West Virginia Workers' Compensation
Loss Cost by Class for the Voluntary Market

Effective January 1, 2025

The workers' compensation class advisory loss costs are actuarially determined by the National Council on Compensation Insurance, Inc. (NCCI), West Virginia's statistical rating agent. The loss costs will become effective January 1, 2025, for all classifications.

Advisory Loss Costs do not include a carrier's Loss Cost Multiplier (LCM), which is a factor that increases the loss costs to recover a carrier's administrative expenses and business operation costs. The final premium rate is the class loss cost multiplied by the carrier loss cost multiplier.

Payroll fluctuations and allocations, classification assignments, experience rating modifications, credit/debit programs and additional policy endorsements will all contribute to the final written premium due for each policy. These factors, as well as all surcharges, are not reflected in the loss cost amounts.

The per capita classes (0908 and 0913) show a loss cost based on the number of employees reported for those classes rather than the payroll reported. Example: An employer reports 3 domestic workers for class 0913. The annual premium (not including the LCM and other policy components or surcharges) would be calculated as follows:

3 X $138.00 = $414.00

Class	Class Description	2025 Loss Cost
0005	Farm: Nursery Employees & Drivers	$0.82
0008	Farm Gardening-Market or Truck & Drivers	$0.75
0016	Farm: Orchard & Drivers	$1.24
0034	Farm: Poultry or Egg Producer & Drivers	$0.91
0035	Farm: Florist & Drivers	$0.60
0036	Farm: Dairy & Drivers	$1.26
0037	Farm: Field Crops & Drivers	$1.53
0042	Landscape Gardening & Drivers	$1.48
0050	Farm Machinery Operation—by Contractor & Drivers	$1.42
0079	Farm: Berry or Vineyard & Drivers	$0.74
0083	Farm: Cattle or Livestock Raising NOC & Drivers	$1.39
0106	Tree Pruning, Spraying, Repairing—All Operations & Drivers	$2.04
0113	Farm Fish Hatchery & Drivers	$0.98
0170	Farm: Animal Raising And Drivers	$0.60
0251	Irrigation Works Operation And Drivers	$1.40
0401	Cotton Gin Operation And Local Managers, Drivers	$2.85
0771	Non-ratable code for 4771	$0.10
0908	Domestic Workers-Residences-Part-time	$43.00
0913	Domestic Workers—Residences—Full time	$138.00
0917	Residential Cleaning Services by Contractor-Inside	$1.05

Class	Class Description	2025 Loss Cost
1005	Coal Mining - Surface & Drivers	$4.68
1016	Coal Mining - NOC	$15.34
1164	Mining NOC - Not Coal - Underground - & Drivers	$0.87
1165	Mining NOC - Not Coal - Surface - & Drivers	$0.70
1320	Oil or Gas Lease Operator - All Operations & Drivers	$0.67
1322	Oil or Gas Well: Cleaning or Swabbing of Old Wells Having Previously Produced Gas or Oil—by Contractor—No Drilling & Drivers	$2.60
1430	Smelting, Sintering or Refining - Lead - & Drivers	$1.00
1438	Smelting, Sintering or Refining - Metals - Not Iron or Lead - NOC & Drivers	$1.12
1452	Ore Milling & Drivers	$0.72
1463	Coal Billet or Briquette Mfg & Drivers	$2.06
1472	Distillation - Wood - & Drivers	$0.88
1624	Quarry NOC & Drivers	$0.79
1642	Lime Mfg	$0.73
1654	Quarry-Cement Rock-Surface-And Drivers	$1.03
1699	Rock Wool Mfg.	$0.76
1701	Cement Mfg	$0.80
1710	Stone Crushing & Drivers	$0.83
1747	Emery Works & Drivers	$0.77
1748	Abrasive Wheel Mfg. And Drivers	$1.32
1803	Stone Cutting or Polishing NOC & Drivers	$1.57
1924	Wire Drawing Or Cable Mfg.-Not Iron Or Steel	$0.67
1925	Die Casting Mfg.	$0.79
2002	Macaroni Mfg	$0.96
2003	Bakery & Drivers, Route Supervisors	$0.96
2014	Grain or Feed Milling	$1.18
2016	Breakfast Food Mfg.	$0.74
2021	Sugar Refining	$0.89
2039	Ice-Cream Mfg. & Drivers	$0.83
2041	Candy, Chocolate, and Confection Mfg.	$0.75
2065	Milk Products Mfg NOC	$0.51
2070	Creamery or Dairy & Route Supervisors, Drivers	$1.55
2081	Butchering	$0.87
2089	Packing House - All Operations	$0.98
2095	Meat Products Mfg NOC	$0.99
2105	Fruit Packing	$1.14
2110	Pickle Mfg.	$0.79
2111	Cannery NOC	$0.67
2112	Fruit Evaporating or Preserving	$1.07
2114	Oyster Processing	$0.55
2121	Brewery And Drivers.	$0.33
2130	Spirituous Liquor Distillery	$0.53
2131	Spirituous Liquor Bottling	$0.45
2143	Fruit Juice Mfg. & Drivers	$0.59
2157	Bottling NOC & Route Supervisors, Drivers	$1.07
2172	Cigarette Mfg	$0.44

