

**ADVISORY LOSS COSTS - NOT RATES**

**NEVADA**

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

Exhibit IV

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Effective March 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0001	-	215.08	0.19	1710D	4.57	2.46	0.15	2570	3.03	1.93	0.21
0002	-	82.13	0.19	1741D	9.12	3.03	0.12	2585	2.65	1.69	0.21
0005	2.96	1.76	0.19	1747	3.10	1.68	0.15	2586	1.82	1.10	0.19
0008	2.12	1.21	0.17	1748	3.14	1.65	0.14	2587	3.83	2.46	0.21
0010	-	5.05	0.19	1803D	5.09	2.24	0.13	2589	1.50	0.89	0.19
0016	4.62	2.47	0.15	1852D	2.10	0.79	0.13	2600	1.73	1.18	0.21
0034	3.11	1.86	0.19	1853	2.03	1.21	0.17	2623	4.01	2.29	0.17
0035	2.51	1.57	0.21	1860	1.50	0.95	0.21	2651	2.14	1.34	0.21
0036	2.95	1.77	0.19	1924	2.33	1.48	0.21	2660	1.90	1.20	0.21
0037	4.38	2.53	0.17	1925	3.07	1.74	0.17	2670	1.67	1.12	0.24
0039	-	2.53	0.17	2001	-	1.65	0.19	2683	1.46	0.91	0.21
0042	3.23	1.84	0.17	2002	2.79	1.76	0.21	2688	2.31	1.46	0.21
0050	5.08	3.07	0.19	2003	2.73	1.65	0.19	2702	18.85	7.52	0.12
0054	-	1.86	0.19	2014	5.25	2.81	0.15	2709	12.90	7.12	0.15
0058	-	5.05	0.19	2016	1.80	1.15	0.21	2710	6.43	3.05	0.13
0060	-	3.50	0.13	2021	3.68	2.11	0.17	2714	3.52	2.22	0.21
0079	3.79	2.02	0.15	2039	1.38	0.89	0.21	2727X	6.34	3.51	0.15
0083	8.51	5.05	0.19	2041	2.36	1.50	0.21	2731	3.60	1.92	0.15
0091	-	5.05	0.19	2065	2.83	1.73	0.19	2735	3.53	2.23	0.21
0092	-	2.35	0.21	2070	3.88	2.37	0.19	2759	4.19	2.64	0.21
0093	-	1.86	0.19	2081	4.18	2.45	0.19	2790	3.19	2.04	0.21
0094	-	2.47	0.15	2089	2.83	1.69	0.19	2797	3.38	1.93	0.17
0100	-	1.76	0.19	2095	2.36	1.40	0.19	2799	2.46	1.40	0.17
0101	-	5.05	0.19	2105	2.40	1.51	0.21	2802	3.38	1.93	0.17
0102	-	1.35	0.18	2110	2.37	1.49	0.21	2812	-	1.65	0.19
0105	-	1.77	0.19	2111	3.58	2.21	0.21	2835	2.43	1.61	0.24
0106	21.13	9.72	0.13	2112	2.47	1.58	0.21	2836	2.48	1.65	0.24
0107	-	3.77	0.15	2114	1.75	1.11	0.21	2841	2.68	1.67	0.21
0113	3.95	2.30	0.19	2121	1.69	1.03	0.19	2881	1.80	1.20	0.24
0169X	2.36	1.35	0.18	2130	2.47	1.48	0.19	2883	2.69	1.65	0.19
0170	3.34	1.97	0.19	2131	2.49	1.50	0.19	2913	3.38	2.23	0.24
0251	3.43	2.09	0.19	2143	2.44	1.55	0.21	2915	2.78	1.58	0.17
0400	7.40	4.40	0.17	2156	-	2.97	0.19	2916	3.57	1.71	0.13
0401	8.03	3.83	0.13	2157	4.85	2.97	0.19	2923	2.05	1.31	0.21
0771N	0.55	-	-	2172	1.57	0.93	0.17	2942	2.24	1.53	0.24
0908P	136.00	82.13	0.19	2174	2.16	1.39	0.21	2960	3.98	2.39	0.19
0913P	353.00	215.08	0.19	2211	4.87	2.56	0.15	3004	2.05	1.11	0.15
0917	3.81	2.36	0.21	2220	2.26	1.35	0.19	3018	4.21	2.22	0.15
1005*	11.70	2.48	0.12	2286	1.68	1.06	0.21	3022	2.95	1.87	0.21
1016X*	19.96	1.30	0.20	2288	2.25	1.44	0.21	3027	2.22	1.19	0.15
1164D	7.49	2.94	0.12	2300	1.74	1.16	0.24	3028	2.60	1.56	0.19
1165D	5.79	2.76	0.13	2302	1.41	0.85	0.19	3030	7.33	3.94	0.15
1320	2.65	1.28	0.13	2305	2.34	1.37	0.17	3040	6.69	3.63	0.15
1322	6.93	3.38	0.13	2361	1.38	0.83	0.19	3041	3.37	2.06	0.19
1430	5.65	2.98	0.15	2362	1.40	0.84	0.19	3042	4.15	2.41	0.17
1438	2.00	0.97	0.13	2380	2.22	1.33	0.19	3064	3.18	1.94	0.19
1452	1.63	0.89	0.15	2386	1.31	0.85	0.21	3066	-	2.21	0.21
1463	7.38	3.55	0.13	2388	1.41	0.89	0.21	3069	4.44	2.39	0.15
1472	2.42	1.16	0.13	2402	2.19	1.17	0.15	3076	3.36	2.21	0.21
1624D	4.32	2.07	0.13	2413	1.46	0.88	0.19	3081D	3.84	2.00	0.15
1642	3.09	1.66	0.15	2416	1.39	0.83	0.19	3082D	4.59	2.37	0.15
1654	10.01	5.43	0.15	2417	1.64	0.99	0.19	3085D	3.74	1.96	0.15
1655	4.24	2.23	0.15	2501	2.93	1.73	0.19	3110	2.95	1.78	0.19
1699	4.46	2.35	0.15	2503	0.81	0.51	0.21	3111	3.67	2.20	0.19
1701	3.92	2.12	0.15	2534	2.14	1.33	0.21	3113	1.56	0.94	0.19

