

**ADVISORY LOSS COSTS - NOT RATES**

**NEVADA**

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

Original Printing

Page S1

Effective March 1, 2019

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	2.99	2041	2.17	2735	3.38	3255	1.87	4053	-	4686	1.76	5551	7.66
0008	2.00	2065	1.73	2759	4.97	3257	2.18	4061	-	4692	0.54	5606	1.33
0016	4.41	2070	3.49	2790	3.38	3270	2.21	4062	1.98	4693	0.69	5610	3.46
0034	2.35	2081	2.52	2797	3.28	3300	3.60	4101	3.54	4703	1.72	5645	7.71
0035	1.78	2089	3.70	2799	4.65	3303	2.25	4109	0.39	4717	1.79	5703	10.15
0036	3.59	2095	2.49	2802	4.12	3307	3.01	4110	0.63	4720	1.73	5705	11.74
0037	2.35	2105	2.89	2835	2.17	3315	3.49	4111	1.33	4740	2.73	5951	0.32
0042	4.25	2110	2.00	2836	2.09	3334	2.19	4113	-	4741	2.21	6003	5.89
0050	4.24	2111	2.27	2841	3.00	3336	2.21	4114	2.29	4751	1.39	6005	3.28
0079	3.04	2112	3.91	2881	2.32	3365	2.85	4130	3.06	4771N	3.01	6017	-
0083	8.79	2114	2.63	2883	3.81	3372	2.41	4131	3.65	4777	3.25	6018	2.06
0106	15.81	2121	1.17	2913	-	3373	3.49	4133	1.97	4825	1.36	6045	3.58
0113	2.87	2130	1.80	2915	2.80	3383	1.53	4149	0.55	4828	2.86	6204	4.71
0169X	5.46	2131	1.88	2916	3.14	3385	0.70	4206	2.42	4829	1.92	6206	2.16
0170	2.11	2143	2.19	2923	1.97	3400	2.49	4207	1.59	4902	2.94	6213	1.21
0251	3.34	2157	4.66	2942	-	3507	2.39	4239	1.73	4923	1.13	6214	1.57
0400	-	2172	1.37	2960	3.62	3515	2.03	4240	2.71	5020	4.31	6216	4.10
0401	8.23	2174	2.11	3004	1.54	3548	0.93	4243	1.70	5022	4.97	6217	3.41
0771N	0.53	2211	5.04	3018	5.35	3559	2.10	4244	2.11	5037	9.67	6229	3.54
0908P	138.00	2220	1.63	3022	3.12	3574	1.07	4250	1.66	5040	6.48	6233	4.16
0913P	336.00	2286	1.46	3027	4.03	3581	0.79	4251	2.16	5057	6.45	6235	8.23
0917	3.00	2288	3.09	3028	2.76	3612	2.28	4263	2.04	5059	13.46	6236	5.90
1005	6.00	2300	-	3030	5.19	3620	3.04	4273	2.09	5069	-	6237	1.12
1016X	9.80	2302	1.46	3040	4.67	3629	1.26	4279	2.18	5102	4.21	6251D	6.29
1164D	4.31	2305	1.74	3041	3.31	3632	2.45	4282	-	5146	4.07	6252D	3.69
1165D	3.39	2361	1.75	3042	3.27	3634	1.55	4283	1.20	5160	1.55	6260	-
1320	2.76	2362	1.47	3064	3.62	3635	2.08	4299	1.63	5183	4.20	6306	4.69
1322	6.08	2380	1.90	3069	-	3638	2.18	4304	2.71	5188	2.84	6319	3.81
1430	3.99	2386	-	3076	2.72	3642	1.13	4307	1.41	5190	2.21	6325	3.94
1438	3.33	2388	1.10	3081D	4.01	3643	1.63	4351	0.72	5191	0.90	6400	4.14
1452	2.10	2402	2.17	3082D	3.44	3647	1.84	4352	3.04	5192	2.66	6503	1.77
1463	12.49	2413	1.75	3085D	4.32	3648	1.44	4360	1.27	5213	5.16	6504	2.66
1472	2.68	2416	1.65	3110	3.25	3681	0.73	4361	1.00	5215	3.87	6702M*	3.54
1624D	4.79	2417	1.02	3111	2.00	3685	0.85	4410	2.48	5221	3.86	6703M*	4.18
1642	3.27	2501	1.59	3113	1.59	3719	0.87	4420	3.18	5222	7.34	6704M*	3.93
1654	5.10	2503	1.72	3114	2.03	3724	2.52	4431	1.27	5223	3.76	6801F	6.29
1655	-	2534	-	3118	1.63	3726	2.26	4432	0.86	5348	3.32	6811	5.54
1699	3.45	2570	3.17	3119	0.71	3803	1.76	4439	-	5402	3.20	6824F	12.42
1701	3.34	2585	2.60	3122	1.64	3807	1.95	4452	2.49	5403	5.40	6826F	7.13
1710D	4.35	2586	2.31	3126	1.31	3808	2.79	4459	2.47	5437	4.59	6834	3.54
1741	-	2587	2.55	3131	1.54	3821	3.71	4470	2.07	5443	2.82	6836	3.78
1747	1.65	2589	1.70	3132	2.24	3822	2.70	4484	2.41	5445	3.79	6843F	11.04
1748	4.22	2600	3.58	3145	1.65	3824	4.08	4493	2.08	5462	4.94	6845F	7.13
1803D	5.48	2623	6.46	3146	1.92	3826	1.10	4511	0.77	5472	4.77	6854	4.67
1852	-	2651	1.46	3169	2.39	3827	1.78	4557	1.84	5473	6.38	6872F	12.51
1853	-	2660	1.80	3175	-	3830	0.82	4558	1.83	5474	3.85	6874F	20.28
1860	-	2670	1.58	3179	1.97	3851	2.34	4568	1.94	5478	3.37	6882	3.33
1924	1.97	2683	1.59	3180	2.07	3865	1.36	4581	0.77	5479	4.59	6884	4.43
1925	2.72	2688	2.34	3188	1.75	3881	3.01	4583	5.34	5480	4.31	7016M	3.59
2002	2.25	2702	17.72	3220	1.59	4000	4.82	4611	0.82	5491	1.57	7024M	3.99
2003	3.02	2709	11.20	3223	-	4021	3.63	4635	2.40	5506	6.24	7038M	4.90
2014	3.84	2710	7.70	3224	2.79	4024D	2.64	4653	1.34	5507	3.66	7046M	6.74
2016	2.29	2714	4.08	3227	2.41	4034	4.36	4665	6.56	5508D	5.88	7047M	4.25
2021	2.16	2727X	5.45	3240	2.06	4036	2.11	4670	6.11	5535	5.52	7050M	5.79
2039	1.74	2731	3.37	3241	2.29	4038	2.00	4683	3.62	5537	4.55	7090M	5.44