Class	Class Description	2025 Loss Cost
2174	Tobacco Rehandling Or Warehousing	$0.81
2211	Cotton Batting, Wadding or Waste Mfg.	$1.88
2220	Yarn or Thread Mfg - Cotton	$0.65
2288	Felting Mfg	$1.12
2302	Silk Thread or Yarn Mfg	$0.53
2305	Textile Fiber Mfg - Synthetic	$0.62
2361	Hosiery Mfg.	$0.52
2362	Knit Goods Mfg NOC	$0.65
2380	Webbing Mfg.	$0.55
2388	Embroidery Mfg.	$0.35
2402	Carpet or Rug Mfg NOC	$0.60
2413	Textile - Bleaching, Dyeing, Mercerizing, Finishing	$0.53
2416	Yarn Dyeing Or Finishing	$0.64
2417	Cloth Printing.	$0.33
2501	Cloth, Canvas and Related Products Mfg. NOC	$0.69
2503	Dressmaking or Tailoring - Custom Exclusively	$0.27
2570	Mattress or Box Spring Mfg.	$0.92
2585	Laundry NOC & Route Supervisors, Drivers	$0.94
2586	Cleaning Or Dyeing And Route Supervisors, Drivers	$0.90
2587	Towel or Toilet Supply Co. & Route Supervisors, Drivers	$0.85
2589	Laundry and Dry Cleaning Store - Retail & Route Supervisors, Drivers	$0.54
2600	Fur Processing-Preparing Skins	$1.13
2623	Tanning	$1.51
2651	Shoe Stock Mfg.	$0.38
2660	Boot or Shoe Mfg. NOC	$0.55
2688	Leather Goods Mfg NOC	$0.49
2701	Logging or Tree Removal-Log Hauling & Drivers	$2.94
2702	Logging or Tree Removal -Non Mechanized Operations	$7.21
2709	Logging or Tree Removal: Mechanized Equipment Operators	$2.47
2710	Sawmill	$2.01
2714	Veneer Mfg	$1.09
2731	Planing or Molding Mill	$0.96
2735	Barrel Stock Mfg.—Wood	$1.28
2759	Pallet, Box or Box Shook Mfg. Wooden	$1.66
2790	Pattern Making NOC	$0.52
2797	Manufactured, Modular, Or Prefabricated Home Manufacturing—Shop Work—All Operations & Drivers	$0.80
2799	Manufactured, Modular, Or Prefabricated Home Setup, Hookup, Or Installation At Building Site	$1.58
2802	Carpentry - Shop Only - & Drivers	$1.10
2835	Brush or Broom Assembly	$0.68
2836	Brush Or Broom Mfg. NOC	$0.75
2841	Woodenware Manufacturing NOC	$0.87
2881	Furniture Assembly - Wood - From Manufactured Parts	$0.70
2883	Furniture Mfg - Wood - NOC	$0.79
2915	Veneer Products Mfg	$0.75
2916	Veneer Products Mfg - No Veneer Mfg	$0.84

Class	Class Description	2025 Loss Cost
2923	Musical Instruments Mfg - Wood NOC	$0.50
2960	Wood Preserving & Drivers	$1.19
3004	Iron or Steel: Manufacturing: Steelmaking - & Drivers	$0.51
3018	Iron or Steel: Manufacturing: Rolling Mill & Drivers	$0.83
3022	Pipe or Tube Mfg NOC & Drivers	$1.05
3027	Rolling Mill NOC & Drivers	$0.55
3028	Pipe or Tube Mfg - Iron or Steel - & Drivers	$0.79
3030	Iron or Steel: Fabrication: Ironworks or Steelworks—Shop—Structural & Drivers	$1.25
3040	Iron or Steel: Fabrication: Iron Works - Shop - Ornamental - & Drivers	$1.22
3041	Iron or Steel: Fabrication: Iron Works - Shop - Decorative or Artistic - Foundries, Drivers	$1.10
3042	Elevator Or Escalator Mfg.	$0.95
3064	Sign Manufacturing Metal	$0.88
3076	Sheet Metal Products Mfg - Shop	$0.85
3081	Foundry - Ferrous - NOC	$1.14
3082	Foundry Steel Castings	$1.10
3085	Foundry - Nonferrous	$1.18
3110	Forging Work - Drop or Machine	$1.35
3111	Blacksmith	$0.54
3113	Tool Mfg - Not Drop or Machine Forged - NOC	$0.45
3114	Tool Mfg - Drop or Machine Forged - NOC: Machining or Finishing of Tools or Die Making Operations	$0.72
3118	Saw Mfg.	$0.46
3119	Needle Mfg	$0.22
3122	Cutlery Mfg NOC	$0.50
3126	Tool Mfg - Agricultural, Construction, Logging, Mining, Oil or Artesian Well	$0.59
3131	Button Or Fastener Mfg.-Metal	$0.58
3132	Nut or Bolt Mfg.	$0.68
3145	Screw Mfg.	$0.50
3146	Hardware Mfg. NOC	$0.54
3169	Stove Mfg.	$0.60
3179	Electrical Apparatus Mfg NOC	$0.49
3180	Electric Or Gas Lighting Fixtures Mfg	$0.66
3188	Plumbing Supplies Mfg, NOC	$0.45
3220	Can Mfg	$0.49
3224	Enamel or Agate Ware Mfg.	$1.96
3227	Aluminum Ware Mfg.	$0.74
3241	Wire Drawing-Iron Or Steel.	$0.82
3255	Wire Cloth Mfg	$0.67
3257	Wire Goods Mfg. NOC	$0.68
3270	Eyelet Mfg.	$0.62
3300	Bed Spring or Wire Mattress Mfg.	$1.06
3303	Spring Mfg.	$0.73
3307	Heat-Treating-Metal	$0.62
3315	Brass or Copper Goods Mfg	$0.69