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Effective March 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3114	3.12	1.98	0.19	3724	3.52	1.71	0.13	4362	-	0.94	0.21
3118	1.51	0.95	0.21	3726	3.07	1.23	0.12	4410	3.54	2.13	0.19
3119	1.05	0.71	0.24	3803	2.15	1.31	0.19	4420	3.49	1.72	0.13
3122	1.93	1.20	0.21	3807	2.07	1.31	0.21	4431	1.56	1.06	0.24
3126	2.86	1.73	0.19	3808	2.84	1.66	0.17	4432	1.40	0.93	0.24
3131	1.84	1.09	0.19	3821	4.13	2.36	0.17	4439	1.50	0.87	0.17
3132	3.72	2.22	0.19	3822	4.43	2.59	0.17	4452	2.85	1.72	0.19
3145	1.85	1.10	0.19	3824	5.03	2.86	0.17	4459	3.28	1.94	0.19
3146	2.28	1.36	0.19	3826	0.73	0.45	0.19	4470	1.99	1.20	0.19
3169	2.78	1.71	0.19	3827	1.27	0.73	0.17	4484	2.14	1.27	0.19
3175D	2.51	1.49	0.19	3830	1.12	0.64	0.17	4493	2.11	1.29	0.19
3179	1.53	0.99	0.21	3851	2.70	1.71	0.21	4511	0.99	0.56	0.17
3180	1.88	1.17	0.21	3865	2.03	1.34	0.24	4557	1.50	0.95	0.21
3188	1.96	1.24	0.21	3881	3.38	2.05	0.19	4558	2.55	1.52	0.19
3220	2.04	1.23	0.19	4000	5.26	2.54	0.13	4561	-	0.87	0.17
3223	2.83	1.82	0.24	4021	3.39	1.81	0.15	4568	2.55	1.35	0.15
3224	3.02	1.99	0.21	4024D	3.23	1.76	0.15	4581	1.51	0.71	0.13
3227	4.48	2.86	0.21	4034	5.66	3.04	0.15	4583	3.24	1.53	0.13
3240	1.80	1.15	0.21	4036	3.18	1.73	0.15	4611	0.93	0.59	0.21
3241	2.86	1.73	0.19	4038	2.69	1.79	0.24	4635	2.44	0.96	0.12
3255	1.64	1.09	0.24	4053	2.55	1.51	0.19	4653	1.52	0.98	0.21
3257	3.29	2.03	0.19	4061	4.84	3.11	0.21	4665	8.08	4.37	0.15
3270	1.99	1.20	0.19	4062	1.81	1.09	0.19	4670	4.44	2.43	0.15
3300	4.22	2.55	0.19	4101	3.03	1.72	0.17	4683	2.50	1.51	0.19
3303	2.57	1.64	0.21	4109	0.77	0.49	0.21	4686	1.65	0.88	0.15
3307	2.61	1.57	0.19	4110	1.15	0.71	0.19	4692	0.62	0.40	0.21
3315	3.63	2.31	0.21	4111	2.77	1.77	0.21	4693	0.71	0.42	0.19
3334	3.21	2.00	0.19	4112	-	0.71	0.19	4703	3.07	1.84	0.19
3336	2.56	1.36	0.15	4113	1.38	0.84	0.19	4717	1.96	1.34	0.24
3365	3.93	2.12	0.15	4114	2.47	1.50	0.19	4720	1.63	0.98	0.19
3372	1.99	1.14	0.17	4130	3.17	1.92	0.19	4740	1.38	0.74	0.15
3373	3.72	2.23	0.19	4131	2.82	1.77	0.21	4741	4.27	2.42	0.18
3383	1.01	0.64	0.21	4133	2.72	1.71	0.21	4751	1.68	0.88	0.14
3385	0.81	0.51	0.21	4149	0.63	0.42	0.24	4771N	3.10	1.21	0.12
3400	2.42	1.39	0.17	4150	-	0.42	0.24	4777	5.67	2.21	0.12
3507	3.36	2.01	0.19	4206	3.17	1.96	0.19	4825	1.02	0.53	0.15
3515	1.95	1.19	0.19	4207	0.93	0.51	0.15	4828	1.66	0.95	0.17
3548	1.28	0.78	0.19	4239	2.29	1.20	0.14	4829	1.39	0.67	0.13
3559	2.07	1.23	0.19	4240	2.32	1.46	0.21	4902	1.98	1.25	0.21
3574	1.14	0.71	0.21	4243	1.90	1.13	0.19	4923	1.09	0.65	0.19
3581	1.26	0.80	0.21	4244	2.35	1.44	0.19	5020	4.18	2.28	0.15
3612	1.93	1.11	0.17	4250	1.58	0.95	0.19	5022	4.06	1.96	0.13
3620	3.45	1.85	0.15	4251	2.91	1.71	0.19	5037	20.96	8.74	0.13
3629	1.32	0.84	0.21	4263	2.90	1.78	0.19	5040	11.80	4.76	0.12
3632	2.30	1.32	0.17	4273	2.13	1.27	0.19	5057	7.40	2.89	0.12
3634	2.16	1.38	0.21	4279	2.45	1.47	0.19	5059	16.15	6.33	0.12
3635	2.45	1.47	0.19	4282	2.26	1.50	0.21	5069	32.35	13.39	0.13
3638	1.38	0.88	0.21	4283	2.73	1.64	0.19	5102	4.50	2.16	0.13
3642	1.51	0.90	0.19	4299	2.51	1.58	0.21	5146	5.74	3.12	0.15
3643	4.58	2.68	0.19	4304	2.37	1.35	0.17	5160	3.13	1.52	0.13
3647	2.40	1.40	0.17	4307	1.74	1.15	0.24	5183	3.71	2.01	0.15
3648	1.52	0.96	0.21	4351	0.82	0.50	0.19	5188	3.33	1.79	0.15
3681	0.91	0.57	0.21	4352	1.53	0.96	0.21	5190	2.66	1.45	0.15
3685	0.77	0.48	0.21	4360	1.52	0.94	0.21	5191	1.40	0.83	0.19
3719	1.31	0.53	0.12	4361	1.31	0.83	0.21	5192	2.70	1.65	0.19

