

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NEVADA**

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**Original Printing**

*Effective March 1, 2019*

**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
0005	4.83	1100	2041	3.51	862	2735	5.47	1100	3255	3.02	764	4053	-	-
0008	3.23	806	2065	2.80	720	2759	8.04	1100	3257	3.53	866	4061	-	-
0016	7.13	1100	2070	5.64	1100	2790	5.47	1100	3270	3.57	874	4062	3.20	800
0034	3.80	920	2081	4.07	974	2797	5.30	1100	3300	5.82	1100	4101	5.72	1100
0035	2.88	736	2089	5.98	1100	2799	7.52	1100	3303	3.64	888	4109	0.63	286
0036	5.81	1100	2095	4.03	966	2802	6.66	1100	3307	4.87	1100	4110	1.02	364
0037	3.80	920	2105	4.67	1094	2835	3.51	862	3315	5.64	1100	4111	2.15	590
0042	6.87	1100	2110	3.23	806	2836	3.38	836	3334	3.54	868	4113	-	-
0050	6.86	1100	2111	3.67	894	2841	4.85	1100	3336	3.57	874	4114	3.70	900
0079	4.92	1100	2112	6.32	1100	2881	3.75	910	3365	4.61	1082	4130	4.95	1100
0083	14.21	1100	2114	4.25	1010	2883	6.16	1100	3372	3.90	940	4131	5.90	1100
0106	25.56	1100	2121	1.89	538	2913	-	-	3373	5.64	1100	4133	3.19	798
0113	4.64	1088	2130	2.91	742	2915	4.53	1066	3383	2.47	654	4149	0.89	338
0169X	8.83	1100	2131	3.04	768	2916	5.08	1100	3385	1.13	386	4206	3.91	942
0170	3.41	842	2143	3.54	868	2923	3.19	798	3400	4.03	966	4207	2.57	674
0251	5.40	1100	2157	7.54	1100	2942	-	-	3507	3.86	932	4239	2.80	720
0400	-	-	2172	2.22	604	2960	5.85	1100	3515	3.28	816	4240	4.38	1036
0401	13.31	1100	2174	3.41	842	3004	2.49	658	3548	1.50	460	4243	2.75	710
0771N	0.86	-	2211	8.15	1100	3018	8.65	1100	3559	3.40	840	4244	3.41	842
0908P	223.00	383	2220	2.64	688	3022	5.05	1100	3574	1.73	506	4250	2.68	696
0913P	543.00	703	2286	2.36	632	3027	6.52	1100	3581	1.28	416	4251	3.49	858
0917	4.85	1100	2288	5.00	1100	3028	4.46	1052	3612	3.69	898	4263	3.30	820
1005	9.70	1100	2300	-	-	3030	8.39	1100	3620	4.92	1100	4273	3.38	836
1016X	15.85	1100	2302	2.36	632	3040	7.55	1100	3629	2.04	568	4279	3.53	866
1164D	6.97	1100	2305	2.81	722	3041	5.35	1100	3632	3.96	952	4282	-	-
1165D	5.48	1100	2361	2.83	726	3042	5.29	1100	3634	2.51	662	4283	1.94	548
1320	4.46	1052	2362	2.38	636	3064	5.85	1100	3635	3.36	832	4299	2.64	688
1322	9.83	1100	2380	3.07	774	3069	-	-	3638	3.53	866	4304	4.38	1036
1430	6.45	1100	2386	-	-	3076	4.40	1040	3642	1.83	526	4307	2.28	616
1438	5.38	1100	2388	1.78	516	3081D	6.48	1100	3643	2.64	688	4351	1.16	392
1452	3.40	840	2402	3.51	862	3082D	5.57	1100	3647	2.98	756	4352	4.92	1100
1463	20.20	1100	2413	2.83	726	3085D	6.99	1100	3648	2.33	626	4360	2.05	570
1472	4.33	1026	2416	2.67	694	3110	5.26	1100	3681	1.18	396	4361	1.62	484
1624D	7.74	1100	2417	1.65	490	3111	3.23	806	3685	1.37	434	4410	4.01	962
1642	5.29	1100	2501	2.57	674	3113	2.57	674	3719	1.41	442	4420	5.14	1100
1654	8.25	1100	2503	2.78	716	3114	3.28	816	3724	4.07	974	4431	2.05	570
1655	-	-	2534	-	-	3118	2.64	688	3726	3.65	890	4432	1.39	438
1699	5.58	1100	2570	5.13	1100	3119	1.15	390	3803	2.85	730	4439	-	-
1701	5.40	1100	2585	4.20	1000	3122	2.65	690	3807	3.15	790	4452	4.03	966
1710D	7.04	1100	2586	3.74	908	3126	2.12	584	3808	4.51	1062	4459	3.99	958
1741	-	-	2587	4.12	984	3131	2.49	658	3821	6.00	1100	4470	3.35	830
1747	2.67	694	2589	2.75	710	3132	3.62	884	3822	4.37	1034	4484	3.90	940
1748	6.82	1100	2600	5.79	1100	3145	2.67	694	3824	6.60	1100	4493	3.36	832
1803D	8.86	1100	2623	10.45	1100	3146	3.10	780	3826	1.78	516	4511	1.25	410
1852	-	-	2651	2.36	632	3169	3.86	932	3827	2.88	736	4557	2.98	756
1853	-	-	2660	2.91	742	3175	-	-	3830	1.33	426	4558	2.96	752
1860	-	-	2670	2.55	670	3179	3.19	798	3851	3.78	916	4568	3.14	788
1924	3.19	798	2683	2.57	674	3180	3.35	830	3865	2.20	600	4581	1.25	410
1925	4.40	1040	2688	3.78	916	3188	2.83	726	3881	4.87	1100	4583	8.63	1100
2002	3.64	888	2702	28.65	1100	3220	2.57	674	4000	7.79	1100	4611	1.33	426
2003	4.88	1100	2709	18.11	1100	3223	-	-	4021	5.87	1100	4635	3.88	936
2014	6.21	1100	2710	12.45	1100	3224	4.51	1062	4024D	4.27	1014	4653	2.17	594
2016	3.70	900	2714	6.60	1100	3227	3.90	940	4034	7.05	1100	4665	10.61	1100
2021	3.49	858	2727X	8.81	1100	3240	3.33	826	4036	3.41	842	4670	9.88	1100
2039	2.81	722	2731	5.45	1100	3241	3.70	900	4038	3.23	806	4683	5.85	1100