Class	Class Description	2025 Loss Cost
3334	Tin Foil Mfg.	$0.60
3336	Type Foundry	$0.68
3365	Welding or Cutting NOC & Drivers	$1.13
3372	Electroplating	$0.77
3373	Galvanizing or Tinning - Not Electrolytic	$1.05
3383	Jewelry Mfg.	$0.40
3385	Watch Mfg	$0.28
3400	Metal Stamped Goods Mfg NOC	$0.88
3507	Construction or Agricultural Machinery Mfg	$0.73
3515	Textile Machinery Mfg.	$0.52
3548	Printing Or Bookbinding Machine Mfg	$0.37
3559	Confection Machine Mfg.	$0.60
3574	Computing, Recording or Office Machine Mfg, NOC	$0.27
3581	Fuel Injection Device Mfg	$0.27
3612	Pump Mfg.	$0.43
3620	Boiler making	$0.61
3629	Precision Machined Parts Mfg. NOC	$0.42
3632	Machine Shop NOC	$0.85
3634	Valve Mfg	$0.44
3635	Gear Mfg or Grinding	$0.45
3638	Ball Or Roller Bearing Mfg	$0.44
3642	Battery Mfg. - Dry	$0.40
3643	Electric Power or Transmission Equipment Mfg.	$0.51
3647	Battery Mfg - Storage	$0.90
3648	Automotive Lighting, Ignition, or Starting Apparatus Mfg. NOC	$0.28
3681	Television, Radio, Telephone or Telecommunication Device Mfg NOC	$0.15
3685	Instrument Mfg, NOC	$0.21
3719	Oil Still Erection Or Repair	$0.25
3724	Machinery or Equipment Erection or Repair NOC & Drivers	$1.13
3726	Boiler Installation or Repair - Steam	$0.83
3803	Automobile Wheel Mfg.-Metal-Not Cast	$0.67
3807	Automobile Radiator Mfg	$0.53
3808	Automobile Mfg or Assembly	$0.92
3821	Automobile Recycling & Drivers	$1.48
3822	Automobile, Bus, Truck or Trailer Body Mfg: Die Pressed Steel	$1.03
3824	Automobile, Bus, Truck or Trailer Body Mfg: NOC	$0.89
3826	Aircraft Engine Mfg.	$0.17
3827	Automobile Engine Mfg.	$0.55
3830	Airplane Mfg.	$0.31
3851	Motorcycle Mfg. Or Assembly	$0.52
3865	Baby Carriage Mfg.	$0.67
3881	Car Mfg. - Railroad - & Drivers	$0.85
4000	Sand or Gravel Digging & Drivers	$1.14
4021	Brick or Clay Products Mfg. NOC & Drivers	$0.97
4024	Refractory Products Mfg & Drivers	$0.83
4034	Concrete Products Mfg & Drivers	$1.61
4036	Plasterboard or Plaster Block Mfg. & Drivers	$0.59