**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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7098M	7.49	7723X	2.62	8500	4.11	9077F	2.09						
7099M	7.97	7724	-	8601	0.48	9082	0.66						
7133	2.66	7726X	0.28	8602	1.56	9083	0.71						
7151M	3.23	7855	2.91	8603	0.15	9084	0.90						
7152M	3.82	8001	1.80	8606	1.49	9088	1.55						
7153M	3.59	8002	1.43	8709F	6.73	9089	0.76						
7219	5.84	8006	1.68	8719	1.83	9093	1.08						
7222	6.32	8008	0.70	8720	1.13	9101	1.97						
7225	5.19	8010	1.13	8721	0.47	9102	2.27						
7228	-	8013	0.28	8723	0.25	9110X	1.35						
7229	-	8015	0.85	8725	1.71	9150X	0.19						
7230	7.31	8017	1.01	8726F	3.11	9154	1.65						
7231	7.02	8018	2.05	8734M	0.82	9156	3.32						
7232	7.90	8021	2.16	8737M	0.74	9170	6.72						
7309F	15.13	8031	1.99	8738M	0.88	9178	4.36						
7313F	5.64	8032	1.40	8742	0.61	9179	17.23						
7317F	12.87	8033	1.74	8745	3.14	9180	4.47						
7327F	23.94	8037	1.38	8748	0.64	9182	1.76						
7333M	3.75	8039	1.02	8755	0.37	9186	14.61						
7335M	4.17	8044	2.25	8799	0.59	9220	3.20						
7337M	4.44	8045	0.56	8800	2.05	9402	4.53						
7350F	16.44	8046	1.51	8803	0.07	9403	7.48						
7360	3.50	8047	0.65	8805M	0.24	9410	1.64						
7370	4.43	8058	1.60	8810	0.18	9450X	0.42						
7382	4.29	8072	0.57	8814M	0.22	9452X	1.04						
7390	3.03	8102	1.61	8815M	0.26	9453X	2.23						
7394M	9.58	8103	1.83	8820	0.19	9501	2.21						
7395M	10.64	8105	-	8824	2.36	9505	2.97						
7398M	11.32	8106	5.12	8825	1.33	9516	2.34						
7402	0.21	8107	2.77	8826	2.35	9519	2.87						
7403	3.35	8111	1.47	8829	1.49	9521	3.49						
7405N	1.28	8116	1.74	8831	0.99	9522	1.65						
7408X	0.55	8203	4.49	8832	0.42	9534	3.36						
7420X	5.17	8204	2.95	8833	0.84	9554	6.19						
7421	0.67	8209	2.50	8835	1.57	9586	0.34						
7422X	1.89	8215	2.45	8855	0.19	9600	1.85						
7425	4.16	8227	5.74	8856	0.43	9609X	0.39						
7431N	0.92	8232	4.67	8861X	0.84	9620	1.34						
7445N	0.69	8233	2.42	8868	0.39	9661X	1.64						
7453N	0.50	8235	3.32	8869	1.20	9662	-						
7502	1.99	8263	6.63	8871	0.12								
7515	1.53	8264	4.80	8901	0.21								
7520	2.79	8265	5.45	9012	1.07								
7538	4.79	8279	6.79	9014	2.12								
7539	2.23	8288	5.30	9015	2.66								
7540	3.31	8291	2.34	9016	2.11								
7580	2.88	8292	2.20	9019	2.08								
7590	4.57	8293	8.27	9022X	0.69								
7600	4.29	8304	3.51	9033	1.69								
7605	2.17	8350	6.22	9040	2.90								
7610	0.67	8380	2.05	9052	1.62								
7705	5.71	8381	1.94	9058	0.83								
7710	4.71	8385	1.42	9060	1.18								
7711X	0.89	8392	1.41	9061	0.91								
7720	4.46	8393	1.76	9063	0.72								