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5213	6.08	2.96	0.13	6400	9.07	5.19	0.17	7405N	1.60	0.85	0.16
5215	3.29	1.91	0.17	6503	2.96	1.89	0.21	7408X	0.70	0.27	0.12
5221	3.71	1.98	0.15	6504	2.96	1.89	0.21	7409	-	5.68	0.13
5222	5.06	2.43	0.13	6702M*	5.03	2.72	0.15	7420X	13.52	5.68	0.13
5223	2.95	1.59	0.15	6703M*	6.78	3.56	0.15	7421	1.40	0.69	0.13
5348	2.49	1.37	0.15	6704M*	5.59	3.03	0.15	7422X	4.08	1.71	0.13
5402	2.50	1.63	0.21	6801F	8.73	3.67	0.14	7423	-	2.10	0.15
5403	7.60	3.67	0.13	6811	6.60	3.64	0.15	7425	3.67	1.54	0.13
5437	4.16	2.28	0.15	6824F	10.43	4.07	0.11	7431N	1.97	0.82	0.13
5443	2.06	1.25	0.19	6826F	8.83	3.76	0.13	7445N	0.86	-	-
5445	3.56	1.71	0.13	6834	3.07	1.77	0.17	7453N	1.06	-	-
5462	3.90	2.13	0.15	6836	4.25	2.25	0.16	7502	2.44	1.31	0.15
5472	4.60	1.84	0.12	6843F	13.09	4.39	0.10	7515	2.61	0.99	0.12
5473	8.06	3.15	0.12	6845F	16.69	5.58	0.10	7520	3.59	2.14	0.19
5474	3.53	1.70	0.13	6854	5.67	2.25	0.15	7538	7.18	2.84	0.12
5478	3.70	2.04	0.15	6872F	14.91	4.98	0.10	7539	2.03	0.98	0.13
5479	4.60	2.65	0.17	6874F	23.71	7.96	0.10	7540	3.41	1.33	0.12
5480	3.61	1.74	0.13	6882	3.34	1.34	0.13	7580	3.90	2.19	0.15
5491	4.93	2.37	0.13	6884	7.66	3.18	0.13	7590	7.77	4.16	0.16
5506	8.47	3.37	0.12	7016M	3.36	1.39	0.13	7600	3.40	1.84	0.15
5507	3.44	1.67	0.13	7024M	3.73	1.54	0.13	7601	3.42	1.65	0.13
5508D	8.03	4.36	0.15	7038M	3.79	1.47	0.14	7605	2.73	1.46	0.15
5535	4.56	2.48	0.15	7046M	7.93	3.26	0.13	7610	0.72	0.41	0.17
5537	4.57	2.47	0.15	7047M	4.52	1.81	0.13	7611	3.29	1.79	0.15
5538	-	2.48	0.15	7050M	5.11	1.92	0.14	7612	4.11	2.21	0.15
5551	10.79	4.22	0.12	7090M	4.21	1.63	0.14	7613	3.45	1.87	0.15
5606	2.08	1.00	0.13	7098M	8.81	3.62	0.13	7704	-	2.67	0.13
5610	3.10	1.87	0.19	7099M	10.69	4.26	0.13	7705	6.34	3.59	0.17
5645	6.16	2.90	0.13	7133	5.44	2.61	0.13	7710	5.74	2.67	0.13
5651	6.16	2.90	0.13	7151M	6.61	3.18	0.13	7711X	1.17	0.52	0.13
5703	12.71	6.80	0.15	7152M	8.91	4.15	0.13	7720	4.40	2.35	0.15
5705	6.34	3.28	0.17	7153M	7.34	3.53	0.13	7723X	2.65	1.01	0.13
5951	0.45	0.28	0.21	7222	7.99	4.41	0.15	7724X	3.16	1.29	0.14
6003	5.08	2.76	0.15	7228	6.49	3.49	0.15	7726X	0.32	0.13	0.13
6005	4.00	2.20	0.15	7229	6.13	2.94	0.13	7855	4.14	2.24	0.15
6017	5.00	2.80	0.15	7230	6.47	3.77	0.17	8001	2.57	1.63	0.21
6018	2.52	1.43	0.15	7231	8.10	4.75	0.17	8002	2.71	1.60	0.19
6045	2.17	1.21	0.15	7232	5.50	2.69	0.13	8006	2.25	1.32	0.19
6204	8.29	3.98	0.13	7309F	20.78	6.96	0.10	8008	1.04	0.65	0.21
6206	3.15	1.25	0.12	7313F	5.91	1.98	0.10	8010	1.51	0.95	0.21
6213	1.77	0.87	0.13	7317F	10.58	3.53	0.10	8013	0.44	0.27	0.19
6214	2.83	1.15	0.12	7327F	17.18	5.80	0.10	8015	0.73	0.43	0.19
6216	5.05	2.02	0.12	7333M	6.92	2.95	0.13	8017	1.26	0.77	0.21
6217	5.28	2.53	0.13	7335M	7.69	3.28	0.13	8018	2.24	1.41	0.21
6229	3.34	1.60	0.13	7337M	9.33	3.86	0.13	8021	2.08	1.24	0.19
6233	3.08	1.50	0.13	7350F	12.92	5.03	0.11	8031	1.92	1.14	0.19
6235	5.20	2.08	0.12	7360	6.07	3.23	0.15	8032	1.95	1.22	0.21
6236	9.39	5.10	0.15	7370	5.32	3.14	0.19	8033	2.05	1.19	0.19
6237	1.67	0.92	0.15	7382	3.93	2.33	0.19	8037	1.26	0.77	0.21
6251D	6.42	3.13	0.13	7390	5.39	3.25	0.19	8039	1.78	1.09	0.21
6252D	6.75	2.68	0.12	7394M	11.43	4.76	0.13	8044	2.50	1.43	0.17
6260D	9.76	4.02	0.13	7395M	12.70	5.29	0.13	8045	0.64	0.40	0.21
6306	4.93	2.38	0.13	7398M	15.41	6.23	0.13	8046	2.40	1.42	0.19
6319	2.90	1.39	0.13	7402	0.34	0.20	0.19	8047	0.62	0.39	0.21
6325	4.61	2.19	0.13	7403	3.98	2.10	0.15	8058	4.00	2.33	0.19

