

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NEVADA

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Effective March 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0001	-	-	1710D	7.44	1000	2570	5.52	1000	3114	5.10	1000	3724	6.15	1000
0002	-	-	1741D	13.57	1000	2585	4.83	1000	3118	2.45	730	3726	4.79	1000
0005	5.25	1000	1747	4.46	1000	2586	3.62	964	3119	1.59	558	3803	3.62	964
0008	3.39	918	1748	4.99	1000	2587	6.18	1000	3122	3.17	874	3807	3.65	970
0010	-	-	1803D	8.54	1000	2589	2.62	764	3126	5.20	1000	3808	5.21	1000
0016	7.64	1000	1852D	3.53	946	2600	3.44	928	3131	2.61	762	3821	6.21	1000
0034	5.13	1000	1853	3.07	854	2623	6.87	1000	3132	5.04	1000	3822	6.73	1000
0035	3.56	952	1860	2.62	764	2651	3.60	960	3145	3.09	858	3824	6.98	1000
0036	5.04	1000	1924	3.86	1000	2660	3.39	918	3146	3.96	1000	3826	1.24	488
0037	6.58	1000	1925	4.96	1000	2670	2.69	778	3169	4.88	1000	3827	2.24	688
0039	-	-	2001	-	-	2683	2.41	722	3175D	5.00	1000	3830	1.53	546
0042	5.52	1000	2002	4.01	1000	2688	3.51	942	3179	2.59	758	3851	4.76	1000
0050	8.66	1000	2003	4.57	1000	2702	31.33	1000	3180	3.02	844	3865	3.09	858
0054	-	-	2014	8.53	1000	2709	21.82	1000	3188	3.20	880	3881	5.65	1000
0058	-	-	2016	2.93	826	2710	10.52	1000	3220	3.44	928	4000	8.59	1000
0060	-	-	2021	6.19	1000	2714	6.39	1000	3223	4.65	1000	4021	6.15	1000
0079	5.87	1000	2039	2.08	656	2727X	10.25	1000	3224	5.00	1000	4024D	6.33	1000
0083	13.15	1000	2041	4.20	1000	2731	5.92	1000	3227	6.07	1000	4034	9.25	1000
0091	-	-	2065	5.25	1000	2735	6.16	1000	3240	3.11	862	4036	5.21	1000
0092	-	-	2070	6.66	1000	2759	7.13	1000	3241	4.75	1000	4038	3.96	1000
0093	-	-	2081	6.26	1000	2790	5.92	1000	3255	2.62	764	4053	4.44	1000
0094	-	-	2089	5.15	1000	2797	5.82	1000	3257	4.99	1000	4061	7.24	1000
0100	-	-	2095	3.89	1000	2799	4.55	1000	3270	3.81	1000	4062	3.14	868
0101	-	-	2105	4.36	1000	2802	5.82	1000	3300	6.77	1000	4101	4.88	1000
0102	-	-	2110	4.55	1000	2812	-	-	3303	3.70	980	4109	1.22	484
0105	-	-	2111	7.06	1000	2835	4.07	1000	3307	4.41	1000	4110	1.79	598
0106	35.30	1000	2112	3.88	1000	2836	4.17	1000	3315	6.07	1000	4111	4.67	1000
0107	-	-	2114	2.78	796	2841	4.70	1000	3334	5.42	1000	4112	-	-
0113	5.86	1000	2121	2.53	746	2881	3.49	938	3336	4.75	1000	4113	2.27	694
0169X	4.59	1000	2130	4.42	1000	2883	4.25	1000	3365	6.44	1000	4114	4.15	1000
0170	6.50	1000	2131	4.18	1000	2913	5.34	1000	3372	3.49	938	4130	5.12	1000
0251	5.63	1000	2143	4.41	1000	2915	4.57	1000	3373	7.42	1000	4131	4.83	1000
0400	11.78	1000	2156	-	-	2916	5.70	1000	3383	1.77	594	4133	4.25	1000
0401	11.70	1000	2157	8.59	1000	2923	3.27	894	3385	1.32	504	4149	1.03	446
0771N	1.09	-	2172	2.70	780	2942	3.35	910	3400	4.46	1000	4150	-	-
0908P	203.00	443	2174	4.07	1000	2960	6.00	1000	3507	5.23	1000	4206	5.28	1000
0913P	525.00	765	2211	9.40	1000	3004	3.97	1000	3515	3.23	886	4207	1.85	610
0917	6.56	1000	2220	3.49	938	3018	6.90	1000	3548	2.41	722	4239	4.51	1000
1005*	17.86	1000	2286	2.93	826	3022	5.00	1000	3559	3.25	890	4240	4.09	1000
1016X*	27.75	1000	2288	4.10	1000	3027	3.88	1000	3574	2.03	646	4243	3.19	878
1164D	14.95	1000	2300	2.98	836	3028	4.83	1000	3581	2.14	668	4244	3.91	1000
1165D	10.02	1000	2302	2.57	754	3030	12.82	1000	3612	3.64	968	4250	2.40	720
1320	3.99	1000	2305	4.31	1000	3040	10.52	1000	3620	5.78	1000	4251	5.79	1000
1322	12.10	1000	2361	2.45	730	3041	5.92	1000	3629	2.09	658	4263	5.28	1000
1430	10.22	1000	2362	2.17	674	3042	6.95	1000	3632	4.39	1000	4273	3.59	958
1438	3.83	1000	2380	3.77	994	3064	5.37	1000	3634	3.48	936	4279	4.17	1000
1452	3.25	890	2386	2.33	706	3066	-	-	3635	3.78	996	4282	3.99	1000
1463	14.72	1000	2388	2.25	690	3069	6.00	1000	3638	2.33	706	4283	3.94	1000
1472	4.65	1000	2402	3.28	896	3076	5.41	1000	3642	2.56	752	4299	3.75	990
1624D	6.53	1000	2413	2.43	726	3081D	6.95	1000	3643	6.19	1000	4304	4.49	1000
1642	4.68	1000	2416	2.38	716	3082D	7.61	1000	3647	3.86	1000	4307	2.54	748
1654	13.68	1000	2417	2.57	754	3085D	6.92	1000	3648	2.46	732	4351	1.29	498
1655	5.74	1000	2501	4.83	1000	3110	5.26	1000	3681	1.37	514	4352	2.35	710
1699	8.48	1000	2503	1.56	552	3111	4.97	1000	3685	1.24	488	4360	3.02	844
1701	7.03	1000	2534	3.80	1000	3113	2.75	790	3719	1.96	632	4361	1.91	622

