

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, 2015

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	3.15	1924	2.06	2670	1.71	3175D	4.19	3830	0.98	4493	2.20	5445	5.32
0008	2.18	1925	3.06	2683	1.44	3179	2.00	3851	3.59	4511	1.73	5462	4.42
0010	-	2001	-	2688	2.37	3180	2.03	3865	1.79	4557	2.02	5472	4.61
0016	5.34	2002	2.22	2702	21.29	3188	1.63	3881	3.97	4558	2.96	5473	10.75
0034	2.96	2003	3.17	2709	14.38	3220	1.77	4000	5.39	4561	-	5474	4.84
0035	2.27	2014	5.02	2710	7.37	3223	3.15	4021	3.93	4568	2.51	5478	4.01
0036	3.18	2016	2.05	2714	4.22	3224	3.50	4024D	3.58	4581	1.33	5479	5.29
0037	3.43	2021	3.26	2727X	6.59	3227	2.93	4034	5.36	4583	5.35	5480	3.80
0042	4.14	2039	1.55	2731	4.13	3240	2.43	4036	2.45	4611	1.00	5491	2.95
0050	5.30	2041	2.70	2735	4.20	3241	2.78	4038	2.08	4635	2.34	5506	7.78
0058	-	2065	3.42	2759	5.77	3255	1.70	4053	2.35	4653	2.07	5507	3.72
0079	3.75	2070	5.13	2790	3.06	3257	2.92	4061	3.73	4665	8.95	5508D	10.30
0083	10.12	2081	3.19	2797	3.96	3270	2.79	4062	1.87	4670	6.62	5535	4.57
0091	-	2089	3.98	2799	4.04	3300	4.05	4101	3.41	4683	3.96	5537	4.24
0092	-	2095	2.47	2802	4.44	3303	3.18	4109	0.72	4686	2.01	5551	10.38
0094	-	2105	3.49	2812	-	3307	3.11	4110	0.95	4692	0.73	5606	1.98
0100	-	2110	2.69	2835	2.59	3315	3.81	4111	2.65	4693	0.77	5610	3.57
0101	-	2111	3.84	2836	2.53	3334	3.39	4112	-	4703	2.52	5645	8.01
0106	18.72	2112	2.94	2841	3.11	3336	2.84	4113	1.54	4717	2.30	5651	-
0107	-	2114	2.00	2881	2.39	3365	4.98	4114	2.55	4720	2.14	5703	13.16
0113	3.84	2121	1.76	2883	3.56	3372	2.68	4130	3.47	4740	1.52	5705	8.98
0169X	4.04	2130	2.56	2913	3.17	3373	5.09	4131	2.84	4741	3.32	5951	0.47
0170	3.47	2131	2.61	2915	2.67	3383	1.28	4133	2.42	4751	2.33	6003	6.73
0251	3.82	2143	3.09	2916	3.29	3385	0.81	4149	0.60	4771N	5.01	6005	4.04
0400	7.72	2157	6.60	2923	2.08	3400	2.89	4150	-	4777	7.18	6017	4.53
0401	8.54	2172	1.97	2942	2.13	3507	2.75	4206	3.39	4825	1.53	6018	2.88
0771N	0.88	2174	3.03	2960	4.06	3515	1.96	4207	1.48	4828	2.90	6045	3.07
0908P	166.00	2211	7.69	3004	2.76	3548	1.49	4239	3.39	4829	2.07	6204	10.05
0913P	362.00	2220	2.24	3018	5.44	3559	2.45	4240	2.50	4902	3.67	6206	3.35
0917	3.98	2286	1.83	3022	3.57	3574	1.22	4243	2.16	4923	1.10	6213	2.17
1005*	6.50	2288	3.58	3027	3.28	3581	1.17	4244	2.24	5020	4.56	6214	2.82
1016X*	5.54	2300	2.15	3028	3.05	3612	3.01	4250	1.87	5022	4.72	6216	5.40
1164D	8.92	2302	1.76	3030	6.84	3620	3.68	4251	3.63	5037	13.69	6217	4.49
1165D	4.50	2305	2.76	3040	6.44	3629	1.28	4263	2.99	5040	10.07	6229	3.42
1320	2.78	2361	1.99	3041	4.74	3632	2.67	4273	2.20	5057	9.70	6233	4.57
1322	8.07	2362	1.43	3042	4.84	3634	1.80	4279	2.82	5059	18.88	6235	9.82
1430	5.83	2380	2.60	3064	4.52	3635	2.43	4282	2.43	5069	35.64	6236	10.14
1438	3.34	2386	1.42	3069	-	3638	1.79	4283	2.04	5102	5.29	6237	1.48
1452	3.02	2388	1.57	3076	2.77	3642	1.69	4299	1.80	5146	5.21	6251D	8.11
1463	13.24	2402	2.06	3081D	5.23	3643	2.63	4304	2.97	5160	1.96	6252D	5.79
1472	3.98	2413	1.75	3082D	4.31	3647	2.37	4307	1.73	5183	4.52	6260D	8.97
1624D	3.88	2416	1.97	3085D	5.44	3648	1.48	4351	0.90	5188	3.44	6306	5.87
1642	2.61	2417	1.50	3110	3.57	3681	0.90	4352	1.73	5190	3.00	6319	3.59
1654	8.77	2501	2.33	3111	2.63	3685	0.78	4360	2.58	5191	1.42	6325	4.34
1655	3.79	2503	1.20	3113	2.17	3719	1.26	4361	1.14	5192	3.08	6400	7.54
1699	6.05	2534	2.38	3114	2.30	3724	3.56	4362	-	5213	7.97	6503	2.78
1701	4.67	2570	4.33	3118	1.70	3726	2.83	4410	3.81	5215	4.48	6504	3.34
1710D	5.58	2585	2.89	3119	0.98	3803	2.77	4420	4.01	5221	3.42	6702M*	6.32
1741D	6.82	2586	2.97	3122	1.62	3807	2.14	4431	2.52	5222	7.32	6703M*	8.21
1747	2.64	2587	3.24	3126	3.10	3808	3.75	4432	1.28	5223	3.89	6704M*	7.02
1748	3.97	2589	1.87	3131	1.53	3821	3.91	4439	2.78	5348	3.93	6801F	6.80
1803D	5.74	2600	2.86	3132	2.55	3822	4.39	4452	2.67	5402	3.39	6811	7.61
1852D	2.44	2623	6.03	3145	2.04	3824	5.03	4459	3.14	5403	6.99	6824F	9.53
1853	1.90	2651	2.06	3146	2.22	3826	0.74	4470	2.08	5437	4.64	6826F	7.73
1860	2.01	2660	2.43	3169	3.37	3827	1.96	4484	2.35	5443	3.19	6834	3.72

