



Circular

DECEMBER 22, 2009

APPROVAL

NV-2009-15

Nevada—Voluntary Loss Costs and Rating Values and Assigned Risk Rates and Rating Values to Be Effective March 1, 2010

ACTION NEEDED

Please review this circular, which contains information on the approval of Nevada voluntary loss costs and rating values, and assigned risk rates and rating values, effective March 1, 2010 for new and renewal policies.

BACKGROUND

This approval circular is a supplement to Filing Circulars NV-2009-11 and NV-2009-12 and State Information Circular NV-2009-13, released in November 2009.

IMPACT

The Nevada Division of Insurance has approved an overall voluntary loss cost level decrease of 7.6% for industrial classifications and an overall voluntary loss cost level increase of 5.9% for F-classifications. The Division has also approved an overall assigned risk rate level decrease of 3.7% for industrial classifications and an overall assigned risk rate level increase of 10.4% for F-classifications.

Important: Each insurer must adopt the revised voluntary loss costs effective March 1, 2010 for all new and renewal business.

The anniversary rating date rule (Rule 3-A-2 in the *Basic Manual*) applies.

Insurers do not need to make a filing to the Division of Insurance unless they are changing their loss cost multipliers or other rating parameters in association with their adoption of the new loss costs.

NCCI ACTION

Revised manual pages will be mailed shortly to subscribers of NCCI's *Basic Manual* and *Experience Rating Plan Manual*. If you would like to subscribe to any of our manuals, please contact NCCI's Customer Service Center at 800-NCCI-123.

NCCI has posted this approval circular to ncci.com.

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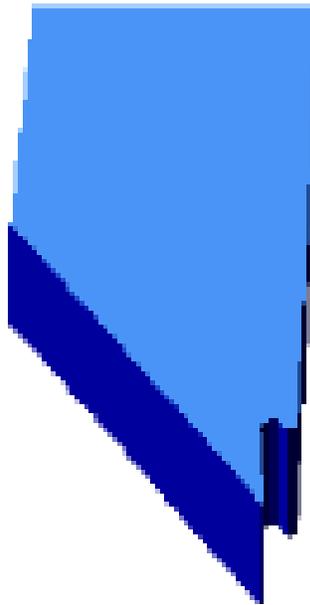
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NEVADA

Workers Compensation Filing for



Voluntary Loss Costs and Rating Values

Effective March 1, 2010



Magda (Maggie) Karpuk
State Relations Executive
Regulatory Services Division

November 18, 2009

Honorable Scott Kipper
Commissioner of Insurance
State of Nevada
Department of Business and Industry
Insurance Division
788 Fairview Drive, Suite 300
Carson City, NV 89701-5453

RE: Workers Compensation Loss Costs and Rating Values
Nevada Voluntary Market - Effective March 1, 2010

Dear Commissioner Kipper:

In accordance with the applicable statutes and regulations of the state of Nevada, we are filing for your consideration and approval revised loss costs and rating values for the Nevada voluntary market.

This filing proposes an overall average decrease of 7.6% in voluntary loss costs from the current loss cost levels approved effective March 1, 2009. These changes are applicable to new and renewal business only. NCCI members and subscribers will be advised that the loss costs contained herein are advisory information that may be used in developing their own rates. The components of the proposed changes are listed in the enclosed summary.

The following class codes are of special note as a result of item filings approved in Nevada:

1. As a result of Item B-1399A, effective 7/1/2006, the loss cost for class code 7425 was updated by the average overall change in loss cost for Industry Group 5 (Miscellaneous). This will be the last year code 7425 will need special handling as it will have a full year of data in the 3/1/3011 filing.
2. As a result of Item B-1406, effective 3/1/2010, the following changes were made:
 - Class code 0100 was discontinued and class code 0005 was payroll weighted to reflect the combined experience of 0005 and 0100.
 - Class code 0094 was discontinued and class code 0016 was payroll weighted to reflect the combined experience of 0016 and 0094.
 - Class code 0092 was discontinued.
3. As a result of Item B-1408, effective 3/1/2010, the following changes were made:
 - New class codes 8602, 8603 and 8725 were established in this filing.
 - Class codes 8869 and 9059 were combined in this filing to reflect the first year of a two-year transition program. At the end of the two-year transition, code 9059 will be discontinued.
4. As a result of Item B-1418, effective 1/1/2010, class code 7402 was established.

5. As a result of Item 02-NV-2009, effective 3/1/2010, class code 9429 was discontinued.
6. As a result of Item 02-NV-2008, effective 3/1/2009, the following changes were made:
 - Class codes 0010, 0058, 0083, 0091, and 0101 were payroll weighted to reflect the second year of a three-year transition program. At the end of the three-year transition, codes 0010, 0058, 0091, and 0101 will be discontinued.
 - Class codes 0107 and 8288 were payroll weighted to reflect the second year of a three-year transition program. At the end of the three-year transition, code 0107 will be discontinued.
 - Class codes 8867 and 8688 were payroll weighted to reflect the second year of a three-year transition program. At the end of the three-year transition, code 8867 will be discontinued.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or loss cost filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me at (818) 707-8374 or la Hauck at (561) 893-3104 if you have any questions or need any further information.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.



Magda (Maggie) Karpuk
State Relations Executive



Actuarial Certification

The information contained in this filing has been prepared under the direction of the undersigned actuary in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its *Code of Professional Conduct*, to observe the Actuarial Standards of Practice when practicing in the United States.

Filing prepared by:

A handwritten signature in black ink that reads "Ja Hauck". The signature is written in a cursive, flowing style.

Ja Hauck, ACAS, MAAA
Director and Actuary
Actuarial and Economic Services



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BACKGROUND AND FILING PROCEDURE

The workers compensation benefit system in Nevada is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Nevada, and submits proposed advisory prospective loss costs for review and approval by the Nevada Department of Insurance. These advisory prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Nevada must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates that they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

In this filing, NCCI is proposing that the Nevada Department of Insurance approve a 7.6% overall average decrease in the current loss costs (which went into effect on March 1, 2009), and that the new loss costs take effect on March 1, 2010. This document will explain why this decrease is necessary.

NCCI separately determines loss costs for each workers compensation classification. In this filing, the actual change from the current loss costs is different depending on the classification.

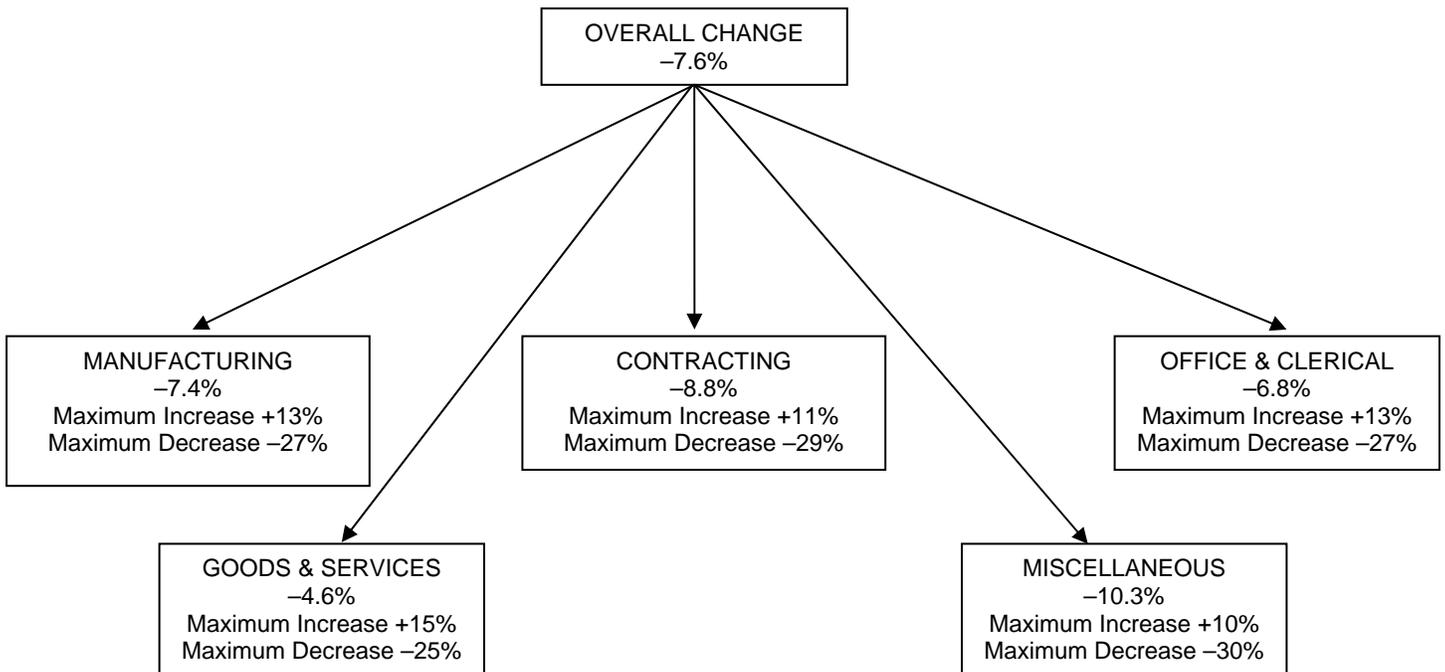
Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. NCCI will propose new rates for the assigned risk market in a separate document, also with a proposed effective date of March 1, 2010.