Class	Class Description	2025 Loss Cost
4038	Plaster Statuary or Ornament Mfg.	$0.70
4062	Pottery Mfg: Porcelain Ware—Mechanical Press Forming	$0.64
4101	Glass Mfg - & Drivers	$0.69
4109	Integrated Circuit Mfg.	$0.13
4110	Electric Bulb Mfg.	$0.23
4111	Glassware Mfg. - No Automatic Blowing Machines	$0.68
4114	Glassware Mfg NOC	$0.68
4130	Glass Merchant	$0.98
4131	Mirror Mfg.	$1.34
4133	Cathedral or Art Glass Window Mfg.	$0.84
4149	Optical Goods Mfg. NOC	$0.21
4206	Pulp Mfg - Ground Wood Process	$0.67
4207	Pulp Mfg - Chemical Process	$0.57
4239	Paper Mfg	$0.81
4240	Box Mfg. - Set-Up Paper	$0.67
4243	Box Mfg. - Folding Paper - NOC	$0.59
4244	Corrugated or Fiberboard Container Mfg.	$0.66
4250	Paper Coating	$0.62
4251	Stationery Mfg.	$0.90
4263	Fiber Goods Mfg	$0.89
4273	Bag Mfg - Plastic or Paper	$0.61
4279	Paper Goods Mfg NOC	$0.74
4283	Building or Roofing Paper or Felt Preparation - No Installation	$0.52
4299	Printing	$0.60
4304	Newspaper Publishing	$1.31
4307	Bookbinding	$0.40
4351	Photoengraving	$0.29
4352	Engraving	$0.39
4361	Photographer - All Employees & Clerical, Salespersons, Drivers	$0.24
4410	Rubber Goods Mfg NOC	$0.68
4420	Rubber Tire Mfg	$1.92
4431	Magnetic And Optical Recording Media Mfg	$0.33
4432	Pen Mfg	$0.35
4452	Plastics Mfg - Fabricated Products NOC	$0.68
4459	Plastics Mfg Sheets, Rods, or Tubes	$0.76
4470	Cable Mfg.-Insulated Electrical	$0.77
4484	Plastics Manufacturing: Molded Products NOC	$0.49
4493	Fabric Coating or Impregnating NOC	$0.58
4511	Analytical Chemist	$0.15
4557	Ink Mfg.	$0.64
4558	Paint Mfg	$0.44
4568	Salt, Borax or Potash Producing or Refining & Drivers	$0.64
4581	Phosphate Works And Drivers	$0.25
4583	Fertilizer Mfg & Drivers	$1.16
4611	Drug, Medicine or Pharmaceutical Preparation, Compounding or Blending - No Mfg. Of Ingredients	$0.23
4635	Oxygen or Hydrogen Mfg & Drivers	$0.75
4653	Glue Mfg & Drivers	$0.54

Class	Class Description	2025 Loss Cost
4665	Rendering Works NOC & Drivers	$1.84
4683	Oil Mfg. - Vegetable - NOC	$0.97
4686	Oil Mfg.-Vegetable-Solvent Extraction Process	$0.65
4692	Dental Laboratory	$0.17
4693	Pharmaceutical or Surgical Goods Mfg. NOC	$0.25
4703	Corn Products Mfg	$0.40
4717	Butter Substitute Mfg	$0.57
4720	Soap or Synthetic Detergent Mfg.	$0.64
4740	Oil Refining - Petroleum - & Drivers	$0.21
4741	Asphalt or Tar Distilling or Refining & Drivers	$0.77
4751	Synthetic Rubber Mfg	$0.66
4771	Explosives or Ammunition Mfg: NOC & Drivers	$0.59
4777	Explosives Distributors & Drivers	$1.26
4825	Drug, Medicine or Pharmaceutical Preparation Mfg. - Includes Mfg. Of Ingredients	$0.24
4828	Chemical Blending or Mixing NOC - All Operations and Drivers	$0.70
4829	Chemical Manufacturing NOC - All Operations & Drivers—INCLUDES BLENDING OR MIXING	$0.27
4902	Sporting Goods Mfg. NOC	$0.54
4923	Photographic Supplies Mfg.	$0.31
5020	Ceiling Installation - Suspended Acoustical Grid Type	$1.31
5022	Masonry NOC	$1.83
5037	Painting: Metal Structures - Over Two Stories in Height - & Drivers	$2.01
5040	Iron or Steel: Erection - Frame Structures	$2.04
5057	Iron or Steel : Erection NOC	$0.92
5059	Iron or Steel: Erection - Frame Structures Not Over Two Stories in Height	$3.15
5102	Door, Door Frame or Sash Erection - Metal or Metal Covered	$1.46
5146	Furniture or Fixtures Installation - Portable - NOC	$1.13
5160	Elevator Erection or Repair	$0.56
5183	Plumbing NOC & Drivers	$0.67
5188	Automatic Sprinkler Installation & Drivers	$0.90
5190	Electrical Wiring - Within Buildings & Drivers	$0.65
5191	Office Machine Installation, Inspection, Adjustment or Repair	$0.24
5192	Vending or Coin Operated Machines - Installation, Service or Repair & Salespersons, Drivers	$0.81
5213	Concrete Construction NOC	$1.45
5215	Concrete Work - Incidental to the Construction of Private Residence	$1.31
5221	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks & Drivers	$1.08
5222	Concrete Construction in Connection with Bridges or Culverts	$1.65
5223	Swimming Pool Construction - Not Iron or Steel - & Drivers	$0.98
5348	Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	$1.00
5402	Hothouse Erection-All Operations	$1.47
5403	Carpentry NOC.	$1.18
5437	Carpentry - Installation of Cabinet Work or Interior Trim	$1.21
5443	Lathing & Drivers	$0.89
5445	Wallboard Installation within Buildings & Drivers	$1.46