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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6836	3.91	7520	3.45	8233	3.07	8861X	1.07	9600	2.15				
6843F	13.69	7538	8.43	8235	3.61	8867	-	9609X	0.35				
6845F	11.41	7539	2.02	8263	9.79	8868	0.54	9620	1.31				
6854	4.14	7540	4.01	8264	6.74	8869	1.58	9661X	1.87				
6872F	10.34	7580	4.82	8265	5.99	8871	0.17	9662X	3.09				
6874F	20.41	7590	11.19	8279	9.25	8901	0.28						
6882	4.43	7600	4.31	8288	9.32	9012	1.41						
6884	6.67	7601	-	8291	2.97	9014	2.61						
7016M	3.92	7605	3.24	8292	2.95	9015	3.28						
7024M	4.36	7610	0.78	8293	7.83	9016	2.33						
7038M	4.53	7611	-	8304	5.41	9019	2.33						
7046M	7.88	7612	-	8350	7.06	9022X	0.81						
7047M	5.10	7613	-	8380	3.34	9033	1.96						
7050M	5.88	7705	8.94	8381	3.36	9040	2.80						
7090M	5.03	7710	6.01	8385	1.92	9052	2.19						
7098M	8.76	7711X	1.14	8392	1.60	9058	1.14						
7099M	10.24	7720	4.69	8393	2.04	9059	-						
7133	5.02	7723X	3.17	8500	5.46	9060	1.47						
7151M	6.10	7724X	2.80	8601	0.86	9061	1.32						
7152M	7.92	7726X	0.33	8602	0.94	9063	1.05						
7153M	6.78	7855	5.20	8603	0.22	9077F	2.00						
7222	7.07	8001	2.75	8606	2.64	9082	0.77						
7228	7.02	8002	1.99	8709F	6.30	9083	1.16						
7229	7.96	8006	2.44	8719	3.67	9084	1.21						
7230	8.62	8008	0.94	8720	1.86	9088	2.05						
7231	8.29	8010	1.75	8721	0.56	9089	1.06						
7232	6.32	8013	0.40	8723	0.27	9093	1.38						
7309F	21.25	8015	1.13	8725	1.75	9101	2.72						
7313F	4.99	8017	1.18	8726F	4.07	9102	2.38						
7317F	11.65	8018	2.33	8734M	0.97	9110X	1.89						
7327F	22.18	8021	2.65	8737M	0.87	9150X	0.25						
7333M	5.65	8031	2.15	8738M	1.14	9154	1.95						
7335M	6.28	8032	1.79	8742	0.72	9156	2.85						
7337M	7.34	8033	2.20	8745	3.69	9170	5.68						
7350F	14.09	8037	1.25	8748	1.08	9178	4.88						
7360	5.07	8039	1.67	8755	0.66	9179	31.71						
7370	4.50	8044	2.41	8799	0.66	9180	7.57						
7382	4.17	8045	0.60	8800	1.47	9182	2.12						
7390	4.61	8046	2.19	8803	0.12	9186	14.00						
7394M	6.89	8047	0.65	8805M	0.36	9220	4.02						
7395M	7.66	8058	3.10	8808	-	9402	5.44						
7398M	8.95	8072	0.68	8810	0.27	9403	6.76						
7402	0.30	8102	1.74	8814M	0.33	9410	1.57						
7403	4.69	8103	3.01	8815M	0.43	9450X	0.57						
7405N	1.84	8105	2.32	8820	0.32	9452X	1.46						
7408X	0.79	8106	4.28	8824	4.26	9453X	3.65						
7420X	8.71	8107	3.16	8825	1.66	9501	2.52						
7421	1.12	8111	2.04	8826	2.55	9505	2.82						
7422X	2.50	8116	2.49	8829	1.75	9516	3.20						
7425	3.75	8203	6.39	8831	1.76	9519	3.69						
7431N	1.15	8204	2.77	8832	0.43	9521	3.68						
7445N	0.99	8209	2.98	8833	1.19	9522	2.09						
7453N	0.62	8215	4.16	8835	1.85	9534	4.37						
7502	2.46	8227	7.23	8855	0.25	9554	11.80						
7515	2.56	8232	3.96	8856	0.27	9586	0.73						