SUMMARY OF PROPOSED CHANGE IN LOSS COSTS

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend and Benefits	-7.6%
Loss Adjustment Expense	0.0%
Overall Change in Loss Cost Level Requested	-7.6%
Impact of Experience Rating Off-Balance	+1.0%
Overall Change in Standard Pure Premium Level	-6.7%

A brief discussion of each of these key components follows this page.

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



KEY COMPONENT – EXPERIENCE, TREND AND BENEFITS

This key component has three main parts.

EXPERIENCE

NCCI reviewed the emerging experience of Nevada workers compensation policies in recent years. The primary focus of our review was on financial call data premiums and losses from policy years 2006 and 2007, evaluated as of December 31, 2008. Policy year data captures the premiums and losses from the block of policies that have effective dates during a given year. Consistent with last year's filing, in addition to the financial call data, we used historical data obtained from Employers Insurance Group (formerly known as the State Industrial Insurance System).

Calendar-Accident Year 2008 experience was also examined for the purposes of this filing. A calendar-accident year captures the premiums earned during a given year, together with the losses associated with workplace accidents taking place during the same year. This information is useful in analyzing whether the pattern observed in recent years can be expected to continue in the future.

It should be noted that NCCI adjusts the historical policy and calendar-accident year experience to reflect both loss cost and rate changes approved and statutory benefit changes implemented since that time period.

The specific loss experience used by NCCI in this filing is paid losses, which are the benefit amounts already paid by insurers on reported claims. The use of paid loss experience is consistent with NCCI's prior Nevada rate and loss cost filings. In this filing NCCI relies on an average change in paid losses over the last two or three years.

Adjustment for Enacted Assembly Bill 438

Assembly Bill 438 incorporates a cost of living adjustment (COLA) for workers entitled to receive compensation under permanent total disability from which the accident causing such injury occurred on or after January 1, 2004. The annual COLA is set at 2.3%.

The experience period for this filing includes any permanent total disability claims incurred during policy years 2006 and 2007, which are subject to AB 438. However, because the COLA on these claims is minimal as of December 31, 2008, the reported paid losses do not reflect the impact of AB 438. Since the future emergence of the COLA is also not fully reflected in the paid loss

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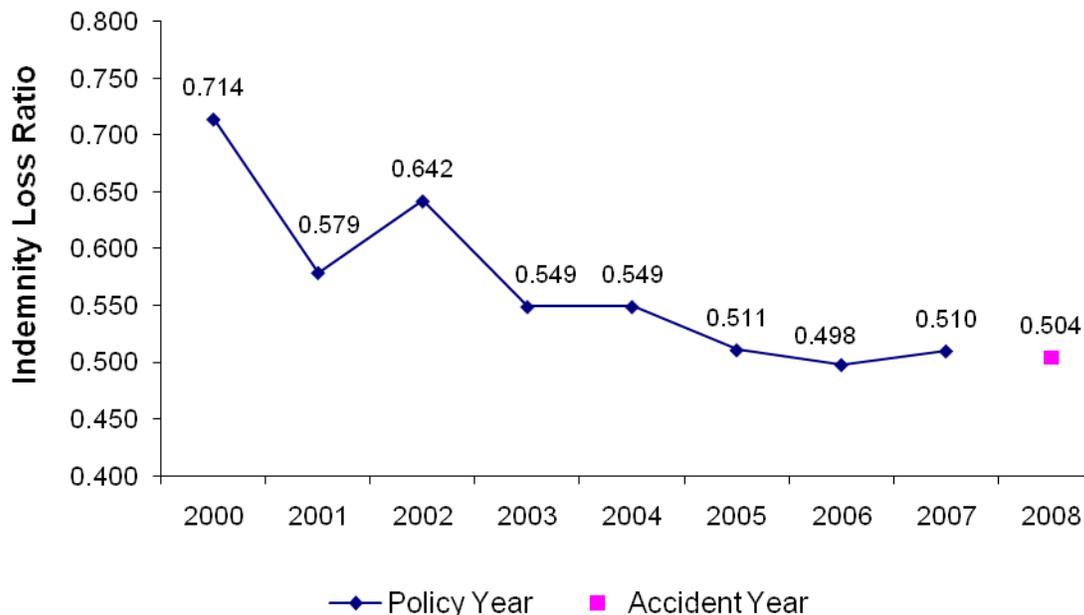
development pattern, an adjustment to the reported paid losses is necessary. Going forward, the impact of this adjustment will diminish over time as the reported paid loss data includes claims subject to the COLA.

TREND

As noted above, the filing relies primarily on the experience from policy years 2006 and 2007. However, the proposed loss costs are intended for use with policies with effective dates starting on March 1, 2010. It is necessary to use trend factors that forecast how much the future Nevada workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared to anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero should be applied.

The chart below shows the history of indemnity loss ratios for the past several years. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits (the figures in the chart reflect premiums at today's loss cost level and losses at today's statutory benefit level).

Nevada Indemnity Loss Ratio History

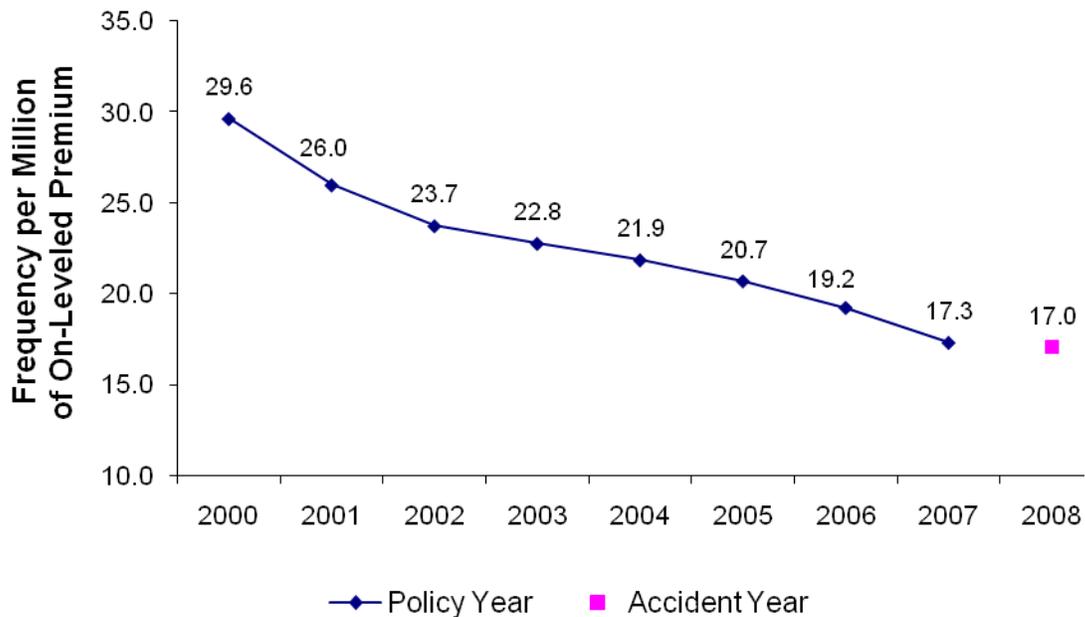


The indemnity loss ratio shows a generally decreasing trend over time, which has stabilized in recent years.

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Underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Nevada.

Nevada Frequency

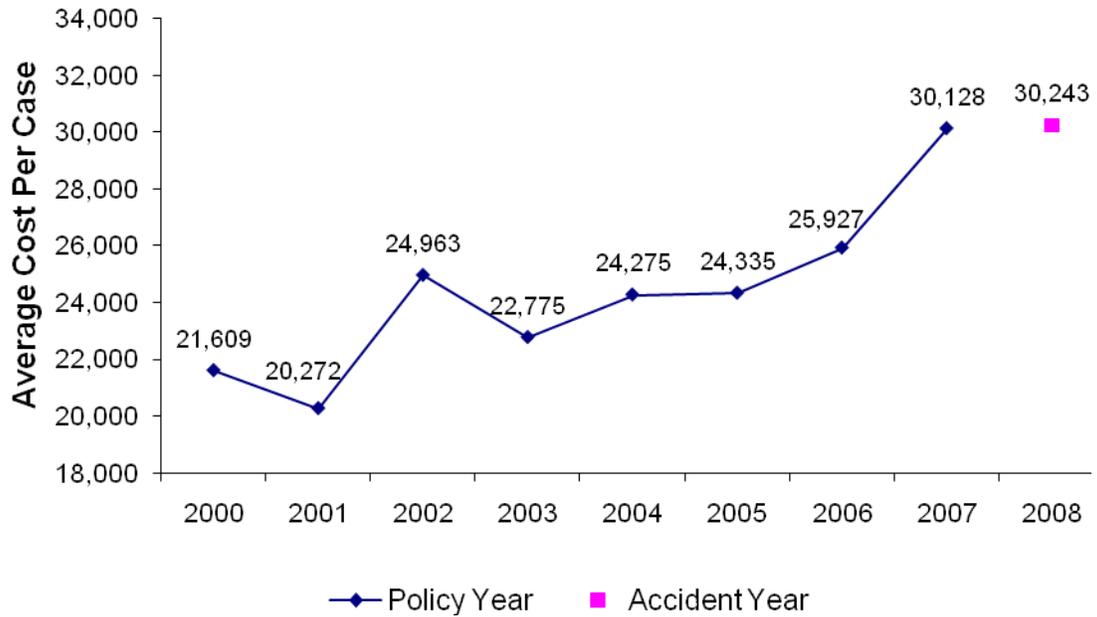


Lost-time claim frequency continues its downward trend.