Class	Class Description	2025 Loss Cost
5462	Glazier - Away From Shop & Drivers	$1.54
5472	Asbestos Contractor - Pipe and Boiler Work Exclusively & Drivers	$1.30
5473	Asbestos Contractor - NOC & Drivers	$2.03
5474	Painting or Paperhanging NOC & Shop Operations, Drivers	$1.30
5478	Floor Covering Installation—Resilient Flooring—Carpet and Laminate Flooring	$1.00
5479	Insulation Work NOC & Drivers	$1.37
5480	Plastering NOC & Drivers	$1.43
5491	Paperhanging & Drivers	$0.71
5506	Street or Road Construction: Paving or Repaving & Drivers	$3.11
5507	Street or Road Construction: Subsurface Work & Drivers	$1.09
5535	Awning Erection-Metal-Erection of Metal Awnings Exclusively & Drivers	$2.25
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair & Drivers	$1.08
5551	Roofing - All Kinds & Drivers	$2.71
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	$0.25
5610	Cleaners-Debris Removal	$1.23
5645	Carpentry - Detached One or Two Family Dwellings	$3.09
5703	Building Raising or Moving	$2.40
5705	Salvage Operation-No Wrecking Or Any Structural Operations	$7.24
5951	Serum, Anti-Toxin Or Virus Mfg. And Drivers	$0.13
6003	Pile Driving	$1.96
6005	Jetty or Breakwater Construction - All Operations to Completion & Drivers	$0.93
6018	Dam or Lock Construction: Earth Moving or Placing - All Operations & Drivers	$0.76
6045	Levee Construction-All Operations To Completion And Drivers	$1.84
6204	Drilling NOC & Drivers	$1.70
6206	Oil Or Gas Well: Cementing And Drivers	$0.96
6213	Oil or Gas Well: Specialty Tool Operation NOC - By Contractor - All Employees & Drivers	$0.57
6214	Oil Or Gas Well: Perforating Of Casing-All Employees And Drivers	$0.35
6216	Oil or Gas Lease Work NOC—by Contractor & Drivers	$1.29
6217	Excavation & Drivers	$1.00
6229	Irrigation or Drainage System Construction & Drivers	$1.23
6233	Oil or Gas Pipeline construction & Drivers	$0.47
6235	Oil or Gas Well: Drilling or Redrilling & Drivers	$2.02
6236	Oil or Gas Well: Installation or Recovery of Casing & Drivers	$1.28
6237	Oil or Gas Well: Instrument Logging or Survey Work & Drivers	$0.48
6251	Tunneling - Not Pneumatic - All Operations	$1.23
6252	Shaft Sinking - All Operations	$1.61
6306	Sewer Construction - All Operations & Drivers	$1.06
6319	Gas Main or Connection Construction & Drivers	$0.86
6325	Conduit Construction - For Cables or Wires - & Drivers	$1.03
6400	Fence Erection - Metal	$1.15
6503	Potato Chip, Popcorn & Snack Chip Mfg. NOC	$0.58

Class	Class Description	2025 Loss Cost
6504	Food Sundries Mfg NOC	$0.76
6702	Railroad Construction-All Operations Including Clerical, Salespersons And Drivers-Program I	$1.79
6703	Railroad Construction-All Operations Including Clerical, Salespersons And Drivers-Program II	$3.58
6704	Railroad Construction-All Operations Including Clerical, Salespersons And Drivers-Program II State Act	$1.98
6801	Boatbuilding-Wood-NOC And Drivers.	$2.87
6811	Boatbuilding-Wood-NOC And Drivers	$1.46
6824	Boatbuilding Or Repair And Drivers	$3.22
6826	Marina And Drivers	$1.81
6834	Boatbuilding or Repair & Drivers - Coverage Under State Act Only	$0.62
6836	Marina & Drivers - Coverage Under State Act Only	$0.72
6843	Shipbuilding-Iron Or Steel-NOC And Drivers	$3.69
6845	Shipbuilding-Naval And Drivers	$2.67
6854	Shipbuilding-Iron Or Steel-NOC And Drivers	$1.29
6872	Ship Repair Conversion-All Operations And Drivers	$3.83
6874	Painting: Ship Hulls	$4.32
6882	Ship Repair Conversion—All Operations & Drivers. Coverage Under State Act Only	$0.72
6884	Painting Ship Hulls: Coverage Under State Act Only	$1.40
7016	Vessels NOC - Coverage Under Admiralty Law: Program I	$0.86
7024	Vessels NOC - Coverage Under Admiralty Law: Program II - State Act Benefits	$0.96
7038	Boat Livery - Boat Under 15 Tons - Program I	$1.47
7046	Vessels-Not Self-Propelled-Program I	$2.08
7047	Vessels-NOC	$1.73
7050	Boat Livery-Boats Under 15 Tons	$2.94
7090	Boat Livery - Boat Under 15 Tons - Program II State Act Benefits	$1.63
7098	Vessels-Not Self-Propelled-Program II	$2.31
7099	Vessels-Not Self-Propelled-Program II	$4.16
7133	Railroad Operation, NOC All Employees & Drivers	$0.67
7151	Railroad Operation-All Employees Including Drivers-Program I	$0.81
7152	Railroad Operation-All Employees Including Drivers-Program II	$1.63
7153	Railroad Operation-All Employees Including Drivers-Program II	$0.90
7219	Trucking: NOC-All Employees & Drivers	$2.12
7222	Trucking: Oil Field Equipment-All Employees And Drivers	$1.61
7225	Automobile Towing & Drivers	$2.19
7230	Trucking Parcel or Package Delivery-All Employees & Drivers	$1.90
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies—All Employees & Drivers	$2.39
7232	Trucking: Mail, Parcel or Package Delivery - Under Contract with the US Postal Service - All Employees & Drivers	$1.96
7309	Stevedoring: NOC	$3.83
7313	Coal Dock Operation And Stevedoring	$1.69
7317	Stevedoring: By Hand Or Hand Trucks Exclusively	$2.58
7327	Stevedoring: Containerized Freight And Drivers	$6.83
7333	Dredging - All Types - Coverage Under Admiralty Law: Program I	$0.79