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

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

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CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
4362	-	-	5213	10.83	1000	6400	14.34	1000	7405N	2.93	1000	8103	4.81	1000
4410	6.36	1000	5215	6.45	1000	6503	4.38	1000	7408X	1.19	478	8105	4.17	1000
4420	6.03	1000	5221	5.26	1000	6504	4.38	1000	7420X	18.28	1000	8106	6.24	1000
4431	3.11	862	5222	10.17	1000	6702M*	8.82	1000	7421	2.51	742	8107	5.16	1000
4432	2.40	720	5223	5.66	1000	6703M*	11.84	1000	7422X	5.52	1000	8111	3.86	1000
4439	2.99	838	5348	4.42	1000	6704M*	9.80	1000	7425	5.20	1000	8116	3.60	960
4452	4.86	1000	5402	3.97	1000	6801F	13.05	1000	7431N	2.67	1000	8203	9.09	1000
4459	5.37	1000	5403	12.39	1000	6811	10.54	1000	7445N	1.58	-	8204	4.89	1000
4470	3.43	926	5437	6.82	1000	6824F	16.75	1000	7453N	1.43	-	8209	4.81	1000
4484	3.38	916	5443	3.41	922	6826F	12.42	1000	7502	4.04	1000	8215	5.63	1000
4493	3.64	968	5445	6.13	1000	6834	5.10	1000	7515	5.20	1000	8227	8.85	1000
4511	1.91	622	5462	6.55	1000	6836	6.84	1000	7520	6.58	1000	8232	6.68	1000
4557	2.70	780	5472	7.95	1000	6843F	22.75	1000	7538	12.87	1000	8233	6.44	1000
4558	4.34	1000	5473	16.20	1000	6845F	22.65	1000	7539	3.39	918	8235	6.08	1000
4561	-	-	5474	7.10	1000	6854	8.51	1000	7540	5.71	1000	8263	10.78	1000
4568	4.60	1000	5478	5.65	1000	6872F	21.06	1000	7580	6.55	1000	8264	8.53	1000
4581	2.35	710	5479	7.55	1000	6874F	36.88	1000	7590	15.49	1000	8265	9.33	1000
4583	5.74	1000	5480	6.21	1000	6882	5.74	1000	7600	5.95	1000	8279	12.78	1000
4611	1.58	556	5491	6.76	1000	6884	12.34	1000	7601	-	-	8288	12.73	1000
4635	3.94	1000	5506	13.37	1000	7016M	5.81	1000	7605	4.59	1000	8291	4.91	1000
4653	2.74	788	5507	6.74	1000	7024M	6.45	1000	7610	1.08	456	8292	5.89	1000
4665	14.50	1000	5508D	14.56	1000	7038M	6.26	1000	7611	-	-	8293	12.73	1000
4670	7.11	1000	5535	7.03	1000	7046M	13.00	1000	7612	-	-	8304	9.40	1000
4683	4.75	1000	5537	7.34	1000	7047M	7.80	1000	7613	-	-	8350	9.03	1000
4686	2.83	806	5538	-	-	7050M	8.40	1000	7704	-	-	8380	4.55	1000
4692	1.16	472	5551	16.59	1000	7090M	6.95	1000	7705	12.23	1000	8381	4.38	1000
