

**ADVISORY LOSS COSTS - NOT RATES**

**NEVADA**

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

Original Printing

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Effective March 1, 2013

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
0001	-	1710D	4.62	2570	3.43	3114	3.17	3724	3.82	4362	-	5213	6.73
0002	-	1741D	8.43	2585	3.00	3118	1.52	3726	2.98	4410	3.95	5215	4.01
0005	3.26	1747	2.77	2586	2.25	3119	0.99	3803	2.25	4420	3.75	5221	3.27
0008	2.11	1748	3.10	2587	3.84	3122	1.97	3807	2.27	4431	1.93	5222	6.32
0010	-	1803D	5.31	2589	1.63	3126	3.23	3808	3.24	4432	1.49	5223	3.52
0016	4.75	1852D	2.19	2600	2.14	3131	1.62	3821	3.86	4439	1.86	5348	2.75
0034	3.19	1853	1.91	2623	4.27	3132	3.13	3822	4.18	4452	3.02	5402	2.47
0035	2.21	1860	1.63	2651	2.24	3145	1.92	3824	4.34	4459	3.34	5403	7.70
0036	3.13	1924	2.40	2660	2.11	3146	2.46	3826	0.77	4470	2.13	5437	4.24
0037	4.09	1925	3.08	2670	1.67	3169	3.03	3827	1.39	4484	2.10	5443	2.12
0039	-	2001	-	2683	1.50	3175D	3.11	3830	0.95	4493	2.26	5445	3.81
0042	3.43	2002	2.49	2688	2.18	3179	1.61	3851	2.96	4511	1.19	5462	4.07
0050	5.38	2003	2.84	2702	19.47	3180	1.88	3865	1.92	4557	1.68	5472	4.94
0054	-	2014	5.30	2709	13.56	3188	1.99	3881	3.51	4558	2.70	5473	10.07
0058	-	2016	1.82	2710	6.54	3220	2.14	4000	5.34	4561	-	5474	4.41
0060	-	2021	3.85	2714	3.97	3223	2.89	4021	3.82	4568	2.86	5478	3.51
0079	3.65	2039	1.29	2727X	6.37	3224	3.11	4024D	3.93	4581	1.46	5479	4.69
0083	8.17	2041	2.61	2731	3.68	3227	3.77	4034	5.75	4583	3.57	5480	3.86
0091	-	2065	3.26	2735	3.83	3240	1.93	4036	3.24	4611	0.98	5491	4.20
0092	-	2070	4.14	2759	4.43	3241	2.95	4038	2.46	4635	2.45	5506	8.31
0093	-	2081	3.89	2790	3.68	3255	1.63	4053	2.76	4653	1.70	5507	4.19
0094	-	2089	3.20	2797	3.62	3257	3.10	4061	4.50	4665	9.01	5508D	9.05
0100	-	2095	2.42	2799	2.83	3270	2.37	4062	1.95	4670	4.42	5535	4.37
0101	-	2105	2.71	2802	3.62	3300	4.21	4101	3.03	4683	2.95	5537	4.56
0102	-	2110	2.83	2812	-	3303	2.30	4109	0.76	4686	1.76	5538	-
0105	-	2111	4.39	2835	2.53	3307	2.74	4110	1.11	4692	0.72	5551	10.31
