	404.00	2157	7.13	2916	6.57	3383	2.82	4150	1.32	4771N	4.37	5951	0.92
0917	4.13	2172	2.72	2923	3.37	3385	1.54	4206	5.26	4777	6.18	6003	7.79
1005	5.41	2174	4.49	2942	3.89	3400	4.04	4207	2.00	4825	1.53	6005	5.12
1164E	6.11	2211	9.63	2960	7.07	3507	5.04	4239	5.89	4828	1.97	6017	7.00
1165E	3.88	2220	3.99	3004	4.73	3515	2.84	4240	3.65	4829	2.02	6018	3.00
1320	3.47	2286	2.25	3018	3.86	3548	2.01	4243	3.80	4902	2.69	6045	3.39
1322	9.33	2288	4.79	3022	5.54	3559	4.50	4244	3.50	4923	1.91	6204X	14.91
1430	7.00	2300	3.19	3027	4.16	3574	0.81	4250	2.97	5020	7.64	6206	3.65
1438	4.57	2302	2.50	3028	4.42	3581	2.86	4251	3.28	5022	9.77	6213	2.98
1452	2.98	2305	7.22	3030	7.35	3582aX	a	4263	3.30	5037	30.94	6214	3.34
1463	13.27	2361	4.51	3040	6.73	3612	5.00	4273	3.04	5040	23.39	6216	6.82
1472	4.74	2362	3.19	3041	6.80	3620	5.51	4279	3.98	5057	14.72	6217	6.41
1604EX	4.43	2380	3.15	3042	6.25	3629	2.22	4282	3.19	5059	26.87	6229	5.08
1624E	4.82	2386	1.98	3064	7.44	3632	3.78	4283	4.67	5069	45.21	6233	4.61
1642	3.49	2388	2.82	3066	-	3634	6.75	4299	4.38	5102	5.50	6235	10.52
1654	8.14	2402	3.75	3069	5.45	3635	4.63	4304	7.09	5146	5.31	6236	14.33
1655	5.86	2413	3.15	3076	5.55	3638	3.38	4307	1.67	5160	5.25	6237	2.15
1699	4.32	2416	2.30	3081D	4.36	3642	1.56	4308	-	5183	5.01	6251D	9.34
1701	6.44	2417	2.67	3082D	7.20	3643	4.37	4351	1.44	5188	4.45	6252D	9.61
1710E	5.26	2501	6.15	3085D	6.14	3647	4.39	4352	1.55	5190	3.15	6260D	13.34
1741E	6.19	2503	1.74	3110	5.48	3648	2.70	4360	2.98	5191	0.70	6306	4.79
1745X	8.77	2534	3.38	3111	5.37	3681	2.45	4361	1.32	5192	4.55	6319	4.30
1747	2.91	2570	6.21	3113	3.78	3685	1.32	4362	1.06	5213	6.60	6325	5.19
1748	5.73	2576	-	3114	3.31	3719	1.92	4410	4.14	5215	8.26	6400	8.51
1803DX	16.53	2578	-	3118	3.41	3724	3.72	4420	4.93	5221	4.72	6504	3.98
1811X	8.11	2585	4.45	3119	1.95	3726	4.77	4431	2.26	5222	8.23	6702M*	8.36
1852D	5.03	2586	3.90	3122	3.16	3803	4.07	4432	2.39	5223	4.35	6703M*	10.81
1853	5.63	2587	3.62	3126	3.86	3807	3.24	4439	2.04	5348	5.58	6704M*	9.29
1860	2.19	2589	4.20	3131	2.54	3808	4.95	4452	5.74	5402	6.92	6801F	6.99
1924	3.98	2600	3.78	3132	5.86	3821	7.20	4459	3.87	5403	9.92	6811	4.83