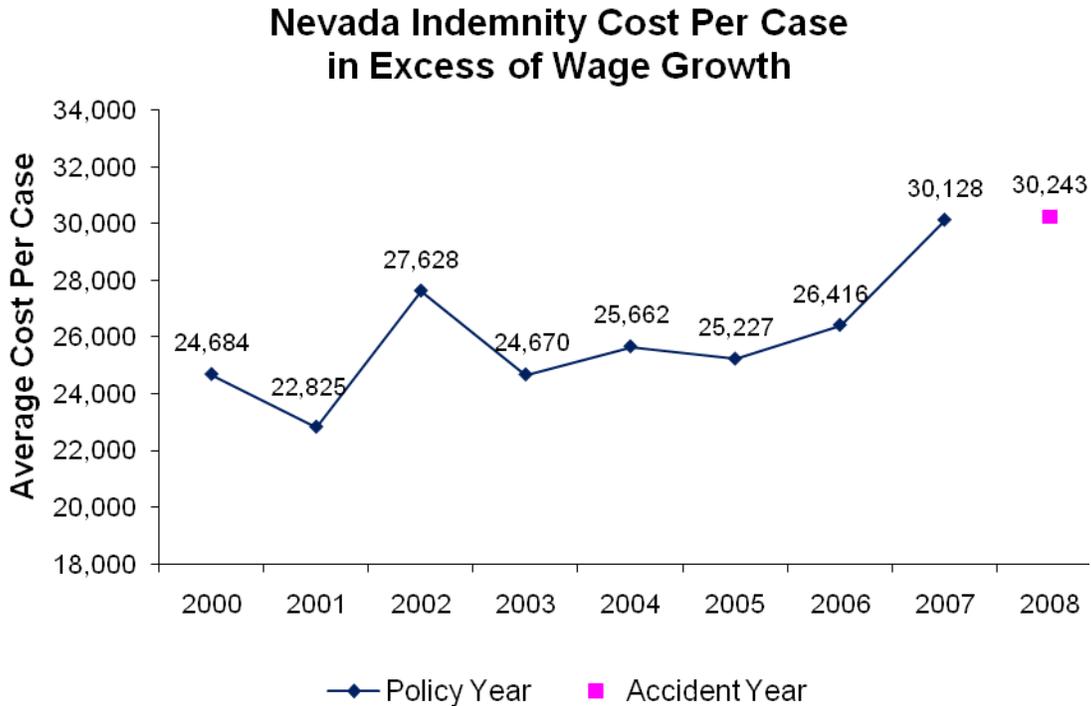
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For these workplace injuries, the average indemnity cost over time can be tracked by observing the following chart.

Nevada Indemnity Cost Per Case



After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



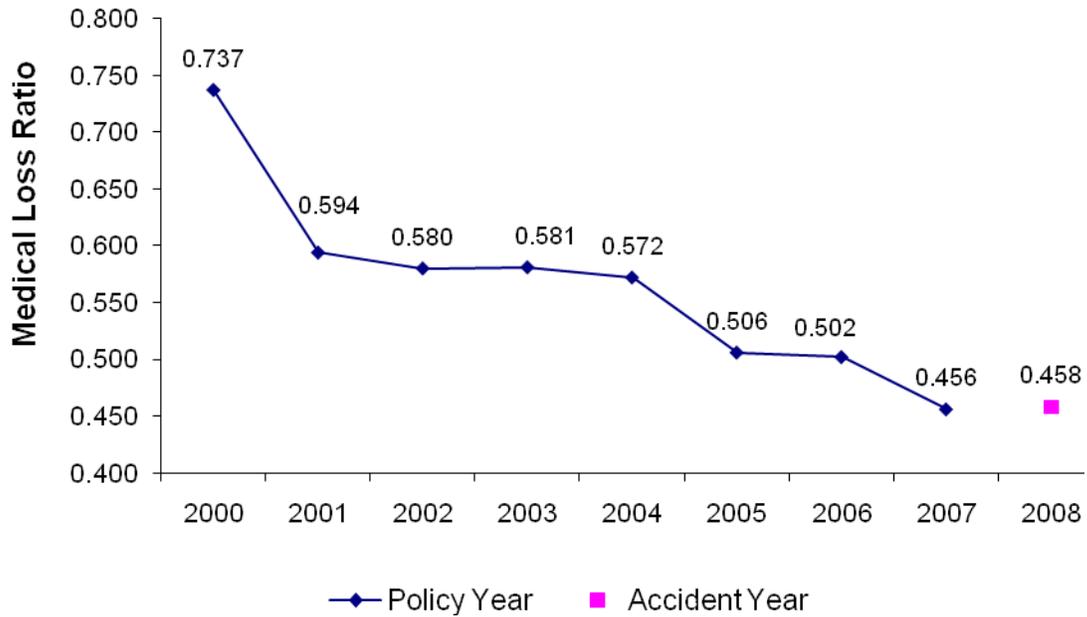
The indemnity average cost per case in excess of wage growth exhibits an upward trend in recent years, with a sharp increase in the latest policy year.

In last year's Nevada filing, NCCI proposed an indemnity trend factor of -2.5% per year. Based on our analysis this year, we are proposing no change to the annual indemnity trend factor. This means that indemnity benefits are expected to increase at a slower pace than workers' wages.

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On the medical side of benefits, the chart below shows the history of medical loss ratios for the past several years.

Nevada Medical Loss Ratio History

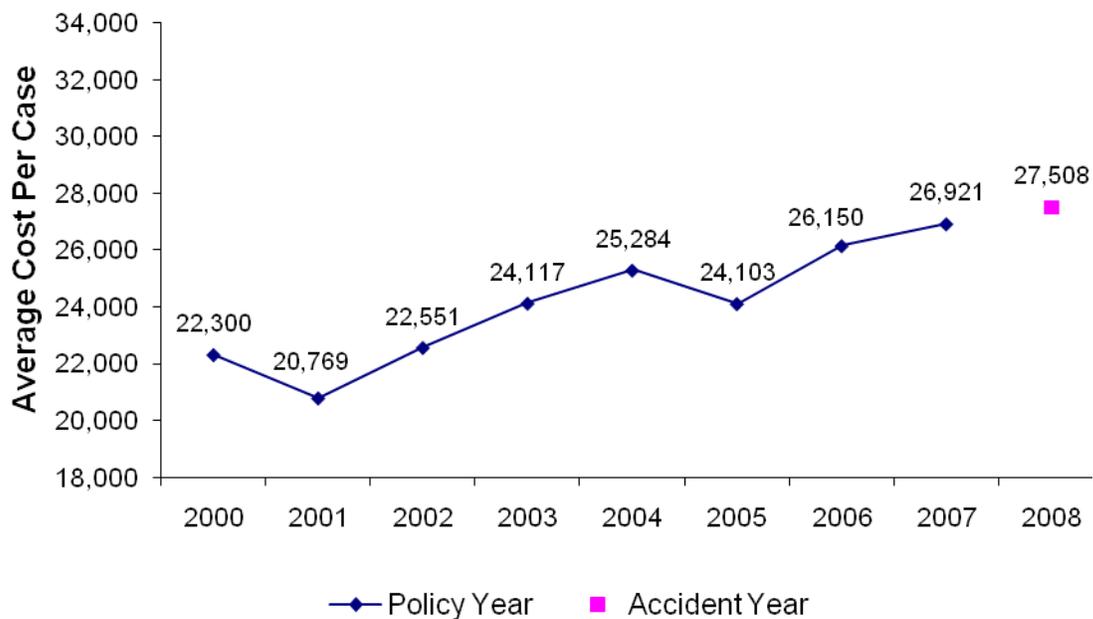


The medical loss ratio exhibits a clear downward trend over time.