**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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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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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
4686	2.85	730	5551	12.39	1100	7098M	12.11	1100	7723X	4.24	1008	8500	6.65	1100
4692	0.87	334	5606	2.15	590	7099M	12.89	1100	7724	-	-	8601	0.78	316
4693	1.12	384	5610	5.59	1100	7133	4.30	1020	7726X	0.45	250	8602	2.52	664
4703	2.78	716	5645	12.47	1100	7151M	5.22	1100	7855	4.71	1100	8603	0.24	208
4717	2.89	738	5703	16.41	1100	7152M	6.18	1100	8001	2.91	742	8606	2.41	642
4720	2.80	720	5705	18.98	1100	7153M	5.81	1100	8002	2.31	622	8709F	10.88	1100
4740	4.41	1042	5951	0.52	264	7219	9.44	1100	8006	2.72	704	8719	2.96	752
4741	3.57	874	6003	9.52	1100	7222	10.22	1100	8008	1.13	386	8720	1.83	526
4751	2.25	610	6005	5.30	1100	7225	8.39	1100	8010	1.83	526	8721	0.76	312
4771N	4.87	1100	6017	-	-	7228	-	-	8013	0.45	250	8723	0.40	240
4777	5.26	1100	6018	3.33	826	7229	-	-	8015	1.37	434	8725	2.77	714
4825	2.20	600	6045	5.79	1100	7230	11.82	1100	8017	1.63	486	8726F	5.03	1100
4828	4.62	1084	6204	7.62	1100	7231	11.35	1100	8018	3.31	822	8734M	1.33	426
4829	3.10	780	6206	3.49	858	7232	12.77	1100	8021	3.49	858	8737M	1.20	400
4902	4.75	1100	6213	1.96	552	7309F	24.47	1100	8031	3.22	804	8738M	1.42	444
4923	1.83	526	6214	2.54	668	7313F	9.12	1100	8032	2.26	612	8742	0.99	358
5020	6.97	1100	6216	6.63	1100	7317F	20.81	1100	8033	2.81	722	8745	5.08	1100
5022	8.04	1100	6217	5.51	1100	7327F	38.71	1100	8037	2.23	606	8748	1.03	366
5037	15.64	1100	6229	5.72	1100	7333M	6.06	1100	8039	1.65	490	8755	0.60	280
5040	10.48	1100	6233	6.73	1100	7335M	6.74	1100	8044	3.64	888	8799	0.95	350
5057	10.43	1100	6235	13.31	1100	7337M	7.18	1100	8045	0.91	342	8800	3.31	822
5059	21.76	1100	6236	9.54	1100	7350F	26.58	1100	8046	2.44	648	8803	0.11	182
5069	-	-	6237	1.81	522	7360	5.66	1100	8047	1.05	370	8805M	0.39	238
5102	6.81	1100	6251D	10.17	1100	7370	7.16	1100	8058	2.59	678	8810	0.29	218
5146	6.58	1100	6252D	5.96	1100	7382	6.94	1100	8072	0.92	344	8814M	0.36	232
5160	2.51	662	6260	-	-	7390	4.90	1100	8102	2.60	680	8815M	0.42	244