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Effective March 1, 2015

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.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
1164D	0.13	S	1852D	0.06	Asb	5508D	0.05	S
1165D	0.07	S	3081D	0.09	S	6251D	0.06	S
1624D	0.03	S	3082D	0.11	S	6252D	0.07	S
1710D	0.07	S	3085D	0.10	S	6260D	0.11	S
1741D	0.94	S	3175D	0.07	S			
1803D	0.41	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, 1016 Per **Basic Manual** Rule 3-A-12, the state pages will no longer include a disease load for these codes as there is no current coal mine exposure in Nevada.

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 1.578 and elr x 1.512.

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, 2015

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	1.4%	1.0%	0.8%	0.6%	0.5%	0.4%	0.3%
\$250	3.3%	2.3%	2.0%	1.5%	1.1%	0.8%	0.7%
\$500	5.7%	4.1%	3.5%	2.7%	2.0%	1.5%	1.3%
\$1,000	8.9%	6.8%	5.7%	4.4%	3.3%	2.5%	2.2%
\$1,500	11.2%	8.6%	7.4%	5.7%	4.3%	3.3%	2.8%
\$2,000	12.9%	10.1%	8.7%	6.7%	5.1%	3.9%	3.4%
\$2,500	14.4%	11.4%	9.8%	7.6%	5.8%	4.5%	3.8%
\$5,000	19.6%	15.9%	13.8%	11.0%	8.6%	6.8%	5.6%
\$10,000	26.5%	21.9%	19.3%	15.8%	12.6%	10.2%	8.3%
\$15,000	31.7%	26.4%	23.4%	19.5%	15.8%	13.1%	10.6%
\$20,000	35.9%	30.1%	26.9%	22.7%	18.5%	15.5%	12.5%

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

Employee operated vehicle.....	\$36,000
Leased or rented vehicle.....	\$36,000

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
Not receiving compensation. Deemed per year.....	\$6,000

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
Not receiving compensation. Deemed per <u>month</u>	\$500

Premium Determination for Partners and Sole Proprietors (NRS 616B.659)

Deemed wage per month.....	\$300
Elective wage per month in accordance with NRS 616B.659.....	\$1,800

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
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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..... 21%

(Multiply a Non-F classification loss cost by a factor of 1.21 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.14) and the adjustment for differences in loss-based expenses (1.06).)

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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. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state.