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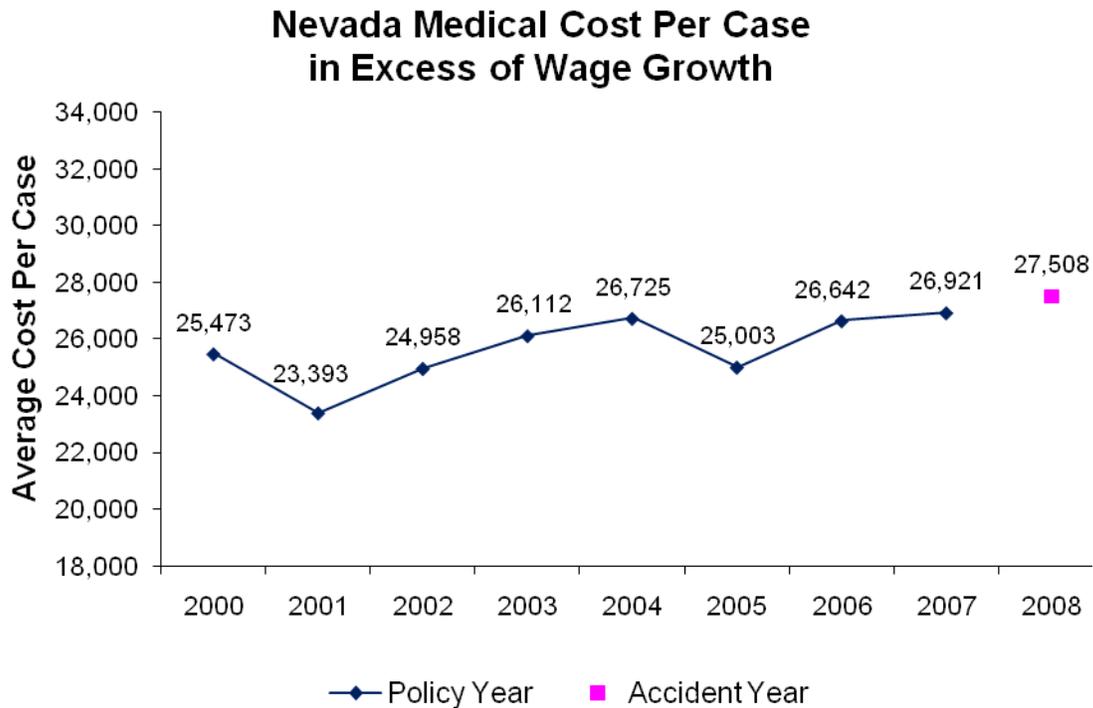
As with indemnity, underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The frequency chart discussed earlier is also a primary driver of medical costs. For these workplace injuries, the average medical cost over time is tracked in the following chart.

Nevada Medical Cost Per Case



The medical average cost per case has been steadily increasing over time.

After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



The general pattern of the medical average cost per case in excess of wage inflation is upward over time.

In last year's Nevada filing, NCCI proposed a medical trend factor of 0.0% per year. Based on our analysis this year, we are proposing to decrease the medical trend factor to -2.0% per year. This means that medical benefits are expected to increase at a slower pace than workers' wages.

BENEFITS

Increase in the Maximum Weekly Wage

Workers injured in Nevada receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum.

Each July 1, the minimum and maximum weekly benefits are updated based on the most recent average weekly wage in Nevada. Since losses from policy years 2006 and 2007 reflect the indemnity benefits being paid at that time, it is necessary for NCCI to reflect what the level of these benefits will be starting July 1, 2009.

Changes in the Medical Fee Schedule

The Nevada Medical Fee schedule is based on the Relative Values for Physicians, and is revised annually to reflect updated St. Anthony's Press Relative Values for Physicians (RVP). In addition, an update to the conversion factors for the current fee schedule, which are used to convert the RVPs to maximum reimbursable amounts, became effective February 1, 2009. NCCI estimates that the combined impact of recent changes to the schedule is an increase of 3.0% on medical costs. The overall system cost impact is an increase of 1.4%.

Enactment of Senate Bill 6

Nevada Senate Bill 6, effective July 1, 2009, removes the age limit for which a volunteer firefighter can make a claim for compensation due to heart disease, and requires that any volunteer firefighter 50 years of age or older submit to a physical examination once a year. NCCI estimates that the impact of Senate Bill 6 on the volunteer firefighter class code is an increase of 15%, and in this filing, the loss cost for class code 7711 has been adjusted to reflect this impact. NCCI estimates that the impact of this legislation on overall system costs is negligible, since the volunteer firefighter class code represents only a small portion of overall system costs.

Enactment of Senate Bill 195

Nevada Senate Bill 195 is comprised of several sections that affect the workers compensation system in Nevada, with varying effective dates. Section 9 of Senate Bill 195, effective October 1, 2009, increases the maximum burial expense from \$5,000 to \$10,000. NCCI estimates that the impact of this change on overall system costs is an increase of 0.1%. Any cost impacts which emerge from other sections of Senate Bill 195 will be realized through future loss experience and reflected in subsequent loss cost filings.

Enactment of Senate Bill 363

Nevada Senate Bill 363, effective October 1, 2009 (retroactively to October 1, 2007), extended lifetime benefits to spouses of fatally-injured workers, regardless of remarriage, and eliminated the two-year lump sum award previously provided upon remarriage. NCCI estimates that the impact of this change on overall systems costs is an increase of 0.7%.

KEY COMPONENT – LOSS ADJUSTMENT EXPENSE

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims.

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). The LAE provision is based on a countrywide study along with Nevada specific defense and cost containment expense data.

In this filing, NCCI is proposing a combined LAE provision of 16.3% of losses. This represents no change to the LAE provision included in last year's filing.

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CONCLUSION

This filing document provides a high-level perspective on why Nevada loss costs need to decrease by 7.6%.

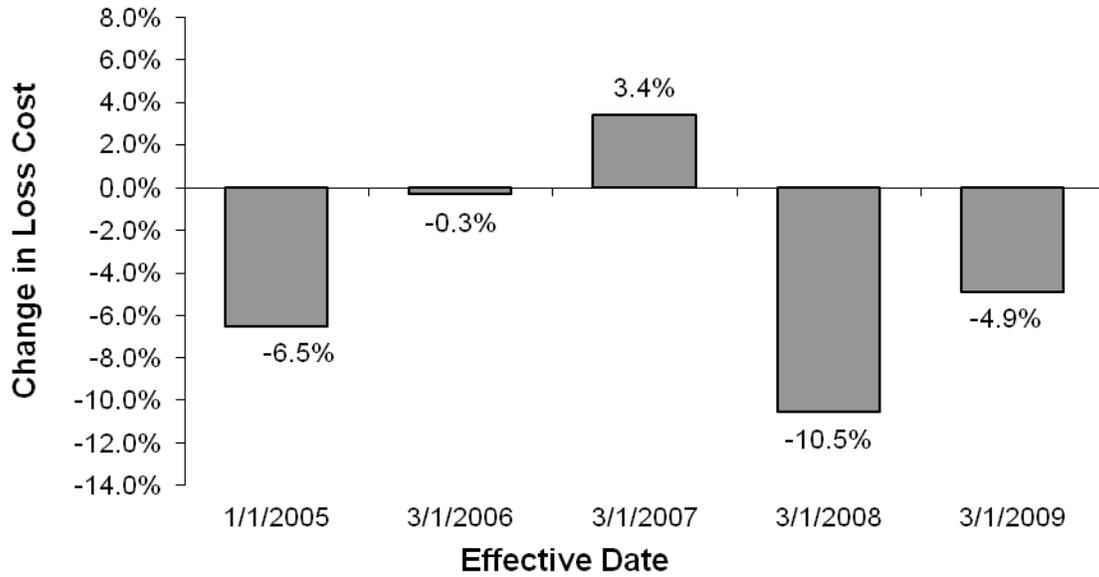
Continued diligence is needed by Nevada workers compensation stakeholders to ensure that the system remains strong and competitive.

Following are various exhibits containing other Nevada workers compensation information that may be of interest, as well as the proposed loss costs and rating values by classification.