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8072	0.86	0.53	0.21	8810	0.34	0.20	0.19	9190	-	2.93	0.15
8102	1.88	1.19	0.21	8814M	0.41	0.24	0.19	9220	3.67	2.09	0.17
8103	2.78	1.57	0.17	8815M	0.56	0.32	0.19	9402	4.40	2.37	0.15
8105	2.76	1.74	0.21	8820	0.27	0.16	0.17	9403	7.05	3.40	0.13
8106	4.79	2.56	0.15	8824	3.67	2.28	0.21	9410	1.43	0.84	0.19
8107	3.77	2.02	0.15	8825	1.60	1.05	0.24	9450X	0.57	0.37	0.21
8111	2.85	1.71	0.19	8826	2.21	1.32	0.19	9452X	1.87	1.00	0.15
8116	2.25	1.36	0.19	8829	1.79	1.06	0.19	9453X	2.46	1.49	0.19
8203	4.61	2.79	0.19	8831	1.93	1.11	0.18	9501	2.14	1.23	0.17
8204	2.91	1.57	0.15	8832	0.39	0.23	0.19	9505	2.27	1.31	0.17
8209	2.86	1.71	0.19	8833	0.88	0.53	0.19	9516	2.71	1.46	0.15
8215	3.04	1.60	0.15	8835	2.05	1.24	0.19	9519	3.74	2.00	0.15
8227	5.76	2.25	0.12	8855	0.28	0.18	0.21	9521	3.53	1.92	0.15
8232	3.96	2.14	0.15	8856	0.34	0.20	0.19	9522	1.62	0.98	0.19
8233	4.33	2.41	0.15	8861X	1.12	0.66	0.19	9534	4.10	2.00	0.13
8235	3.74	2.28	0.19	8867	-	0.31	0.21	9554	9.03	4.39	0.13
8263	7.80	4.57	0.17	8868	0.50	0.31	0.21	9586	0.77	0.51	0.24
8264	5.42	2.91	0.15	8869	1.10	0.68	0.21	9600	1.58	1.02	0.21
8265	5.70	2.66	0.13	8871	0.28	0.18	0.21	9609X	0.36	0.20	0.15
8279	7.58	3.50	0.13	8901	0.23	0.13	0.17	9620	0.96	0.55	0.17
8288	7.18	3.77	0.15	9012	1.27	0.72	0.17	9661X	1.40	0.81	0.16
8291	3.15	1.80	0.17	9014	2.71	1.61	0.19	9662X	2.99	1.21	0.12
8292	4.05	2.41	0.19	9015	2.54	1.52	0.19				
8293	7.75	4.18	0.15	9016	2.98	1.71	0.18				
8304	6.24	3.33	0.15	9019	2.35	1.29	0.15				
8350	5.63	2.65	0.13	9022X	0.81	0.48	0.19				
8380	2.46	1.40	0.17	9033	1.85	1.13	0.19				
8381	2.29	1.29	0.17	9040	2.37	1.49	0.21				
8385	2.31	1.25	0.15	9052	1.66	1.04	0.21				
8392	1.75	1.04	0.19	9058	1.09	0.72	0.24				
8393	1.63	1.00	0.19	9059	-	0.68	0.21				
8500	5.35	2.81	0.14	9060	1.32	0.83	0.21				
8601	0.87	0.51	0.17	9061	1.23	0.82	0.24				
8602	0.87	0.51	0.17	9063	0.79	0.49	0.21				
8603	0.34	0.20	0.19	9077F	1.38	0.64	0.18				
8606	3.85	1.86	0.13	9082	0.84	0.55	0.24				
8709F	7.42	2.49	0.12	9083	1.46	0.94	0.24				
8719	4.46	1.72	0.12	9084	1.14	0.67	0.19				
8720	1.15	0.62	0.15	9088	2.04	0.88	0.13				
8721	0.43	0.22	0.15	9089	0.76	0.48	0.21				
8723	0.34	0.20	0.19	9093	1.15	0.71	0.21				
8725	1.15	0.62	0.15	9101	2.82	1.77	0.21				
8726F	4.64	2.00	0.13	9102	1.71	1.04	0.19				
8734M	0.86	0.46	0.19	9110X	2.49	1.48	0.19				
8737M	0.78	0.41	0.19	9150X	0.26	0.17	0.21				
8738M	1.05	0.54	0.15	9152	-	1.50	0.17				
8742	0.64	0.34	0.15	9154	1.75	1.07	0.19				
8745	3.54	2.00	0.17	9156	2.62	1.50	0.17				
8748	0.75	0.42	0.17	9170	4.03	1.54	0.16				
8755	0.57	0.31	0.15	9178	3.15	2.12	0.24				
8799	0.95	0.57	0.19	9179	28.58	19.24	0.21				
8800	1.30	0.86	0.24	9180	5.70	2.93	0.15				
8803	0.16	0.08	0.15	9182	2.03	1.19	0.19				
8805M	0.46	0.28	0.19	9183	-	0.49	0.21				
8808	-	0.18	0.21	9186	17.60	8.24	0.13				

