

**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, 2021

| 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       | 3.07      | 2003       | 3.51      | 2702       | 19.74     | 3188       | 1.79      | 3881       | 3.34      | 4583       | 3.45      | 5480       | 4.86      |
| 0008       | 2.45      | 2014       | 4.95      | 2709       | 8.44      | 3220       | 1.67      | 4000       | 4.34      | 4611       | 0.80      | 5491       | 1.67      |
| 0016       | 5.68      | 2016       | 2.60      | 2710       | 7.69      | 3223       | -         | 4021       | 4.97      | 4635       | 2.64      | 5506       | 5.78      |
| 0034       | 3.18      | 2021       | 3.06      | 2714       | 8.68      | 3224       | 3.20      | 4024D      | 3.94      | 4653       | 1.55      | 5507       | 3.85      |
| 0035       | 2.47      | 2039       | 2.45      | 2721       | 16.78     | 3227       | 2.64      | 4034       | 7.87      | 4665       | 6.99      | 5508       | -         |
| 0036       | 3.19      | 2041       | 2.77      | 2722       | 7.17      | 3240       | 2.36      | 4036       | 2.08      | 4670       | -         | 5535       | 4.89      |
| 0037       | 4.29      | 2065       | 2.07      | 2731       | 4.64      | 3241       | 2.62      | 4038       | 2.54      | 4683       | 3.40      | 5537       | 3.63      |
| 0042       | 4.97      | 2070       | 3.83      | 2735       | 4.73      | 3255       | 2.25      | 4053       | -         | 4686       | 2.21      | 5551       | 13.19     |
| 0050       | 5.86      | 2081       | 4.55      | 2759       | 5.34      | 3257       | 2.36      | 4061       | -         | 4692       | 0.79      | 5606       | 0.99      |
| 0059D      | 0.27      | 2089       | 4.03      | 2790       | 1.46      | 3270       | 2.33      | 4062       | 2.40      | 4693       | 0.84      | 5610       | 3.79      |
| 0065D      | 0.06      | 2095       | 3.40      | 2791       | -         | 3300       | 3.91      | 4101       | 2.41      | 4703       | 1.76      | 5645       | 7.14      |
| 0066D      | 0.06      | 2105       | 3.98      | 2797       | 3.65      | 3303       | 2.24      | 4109       | 0.43      | 4717       | 2.04      | 5703       | 10.82     |
| 0067D      | 0.06      | 2110       | 2.00      | 2799       | 4.78      | 3307       | 3.09      | 4110       | 0.86      | 4720       | 2.24      | 5705       | 13.07     |
| 0079       | 2.83      | 2111       | 2.15      | 2802       | 4.20      | 3315       | 3.43      | 4111       | 2.02      | 4740       | 0.81      | 5951       | 0.43      |
| 0083       | 4.89      | 2112       | 3.37      | 2835       | 2.24      | 3334       | 2.31      | 4113       | -         | 4741       | 2.34      | 6003       | 5.15      |
| 0106       | 8.84      | 2114       | 2.60      | 2836       | 3.61      | 3336       | 2.50      | 4114       | 2.54      | 4751       | 2.85      | 6005       | 3.64      |
| 0113       | 3.97      | 2121       | 1.27      | 2841       | 3.38      | 3365       | 7.54      | 4130       | 3.49      | 4771N      | 2.61      | 6017       | -         |
| 0170       | 2.23      | 2130       | 1.79      | 2881       | 2.41      | 3372       | 2.96      | 4131       | 4.69      | 4777       | 3.25      | 6018       | 2.53      |
| 0251       | 3.84      | 2131       | 1.71      | 2883       | 3.17      | 3373       | 3.81      | 4133       | 2.07      | 4825       | 0.72      | 6045       | 4.24      |
| 0400       | -         | 2143       | 2.92      | 2913       | -         | 3383       | 2.08      | 4149       | 0.68      | 4828       | 1.54      | 6204       | 5.82      |
| 0401       | 10.16     | 2157       | 4.30      | 2915       | 3.20      | 3385       | 0.83      | 4206       | 4.40      | 4829       | 1.05      | 6206       | 2.48      |
| 0771N      | 0.46      | 2172       | 1.56      | 2916       | 3.04      | 3400       | 2.86      | 4207       | 1.82      | 4902       | 2.33      | 6213       | 1.29      |
| 0908P      | 122.00    | 2174       | 2.77      | 2923       | 1.75      | 3507       | 2.53      | 4239       | 2.61      | 4923       | 0.84      | 6214       | 1.67      |
| 0913P      | 481.00    | 2211       | 6.81      | 2942       | -         | 3515       | 2.17      | 4240       | 2.92      | 5020       | 4.46      | 6216       | 4.58      |
| 0917       | 3.48      | 2220       | 1.62      | 2960       | 4.33      | 3548       | 1.47      | 4243       | 2.11      | 5022       | 7.05      | 6217       | 4.89      |
| 1005       | 7.04      | 2286       | -         | 3004       | 1.49      | 3559       | 2.48      | 4244       | 2.21      | 5037       | 13.63     | 6229       | 3.58      |
| 1164D      | 4.01      | 2288       | 3.51      | 3018       | 2.64      | 3574       | 0.83      | 4250       | 1.74      | 5040       | 8.77      | 6233       | 2.11      |