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EXHIBIT I

Nevada Historical Loss Cost Changes



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EXHIBIT II

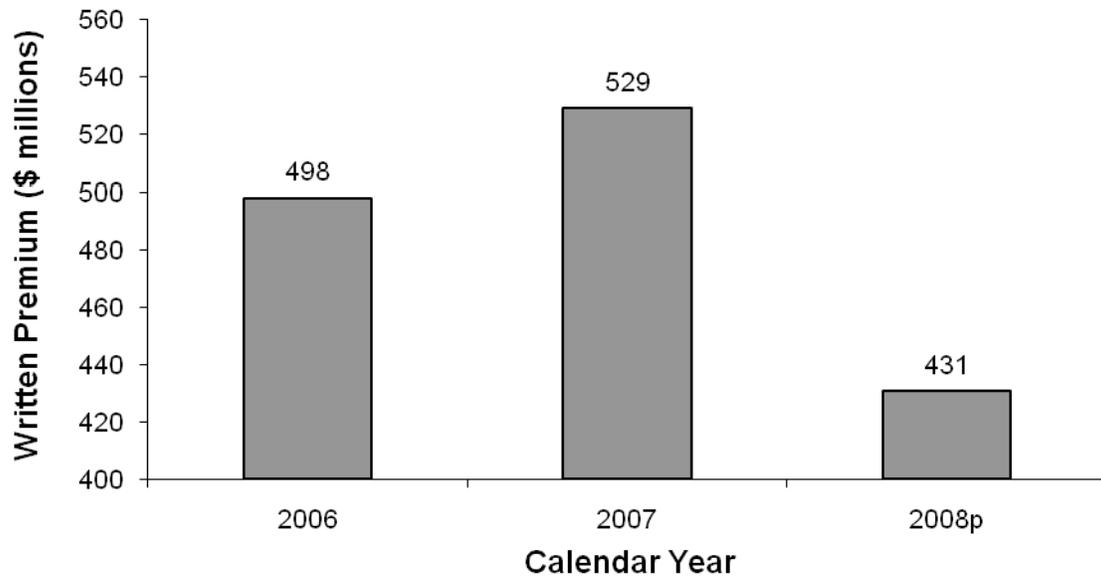
KEY LEGISLATION AFFECTING WORKERS COMPENSATION

Effective Date	Bill Number	Description	Impact
10/01/2003	AB 168	<ul style="list-style-type: none"> • Requires the adoption of the latest American Medical Association (AMA) "Guides to the Evaluation of Permanent Impairment" in determining disability rating for permanent injuries and occupational diseases • Increases the window for audits to 5 years • Requires offers for light duty to be in writing and to include resumption of prior benefits • Removes the ability of an offer of light duty to delay access to vocational rehabilitation benefits while there is a question of whether physical restrictions are permanent • Allows appeals of the Administrator's decision not to impose a benefit penalty or fine • Extends the applicability of administrative fines and the ability of claimants that previously received a lump-sum to reopen their claim by removing language requiring that fraud, coercion, duress, or undue influence be present • Repeals section 616D.280 of the Nevada Revised Statutes, which deals with penalties for the absence or removal of safety devices 	+1.2%
01/01/2004	AB 438	<ul style="list-style-type: none"> • Incorporates a cost of living adjustment (COLA) for workers entitled to receive compensation under permanent total disability from which the accident causing such injury occurred on or after January 1, 2004. The annual COLA is set at 2.3%. 	+2.2%

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EXHIBIT III

Nevada Written Premium

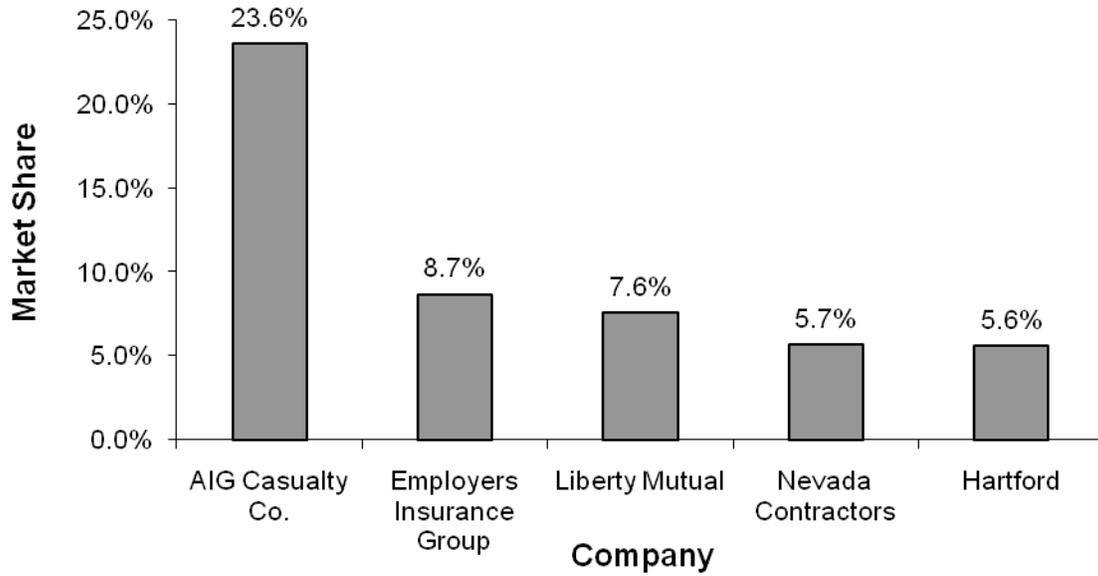


Data Source: NAIC Annual Statement Data

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EXHIBIT IV

**Nevada Largest Workers Compensation Writers
CY 2008**



Data Source: NAIC Annual Statement Data

ADVISORY LOSS COSTS - NOT RATES

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Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Page S1

Effective March 1, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
0001	-	199.41	0.22	-	1710E	5.36	2.37	0.18	0.35	2534	1.80	0.95	0.25	0.38
0002	-	59.27	0.22	-	1741E	7.69	2.17	0.15	0.34	2570	2.72	1.43	0.25	0.38
0005	3.03	1.49	0.22	0.41	1747	2.95	1.34	0.18	0.31	2576	-	1.41	0.22	-
0008	2.05	0.98	0.21	0.38	1748	3.15	1.38	0.20	0.42	2578	-	1.41	0.22	-
0010X	12.49	6.17	0.22	0.40	1803E	4.70	1.72	0.18	0.37	2585	2.81	1.49	0.24	0.38
0016	5.07	2.28	0.18	0.34	1852E	2.37	0.73	0.19	0.43	2586	1.31	0.65	0.22	0.39
0034	2.97	1.47	0.22	0.40	1853	2.53	1.24	0.21	0.31	2587	3.64	1.93	0.23	0.37
0035	3.07	1.57	0.25	0.45	1860	1.65	0.87	0.23	0.38	2589	1.45	0.71	0.22	0.41
0036	2.73	1.36	0.22	0.39	1924	2.53	1.34	0.24	0.37	2600	2.10	1.19	0.18	0.20
0037	5.28	2.49	0.21	0.41	1925	3.80	1.78	0.21	0.42	2623	3.45	1.63	0.23	0.39
0039	-	2.49	0.21	-	2001	2.41	1.25	0.25	0.41	2651	2.24	1.16	0.25	0.44
0042	3.17	1.52	0.21	0.37	2002	3.14	1.65	0.25	0.39	2660	2.12	1.10	0.25	0.43
0050	5.43	2.75	0.22	0.34	2003	2.67	1.33	0.22	0.38	2670	1.57	0.86	0.26	0.39
0054	-	1.47	0.22	-	2014	4.83	2.15	0.18	0.37	2683	1.70	0.88	0.25	0.42
0058X	9.42	4.91	0.25	0.41	2016	2.33	1.23	0.20	0.39	2688	2.72	1.43	0.25	0.38
0060	-	2.58	0.17	-	2021	3.84	1.85	0.21	0.35	2702	19.50	6.49	0.15	0.30
0079	3.37	1.49	0.18	0.39	2039	1.84	0.98	0.25	0.35	2709	19.50	6.49	0.15	0.30
0083	11.40	5.39	0.22	0.51	2041	2.10	1.10	0.25	0.40	2710	7.10	2.79	0.17	0.38
0091X	11.42	5.95	0.24	0.41	2065	2.81	1.43	0.22	0.33	2714	3.37	1.76	0.24	0.41
0092	-	2.42	0.24	-	2070	2.98	1.51	0.22	0.35	2727X	7.74	3.54	0.18	0.30
0093	-	1.47	0.22	-	2081	4.75	2.30	0.22	0.46	2731	4.01	1.77	0.18	0.39
0094	-	2.28	0.18	-	2089	2.44	1.21	0.22	0.40	2735	3.35	1.73	0.25	0.43
0100	-	1.49	0.22	-	2095	2.54	1.25	0.22	0.42	2759	4.29	2.24	0.25	0.41
0101X	11.75	6.23	0.27	0.37	2105	2.61	1.37	0.25	0.40	2790	2.28	1.23	0.20	0.33
0102	-	0.87	0.22	-	2110	2.21	1.15	0.25	0.43	2802	3.42	1.61	0.21	0.41
0105	-	1.36	0.22	-	2111	2.56	1.31	0.24	0.46	2812	3.45	1.74	0.22	0.35
0106	20.55	7.87	0.17	0.44	2112	2.79	1.46	0.24	0.40	2835	2.70	1.50	0.26	0.38
0107X	7.65	3.99	0.25	0.41	2114	2.07	1.10	0.25	0.37	2836	2.40	1.33	0.26	0.37
0113	3.79	1.89	0.22	0.38	2121	2.24	1.13	0.22	0.35	2841	2.30	1.20	0.25	0.41
0169X	1.82	0.87	0.22	0.48	2130	2.87	1.45	0.22	0.35	2881	1.80	0.98	0.26	0.42
0170	2.41	1.24	0.20	0.31	2131	2.31	1.15	0.22	0.40	2883	2.86	1.44	0.22	0.35
0251	3.89	1.96	0.22	0.36	2143	2.00	1.08	0.24	0.33	2913	3.04	1.65	0.26	0.43
0400	8.09	3.98	0.21	0.30	2150	-	2.87	0.22	-	2915	3.44	1.62	0.21	0.41
0401	9.57	3.79	0.17	0.36	2156	-	1.99	0.22	-	2916	3.51	1.40	0.17	0.35
0771N	0.55	-	-	-	2157	3.93	1.99	0.22	0.35	2923	2.24	1.20	0.25	0.35
0908P	119.00	59.27	0.22	0.38	2172	1.53	0.75	0.21	0.31	2942	2.20	1.23	0.26	0.36
0913P	394.00	199.41	0.22	0.34	2174	2.60	1.39	0.23	0.34	2960	4.60	2.30	0.22	0.37
0917	3.92	2.00	0.24	0.47	2211	5.31	2.33	0.18	0.40	3004	3.01	1.35	0.18	0.34
1005*	10.22	1.84	0.15	0.27	2220	2.35	1.17	0.22	0.39	3018	5.14	2.28	0.19	0.37
1016X*	17.37	0.75	0.26	0.28	2286	1.52	0.80	0.25	0.40	3022	3.26	1.73	0.24	0.37
1164E	7.31	2.34	0.15	0.36	2288	2.32	1.21	0.24	0.41	3027	2.06	0.91	0.18	0.37
1165E	5.53	2.16	0.17	0.35	2300	1.66	0.93	0.25	0.37	3028	3.04	1.51	0.22	0.39
1320	3.27	1.32	0.17	0.32	2302	1.50	0.76	0.22	0.35	3030	7.45	3.30	0.18	0.38
1322	7.36	2.99	0.17	0.29	2305	1.82	0.89	0.21	0.32	3040	5.51	2.47	0.18	0.35
1430	4.23	1.90	0.19	0.35	2361	1.45	0.72	0.22	0.37	3041	3.77	1.91	0.22	0.34
1438	1.85	0.74	0.17	0.33	2362	1.64	0.82	0.22	0.39	3042	3.70	1.77	0.21	0.37
1452	1.76	0.80	0.18	0.32	2380	2.23	1.13	0.22	0.35	3064	3.38	1.70	0.22	0.36
1463	9.17	3.67	0.17	0.33	2386	1.11	0.59	0.24	0.34	3066	-	1.92	0.25	-
1472	2.91	1.16	0.17	0.34	2388	1.60	0.84	0.25	0.38	3069	6.38	2.89	0.18	0.32
1624E	5.71	2.23	0.17	0.37	2402	2.18	0.97	0.18	0.36	3076	3.56	1.92	0.25	0.33
1642	3.25	1.48	0.17	0.31	2413	1.55	0.78	0.22	0.37	3081E	3.78	1.64	0.19	0.40
1654	15.87	7.23	0.18	0.31	2416	1.35	0.66	0.22	0.41	3082E	4.71	2.01	0.20	0.40
1655	6.71	2.82	0.17	0.51	2417	1.72	0.87	0.22	0.35	3085E	3.01	1.31	0.21	0.37
1699	3.28	1.43	0.18	0.43	2501	2.87	1.41	0.22	0.43	3110	3.36	1.67	0.22	0.39
1701	3.20	1.45	0.18	0.33	2503	0.92	0.48	0.25	0.40	3111	4.45	2.21	0.22	0.39