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

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

**VERMONT**

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6824F	9.88	7431N	2.40	8215	4.01	8861	-						
6826F	7.60	7445N	0.96	8227	4.48	8864	1.61						
6834	3.97	7453N	1.29	8232	5.65	8868	0.49						
6836	3.39	7502	4.01	8233	7.02	8869	0.79						
6843F	11.31	7515	1.20	8235	5.11	8871	0.26						
6845F	12.02	7520	3.46	8263	10.97	8901	0.31						
6854	6.05	7538	6.32	8264	5.49	9012	1.40						
6872F	14.50	7539	2.70	8265	7.80	9014	3.70						
6874F	25.54	7540	4.67	8279	11.42	9015	3.08						
6882	3.63	7580	2.31	8288	6.03	9016	3.46						
6884	7.89	7590	4.46	8291	4.76	9019	2.59						
7016M	5.55	7600	3.15	8292	4.23	9033	1.84						
7024M	6.17	7601	6.44	8293	11.91	9040*	3.04						
7038M	6.00	7605	1.95	8304	8.20	9052	3.07						
7046M	6.94	7610	0.69	8350	6.62	9058	1.53						
7047M	7.18	7611	6.03	8380	3.38	9059	2.35						
7050M	7.76	7612	8.76	8381	2.16	9060	1.69						
7090M	6.67	7613	9.53	8385	3.34	9061X	1.87						
7098M	7.71	7704	-	8392	2.73	9063X	1.37						
7099M	8.97	7705	5.73	8393	3.20	9077F	1.73						
7133	4.34	7710	5.65	8500	7.78	9082	1.85						
7151M	5.27	7711X	5.65	8601	0.62	9083	1.75						
7152M	6.82	7720X	3.27	8602	0.62	9084	1.70						
7153M	5.86	7855	6.88	8603	0.31	9088a	a						
7222	11.24	8001	2.17	8606	3.04	9089	1.13						
7228	7.80	8002	2.34	8709F	4.51	9093	2.96						
7229	7.99	8006	2.90	8719	2.71	9101	3.91						
7230	6.12	8008	1.23	8720	1.66	9102	2.74						
7231	6.79	8010	2.57	8721	0.45	9110	-						
7232	5.71	8013	0.43	8725	1.66	9154	1.71						
7309F	21.30	8015	0.86	8726F	4.54	9156	1.88						
7313F	5.12	8017	1.59	8734M	0.58	9170	3.70						
7317F	9.32	8018	4.24	8737M	0.52	9178	4.51						
7327F	10.74	8021	4.20	8738M	0.68	9179	16.79						
7333M	5.23	8031	3.39	8742	0.43	9180	10.74						
7335M	5.81	8032	2.80	8745	4.45	9182	2.79						
7337M	6.76	8033	2.27	8748	0.61	9186	3.97						
7350F	14.67	8039	2.77	8755	0.39	9220	4.59						
7360	5.37	8044	4.06	8799	2.30	9402	3.53						
7370	5.14	8045	0.68	8800	2.30	9403	10.42						
7380	4.47	8046	3.08	8803	0.09	9410	2.38						
7382	5.00	8047	1.73	8805M	0.42	9501	6.33						
7390	6.09	8050	-	8810	0.31	9505	14.08						
7394M	8.96	8058	2.86	8814M	0.38	9516	4.28						
7395M	9.95	8072	1.12	8815M	0.49	9519	2.94						
7398M	11.58	8102	2.92	8820	0.24	9521	4.40						
7402	0.31	8103	4.74	8824	3.96	9522	2.54						
7403	3.83	8105	5.34	8825	2.50	9534	8.65						
7405N	1.78	8106	5.26	8826	2.93	9554	6.93						
7409	-	8107	4.11	8829	5.35	9586	1.05						
7420	18.20	8111	3.46	8831	1.43	9600	3.52						
7421	1.71	8116	2.78	8832	0.42	9620	1.70						
7422	4.45	8203	8.12	8833*	1.28								
7423	-	8204	3.82	8835	2.50								
7425	6.63	8209	4.21	8842	1.61								

**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 April 1, 2010

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	0.48	S	1624E	0.03	S	3085D	0.08	S
0065D	0.10	S	1710E	0.04	S	3175D	0.03	S
0066D	0.10	S	1741E	0.65	S	4024E	0.04	S
0067D	0.09	S	1803DX	0.86	S	5508D	0.05	S
1164E	0.07	S	1852D	0.11	Asb	6251D	0.07	S
1165E	0.02	S	3081D	0.04	S	6252D	0.06	S
1604EX	0.02	S	3082D	0.11	S	6260D	0.08	S

Asb=Asbestos, S=Silica

- 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.
- X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 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 1.571 and elr x 1.516.
- 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 \$0.73.
- 9040 The ex-medical advisory loss cost for this classification is \$1.61.

Effective April 1, 2010

ADVISORY MISCELLANEOUS VALUES

**Advisory Loss Elimination Ratios** - The following percentages are applicable, by hazard group, for a \$500 deductible for total losses on a per claim basis:

LER's for \$500 Deductible							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	4.6%	3.4%	2.9%	2.4%	2.0%	1.4%	1.1%

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

Employee operated vehicle.....	\$55,179.00
Leased or rented vehicle.....	\$36,786.00

**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: Noncontact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling" ..... \$2,800.00

**Minimum Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ..... \$354.00

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

Maximum surcharge per aircraft.....	\$1,000.00
Per passenger seat.....	\$100.00

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 ..... \$39,000.00

**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..... 20%

(Multiply a Non-F classification loss cost by a factor of 1.20 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.12) and the adjustment for differences in loss-based expenses (1.068).)

**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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.