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

Effective March 1, 2012

FOOTNOTES

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
1164D	0.11	S	1852D	0.05	Asb	5508D	0.04	S
1165D	0.09	S	3081D	0.07	S	6251D	0.05	S
1624D	0.04	S	3082D	0.11	S	6252D	0.08	S
1710D	0.06	S	3085D	0.07	S	6260D	0.12	S
1741D	1.26	S	3175D	0.04	S			
1803D	0.37	S	4024D	0.02	S			

S=Silica, Asb=Asbestos

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**

- 1005 Advisory loss cost includes a non-ratable disease element of \$5.58. (For coverage written separately for federal benefits only, \$2.07. For coverage written separately for state benefits only, \$3.51.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$16.75. (For coverage written separately for federal benefits only, \$6.22. For coverage written separately for state benefits only, \$10.53.)
- 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 1.638 and elr x 1.589.
- 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 March 1, 2012

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	1.7%	1.2%	1.0%	0.8%	0.7%	0.4%	0.3%
\$250	3.7%	2.8%	2.3%	1.9%	1.5%	1.0%	0.7%
\$500	6.1%	4.7%	3.9%	3.2%	2.6%	1.7%	1.2%
\$1,000	9.0%	7.0%	5.9%	4.9%	4.0%	2.7%	2.0%
\$1,500	11.0%	8.7%	7.4%	6.1%	5.1%	3.5%	2.6%
\$2,000	12.7%	10.1%	8.6%	7.2%	6.0%	4.2%	3.1%
\$2,500	14.1%	11.3%	9.6%	8.1%	6.8%	4.8%	3.5%
\$5,000	19.6%	15.9%	13.8%	11.8%	10.0%	7.4%	5.5%
\$10,000	27.2%	22.5%	19.7%	17.3%	14.7%	11.2%	8.4%
\$15,000	32.7%	27.4%	24.3%	21.5%	18.5%	14.4%	10.9%
\$20,000	37.1%	31.5%	28.1%	25.0%	21.6%	17.1%	13.0%

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

Employee operated vehicle.....	\$36,000.00
Leased or rented vehicle.....	\$36,000.00

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

**Maximum Payroll** applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$36,000.00
Not receiving compensation. Deemed per year.....	\$6,000.00

**Minimum Payroll** applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$6,000.00
Not receiving compensation. Deemed per <u>month</u> .....	\$500.00

**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** (NRS 616B.659)

Deemed wage per month.....	\$300.00
Elective wage per month in accordance with NRS 616B.659.....	\$1,800.00

**Premium Determination for Partners and Sole Proprietors** (NRS 616A.210)

<b>Licensed as subcontractors</b> and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500.00
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**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..... 24%

(Multiply a Non-F classification loss cost by a factor of 1.24 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.17) and the adjustment for differences in loss-based expenses (1.058).)