| 1165D      | 3.13      | 2300       | -         | 3022       | 3.49      | 3581       | 1.02      | 4251       | 2.36      | 5057       | 3.80      | 6235       | 4.42      |
| 1320       | 1.75      | 2302       | 1.57      | 3027       | 2.30      | 3612       | 1.59      | 4263       | 2.75      | 5059       | 15.40     | 6236       | 6.23      |
| 1322       | 6.71      | 2305       | 2.28      | 3028       | 3.57      | 3620       | 3.28      | 4273       | 2.18      | 5069       | -         | 6237       | 1.29      |
| 1430       | 4.28      | 2361       | 2.51      | 3030       | 6.24      | 3629       | 1.48      | 4279       | 2.41      | 5102       | 5.73      | 6251D      | 4.56      |
| 1438       | 5.00      | 2362       | 1.82      | 3040       | 5.73      | 3632       | 2.43      | 4282       | -         | 5146       | 5.12      | 6252D      | 3.46      |
| 1452       | 2.40      | 2380       | 1.85      | 3041       | 3.89      | 3634       | 1.45      | 4283       | 1.41      | 5160       | 2.05      | 6260       | -         |
| 1463       | 7.39      | 2386       | -         | 3042       | 4.21      | 3635       | 2.15      | 4299       | 1.81      | 5183       | 3.06      | 6306       | 4.43      |
| 1472       | 2.97      | 2388       | 1.26      | 3064       | 3.38      | 3638       | 1.73      | 4304       | 4.00      | 5188       | 2.80      | 6319       | 3.01      |
| 1604D      | 4.98      | 2402       | 2.47      | 3076       | 3.00      | 3642       | 1.24      | 4307       | 1.54      | 5190       | 2.17      | 6325       | 3.02      |
| 1624D      | 3.02      | 2413       | 2.30      | 3081D      | 3.95      | 3643       | 2.11      | 4351       | 0.72      | 5191       | 0.77      | 6400       | 5.90      |
| 1642       | 1.64      | 2416       | 1.75      | 3082D      | 4.00      | 3647       | 2.43      | 4352       | 1.57      | 5192       | 2.42      | 6503       | 1.99      |
| 1654       | 5.83      | 2417       | 1.58      | 3085D      | 4.30      | 3648       | 1.55      | 4360       | -         | 5213       | 5.86      | 6504       | 2.61      |
| 1655       | -         | 2501       | 2.39      | 3110       | 4.08      | 3681       | 0.80      | 4361       | 0.78      | 5215       | 5.63      | 6702M*     | 3.40      |
| 1699       | 2.83      | 2503       | 1.12      | 3111       | 2.04      | 3685       | 0.78      | 4410       | 2.73      | 5221       | 4.61      | 6703M*     | 4.63      |
| 1701       | 2.74      | 2534       | -         | 3113       | 1.61      | 3719       | 0.99      | 4420       | 3.57      | 5222       | 7.66      | 6704M*     | 3.78      |
| 1710D      | 3.56      | 2570       | 3.51      | 3114       | 3.63      | 3724       | 3.07      | 4431       | 1.37      | 5223       | 5.21      | 6801F      | 6.18      |
| 1741       | -         | 2585       | 4.05      | 3118       | 1.56      | 3726       | 3.04      | 4432       | 1.10      | 5348       | 3.78      | 6811       | 12.62     |
| 1745       | -         | 2586       | 2.45      | 3119       | 0.86      | 3803       | 2.25      | 4439       | -         | 5402       | 4.99      | 6824F      | 7.66      |
| 1747       | 2.24      | 2587       | 2.38      | 3122       | 1.97      | 3807       | 2.35      | 4452       | 2.18      | 5403       | 5.61      | 6826F      | 4.19      |
| 1748       | 4.82      | 2589       | 2.24      | 3126       | 1.44      | 3808       | 3.31      | 4459       | 2.74      | 5437       | 4.69      | 6834       | 3.28      |
| 1803D      | 7.12      | 2600       | 4.12      | 3131       | 1.72      | 3821       | 4.94      | 4470       | 1.83      | 5443       | 3.44      | 6836       | 3.49      |
| 1811       | 3.57      | 2623       | 6.55      | 3132       | 2.61      | 3822       | 3.40      | 4484       | 2.18      | 5445       | 6.83      | 6843F      | 9.22      |
| 1852       | -         | 2651       | 1.72      | 3145       | 1.95      | 3824       | 3.71      | 4493       | 2.31      | 5462       | 6.52      | 6845F      | 5.15      |
| 1853       | -         | 2660       | 2.34      | 3146       | 2.49      | 3826       | 0.93      | 4511       | 0.50      | 5472       | 4.41      | 6854       | 4.74      |
| 1860       | -         | 2670       | -         | 3169       | 3.07      | 3827       | 1.99      | 4557       | 1.89      | 5473       | 6.67      | 6872F      | 8.77      |
| 1924       | 2.25      | 2683       | 2.38      | 3175       | -         | 3830       | 1.24      | 4558       | 1.89      | 5474       | 5.19      | 6874F      | 14.00     |
| 1925       | 3.37      | 2688       | 1.74      | 3179       | 1.79      | 3851       | 2.23      | 4568       | 2.01      | 5478       | 3.23      | 6882       | 3.21      |
| 2002       | 2.78      | 2701       | -         | 3180       | 2.27      | 3865       | 1.65      | 4581       | 0.89      | 5479       | 5.13      | 6884       | 4.31      |