Class	Class Description	2025 Loss Cost
7335	Dredging - All Types - Coverage Under Admiralty Law: Program II - State Act Benefits	$0.88
7337	Dredging-All Types	$1.59
7350	Freight Handling NOC	$3.29
7360	Freight Handling NOC - Coverage Under State Act Only	$1.07
7370	Taxicab Co.: All Other Employees & Drivers	$1.22
7380	Drivers, Chauffeurs, Messengers, and Their Helpers NOC - Commercial	$1.18
7382	Bus Co.: All Other Employees & Drivers	$1.12
7390	Beer or Ale Dealer - Wholesale & Drivers	$1.46
7394	Diving - Marine - Coverage Under Admiralty Law: Program I	$1.03
7395	Diving - Marine - Coverage Under Admiralty Law: Program II - State Act Benefits	$1.14
7398	Diving-Marine-Program II	$2.06
7402	Aviation—Air Traffic Controllers Under Contract with the FAA	$0.05
7403	Aviation—All Other Employees & Drivers	$0.84
7405	Aviation—Air Carrier—Scheduled, Commuter, or Supplemental—Flying Crew	$0.28
7420	Aviation—Stunt Flying, Racing, or Parachute Jumping—Flying Crew	$2.13
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	$0.23
7422	Aviation—NOC—Other Than Helicopters—Flying Crew	$0.34
7425	Aviation-Helicopters-Flying Crew	$0.48
7431	Aviation—Air Charter or Air Taxi—Flying Crew	$0.30
7445	Non-ratable code for 7405	$0.15
7453	Non-ratable code for 7431	$0.16
7502	Gas Co - Natural Gas - Local Distribution & Drivers	$0.52
7515	Oil or Gas Pipeline Operation & Drivers	$0.22
7520	Waterworks Operation & Drivers	$0.74
7538	Electric Light or Power Line Construction & Drivers	$0.60
7539	Electric Light or Power Co. NOC - All Employees & Drivers	$0.35
7540	Electric Light or Power Cooperative - REA Projects Only - All Employees & Drivers	$0.70
7580	Sewage Disposal Plant Operation & Drivers	$0.83
7590	Garbage Works	$0.98
7600	Telephone or Telegraph Co.: All Other Employees & Drivers	$1.26
7605	Burglar Alarm Installation or Repair & Drivers	$0.58
7610	Radio or Television Broadcasting Station - all employees & Clerical, Drivers	$0.16
7705	Ambulance Service and EMS Providers & Drivers	$1.75
7710	Firefighters & Drivers	$1.06
7711	Firefighters & Drivers-Volunteer	$4.17
7720	Police Officers & Drivers	$0.71
7748	First Resopnder Emergency Dispatcher	$0.06
7855	Railroad Construction: Laying or Relaying of Tracks or Maintenance of Way by Contractor—No Work on Elevated Railroads & Drivers	$1.47
8001	Store Florist & Drivers	$0.65