Effective March 1, 2012

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**ADVISORY MISCELLANEOUS VALUES (cont.)**

**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 \$6,000. If more than two years, an average annual premium of at least \$3,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective March 1, 2012

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

Expected Losses			Weighting Values	Expected Losses		Weighting Values	
0	--	1,507	0.04	850,241	--	897,139	0.44
1,508	--	6,095	0.05	897,140	--	946,754	0.45
6,096	--	10,780	0.06	946,755	--	999,327	0.46
10,781	--	15,567	0.07	999,328	--	1,055,132	0.47
15,568	--	20,459	0.08	1,055,133	--	1,114,476	0.48
20,460	--	34,219	0.09	1,114,477	--	1,177,710	0.49
34,220	--	50,936	0.10	1,177,711	--	1,245,227	0.50
50,937	--	65,806	0.11	1,245,228	--	1,317,480	0.51
65,807	--	80,285	0.12	1,317,481	--	1,394,984	0.52
80,286	--	94,766	0.13	1,394,985	--	1,478,336	0.53
94,767	--	109,424	0.14	1,478,337	--	1,568,222	0.54
109,425	--	124,361	0.15	1,568,223	--	1,665,443	0.55
124,362	--	139,642	0.16	1,665,444	--	1,770,936	0.56
139,643	--	155,319	0.17	1,770,937	--	1,885,803	0.57
155,320	--	171,435	0.18	1,885,804	--	2,011,353	0.58
171,436	--	188,026	0.19	2,011,354	--	2,149,150	0.59
188,027	--	205,130	0.20	2,149,151	--	2,301,077	0.60
205,131	--	222,781	0.21	2,301,078	--	2,469,426	0.61
222,782	--	241,014	0.22	2,469,427	--	2,657,013	0.62
241,015	--	259,867	0.23	2,657,014	--	2,867,335	0.63
259,868	--	279,376	0.24	2,867,336	--	3,104,793	0.64
279,377	--	299,582	0.25	3,104,794	--	3,375,001	0.65
299,583	--	320,526	0.26	3,375,002	--	3,685,237	0.66
320,527	--	342,253	0.27	3,685,238	--	4,045,109	0.67
<b>342,254</b>	--	<b>364,810</b>	<b>0.28</b>	<b>4,045,110</b>	--	<b>4,467,564</b>	<b>0.68</b>
364,811	--	388,249	0.29	4,467,565	--	4,970,485	0.69
388,250	--	412,624	0.30	4,970,486	--	5,579,280	0.70
412,625	--	437,994	0.31	5,579,281	--	6,331,318	0.71
437,995	--	464,424	0.32	6,331,319	--	7,283,895	0.72
464,425	--	491,983	0.33	7,283,896	--	8,529,570	0.73
491,984	--	520,746	0.34	8,529,571	--	10,228,213	0.74
520,747	--	550,794	0.35	10,228,214	--	12,681,804	0.75
550,795	--	582,219	0.36	12,681,805	--	16,537,440	0.76
582,220	--	615,116	0.37	16,537,441	--	23,477,577	0.77
615,117	--	649,593	0.38	23,477,578	--	39,671,215	0.78
649,594	--	685,767	0.39	39,671,216	--	120,639,370	0.79
685,768	--	723,769	0.40	120,639,371	AND OVER		0.80
723,770	--	763,740	0.41				
763,741	--	805,839	0.42				
805,840	--	850,240	0.43				

(a) G	7.20
(b) State Per Claim Accident Limitation	\$179,500
(c) State Multiple Claim Accident Limitation	\$359,000
(d) USL&HW Per Claim Accident Limitation	\$447,000
(e) USL&HW Multiple Claim Accident Limitation	\$894,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.20
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 1.20.)</i>	