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

Refer to the special classification section of the **Basic Manual** for any state specific classification phraseology.

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

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

Effective April 1, 2021

| 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 |
|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|
| 7016M      | 3.38      | 7600       | 5.36      | 8381       | 1.76      | 9040       | 3.04      |            |           |            |           |            |           |
| 7024M      | 3.75      | 7605       | 1.72      | 8385       | 2.23      | 9052       | 1.96      |            |           |            |           |            |           |
| 7038M      | 4.69      | 7610       | 0.48      | 8392       | 2.33      | 9058       | 1.56      |            |           |            |           |            |           |
| 7046M      | 6.41      | 7705       | 4.29      | 8393       | 1.52      | 9060       | 1.37      |            |           |            |           |            |           |
| 7047M      | 4.59      | 7710       | 7.21      | 8500       | 5.56      | 9061       | 1.09      |            |           |            |           |            |           |
| 7050M      | 6.38      | 7711       | 7.21      | 8601       | 0.34      | 9063       | 0.94      |            |           |            |           |            |           |
| 7090M      | 5.21      | 7720       | 3.12      | 8602       | 1.01      | 9077F      | 2.47      |            |           |            |           |            |           |
| 7098M      | 7.12      | 7855       | 2.80      | 8603       | 0.09      | 9082       | 1.04      |            |           |            |           |            |           |
| 7099M      | 8.71      | 8001       | 1.91      | 8606       | 1.80      | 9083       | 1.29      |            |           |            |           |            |           |
| 7133       | 3.31      | 8002       | 1.83      | 8709F      | 5.01      | 9084       | 1.19      |            |           |            |           |            |           |
| 7151M      | 4.02      | 8006       | 1.70      | 8719       | 2.22      | 9088a      | a         |            |           |            |           |            |           |
| 7152M      | 5.47      | 8008       | 0.98      | 8720       | 1.00      | 9089       | 0.93      |            |           |            |           |            |           |
| 7153M      | 4.47      | 8010       | 1.61      | 8721       | 0.31      | 9093       | 1.20      |            |           |            |           |            |           |
| 7219       | 7.55      | 8013       | 0.43      | 8723       | 0.15      | 9101       | 3.42      |            |           |            |           |            |           |
| 7222       | 7.08      | 8015       | 0.70      | 8725       | 2.52      | 9102       | 2.61      |            |           |            |           |            |           |
| 7225       | 6.60      | 8017       | 1.20      | 8726F      | 2.32      | 9154       | 1.41      |            |           |            |           |            |           |
| 7228       | -         | 8018       | 3.00      | 8734M      | 0.50      | 9156       | 2.32      |            |           |            |           |            |           |
| 7229       | -         | 8021       | 2.64      | 8737M      | 0.45      | 9170       | 9.05      |            |           |            |           |            |           |
| 7230       | 9.68      | 8031       | 2.30      | 8738M      | 0.61      | 9178       | 4.20      |            |           |            |           |            |           |
| 7231       | 7.21      | 8032       | 2.34      | 8742       | 0.37      | 9179       | 9.24      |            |           |            |           |            |           |
| 7232       | 7.93      | 8033       | 1.84      | 8745       | 2.90      | 9180       | 7.21      |            |           |            |           |            |           |
| 7309F      | 10.05     | 8037       | 1.58      | 8748       | 0.48      | 9182       | 2.29      |            |           |            |           |            |           |
| 7313F      | 4.32      | 8039       | 1.27      | 8754       | 0.78      | 9186       | 10.29     |            |           |            |           |            |           |
| 7317F      | 8.34      | 8044       | 3.35      | 8755       | 0.30      | 9220       | 5.23      |            |           |            |           |            |           |
| 7327F      | 17.80     | 8045       | 0.67      | 8799       | 0.49      | 9402       | 4.25      |            |           |            |           |            |           |
| 7333M      | 3.57      | 8046       | 2.03      | 8800       | 1.57      | 9403       | 9.45      |            |           |            |           |            |           |