5183	6.79	1100	6306	7.58	1100	7394M	15.49	1100	8103	2.96	752	8820	0.31	222
5188	4.59	1078	6319	6.16	1100	7395M	17.20	1100	8105	-	-	8824	3.82	924
5190	3.57	874	6325	6.37	1100	7398M	18.30	1100	8106	8.28	1100	8825	2.15	590
5191	1.46	452	6400	6.69	1100	7402	0.34	228	8107	4.48	1056	8826	3.80	920
5192	4.30	1020	6503	2.86	732	7403	5.42	1100	8111	2.38	636	8829	2.41	642
5213	8.34	1100	6504	4.30	1020	7405N	2.07	798	8116	2.81	722	8831	1.60	480
5215	6.26	1100	6702M*	5.72	1100	7408X	0.89	338	8203	7.26	1100	8832	0.68	296
5221	6.24	1100	6703M*	6.76	1100	7420X	8.36	1100	8204	4.77	1100	8833	1.36	432
5222	11.87	1100	6704M*	6.35	1100	7421	1.08	376	8209	4.04	968	8835	2.54	668
5223	6.08	1100	6801F	10.17	1100	7422X	3.06	772	8215	3.96	952	8855	0.31	222
5348	5.37	1100	6811	8.96	1100	7425	6.73	1100	8227	9.28	1100	8856	0.70	300
5402	5.17	1100	6824F	20.08	1100	7431N	1.49	620	8232	7.55	1100	8861X	1.36	432
5403	8.73	1100	6826F	11.53	1100	7445N	1.12	-	8233	3.91	942	8868	0.63	286
5437	7.42	1100	6834	5.72	1100	7453N	0.81	-	8235	5.37	1100	8869	1.94	548
5443	4.56	1072	6836	6.11	1100	7502	3.22	804	8263	10.72	1100	8871	0.19	198
5445	6.13	1100	6843F	17.85	1100	7515	2.47	654	8264	7.76	1100	8901	0.34	228
5462	7.99	1100	6845F	11.53	1100	7520	4.51	1062	8265	8.81	1100	9012	1.73	506
5472	7.71	1100	6854	7.55	1100	7538	7.75	1100	8279	10.98	1100	9014	3.43	846
5473	10.32	1100	6872F	20.23	1100	7539	3.61	882	8288	8.57	1100	9015	4.30	1020
5474	6.23	1100	6874F	32.79	1100	7540	5.35	1100	8291	3.78	916	9016	3.41	842
5478	5.45	1100	6882	5.38	1100	7580	4.66	1092	8292	3.56	872	9019	3.36	832
5479	7.42	1100	6884	7.16	1100	7590	7.39	1100	8293	13.37	1100	9022X	1.12	384
5480	6.97	1100	7016M	5.81	1100	7600	6.94	1100	8304	5.68	1100	9033	2.73	706
5491	2.54	668	7024M	6.45	1100	7605	3.51	862	8350	10.06	1100	9040	4.69	1098
5506	10.09	1100	7038M	7.92	1100	7610	1.08	376	8380	3.31	822	9052	2.62	684
5507	5.92	1100	7046M	10.90	1100	7705	9.23	1100	8381	3.14	788	9058	1.34	428
5508D	9.51	1100	7047M	6.87	1100	7710	7.62	1100	8385	2.30	620	9060	1.91	542
5535	8.93	1100	7050M	9.36	1100	7711X	1.44	448	8392	2.28	616	9061	1.47	454
5537	7.36	1100	7090M	8.80	1100	7720	7.21	1100	8393	2.85	730	9063	1.16	392