Effective March 1, 2012  
**TABLE OF BALLAST VALUES  
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 38,727	18,000	1,242,728 -- 1,278,706	144,000	2,502,362 -- 2,538,356	270,000
38,728 -- 66,653	21,600	1,278,707 -- 1,314,687	147,600	2,538,357 -- 2,574,351	273,600
66,654 -- 98,741	25,200	1,314,688 -- 1,350,669	151,200	2,574,352 -- 2,610,346	277,200
98,742 -- 132,591	28,800	1,350,670 -- 1,386,651	154,800	2,610,347 -- 2,646,342	280,800
132,592 -- 167,265	32,400	1,386,652 -- 1,422,635	158,400	2,646,343 -- 2,682,337	284,400
167,266 -- 202,373	36,000	1,422,636 -- 1,458,619	162,000	2,682,338 -- 2,718,333	288,000
202,374 -- 237,736	39,600	1,458,620 -- 1,494,604	165,600	2,718,334 -- 2,754,328	291,600
237,737 -- 273,259	43,200	1,494,605 -- 1,530,590	169,200	2,754,329 -- 2,790,324	295,200
273,260 -- 308,889	46,800	1,530,591 -- 1,566,577	172,800	2,790,325 -- 2,826,320	298,800
308,890 -- 344,594	50,400	1,566,578 -- 1,602,564	176,400	2,826,321 -- 2,862,316	302,400
344,595 -- 380,353	54,000	1,602,565 -- 1,638,551	180,000	2,862,317 -- 2,898,312	306,000
380,354 -- 416,153	57,600	1,638,552 -- 1,674,540	183,600	2,898,313 -- 2,934,308	309,600
416,154 -- 451,985	61,200	1,674,541 -- 1,710,528	187,200	2,934,309 -- 2,970,304	313,200
451,986 -- 487,840	64,800	1,710,529 -- 1,746,517	190,800	2,970,305 -- 3,006,301	316,800
487,841 -- 523,715	68,400	1,746,518 -- 1,782,507	194,400	3,006,302 -- 3,042,297	320,400
523,716 -- 559,606	72,000	1,782,508 -- 1,818,497	198,000	3,042,298 -- 3,078,294	324,000
559,607 -- 595,510	75,600	1,818,498 -- 1,854,487	201,600	3,078,295 -- 3,114,290	327,600
595,511 -- 631,425	79,200	1,854,488 -- 1,890,478	205,200	3,114,291 -- 3,150,287	331,200
631,426 -- 667,349	82,800	1,890,479 -- 1,926,469	208,800	3,150,288 -- 3,186,284	334,800
667,350 -- 703,280	86,400	1,926,470 -- 1,962,461	212,400	3,186,285 -- 3,222,281	338,400
703,281 -- 739,218	90,000	1,962,462 -- 1,998,452	216,000	3,222,282 -- 3,258,277	342,000
739,219 -- 775,162	93,600	1,998,453 -- 2,034,444	219,600	3,258,278 -- 3,294,274	345,600
775,163 -- 811,111	97,200	2,034,445 -- 2,070,437	223,200	3,294,275 -- 3,330,271	349,200
811,112 -- 847,064	100,800	2,070,438 -- 2,106,429	226,800	3,330,272 -- 3,366,269	352,800
847,065 -- 883,021	104,400	2,106,430 -- 2,142,422	230,400	3,366,270 -- 3,402,266	356,400
883,022 -- 918,981	108,000	2,142,423 -- 2,178,415	234,000	3,402,267 -- 3,438,000	360,000
918,982 -- 954,945	111,600	2,178,416 -- 2,214,408	237,600		
954,946 -- 990,910	115,200	2,214,409 -- 2,250,402	241,200		
990,911 -- 1,026,879	118,800	2,250,403 -- 2,286,395	244,800		
1,026,880 -- 1,062,849	122,400	2,286,396 -- 2,322,389	248,400		
1,062,850 -- 1,098,821	126,000	2,322,390 -- 2,358,383	252,000		
1,098,822 -- 1,134,795	129,600	2,358,384 -- 2,394,378	255,600		
1,134,796 -- 1,170,771	133,200	2,394,379 -- 2,430,372	259,200		
1,170,772 -- 1,206,748	136,800	2,430,373 -- 2,466,367	262,800		
1,206,749 -- 1,242,727	140,400	2,466,368 -- 2,502,361	266,400		

For Expected Losses greater than \$3,438,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.20) / (\text{Expected Losses} + (700)(7.20))$$

G = 7.20

Effective March 1, 2012

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.75	1.29	1.14	1.03	0.87	0.71	0.53

2. 2012 Table of Expected Loss Ranges

Effective January 1, 2012

3.

Excess Loss Pure Premium Factors  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.626	0.668	0.691	0.713	0.734	0.764	0.788
\$15,000 †	0.579	0.625	0.652	0.677	0.702	0.737	0.767
\$20,000 †	0.541	0.591	0.620	0.647	0.675	0.714	0.749
\$25,000	0.510	0.561	0.593	0.621	0.652	0.694	0.733
\$30,000	0.483	0.536	0.568	0.598	0.631	0.676	0.718
\$35,000	0.459	0.513	0.547	0.577	0.612	0.659	0.705
\$40,000	0.438	0.492	0.527	0.558	0.595	0.644	0.692
\$50,000	0.402	0.456	0.493	0.525	0.564	0.616	0.669
\$75,000	0.337	0.389	0.427	0.460	0.503	0.560	0.622
\$100,000	0.292	0.341	0.379	0.413	0.456	0.516	0.584
\$125,000	0.259	0.305	0.343	0.376	0.420	0.481	0.553
\$150,000	0.235	0.277	0.315	0.347	0.391	0.452	0.527
\$175,000	0.214	0.254	0.292	0.323	0.366	0.427	0.504
\$200,000	0.197	0.235	0.272	0.302	0.344	0.405	0.484
\$225,000	0.182	0.218	0.255	0.284	0.326	0.386	0.466
\$250,000	0.171	0.205	0.242	0.269	0.310	0.369	0.450
\$275,000	0.161	0.193	0.229	0.256	0.296	0.354	0.436
\$300,000	0.151	0.182	0.217	0.244	0.283	0.341	0.422
\$325,000	0.143	0.173	0.207	0.233	0.271	0.328	0.410
\$350,000	0.136	0.164	0.198	0.223	0.261	0.317	0.399
\$375,000	0.130	0.157	0.190	0.214	0.251	0.306	0.389
\$400,000	0.124	0.150	0.183	0.206	0.242	0.297	0.379
\$425,000	0.119	0.144	0.176	0.199	0.234	0.288	0.370
\$450,000	0.114	0.138	0.170	0.192	0.227	0.280	0.362
\$475,000	0.110	0.133	0.165	0.186	0.220	0.272	0.354
\$500,000	0.106	0.128	0.159	0.180	0.214	0.265	0.347
\$600,000	0.093	0.113	0.142	0.161	0.192	0.240	0.321
\$700,000	0.083	0.101	0.129	0.146	0.175	0.221	0.300
\$800,000	0.077	0.093	0.119	0.135	0.162	0.206	0.283
\$900,000	0.071	0.085	0.111	0.125	0.151	0.193	0.268
\$1,000,000	0.066	0.080	0.104	0.117	0.142	0.181	0.255
\$2,000,000	0.040	0.049	0.067	0.075	0.091	0.120	0.180
\$3,000,000	0.031	0.037	0.052	0.058	0.071	0.093	0.144
\$4,000,000	0.025	0.031	0.043	0.048	0.058	0.078	0.122
\$5,000,000	0.021	0.026	0.037	0.041	0.050	0.067	0.107
\$6,000,000	0.018	0.022	0.032	0.035	0.044	0.059	0.094
\$7,000,000	0.016	0.020	0.028	0.032	0.039	0.053	0.085
\$8,000,000	0.014	0.018	0.026	0.029	0.035	0.048	0.078
\$9,000,000	0.013	0.017	0.024	0.026	0.032	0.044	0.072
\$10,000,000	0.012	0.015	0.022	0.024	0.030	0.041	0.067