Class	Class Description	2025 Loss Cost
8002	Automobile Rental Co.: All Other Employees & Counter Personnel, Drivers	$0.53
8006	Gasoline Station: Self Service and Convenience / Grocery - Retail	$0.43
8008	Store: Clothing, Wearing Apparel or Dry Goods - Retail	$0.28
8010	Store: Hardware	$0.51
8013	Store: Jewelry	$0.09
8015	Quick Printing—Copying Or Duplicating Service—All Employees & Clerical, Salespersons, Drivers	$0.21
8017	Store: Retail NOC	$0.37
8018	Store: Wholesale NOC	$0.86
8021	Store Meat, Fish or Poultry Dealer—Wholesale	$0.73
8031	Store: Meat, Fish or Poultry - Retail	$0.52
8032	Store Clothing, Wearing Apparel, or Dry Goods—Wholesale	$0.50
8033	Store: Meat, Grocery and Provision Stores Combined - Retail NOC	$0.45
8037	Store—Superstores And Warehouse Clubs	$0.40
8039	Store Department - Retail	$0.43
8044	Store: Furniture & Drivers	$0.61
8045	Store: Drug Retail	$0.19
8046	Store: Automobile Parts and Accessories NOC & Drivers	$0.62
8047	Store Drug-Wholesale	$0.23
8058	Building Material Dealer - New Materials Only: Store Employees	$0.65
8072	Store: Book, Record, Compact Disk, Software, Video or Audio Cassette Retail	$0.20
8102	Seed Merchant	$0.60
8103	Wool Merchant	$0.77
8106	Iron or Steel Merchant & Drivers	$1.45
8107	Machinery Dealer NOC - Store or Yard - & Drivers	$0.73
8111	Plumbers' Supplies Dealer & Drivers	$0.57
8116	Farm Machinery Dealer - All Operations & Drivers	$0.56
8203	Ice Mfg. or Distribution & Drivers	$1.77
8204	Building Material Yard & Local Managers, Drivers	$1.06
8209	Vegetable Packing & Drivers	$1.14
8215	Feed, Fertilizer, Hay or Grain Dealer & Local Managers, Drivers - No Mfg.	$0.95
8227	Construction or Erection Permanent Yard	$1.61
8232	Lumberyard New Materials Only: All Other Employees & Yard, Warehouse, Drivers	$1.26
8233	Coal Merchant & Local Managers, Drivers	$1.03
8235	Sash, Door or Assembled Millwork Dealers & Drivers	$1.14
8263	Junk Dealer & Drivers	$1.67
8264	Bottle Dealer - Used & Drivers	$1.47
8265	Iron or Steel Scrap Dealer & Drivers	$1.76
8279	Stable or Breeding Farm & Drivers	$2.04
8288	Livestock Dealer or Commission Merchant & Salespersons, Drivers	$1.93
8291	Storage Warehouse - Cold	$0.98
8292	Storage Warehouse - NOC	$0.92
8293	Storage Warehouse - Furniture & Drivers	$1.90
8304	Grain Elevator Operation And Local Managers, Drivers	$1.62

Class	Class Description	2025 Loss Cost
8350	Gasoline or Oil Dealer & Drivers	$1.81
8380	Automobile Service or Repair Center & Drivers	$0.69
8381	Gasoline Station Self-Service Only-Retail	$0.47
8385	Bus Co Garage Employees	$0.72
8392	Automobile Storage Garage, Parking Lot or Parking Station, Valet Service, Cashiers or Counter Personnel & Drivers	$0.55
8393	Automobile Body Repair	$0.40
8500	Metal Scrap Dealer & Drivers	$1.75
8601	Architect or Engineer - Consulting	$0.10
8602	Surveyors, Timber Cruisers, Oil or Gas Geologists or Scouts & Drivers	$0.38
8603	Architectural or Engineering Firm—Clerical	$0.02
8606	Geophysical Exploration - Seismic - All Employees & Drivers	$0.49
8709	Stevedoring: Talliers And Checking Clerks Engaged In Connection With Stevedore Work	$1.11
8719	Stevedoring: Talliers and Checking Clerks Engaged in Connection with Stevedore Work - Coverage Under State Act Only	$0.36
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	$0.30
8721	Real Estate Appraisal Company - Outside Employees	$0.07
8723	Insurance Companies--Including Clerical and Salespersons	$0.03
8725	Inventory Counters—Traveling—Including Salespersons & Clerical	$0.50
8726	Steamship Line Or Agency-Port Employees: Superintendents, Captains, Engineers, Stewards Or Their Assistants, Pay Clerks	$0.73
8734	Salespersons, Collectors Or Messengers-Outside-Program II	$0.12
8737	Salespersons, Collectors Or Messengers-Outside-Program I	$0.11
8738	Salespersons, Collectors Or Messengers-Outside-Program II	$0.22
8742	Salespersons or Collectors—Outside	$0.09
8745	News Agent or Distributor of Magazines or Other Periodicals - Not Retail Dealer - & Salespersons, Drivers	$0.98
8748	Automobile Salespersons	$0.16
8755	Labor Union - All Employees	$0.08
8799	Mailing or Addressing Company or Letter Service Shop-Clerical Staff	$0.17
8800	Mailing or Addressing Company or Letter Service Shop	$0.48
8803	Auditors, Accountant or Factory Cost or Office Systematizer - Traveling	$0.02
8805	Clerical Office Employees-NOC-Program II	$0.08
8810	Clerical Office Employees NOC	$0.06
8814	Clerical Office Employees-NOC-Program I	$0.07
8815	Clerical Office Employees-NOC-Program II	$0.15
8820	Attorney - All Employees & Clerical, Messengers, Drivers	$0.03
8824	Retirement Living Centers Health Care Employees	$0.67
8826	Retirement Living Centers: All Other Employees, Salespersons & Drivers	$0.45
8831	Hospital - Veterinary & Drivers	$0.45
8832	Physician & Clerical	$0.07
8833	Hospital - Professional Employees	$0.21
8835	Home, Public, and Traveling Healthcare—All Employees	$0.50