0106	21.94	2112	2.41	2836	2.59	3315	3.77	4111	2.90	4693	0.76	5606	2.07
0107	-	2114	1.73	2841	2.92	3334	3.37	4112	-	4703	2.66	5610	3.03
0113	3.64	2121	1.57	2881	2.17	3336	2.95	4113	1.41	4717	2.08	5645	6.47
0169X	2.85	2130	2.75	2883	2.64	3365	4.00	4114	2.58	4720	1.98	5651	-
0170	4.04	2131	2.60	2913	3.32	3372	2.17	4130	3.18	4740	1.29	5703	13.43
0251	3.50	2143	2.74	2915	2.84	3373	4.61	4131	3.00	4741	4.86	5705	7.48
0400	7.32	2156	-	2916	3.54	3383	1.10	4133	2.64	4751	2.08	5951	0.43
0401	7.27	2157	5.34	2923	2.03	3385	0.82	4149	0.64	4771N	3.84	6003	5.24
0771N	0.68	2172	1.68	2942	2.08	3400	2.77	4150	-	4777	5.90	6005	4.19
0908P	126.00	2174	2.53	2960	3.73	3507	3.25	4206	3.28	4825	1.03	6017	4.95
0913P	326.00	2211	5.84	3004	2.47	3515	2.01	4207	1.15	4828	1.95	6018	2.64
0917	4.08	2220	2.17	3018	4.29	3548	1.50	4239	2.80	4829	1.47	6045	2.18
1005*	11.10	2286	1.82	3022	3.11	3559	2.02	4240	2.54	4902	2.45	6204	9.60
1016X*	17.25	2288	2.55	3027	2.41	3574	1.26	4243	1.98	4923	1.17	6206	3.17
1164D	9.29	2300	1.85	3028	3.00	3581	1.33	4244	2.43	5020	4.65	6213	1.82
1165D	6.23	2302	1.60	3030	7.97	3612	2.26	4250	1.49	5022	4.12	6214	2.74
1320	2.48	2305	2.68	3040	6.54	3620	3.59	4251	3.60	5037	17.82	6216	5.15
1322	7.52	2361	1.52	3041	3.68	3629	1.30	4263	3.28	5040	12.01	6217	5.44
1430	6.35	2362	1.35	3042	4.32	3632	2.73	4273	2.23	5057	7.58	6229	3.27
1438	2.38	2380	2.34	3064	3.34	3634	2.16	4279	2.59	5059	16.71	6233	3.03
1452	2.02	2386	1.45	3066	-	3635	2.35	4282	2.48	5069	34.76	6235	6.50
1463	9.15	2388	1.40	3069	3.73	3638	1.45	4283	2.45	5102	4.82	6236	8.68
1472	2.89	2402	2.04	3076	3.36	3642	1.59	4299	2.33	5146	5.77	6237	1.63
1624D	4.06	2413	1.51	3081D	4.32	3643	3.85	4304	2.79	5160	2.67	6251D	6.23
1642	2.91	2416	1.48	3082D	4.73	3647	2.40	4307	1.58	5183	4.20	6252D	6.48
1654	8.50	2417	1.60	3085D	4.30	3648	1.53	4351	0.80	5188	3.40	6260D	9.26
1655	3.57	2501	3.00	3110	3.27	3681	0.85	4352	1.46	5190	2.69	6306	5.46
1699	5.27	2503	0.97	3111	3.09	3685	0.77	4360	1.88	5191	1.50	6319	2.71
1701	4.37	2534	2.36	3113	1.71	3719	1.22	4361	1.19	5192	2.52	6325	4.87