4693	1.22	484	5606	3.33	906	7098M	14.45	1000	7710	9.80	1000	8385	3.41	922
4703	4.28	1000	5610	4.88	1000	7099M	17.47	1000	7711X	1.90	620	8392	2.75	790
4717	3.35	910	5645	10.41	1000	7133	9.32	1000	7720	6.29	1000	8393	2.74	788
4720	3.19	878	5651	-	-	7151M	11.31	1000	7723X	4.54	1000	8500	8.67	1000
4740	2.08	656	5703	21.61	1000	7152M	15.21	1000	7724X	4.84	1000	8601	1.38	516
4741	7.82	1000	5705	12.04	1000	7153M	12.58	1000	7726X	0.53	346	8602	1.38	516
4751	3.35	910	5951	0.69	378	7222	11.54	1000	7855	7.26	1000	8603	0.51	342
4771N	6.18	1000	6003	8.43	1000	7228	10.30	1000	8001	3.97	1000	8606	5.41	1000
4777	9.49	1000	6005	6.74	1000	7229	11.71	1000	8002	3.54	948	8709F	12.18	1000
4825	1.66	572	6017	7.96	1000	7230	12.90	1000	8006	3.99	1000	8719	7.19	1000
4828	3.14	868	6018	4.25	1000	7231	14.14	1000	8008	1.71	582	8720	2.22	684
4829	2.37	714	6045	3.51	942	7232	9.53	1000	8010	2.86	812	8721	0.74	388
4902	3.94	1000	6204	15.45	1000	7309F	30.28	1000	8013	0.72	384	8723	0.51	342
4923	1.88	616	6206	5.10	1000	7313F	9.59	1000	8015	1.38	516	8725	2.22	684
5020	7.48	1000	6213	2.93	826	7317F	16.75	1000	8017	2.11	662	8726F	7.00	1000
5022	6.63	1000	6214	4.41	1000	7327F	33.16	1000	8018	3.67	974	8734M	1.53	546
5037	28.67	1000	6216	8.29	1000	7333M	11.04	1000	8021	3.67	974	8737M	1.37	514
5040	19.32	1000	6217	8.75	1000	7335M	12.26	1000	8031	3.23	886	8738M	1.83	606
5057	12.20	1000	6229	5.26	1000	7337M	14.82	1000	8032	3.19	878	8742	1.13	466
5059	26.89	1000	6233	4.88	1000	7350F	24.55	1000	8033	3.25	890	8745	5.34	1000
5069	55.93	1000	6235	10.46	1000	7360	9.07	1000	8037	2.11	662	8748	1.45	530
5102	7.76	1000	6236	13.97	1000	7370	7.93	1000	8039	2.56	752	8755	0.92	424
5146	9.28	1000	6237	2.62	764	7382	6.16	1000	8044	3.75	990	8799	1.32	504
5160	4.30	1000	6251D	10.02	1000	7390	8.51	1000	8045	0.98	436	8800	2.04	648
5183	6.76	1000	6252D	10.43	1000	7394M	15.49	1000	8046	3.83	1000	8803	0.23	286
5188	5.47	1000	6260D	14.90	1000	7395M	17.22	1000	8047	1.08	456	8805M	0.69	378
5190	4.33	1000	6306	8.79	1000	7398M	20.82	1000	8058	6.58	1000	8808	-	-
5191	2.41	722	6319	4.36	1000	7402	0.51	342	8072	1.22	484	8810	0.51	342
5192	4.05	1000	6325	7.84	1000	7403	7.42	1000	8102	3.01	842	8814M	0.63	366

