

**ADVISORY LOSS COSTS - NOT RATES**

**NEVADA**

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

Original Printing

Page S1

Effective March 1, 2016

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	3.09	2002	2.22	2702	20.61	3188	1.49	3881	4.05	4558	2.69	5473	9.34
0008	2.14	2003	3.27	2709	13.14	3220	1.56	4000	5.02	4561	-	5474	4.82
0010	-	2014	4.37	2710	7.43	3223	3.54	4021	4.05	4568	2.25	5478	3.55
0016	5.40	2016	2.12	2714	4.61	3224	3.58	4024D	3.24	4581	1.15	5479	5.47
0034	2.66	2021	2.84	2727X	6.23	3227	2.61	4034	5.40	4583	6.36	5480	3.73
0035	2.09	2039	1.47	2731	4.25	3240	2.31	4036	2.16	4611	0.93	5491	2.49
0036	3.62	2041	2.42	2735	4.02	3241	2.46	4038	2.47	4635	2.43	5506	7.93
0037	2.84	2065	2.71	2759	5.55	3255	1.75	4053	2.08	4653	1.96	5507	3.55
0042	4.66	2070	4.48	2790	3.24	3257	2.57	4061	3.24	4665	7.41	5508D	9.78
0050	5.32	2081	3.11	2797	3.65	3270	2.57	4062	1.93	4670	7.87	5535	4.21
0058	-	2089	4.02	2799	4.38	3300	4.00	4101	3.28	4683	4.05	5537	3.97
0079	3.53	2095	2.38	2802	4.56	3303	3.39	4109	0.62	4686	1.97	5551	8.74
0083	11.39	2105	3.35	2812	-	3307	3.12	4110	0.85	4692	0.59	5606	1.95
0091	-	2110	2.67	2835	2.56	3315	4.10	4111	2.19	4693	0.72	5610	3.66
0101	-	2111	3.04	2836	2.33	3334	3.09	4112	-	4703	2.36	5645	8.30
0106	15.48	2112	3.44	2841	3.25	3336	2.62	4113	1.55	4717	2.27	5651	-
0107	-	2114	2.38	2881	2.53	3365	4.48	4114	2.58	4720	2.09	5703	11.58
0113	3.77	2121	1.73	2883	3.64	3372	2.71	4130	3.11	4740	1.80	5705	10.32
0169X	4.48	2130	2.25	2913	2.93	3373	4.30	4131	3.06	4741	2.63	5951	0.42
0170	3.02	2131	2.47	2915	2.68	3383	1.37	4133	2.23	4751	1.99	6003	6.30
0251	3.63	2143	2.99	2916	3.63	3385	0.81	4149	0.56	4771N	4.50	6005	3.79
0400	7.26	2157	6.29	2923	2.24	3400	2.91	4150	-	4777	5.68	6017	4.47
0401	9.49	2172	1.76	2942	2.12	3507	2.54	4206	3.07	4825	1.64	6018	2.64
0771N	0.79	2174	2.93	2960	3.90	3515	2.06	4207	1.53	4828	3.45	6045	3.53
0908P	160.00	2211	7.43	3004	2.54	3548	1.26	4239	2.68	4829	2.25	6204	8.74
0913P	353.00	2220	2.10	3018	6.47	3559	2.51	4240	2.30	4902	4.36	6206	3.05
0917	3.71	2286	1.71	3022	3.63	3574	1.18	4243	1.98	4923	0.88	6213	1.99
1005	6.16	2288	4.01	3027	3.90	3581	0.96	4244	2.12	5020	4.50	6214	2.62
1016X	6.64	2300	1.76	3028	2.95	3612	2.97	4250	1.94	5022	4.61	6216	4.95
1164D	7.30	2302	1.81	3030	6.56	3620	3.21	4251	2.87	5037	12.12	6217	4.32
1165D	3.69	2305	2.35	3040	5.94	3629	1.28	4263	2.37	5040	9.73	6229	3.47
1320	3.07	2361	1.97	3041	5.04	3632	3.17	4273	1.96	5057	9.40	6233	5.25
1322	7.30	2362	1.36	3042	4.40	3634	1.78	4279	2.80	5059	20.98	6235	11.29
1430	4.75	2380	2.49	3064	4.42	3635	2.44	4282	2.14	5069	30.96	6236	9.99
1438	3.61	2386	1.68	3069	-	3638	2.13	4283	1.73	5102	4.50	6237	1.39
1452	3.36	2388	1.47	3076	2.58	3642	1.34	4299	1.67	5146	4.83	6251D	7.84
1463	14.82	2402	2.08	3081D	4.93	3643	2.08	4304	3.02	5160	1.58	6252D	4.41
1472	3.83	2413	1.88	3082D	3.98	3647	2.05	4307	1.65	5183	3.87	6260D	8.99
1624D	4.42	2416	1.82	3085D	4.44	3648	1.38	4351	0.83	5188	3.74	6306	5.98
1642	2.86	2417	1.39	3110	3.67	3681	0.85	4352	2.05	5190	2.94	6319	4.02
1654	8.07	2501	2.05	3111	2.29	3685	0.86	4360	2.04	5191	1.21	6325	4.33
1655	4.32	2503	1.14	3113	1.89	3719	1.10	4361	1.03	5192	3.31	6400	6.06
1699	5.84	2534	2.18	3114	2.14	3724	3.10	4362	-	5213	6.46	6503	2.20
1701	5.08	2570	4.00	3118	1.62	3726	2.74	4410	3.38	5215	4.17	6504	3.38
1710D	5.02	2585	2.67	3119	1.00	3803	2.49	4420	3.64	5221	3.60	6702M*	4.92
1741D	5.95	2586	2.35	3122	1.51	3807	2.07	4431	2.01	5222	7.43	6703M*	6.27
1747	2.40	2587	3.11	3126	2.45	3808	3.22	4432	1.15	5223	4.05	6704M*	5.47
1748	4.40	2589	1.90	3131	1.56	3821	3.99	4439	2.61	5348	4.31	6801F	6.34
1803D	5.95	2600	3.07	3132	2.23	3822	3.88	4452	2.56	5402	3.65	6811	7.10
1852D	2.39	2623	6.76	3145	1.90	3824	5.11	4459	2.91	5403	7.06	6824F	10.07
1853	1.91	2651	1.85	3146	1.99	3826	0.88	4470	2.07	5437	5.00	6826F	7.27
1860	1.93	2660	2.17	3169	3.13	3827	2.32	4484	2.48	5443	3.15	6834	3.74
1924	1.84	2670	1.78	3175D	3.85	3830	1.01	4493	2.44	5445	4.88	6836	3.52
1925	3.04	2683	1.34	3179	1.98	3851	3.60	4511	1.39	5462	4.36	6843F	10.96
2001	-	2688	2.55	3180	2.14	3865	1.69	4557	1.91	5472	4.25	6845F	9.28