| 7335M      | 3.97      | 8047       | 1.38      | 8803       | 0.05      | 9410       | 2.53      |            |           |            |           |            |           |
| 7337M      | 4.86      | 8058       | 2.37      | 8805M      | 0.18      | 9501       | 3.19      |            |           |            |           |            |           |
| 7350F      | 11.80     | 8072       | 0.68      | 8810       | 0.13      | 9505       | 3.75      |            |           |            |           |            |           |
| 7360       | 5.33      | 8102       | 1.87      | 8814M      | 0.16      | 9516       | 4.53      |            |           |            |           |            |           |
| 7370       | 4.55      | 8103       | 2.51      | 8815M      | 0.21      | 9519       | 4.31      |            |           |            |           |            |           |
| 7380       | 5.50      | 8105       | -         | 8820       | 0.12      | 9521       | 3.17      |            |           |            |           |            |           |
| 7382       | 3.69      | 8106       | 4.52      | 8824       | 2.92      | 9522       | 1.97      |            |           |            |           |            |           |
| 7390       | 5.11      | 8107       | 2.71      | 8825       | -         | 9534       | 3.74      |            |           |            |           |            |           |
| 7394M      | 3.22      | 8111       | 1.79      | 8826       | 2.20      | 9554       | 7.33      |            |           |            |           |            |           |
| 7395M      | 3.58      | 8116       | 2.54      | 8829       | -         | 9586       | 0.48      |            |           |            |           |            |           |
| 7398M      | 4.38      | 8203       | 5.25      | 8831       | 1.04      | 9600       | 2.51      |            |           |            |           |            |           |
| 7402       | 0.15      | 8204       | 4.10      | 8832       | 0.31      | 9620       | 1.06      |            |           |            |           |            |           |
| 7403       | 3.86      | 8209       | 3.96      | 8833       | 0.96      |            |           |            |           |            |           |            |           |
| 7405N      | 1.25      | 8215       | 3.93      | 8835       | 2.32      |            |           |            |           |            |           |            |           |
| 7420       | 8.06      | 8227       | 2.51      | 8842       | 2.14      |            |           |            |           |            |           |            |           |
| 7421       | 0.75      | 8232       | 4.19      | 8855       | 0.15      |            |           |            |           |            |           |            |           |
| 7422       | 1.58      | 8233       | 3.23      | 8856       | 0.39      |            |           |            |           |            |           |            |           |
| 7425       | 2.24      | 8235       | 3.95      | 8864       | 1.27      |            |           |            |           |            |           |            |           |
| 7431N      | 0.97      | 8263       | 5.01      | 8868       | 0.40      |            |           |            |           |            |           |            |           |
| 7445N      | 0.67      | 8264       | 4.96      | 8869       | 1.02      |            |           |            |           |            |           |            |           |
| 7453N      | 0.52      | 8265       | 5.87      | 8871       | 0.07      |            |           |            |           |            |           |            |           |
| 7502       | 2.24      | 8279       | 6.88      | 8872       | 1.16      |            |           |            |           |            |           |            |           |
| 7515       | 2.13      | 8288       | 5.85      | 8901       | 0.18      |            |           |            |           |            |           |            |           |
| 7520       | 2.72      | 8291       | 2.95      | 9012       | 0.79      |            |           |            |           |            |           |            |           |
| 7538       | 3.76      | 8292       | 3.05      | 9014       | 2.79      |            |           |            |           |            |           |            |           |
| 7539       | 1.44      | 8293       | 7.58      | 9015       | 2.61      |            |           |            |           |            |           |            |           |
| 7540       | 2.62      | 8304       | 4.78      | 9016       | 2.31      |            |           |            |           |            |           |            |           |
| 7580       | 2.87      | 8350       | 6.27      | 9019       | 2.50      |            |           |            |           |            |           |            |           |
| 7590       | 3.32      | 8380       | 2.35      | 9033       | 1.69      |            |           |            |           |            |           |            |           |