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Effective March 1, 2019

**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	0.06	S	1803D	0.39	S	4024D	0.02	S
1165D	0.05	S	3081D	0.07	S	5508D	0.03	S
1624D	0.04	S	3082D	0.09	S	6251D	0.05	S
1710D	0.06	S	3085D	0.08	S	6252D	0.04	S

S=Silica

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 1.436 and elr x 1.436.
- 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, 2019

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	1.5%	1.1%	0.9%	0.7%	0.5%	0.3%	0.3%
\$250	3.4%	2.5%	2.1%	1.7%	1.1%	0.8%	0.7%
\$500	5.8%	4.4%	3.7%	3.0%	2.0%	1.5%	1.2%
\$1,000	9.1%	7.1%	6.0%	4.9%	3.4%	2.5%	2.1%
\$1,500	11.4%	9.0%	7.7%	6.3%	4.4%	3.3%	2.8%
\$2,000	13.2%	10.6%	9.0%	7.4%	5.2%	3.9%	3.4%
\$2,500	14.7%	11.8%	10.2%	8.3%	6.0%	4.5%	3.9%
\$5,000	20.4%	16.6%	14.4%	11.9%	8.9%	7.0%	5.8%
\$10,000	28.1%	23.2%	20.4%	17.1%	13.2%	10.7%	8.7%
\$15,000	33.8%	28.2%	24.9%	21.2%	16.6%	13.8%	11.1%
\$20,000	38.4%	32.2%	28.6%	24.6%	19.5%	16.4%	13.1%

**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) ..... 0.040

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with *Basic Manual* Rule 3-A-4..... 10%

(Multiply a Non-F classification loss cost 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).)

*Effective March 1, 2019*

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**ADVISORY MISCELLANEOUS VALUES (cont.)**

**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.