**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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6854	3.57	7540	4.23	8264	6.50	8869	1.55	9661X	1.90				
6872F	9.72	7580	4.62	8265	5.77	8871	0.15	9662	-				
6874F	17.82	7590	9.84	8279	9.22	8901	0.26						
6882	4.28	7600	4.09	8288	8.59	9012	1.46						
6884	6.00	7601	-	8291	2.96	9014	2.38						
7016M	3.89	7605	3.26	8292	2.62	9015	3.03						
7024M	4.32	7610	0.72	8293	7.89	9016	2.07						
7038M	4.30	7611	-	8304	4.81	9019	2.19						
7046M	7.37	7612	-	8350	6.42	9022X	0.84						
7047M	4.95	7613	-	8380	3.01	9033	1.89						
7050M	5.48	7705	9.58	8381	3.83	9040	3.11						
7090M	4.78	7710	6.65	8385	1.57	9052	2.18						
7098M	8.19	7711X	1.06	8392	1.53	9058	1.01						
7099M	9.39	7720	4.81	8393	2.31	9059	-						
7133	4.33	7723X	3.03	8500	4.96	9060	1.35						
7151M	5.26	7724X	2.44	8601	0.65	9061	1.23						
7152M	6.70	7726X	0.30	8602	1.06	9063	1.05						
7153M	5.85	7855	4.05	8603	0.17	9077F	1.96						
7222	6.49	8001	2.59	8606	2.35	9082	0.77						
7228	6.77	8002	1.80	8709F	6.16	9083	0.92						
7229	7.61	8006	1.90	8719	3.05	9084	1.19						
7230	8.51	8008	0.86	8720	1.78	9088	1.94						
7231	7.33	8010	1.42	8721	0.49	9089	0.96						
7232	7.20	8013	0.36	8723	0.23	9093	1.41						
7309F	19.02	8015	1.28	8725	1.66	9101	2.55						
7313F	4.16	8017	1.13	8726F	3.63	9102	2.32						
7317F	11.83	8018	2.32	8734M	0.96	9110X	1.80						
7327F	20.47	8021	2.57	8737M	0.86	9150X	0.23						
7333M	4.82	8031	2.09	8738M	1.10	9154	1.92						
7335M	5.36	8032	1.72	8742	0.71	9156	2.85						
7337M	6.14	8033	2.07	8745	4.20	9170	6.31						
7350F	14.09	8037	1.42	8748	1.01	9178	5.15						
7360	4.27	8039	1.65	8755	0.61	9179	24.70						
7370	4.17	8044	2.38	8799	0.68	9180	6.67						
7382	4.38	8045	0.48	8800	1.55	9182	2.06						
7390	4.14	8046	2.05	8803	0.10	9186	13.88						
7394M	7.86	8047	0.61	8805M	0.32	9220	3.84						
7395M	8.73	8058	2.39	8808	-	9402	5.48						
7398M	10.00	8072	0.60	8810	0.24	9403	6.24						
7402	0.27	8102	1.75	8814M	0.29	9410	1.52						
7403	4.21	8103	2.48	8815M	0.37	9450X	0.54						
7405N	1.67	8105	2.10	8820	0.29	9452X	1.34						
7408X	0.72	8106	4.87	8824	3.51	9453X	3.13						
7420X	7.49	8107	3.43	8825	1.56	9501	2.41						
7421	0.85	8111	1.92	8826	2.72	9505	2.57						
7422X	1.93	8116	2.29	8829	1.77	9516	2.99						
7425	4.27	8203	5.28	8831	1.55	9519	3.27						
7431N	0.90	8204	2.87	8832	0.41	9521	4.04						
7445N	0.90	8209	2.87	8833	1.09	9522	2.02						
7453N	0.48	8215	4.06	8835	1.81	9534	4.34						
7502	2.43	8227	7.28	8855	0.23	9554	11.27						
7515	1.90	8232	4.15	8856	0.30	9586	0.56						
7520	2.93	8233	2.75	8861X	0.88	9600	2.11						
7538	7.26	8235	3.38	8867	-	9609X	0.34						
7539	2.30	8263	10.38	8868	0.49	9620	1.40						