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8815M	0.84	408	9402	7.18	1000									
8820	0.50	340	9403	10.81	1000									
8824	6.98	1000	9410	2.40	720									
8825	2.64	768	9450X	0.92	424									
8826	3.64	968	9452X	2.49	738									
8829	2.75	790	9453X	4.20	1000									
8831	3.33	906	9501	3.68	976									
8832	0.69	378	9505	3.65	970									
8833	1.42	524	9516	4.12	1000									
8835	2.96	832	9519	5.86	1000									
8855	0.50	340	9521	6.63	1000									
8856	0.51	342	9522	2.94	828									
8861X	1.91	622	9534	7.11	1000									
8867	-	-	9554	18.15	1000									
8868	0.84	408	9586	1.27	494									
8869	1.95	630	9600	2.74	788									
8871	0.39	318	9609X	0.55	350									
8901	0.42	324	9620	1.45	530									
9012	1.80	600	9661X	2.62	764									
9014	4.23	1000	9662X	4.97	1000									
9015	4.28	1000												
9016	5.08	1000												
9019	3.78	996												
9022X	1.38	516												
9033	3.09	858												
9040	3.51	942												
9052	2.99	838												
9058	1.91	622												
9059	-	-												
9060	2.19	678												
9061	1.98	636												
9063	1.42	524												
9077F	2.65	770												
9082	1.32	504												
9083	2.22	684												
9084	2.01	642												
9088	3.35	910												
9089	1.26	492												
9093	1.95	630												
9101	4.05	1000												
9102	2.93	826												
9110X	3.25	890												
9150X	0.42	324												
9152	-	-												
9154	2.93	826												
9156	4.33	1000												
9170	7.84	1000												
9178	5.66	1000												
9179	57.01	1000												
9180	11.36	1000												
9182	3.22	884												
9183	-	-												
9186	24.23	1000												
9190	-	-												
9220	5.79	1000												

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FOOTNOTES

D Rate 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	0.23	S	1852D	0.10	Asb	5508D	0.08	S
1165D	0.16	S	3081D	0.11	S	6251D	0.08	S
1624D	0.06	S	3082D	0.19	S	6252D	0.13	S
1710D	0.10	S	3085D	0.13	S	6260D	0.18	S
1741D	1.87	S	3175D	0.08	S			
1803D	0.61	S	4024D	0.05	S			

S=Silica, Asb=Asbestos

F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate 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. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate 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 Rate includes a non-ratable disease element of \$7.18. (For coverage written separately for federal benefits only, \$3.33. For coverage written separately for state benefits only, \$3.85.)

1016 Rate includes a non-ratable disease element of \$21.56. (For coverage written separately for federal benefits only, \$10.01. For coverage written separately for state benefits only, \$11.55.)

6702 Rate 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 rate and elr each x 1.215.

6703 Rate 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 rate x 1.632 and elr x 1.562.

6704 Rate 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 rate and elr each x 1.35.

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MISCELLANEOUS VALUES

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) - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$240.00

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.159
Tax Multiplier	1.036

Loss Development Factors	
1st Adjustment	0.28
2nd Adjustment	0.26
3rd Adjustment	0.26
4th Adjustment	0.17

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 month.....	\$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 Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	0.9%	0.7%	0.5%	0.4%	0.4%	0.2%	0.2%
\$250	2.0%	1.5%	1.2%	1.0%	0.8%	0.5%	0.4%
\$500	3.4%	2.5%	2.1%	1.7%	1.4%	0.9%	0.7%
\$1,000	5.0%	3.9%	3.3%	2.7%	2.2%	1.5%	1.1%
\$1,500	6.1%	4.8%	4.1%	3.4%	2.8%	1.9%	1.4%
\$2,000	7.1%	5.6%	4.7%	4.0%	3.3%	2.3%	1.7%
\$2,500	7.9%	6.2%	5.3%	4.5%	3.7%	2.6%	1.9%
\$5,000	10.9%	8.8%	7.6%	6.5%	5.5%	4.0%	3.0%
\$10,000	15.2%	12.4%	10.9%	9.5%	8.1%	6.1%	4.6%
\$15,000	18.2%	15.2%	13.4%	11.8%	10.1%	7.9%	5.9%
\$20,000	20.7%	17.4%	15.5%	13.8%	11.9%	9.3%	7.1%

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

Effective March 1, 2013

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Premium Determination for Partners and Sole Proprietors (NRS 616A.210) Licensed as subcontractors and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500.00
Terrorism - (Assigned Risk).....	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 rate 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 (1.16) 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 \$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.