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

ADVISORY LOSS COSTS - NOT RATES

NEVADA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Page S2

Effective March 1, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
3113	1.36	0.67	0.22	0.40	3719	1.38	0.46	0.15	0.28	4410	3.11	1.55	0.22	0.39
3114	3.79	1.97	0.20	0.28	3724	3.12	1.26	0.17	0.31	4420	3.49	1.44	0.18	0.25
3118	1.85	0.96	0.22	0.43	3726	3.36	1.12	0.15	0.30	4431	1.28	0.70	0.26	0.40
3119	1.11	0.62	0.26	0.36	3803	2.53	1.28	0.22	0.35	4432	1.28	0.69	0.26	0.44
3122	1.92	0.99	0.23	0.43	3807	1.84	0.97	0.25	0.39	4439	1.69	0.76	0.19	0.34
3126	2.05	1.03	0.22	0.36	3808	2.24	1.08	0.22	0.34	4452	3.47	1.73	0.22	0.39
3131	2.40	1.17	0.22	0.44	3821	4.96	2.34	0.21	0.41	4459	3.27	1.61	0.22	0.42
3132	3.61	1.78	0.22	0.41	3822	5.61	2.73	0.21	0.32	4470	2.20	1.10	0.22	0.38
3145	1.92	0.95	0.22	0.40	3824	5.12	2.39	0.20	0.43	4484	2.12	1.04	0.22	0.42
3146	2.30	1.13	0.22	0.42	3826	0.69	0.35	0.22	0.36	4493	2.32	1.16	0.22	0.37
3169	2.11	1.05	0.22	0.40	3827	1.10	0.52	0.21	0.39	4511	0.72	0.34	0.21	0.40
3175E	2.15	1.05	0.22	0.39	3830	1.66	0.79	0.21	0.40	4557	1.52	0.80	0.22	0.39
3179	1.93	1.03	0.22	0.35	3851	2.55	1.33	0.25	0.42	4558	2.65	1.32	0.22	0.39
3180	1.61	0.83	0.25	0.43	3865	2.52	1.35	0.26	0.46	4561	2.39	1.26	0.18	0.24
3188	1.94	1.02	0.25	0.38	3881	3.35	1.67	0.22	0.39	4568	2.55	1.11	0.18	0.43
3220	1.78	0.89	0.22	0.39	4000	5.42	2.17	0.17	0.33	4581	1.59	0.62	0.17	0.39
3223	2.97	1.59	0.26	0.46	4021	3.57	1.59	0.18	0.36	4583	3.20	1.25	0.17	0.39
3224	3.74	2.06	0.21	0.27	4024E	3.10	1.38	0.19	0.34	4611	0.90	0.47	0.25	0.40
3227	6.46	3.38	0.23	0.40	4034	5.54	2.51	0.18	0.32	4635	2.67	0.88	0.16	0.34
3240	2.09	1.11	0.23	0.36	4036	3.31	1.48	0.18	0.36	4653	1.32	0.71	0.25	0.34
3241	3.33	1.65	0.22	0.40	4038	2.92	1.61	0.26	0.39	4665	7.56	3.42	0.18	0.33
3255	2.24	1.24	0.24	0.39	4053	2.99	1.46	0.22	0.44	4670	4.60	2.08	0.18	0.32
3257	3.39	1.67	0.22	0.41	4061	5.20	2.81	0.23	0.32	4683	2.42	1.21	0.22	0.38
3270	2.00	1.00	0.22	0.37	4062	1.81	0.90	0.22	0.39	4686	1.83	0.81	0.18	0.37
3300	4.88	2.46	0.22	0.36	4101	3.27	1.55	0.21	0.39	4692	0.56	0.30	0.25	0.37
3303	3.32	1.74	0.23	0.40	4111	3.16	1.67	0.24	0.39	4693	0.70	0.35	0.22	0.39
3307	3.01	1.49	0.22	0.39	4112	1.08	0.55	0.22	0.33	4703	3.60	1.79	0.22	0.39
3315	3.18	1.67	0.25	0.39	4113	1.54	0.78	0.22	0.34	4717	2.15	1.24	0.23	0.28
3334	2.55	1.32	0.21	0.30	4114	2.60	1.30	0.22	0.36	4720	1.45	0.72	0.22	0.40
3336	2.30	1.01	0.18	0.40	4130	3.21	1.61	0.22	0.36	4740	1.89	0.84	0.18	0.37
3365	5.01	2.25	0.18	0.34	4131	2.27	1.18	0.24	0.42	4741	3.05	1.47	0.22	0.46
3372	2.61	1.24	0.21	0.39	4133	3.20	1.69	0.21	0.37	4751	1.75	0.77	0.20	0.39
3373	3.04	1.52	0.22	0.38	4150	0.76	0.41	0.26	0.43	4771N	3.13	1.01	0.16	0.39
3383	1.07	0.57	0.25	0.38	4206	3.15	1.63	0.20	0.30	4777	6.50	2.12	0.15	0.35
3385	0.87	0.45	0.25	0.41	4207	1.24	0.56	0.18	0.33	4825	0.85	0.37	0.21	0.43
3400	2.62	1.25	0.21	0.38	4239	1.89	0.85	0.18	0.33	4828	1.28	0.62	0.21	0.35
3507	3.32	1.65	0.22	0.38	4240	2.34	1.24	0.25	0.38	4829	1.92	0.77	0.17	0.31
3515	2.05	1.04	0.22	0.35	4243	2.51	1.25	0.22	0.38	4902	2.45	1.28	0.24	0.41
3548	1.28	0.65	0.22	0.35	4244	2.46	1.24	0.22	0.35	4923	1.12	0.55	0.22	0.41
3559	2.77	1.36	0.22	0.42	4250	2.04	1.00	0.22	0.43	5020	4.42	2.00	0.18	0.33
3574	1.16	0.61	0.25	0.40	4251	2.08	1.03	0.22	0.41	5022	3.89	1.55	0.17	0.35
3581	1.51	0.80	0.25	0.36	4263	2.07	1.03	0.22	0.38	5037	23.37	8.09	0.15	0.20
3612	2.22	1.05	0.21	0.39	4273	2.24	1.11	0.22	0.41	5040	14.74	4.83	0.15	0.34
3620	3.27	1.48	0.18	0.33	4279	2.57	1.29	0.22	0.37	5057	10.78	3.52	0.15	0.35
3629	1.52	0.80	0.25	0.40	4282	2.03	1.11	0.24	0.29	5059	21.51	7.05	0.15	0.34
3632	2.62	1.25	0.21	0.38	4283	2.78	1.39	0.22	0.38	5069	31.13	10.65	0.15	0.23
3634	2.26	1.19	0.23	0.38	4299	2.27	1.18	0.25	0.42	5102	4.43	1.77	0.17	0.33
3635	2.68	1.34	0.22	0.38	4304	2.28	1.07	0.21	0.41	5146	5.78	2.60	0.18	0.34
3638	1.47	0.77	0.25	0.38	4307	2.79	1.54	0.22	0.39	5160	3.72	1.49	0.17	0.32
3642	1.08	0.55	0.22	0.33	4308	-	1.18	0.25	-	5183	3.64	1.63	0.18	0.35
3643	5.26	2.50	0.22	0.50	4351	0.89	0.45	0.22	0.36	5188	3.64	1.64	0.18	0.35
3647	2.76	1.33	0.21	0.35	4352	2.08	1.07	0.25	0.43	5190	3.04	1.36	0.18	0.35
3648	1.92	0.99	0.25	0.42	4360	1.11	0.60	0.25	0.33	5191	1.24	0.62	0.22	0.38
3681	1.01	0.52	0.25	0.42	4361	1.35	0.70	0.24	0.41	5192	3.26	1.64	0.21	0.36
3685	0.81	0.43	0.25	0.39	4362	0.98	0.51	0.22	0.28	5213	5.21	2.09	0.17	0.33