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

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

**NEVADA**

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6400	8.91	7405N	1.82	8103	2.99	8815M	0.52	9402	4.46				
6503	2.72	7408X	0.74	8105	2.59	8820	0.31	9403	6.72				
6504	2.72	7420X	11.36	8106	3.88	8824	4.34	9410	1.49				
6702M*	5.48	7421	1.56	8107	3.21	8825	1.64	9450X	0.57				
6703M*	7.36	7422X	3.43	8111	2.40	8826	2.26	9452X	1.55				
6704M*	6.09	7425	3.23	8116	2.24	8829	1.71	9453X	2.61				
6801F	8.11	7431N	1.66	8203	5.65	8831	2.07	9501	2.29				
6811	6.55	7445N	0.98	8204	3.04	8832	0.43	9505	2.27				
6824F	10.41	7453N	0.89	8209	2.99	8833	0.88	9516	2.56				
6826F	7.72	7502	2.51	8215	3.50	8835	1.84	9519	3.64				
6834	3.17	7515	3.23	8227	5.50	8855	0.31	9521	4.12				
6836	4.25	7520	4.09	8232	4.15	8856	0.32	9522	1.83				
6843F	14.14	7538	8.00	8233	4.00	8861X	1.19	9534	4.42				
6845F	14.08	7539	2.11	8235	3.78	8867	-	9554	11.28				
6854	5.29	7540	3.55	8263	6.70	8868	0.52	9586	0.79				
6872F	13.09	7580	4.07	8264	5.30	8869	1.21	9600	1.70				
6874F	22.92	7590	9.63	8265	5.80	8871	0.24	9609X	0.34				
6882	3.57	7600	3.70	8279	7.94	8901	0.26	9620	0.90				
6884	7.67	7601	-	8288	7.91	9012	1.12	9661X	1.63				
7016M	3.61	7605	2.85	8291	3.05	9014	2.63	9662X	3.09				
7024M	4.01	7610	0.67	8292	3.66	9015	2.66						
7038M	3.89	7611	-	8293	7.91	9016	3.16						
7046M	8.08	7612	-	8304	5.84	9019	2.35						
7047M	4.85	7613	-	8350	5.61	9022X	0.86						
7050M	5.22	7704	-	8380	2.83	9033	1.92						
7090M	4.32	7705	7.60	8381	2.72	9040	2.18						
7098M	8.98	7710	6.09	8385	2.12	9052	1.86						
7099M	10.86	7711X	1.18	8392	1.71	9058	1.19						
7133	5.79	7720	3.91	8393	1.70	9059	-						
7151M	7.03	7723X	2.82	8500	5.39	9060	1.36						
7152M	9.45	7724X	3.01	8601	0.86	9061	1.23						
7153M	7.82	7726X	0.33	8602	0.86	9063	0.88						
7222	7.17	7855	4.51	8603	0.32	9077F	1.65						
7228	6.40	8001	2.47	8606	3.36	9082	0.82						
7229	7.28	8002	2.20	8709F	7.57	9083	1.38						
7230	8.02	8006	2.48	8719	4.47	9084	1.25						
7231	8.79	8008	1.06	8720	1.38	9088	2.08						
7232	5.92	8010	1.78	8721	0.46	9089	0.78						
7309F	18.82	8013	0.45	8723	0.32	9093	1.21						
7313F	5.96	8015	0.86	8725	1.38	9101	2.52						
7317F	10.41	8017	1.31	8726F	4.35	9102	1.82						
7327F	20.61	8018	2.28	8734M	0.95	9110X	2.02						
7333M	6.86	8021	2.28	8737M	0.85	9150X	0.26						
7335M	7.62	8031	2.01	8738M	1.14	9152	-						
7337M	9.21	8032	1.98	8742	0.70	9154	1.82						
7350F	15.26	8033	2.02	8745	3.32	9156	2.69						
7360	5.64	8037	1.31	8748	0.90	9170	4.87						
7370	4.93	8039	1.59	8755	0.57	9178	3.52						
7382	3.83	8044	2.33	8799	0.82	9179	35.43						
7390	5.29	8045	0.61	8800	1.27	9180	7.06						
7394M	9.63	8046	2.38	8803	0.14	9182	2.00						
7395M	10.70	8047	0.67	8805M	0.43	9183	-						
7398M	12.94	8058	4.09	8808	-	9186	15.06						
7402	0.32	8072	0.76	8810	0.32	9190	-						
7403	4.61	8102	1.87	8814M	0.39	9220	3.60						

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

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

Effective March 1, 2013

**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	0.14	S	1852D	0.06	Asb	5508D	0.05	S
1165D	0.10	S	3081D	0.07	S	6251D	0.05	S
1624D	0.04	S	3082D	0.12	S	6252D	0.08	S
1710D	0.06	S	3085D	0.08	S	6260D	0.11	S
1741D	1.16	S	3175D	0.05	S			
1803D	0.38	S	4024D	0.03	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 \$4.46. (For coverage written separately for federal benefits only, \$2.07. For coverage written separately for state benefits only, \$2.39.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$13.40. (For coverage written separately for federal benefits only, \$6.22. For coverage written separately for state benefits only, \$7.18.)
- 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 1.632 and elr x 1.562.
- 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, 2013

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	1.6%	1.2%	1.0%	0.8%	0.6%	0.4%	0.3%
\$250	3.6%	2.6%	2.2%	1.8%	1.4%	0.9%	0.7%
\$500	5.9%	4.5%	3.7%	3.0%	2.5%	1.6%	1.2%
\$1,000	8.8%	6.8%	5.7%	4.7%	3.9%	2.6%	1.9%
\$1,500	10.8%	8.4%	7.1%	5.9%	4.9%	3.4%	2.5%
\$2,000	12.4%	9.8%	8.3%	6.9%	5.8%	4.0%	3.0%
\$2,500	13.8%	10.9%	9.3%	7.8%	6.5%	4.6%	3.4%
\$5,000	19.2%	15.4%	13.3%	11.4%	9.6%	7.1%	5.2%
\$10,000	26.6%	21.8%	19.1%	16.7%	14.2%	10.8%	8.1%
\$15,000	32.0%	26.6%	23.5%	20.7%	17.8%	13.8%	10.4%
\$20,000	36.3%	30.6%	27.2%	24.2%	20.8%	16.4%	12.4%

**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 (1.16) and the adjustment for differences in loss-based expenses (1.068).)

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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.

RESERVED FOR FUTURE USE