† This loss limit is not applicable for retrospective rating in this state.

Effective March 1, 2012

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.696	0.739	0.763	0.785	0.807	0.837	0.861
\$15,000 †	0.647	0.696	0.724	0.748	0.775	0.810	0.841
\$20,000 †	0.608	0.660	0.691	0.718	0.748	0.787	0.822
\$25,000	0.576	0.630	0.662	0.691	0.724	0.767	0.806
\$30,000	0.547	0.603	0.637	0.668	0.702	0.748	0.791
\$35,000	0.522	0.579	0.615	0.646	0.683	0.731	0.778
\$40,000	0.500	0.557	0.594	0.627	0.665	0.715	0.765
\$50,000	0.462	0.520	0.558	0.592	0.633	0.687	0.741
\$75,000	0.391	0.447	0.488	0.524	0.568	0.628	0.692
\$100,000	0.341	0.395	0.437	0.473	0.519	0.582	0.653
\$125,000	0.304	0.355	0.397	0.432	0.480	0.545	0.620
\$150,000	0.276	0.324	0.366	0.401	0.448	0.514	0.592
\$175,000	0.253	0.298	0.339	0.373	0.420	0.486	0.568
\$200,000	0.233	0.276	0.317	0.350	0.397	0.462	0.546
\$225,000	0.217	0.258	0.298	0.330	0.376	0.441	0.526
\$250,000	0.203	0.242	0.282	0.313	0.359	0.423	0.510
\$275,000	0.191	0.228	0.268	0.298	0.342	0.407	0.494
\$300,000	0.180	0.216	0.255	0.284	0.328	0.391	0.479
\$325,000	0.171	0.205	0.243	0.272	0.315	0.377	0.466
\$350,000	0.162	0.195	0.233	0.261	0.303	0.365	0.453
\$375,000	0.155	0.186	0.224	0.251	0.292	0.353	0.442
\$400,000	0.148	0.178	0.215	0.241	0.282	0.342	0.431
\$425,000	0.142	0.171	0.207	0.233	0.273	0.332	0.422
\$450,000	0.136	0.164	0.200	0.225	0.264	0.323	0.412
\$475,000	0.131	0.158	0.194	0.218	0.256	0.314	0.404
\$500,000	0.126	0.153	0.188	0.211	0.249	0.306	0.395
\$600,000	0.111	0.134	0.167	0.189	0.224	0.279	0.367
\$700,000	0.099	0.120	0.152	0.171	0.205	0.256	0.343
\$800,000	0.091	0.110	0.141	0.158	0.190	0.239	0.325
\$900,000	0.084	0.102	0.131	0.147	0.177	0.224	0.308
\$1,000,000	0.078	0.094	0.122	0.138	0.166	0.211	0.293
\$2,000,000	0.048	0.058	0.079	0.088	0.107	0.140	0.207
\$3,000,000	0.036	0.044	0.061	0.068	0.083	0.109	0.167
\$4,000,000	0.030	0.036	0.050	0.056	0.069	0.091	0.142
\$5,000,000	0.026	0.031	0.043	0.049	0.059	0.079	0.124
\$6,000,000	0.021	0.027	0.037	0.042	0.051	0.069	0.110
\$7,000,000	0.019	0.024	0.034	0.038	0.046	0.062	0.100
\$8,000,000	0.017	0.021	0.031	0.034	0.042	0.057	0.091
\$9,000,000	0.016	0.020	0.028	0.031	0.038	0.052	0.084
\$10,000,000	0.015	0.018	0.026	0.029	0.036	0.048	0.079

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

	With Loss Limit				Without Loss Limit			
	1st Adj.	2nd Adj.	3rd Adj.	4th Adj.	1st Adj.	2nd Adj.	3rd Adj.	4th Adj.
	0.11	0.10	0.07	0.07	0.36	0.33	0.22	0.22