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ADVISORY LOSS COSTS - NOT RATES

NEVADA

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Exhibit V

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Effective March 1, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
5215	3.92	1.89	0.21	0.35	6504	3.82	2.04	0.22	0.35	7409	-	6.89	0.12	-
5221	4.63	2.07	0.18	0.36	6702M*	6.01	2.43	0.17	0.30	7420X	19.87	6.89	0.12	0.19
5222	5.26	2.11	0.17	0.32	6703M*	8.29	3.69	0.18	0.30	7421	1.74	0.69	0.17	0.35
5223	2.65	1.18	0.18	0.37	6704M*	6.68	2.70	0.17	0.30	7422X	4.98	1.75	0.12	0.16
5348	2.62	1.20	0.18	0.31	6801F	7.82	3.26	0.18	0.29	7423	-	1.42	0.21	-
5402	3.35	1.81	0.23	0.32	6811	4.65	2.16	0.18	0.26	7425	5.72	2.01	0.12	0.16
5403	6.75	2.70	0.17	0.33	6824F	11.17	4.17	0.17	0.41	7431N	2.95	1.04	0.14	0.15
5437	4.47	2.03	0.18	0.32	6826F	10.93	4.46	0.18	0.36	7445N	0.61	-	-	-
5443	2.42	1.22	0.22	0.35	6834	3.62	1.71	0.21	0.39	7453N	1.59	-	-	-
5445	3.46	1.38	0.17	0.34	6836	3.39	1.48	0.22	0.41	7502	2.32	1.03	0.21	0.37
5462	4.89	2.21	0.18	0.33	6843F	13.53	4.38	0.15	0.42	7515	1.84	0.59	0.18	0.39
5472	5.57	1.83	0.15	0.34	6845F	16.81	5.41	0.16	0.44	7520	3.49	1.75	0.22	0.37
5473	7.86	2.50	0.16	0.42	6854	6.08	1.99	0.21	0.34	7538	6.11	2.01	0.15	0.33
5474	4.48	1.77	0.17	0.36	6872F	17.56	5.76	0.15	0.37	7539	2.73	1.13	0.16	0.25
5478	3.46	1.58	0.18	0.30	6874F	29.58	9.70	0.15	0.38	7540	3.03	0.99	0.15	0.35
5479	4.91	2.37	0.21	0.35	6882	3.49	1.16	0.19	0.30	7580	3.77	1.74	0.18	0.27
5480	3.96	1.58	0.17	0.33	6884	8.43	2.86	0.15	0.25	7590	5.46	2.39	0.20	0.58
5491	3.49	1.39	0.17	0.34	7016M	4.93	1.70	0.16	0.22	7600	2.73	1.22	0.18	0.36
5506	7.57	2.51	0.15	0.31	7024M	5.48	1.88	0.16	0.22	7601	4.50	1.80	0.17	0.33
5507	3.65	1.50	0.17	0.27	7038M	4.20	1.36	0.20	0.37	7605	2.76	1.21	0.18	0.41
5508E	8.64	3.81	0.18	0.38	7046M	8.64	2.92	0.19	0.27	7610	0.79	0.37	0.21	0.39
5535	6.38	2.89	0.18	0.32	7047M	6.80	2.27	0.16	0.22	7611	4.29	1.94	0.18	0.33
5537	5.58	2.48	0.18	0.37	7050M	5.80	1.82	0.20	0.37	7612	6.24	2.75	0.18	0.39
5538	-	2.89	0.18	-	7090M	4.67	1.51	0.20	0.37	7613	3.76	1.70	0.18	0.32
5551	8.81	2.83	0.16	0.39	7098M	9.60	3.24	0.19	0.27	7704	-	2.76	0.17	-
5606	1.97	0.77	0.18	0.39	7099M	11.91	3.91	0.19	0.27	7705	4.80	2.33	0.22	0.44
5610	4.04	2.00	0.22	0.39	7133	4.62	1.84	0.17	0.34	7710	6.96	2.76	0.17	0.35
5645	6.71	2.62	0.18	0.39	7151M	5.61	2.52	0.18	0.34	7711X	1.35	0.45	0.16	0.48
5651	7.11	2.80	0.18	0.37	7152M	7.74	3.00	0.17	0.34	7720	4.67	2.11	0.18	0.33
5703	16.09	6.98	0.18	0.43	7153M	6.24	2.81	0.18	0.34	7723X	2.58	0.82	0.19	0.43
5705	4.49	1.98	0.23	0.39	7222	10.67	4.83	0.18	0.32	7724X	3.69	1.24	0.20	0.29
5951	0.57	0.30	0.25	0.41	7228	6.25	2.79	0.18	0.36	7726X	0.33	0.11	0.19	0.30
6003	5.69	2.59	0.18	0.31	7229	6.51	2.58	0.17	0.36	7855	4.95	2.26	0.18	0.30
6005	4.10	1.87	0.18	0.31	7230	5.91	2.86	0.21	0.34	8001	2.26	1.18	0.25	0.40
6017	6.12	2.84	0.18	0.26	7231	7.24	3.47	0.21	0.37	8002	3.25	1.56	0.22	0.47
6018	2.41	1.15	0.17	0.19	7232	5.40	2.19	0.17	0.30	8006	2.13	1.04	0.22	0.44
6045	2.70	1.25	0.18	0.26	7309F	24.66	8.13	0.15	0.36	8008	0.95	0.49	0.25	0.42
6204	8.83	3.46	0.17	0.38	7313F	5.48	1.80	0.15	0.37	8010	1.52	0.79	0.25	0.40
6206	3.00	1.00	0.15	0.29	7317F	11.16	3.71	0.16	0.33	8013	0.46	0.23	0.22	0.37
6213	2.05	0.84	0.17	0.27	7327F	12.57	4.05	0.15	0.44	8015	0.70	0.35	0.22	0.40
6214	2.65	0.89	0.15	0.26	7333M	6.99	2.44	0.16	0.17	8017	1.23	0.63	0.24	0.46
6216	5.47	1.81	0.15	0.32	7335M	7.77	2.72	0.16	0.17	8018	2.51	1.30	0.24	0.42
6217	5.21	2.08	0.17	0.34	7337M	9.64	3.29	0.16	0.17	8021	2.51	1.24	0.22	0.40
6229	4.19	1.67	0.17	0.34	7350F	14.30	5.37	0.17	0.39	8031	2.13	1.05	0.22	0.41
6233	4.10	1.65	0.17	0.32	7360	5.56	2.46	0.18	0.38	8032	2.11	1.08	0.25	0.44
6235	6.83	2.27	0.15	0.30	7370	4.80	2.33	0.22	0.44	8033	1.99	0.97	0.23	0.44
6236	11.10	5.04	0.18	0.32	7382	3.88	1.91	0.22	0.42	8039	2.06	1.04	0.24	0.50
6237	2.09	0.95	0.18	0.32	7390	4.79	2.39	0.22	0.38	8044	2.30	1.10	0.21	0.38
6251E	8.21	3.29	0.17	0.31	7394M	14.02	4.85	0.14	0.20	8045	0.72	0.38	0.25	0.41
6252E	6.01	1.97	0.15	0.31	7395M	15.58	5.39	0.14	0.20	8046	2.09	1.03	0.22	0.41
6260E	11.34	3.83	0.15	0.23	7398M	19.33	6.51	0.14	0.20	8047	0.64	0.34	0.25	0.38
6306	4.50	1.79	0.18	0.34	7402	0.40	0.20	0.22	0.39	8050	-	0.63	0.24	-
6319	4.17	1.62	0.18	0.40	7403	3.25	1.42	0.21	0.42	8058	4.05	1.94	0.22	0.47
6325	5.54	2.19	0.17	0.36	7405N	1.14	0.50	0.22	0.39	8072	1.04	0.52	0.24	0.49
6400	6.55	3.18	0.21	0.33	7408X	0.59	0.20	0.18	0.30	8102	2.07	1.09	0.24	0.39

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

ADVISORY LOSS COSTS - NOT RATES

NEVADA

Advisory loss costs exclude all expense provisions except loss adjustment expense and loss-based assessments.