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Effective April 1, 2021

**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.

| Disease  |         |        | Disease  |         |        | Disease  |         |        |
|----------|---------|--------|----------|---------|--------|----------|---------|--------|
| Code No. | Loading | Symbol | Code No. | Loading | Symbol | Code No. | Loading | Symbol |
| 0059D    | 0.27    | S      | 1604D    | 0.02    | S      | 3085D    | 0.06    | S      |
| 0065D    | 0.06    | S      | 1624D    | 0.02    | S      | 4024D    | 0.03    | S      |
| 0066D    | 0.06    | S      | 1710D    | 0.03    | S      | 6251D    | 0.03    | S      |
| 0067D    | 0.06    | S      | 1803D    | 0.37    | S      | 6252D    | 0.02    | S      |
| 1164D    | 0.05    | S      | 3081D    | 0.04    | S      |          |         |        |
| 1165D    | 0.02    | S      | 3082D    | 0.06    | S      |          |         |        |

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.

**\* 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 1.652 and elr x 1.586.
- 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.

Effective April 1, 2021

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. They do not include a safety factor.

| LER's for \$500 Deductible |              |      |      |      |      |      |      |
|----------------------------|--------------|------|------|------|------|------|------|
| Deductible Amount          | HAZARD GROUP |      |      |      |      |      |      |
|                            | A            | B    | C    | D    | E    | F    | G    |
| \$500                      | 4.1%         | 3.4% | 2.9% | 2.0% | 1.8% | 1.2% | 1.3% |

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

|                                |          |
|--------------------------------|----------|
| Employee operated vehicle..... | \$72,900 |
| Leased or rented vehicle.....  | \$48,600 |

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

**Maximum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instruction for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$3,700

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ... \$450

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$24,300

**Terrorism** - (Advisory Loss Cost) ..... 0.005

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 32%

(Multiply a Non-F classification loss cost by a factor of 1.32 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 (1.053).)

**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.