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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
9077F	3.38	836												
9082	1.07	374												
9083	1.15	390												
9084	1.46	452												
9088	2.51	662												
9089	1.23	406												
9093	1.75	510												
9101	3.19	798												
9102	3.67	894												
9110X	2.18	596												
9150X	0.31	222												
9154	2.67	694												
9156	5.37	1100												
9170	10.87	1100												
9178	7.05	1100												
9179	27.86	1100												
9180	7.23	1100												
9182	2.85	730												
9186	23.62	1100												
9220	5.17	1100												
9402	7.33	1100												
9403	12.10	1100												
9410	2.65	690												
9450X	0.68	296												
9452X	1.68	496												
9453X	3.61	882												
9501	3.57	874												
9505	4.80	1100												
9516	3.78	916												
9519	4.64	1088												
9521	5.64	1100												
9522	2.67	694												
9534	5.43	1100												
9554	10.01	1100												
9586	0.55	270												
9600	2.99	758												
9609X	0.63	286												
9620	2.17	594												
9661X	2.65	690												
9662	-	-												

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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	0.10	S	1803D	0.63	S	4024D	0.03	S
1165D	0.08	S	3081D	0.11	S	5508D	0.05	S
1624D	0.06	S	3082D	0.15	S	6251D	0.08	S
1710D	0.10	S	3085D	0.13	S	6252D	0.06	S

S=Silica

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**

- 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 1.436 and elr x 1.436.
- 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
Leased or rented vehicle.....	\$36,000

**Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk).....** 0.01

**Expense Constant** applicable in accordance with **Basic Manual** Rule 3-A-11..... \$160

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

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Basic Premium Factor</td><td style="text-align: right;">0.40</td></tr> <tr><td>Minimum Premium Factor</td><td style="text-align: right;">0.75</td></tr> <tr><td>Maximum Premium Factor</td><td style="text-align: right;">1.75</td></tr> <tr><td>Loss Conversion Factor</td><td style="text-align: right;">1.157</td></tr> <tr><td>Tax Multiplier</td><td style="text-align: right;">1.047</td></tr> </table>	Basic Premium Factor	0.40	Minimum Premium Factor	0.75	Maximum Premium Factor	1.75	Loss Conversion Factor	1.157	Tax Multiplier	1.047	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2">Loss Development Factors</th></tr> <tr><td>1st Adjustment</td><td style="text-align: right;">0.26</td></tr> <tr><td>2nd Adjustment</td><td style="text-align: right;">0.20</td></tr> <tr><td>3rd Adjustment</td><td style="text-align: right;">0.18</td></tr> <tr><td>4th Adjustment</td><td style="text-align: right;">0.17</td></tr> </table>	Loss Development Factors		1st Adjustment	0.26	2nd Adjustment	0.20	3rd Adjustment	0.18	4th Adjustment	0.17
Basic Premium Factor	0.40																				
Minimum Premium Factor	0.75																				
Maximum Premium Factor	1.75																				
Loss Conversion Factor	1.157																				
Tax Multiplier	1.047																				
Loss Development Factors																					
1st Adjustment	0.26																				
2nd Adjustment	0.20																				
3rd Adjustment	0.18																				
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
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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**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	1.2%	0.8%	0.7%	0.6%	0.4%	0.3%	0.2%
\$250	2.7%	1.9%	1.6%	1.3%	0.9%	0.6%	0.5%
\$500	4.5%	3.4%	2.9%	2.3%	1.6%	1.1%	1.0%
\$1,000	7.1%	5.5%	4.7%	3.8%	2.6%	1.9%	1.6%
\$1,500	8.8%	7.0%	6.0%	4.9%	3.4%	2.5%	2.2%
\$2,000	10.2%	8.2%	7.0%	5.7%	4.0%	3.1%	2.6%
\$2,500	11.4%	9.2%	7.9%	6.4%	4.6%	3.5%	3.0%
\$5,000	15.8%	12.9%	11.2%	9.2%	6.9%	5.4%	4.5%
\$10,000	21.8%	18.0%	15.8%	13.3%	10.2%	8.3%	6.8%
\$15,000	26.2%	21.8%	19.3%	16.4%	12.9%	10.7%	8.6%
\$20,000	29.7%	25.0%	22.1%	19.0%	15.1%	12.7%	10.2%

Effective March 1, 2019

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

Terrorism - (Assigned Risk).....	0.05
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Basic Manual</i> Rule 3-A-4.....	10%

(Multiply a Non-F classification rate by a factor of 1.10 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.04) and the adjustment for differences in loss-based expenses (1.056).)

**Experience Rating Eligibility**

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.