**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, 2016

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	0.11	S	1852D	0.06	Asb	5508D	0.05	S
1165D	0.06	S	3081D	0.08	S	6251D	0.06	S
1624D	0.04	S	3082D	0.10	S	6252D	0.05	S
1710D	0.07	S	3085D	0.08	S	6260D	0.11	S
1741D	0.82	S	3175D	0.06	S			
1803D	0.43	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**

- 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 1.547 and elr x 1.494.
- 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, 2016

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%	0.9%	0.6%	0.5%	0.3%	0.3%
\$250	3.3%	2.3%	2.0%	1.5%	1.1%	0.8%	0.7%
\$500	5.6%	4.1%	3.6%	2.7%	2.0%	1.5%	1.3%
\$1,000	8.8%	6.7%	5.8%	4.5%	3.4%	2.5%	2.1%
\$1,500	11.1%	8.6%	7.5%	5.8%	4.4%	3.3%	2.8%
\$2,000	12.8%	10.1%	8.8%	6.9%	5.2%	3.9%	3.3%
\$2,500	14.3%	11.3%	9.9%	7.8%	6.0%	4.5%	3.8%
\$5,000	19.6%	15.9%	14.1%	11.3%	8.8%	6.8%	5.6%
\$10,000	26.8%	22.1%	19.7%	16.2%	12.9%	10.4%	8.4%
\$15,000	32.2%	26.8%	24.0%	20.1%	16.2%	13.3%	10.7%
\$20,000	36.5%	30.6%	27.5%	23.3%	19.0%	15.8%	12.7%

**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)

<b>Licensed as subcontractors</b> 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..... 19%

(Multiply a Non-F classification loss cost by a factor of 1.19 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.13) and the adjustment for differences in loss-based expenses (1.053).)

Effective March 1, 2016

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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.