Class	Class Description	2025 Loss Cost
8842	Mental Health Group Care Homes-All Employees And Drivers	$0.67
8855	Banks and Trust Companies--All Employees, Salespersons, Drivers & Clerical	$0.04
8856	Check Cashing Establishments--All Employees, Salespersons, Drivers & Clerical	$0.15
8864	Social Services Organization-All Employees, Salespersons and Drivers	$0.37
8868	College: Professional Employees & Clerical	$0.11
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	$0.29
8871	Clerical Telecommuter Employees	$0.02
8901	Telephone or Telegraph Co Office or Exchange Employees & Clerical	$0.04
9012	Buildings - Operation by Owner, Lessee or Real Estate Management Firm: Professional Employees, Property Managers and Leasing Agents & Clerical, Salespersons	$0.26
9014	Building Operation by Contractors & Drivers	$0.78
9015	Buildings - Operation by Owner or Lessee or Real Estate Management Firm: All Other Employees	$0.88
9016	Amusement Park or Exhibition Operation & Drivers	$0.66
9019	Bridge or Vehicular Tunnel Operation & Drivers	$0.78
9033	Housing Authority & Clerical, Salespersons, Drivers	$0.69
9040	Hospital: All Other Employees	$1.07
9044	Casino Gambling - Hotel all Employees & Clerical, Salespersons, Drivers	$0.44
9052	Hotel: All Other Employees & Salespersons, Drivers	$0.48
9058	Hotel Restaurant Employees	$0.40
9060	Club - Country, Golf, Fishing or Yacht - & Clerical	$0.44
9061	Club NOC & Clerical	$0.37
9062	Casino Gambling: All Employees & Clerical, Salespersons, Drivers	$0.38
9063	YMCA, YWCA, YMHA or YWHA, Institution - All Employees & Clerical	$0.22
9077	United States Armed Service Risk—All Employees & Drivers	$2.87
9082	Restaurant NOC	$0.34
9083	Restaurant: Fast Food	$0.28
9084	Bar, Discotheque, Lounge, Nightclub or Tavern	$0.32
9089	Billiard Hall	$0.23
9093	Bowling Lane	$0.34
9101	College: All Other employees	$1.29
9102	Park, NOC - All Employees & Drivers	$0.77
9154	Theater NOC: All Other Employees	$0.37
9156	Theater NOC: Players, Entertainers or Musicians	$0.60
9170	Buildings-Operation by Contractors-Includes window cleaning above one story	$2.44
9178	Athletic Sports or Park: Non-contact Sports	$1.21
9179	Athletic Sports or Park: Contact Sports	$2.91
9180	Amusement Device Operation NOC - Not Traveling - & Drivers	$1.45
9182	Athletic Sports or Park: Operations & Drivers	$0.49

Class	Class Description	2025 Loss Cost
9186	Carnival, Circus or Amusement Device Operator - Traveling - All Employees & Drivers	$2.96
9220	Cemetery Operation & Drivers	$1.36
9402	Street Cleaning & Drivers	$1.07
9403	Garbage, Ashes or Refuse Collection & Drivers	$2.65
9410	Municipal, Township, County or State Employee NOC	$1.06
9448	Rehabilitation Services-Participants-Unpaid Work Based Training Program	$1.13
9449	Board of Education-Students-Unpaid Work Based Training Program	$0.20
9501	Painting: Shop Only & Drivers	$1.17
9505	Painting: Automobile or Carriage Bodies	$0.89
9516	Radio, Television, Video and Audio Equipment Installation, Service or Repair & Drivers	$0.61
9519	Household and Commercial Appliances—Electrical—Installation, Service or Repair & Drivers	$1.21
9521	House Furnishings Installation NOC & Upholstering	$0.94
9522	Upholstering	$0.62
9534	Mobile Crane and Hoisting Service Contractors - NOC - all Operations & Drivers	$1.20
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	$1.89
9586	Barbershop, Beauty Parlor or Hair Styling Salon	$0.12
9600	Taxidermist	$0.59
9620	Funeral Director & Drivers	$0.39

Class Suffix Guide:

a = Advisory loss cost for each individual risk must be obtained from NCCI
D = Advisory loss cost for classification already includes specific disease loading
F = Advisory loss cost provides for coverage under the USL&H Act
M = Advisory loss cost provides for coverage under Admiralty Law and FELA
N = Statistical non-ratable codes
P = Per Capita basis
X = WV state special phraseology
* = Class codes with actuarial footnotes