Exhibit V

Page S4

Effective March 1, 2010

CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	EX-MED RATIO
8103	3.40	1.57	0.20	0.46	8815M	0.67	0.33	0.22	0.39	9410	1.58	0.79	0.22	0.39
8105	3.29	1.72	0.21	0.41	8820	0.22	0.10	0.21	0.35	9450X	0.61	0.33	0.25	0.35
8106	6.44	2.87	0.18	0.36	8824	2.79	1.44	0.25	0.43	9452X	1.84	0.81	0.18	0.38
8107	4.70	2.10	0.18	0.36	8825	1.88	1.02	0.26	0.43	9453X	3.03	1.50	0.21	0.40
8111	3.27	1.63	0.22	0.38	8826	2.60	1.27	0.22	0.44	9501	2.32	1.11	0.21	0.37
8116	2.79	1.40	0.22	0.36	8829	2.12	1.04	0.22	0.41	9505	3.19	1.51	0.21	0.39
8203	5.76	2.87	0.22	0.38	8831	1.43	0.69	0.22	0.47	9516	2.60	1.16	0.18	0.36
8204	3.27	1.47	0.18	0.34	8832	0.40	0.20	0.22	0.40	9519	3.51	1.57	0.20	0.36
8209	2.94	1.46	0.22	0.39	8833*	0.97	0.48	0.22	0.40	9521	3.41	1.53	0.18	0.35
8215	3.03	1.34	0.18	0.39	8835	2.69	1.33	0.22	0.41	9522	1.41	0.71	0.22	0.38
8227	4.91	1.59	0.16	0.36	8861X	1.00	0.49	0.22	0.45	9534	4.71	1.92	0.17	0.29
8232	4.62	2.06	0.18	0.36	8867X	0.43	0.23	0.25	0.38	9554	7.12	2.89	0.17	0.30
8233	6.11	2.83	0.18	0.27	8868	0.49	0.25	0.25	0.45	9586	0.77	0.42	0.26	0.42
8235	3.73	1.88	0.22	0.36	8869	0.99	0.50	0.24	0.49	9600	1.77	0.94	0.25	0.36
8263	12.00	5.85	0.21	0.32	8871	0.30	0.16	0.25	0.36	9609X	0.46	0.21	0.18	0.30
8264	5.60	2.49	0.18	0.37	8901	0.27	0.13	0.21	0.38	9620	1.23	0.57	0.20	0.45
8265	5.95	2.31	0.18	0.41	9012	1.28	0.61	0.21	0.38	9661X	1.44	0.69	0.22	0.19
8279	6.70	2.58	0.17	0.42	9014	2.94	1.45	0.22	0.42	9662X*	3.08	1.02	0.18	-
8288	8.28	3.58	0.18	0.44	9015	2.97	1.48	0.22	0.39					
8291	3.88	1.84	0.21	0.39	9016	3.13	1.47	0.21	0.52					
8292	4.12	2.02	0.22	0.42	9019	2.78	1.28	0.18	0.29					
8293	7.32	3.26	0.20	0.36	9022X	0.98	0.48	0.22	0.41					
8304	6.74	2.98	0.18	0.38	9033	1.88	0.95	0.22	0.34					
8350	4.64	1.83	0.17	0.37	9040*	1.85	0.96	0.25	0.41					
8380	2.51	1.19	0.21	0.40	9052	1.37	0.72	0.25	0.41					
8381	1.65	0.77	0.20	0.44	9058	1.00	0.55	0.26	0.42					
8385	2.81	1.22	0.18	0.42	9059	1.87	0.86	0.21	0.45					
8392	1.94	0.96	0.22	0.40	9060	1.47	0.77	0.25	0.39					
8393	2.66	1.31	0.22	0.41	9061	1.20	0.65	0.26	0.42					
8500	5.77	2.51	0.18	0.42	9063	0.80	0.41	0.24	0.46					
8601	0.81	0.39	0.21	0.32	9077F	1.22	0.53	0.22	0.37					
8602	0.81	0.39	0.21	0.32	9082	0.99	0.54	0.26	0.43					
8603	0.40	0.20	0.22	0.39	9083	1.44	0.77	0.26	0.48					
8606	3.40	1.35	0.18	0.35	9084	1.31	0.64	0.22	0.42					
8709F	5.58	1.83	0.18	0.38	9088	2.10	0.73	0.16	0.17					
8719	3.40	1.11	0.18	0.36	9089	0.83	0.44	0.23	0.34					
8720	1.26	0.56	0.18	0.39	9093	1.14	0.59	0.25	0.42					
8721	0.45	0.20	0.18	0.38	9101	2.82	1.46	0.25	0.43					
8725	1.26	0.56	0.18	0.39	9102	2.03	1.02	0.22	0.37					
8726F	5.72	2.29	0.18	0.43	9110X	2.29	1.12	0.22	0.42					
8734M	0.84	0.45	0.23	0.37	9150X	0.29	0.15	0.25	0.35					
8737M	0.75	0.40	0.23	0.37	9152	-	1.50	0.20	-					
8738M	1.04	0.46	0.18	0.37	9154	1.75	0.88	0.22	0.36					
8742	0.62	0.28	0.18	0.37	9156	3.22	1.50	0.20	0.44					
8744	-	0.20	0.18	-	9170	2.94	1.45	0.22	0.42					
8745	3.76	1.77	0.21	0.41	9178	2.93	1.65	0.27	0.34					
8748	0.68	0.33	0.21	0.35	9179	22.98	12.56	0.25	0.29					
8755	0.59	0.27	0.18	0.34	9180	5.07	2.20	0.21	0.43					
8799	1.21	0.66	0.25	0.41	9182	2.13	1.02	0.22	0.49					
8800	1.21	0.66	0.25	0.41	9183	-	0.41	0.24	-					
8803	0.21	0.09	0.18	0.36	9186	15.58	6.24	0.17	0.33					
8805M	0.54	0.29	0.23	0.39	9190	-	2.20	0.21	-					
8808X	0.28	0.15	0.24	0.36	9220	3.75	1.76	0.21	0.41					
8810	0.40	0.20	0.22	0.39	9402	4.65	2.09	0.18	0.33					
8814M	0.49	0.26	0.23	0.39	9403	9.69	3.82	0.17	0.37					

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

Effective March 1, 2010

FOOTNOTES

E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
1164E	0.11	S	1852E	0.06	Asb	5508E	0.04	S
1165E	0.09	S	3081E	0.06	S	6251E	0.07	S
1624E	0.05	S	3082E	0.12	S	6252E	0.07	S
1710E	0.07	S	3085E	0.05	S	6260E	0.14	S
1741E	1.06	S	3175E	0.03	S			
1803E	0.34	S	4024E	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**

- 1005 Advisory loss cost includes a non-ratable disease element of \$4.76. (For coverage written separately for federal benefits only, \$1.85. For coverage written separately for state benefits only, \$2.91.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$15.07. (For coverage written separately for federal benefits only, \$5.87. For coverage written separately for state benefits only, \$9.20.) It also includes a catastrophe loading of \$0.06.
- 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 1.675 and elr x 1.631.
- 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.
- 8833 The ex-medical advisory loss cost for this classification is \$0.58.
- 9040 The ex-medical advisory loss cost for this classification is \$1.09.
- 9662 The ex-medical advisory loss cost for this classification is \$3.08.

Effective March 1, 2010

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:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.9%	1.4%	1.1%	0.9%	0.7%	0.5%	0.3%
\$250	4.0%	3.0%	2.5%	2.0%	1.6%	1.1%	0.8%
\$500	6.5%	5.0%	4.1%	3.4%	2.8%	1.8%	1.3%
\$1,000	9.5%	7.4%	6.2%	5.2%	4.3%	2.9%	2.1%
\$1,500	11.6%	9.2%	7.8%	6.5%	5.4%	3.8%	2.8%
\$2,000	13.4%	10.6%	9.0%	7.6%	6.4%	4.5%	3.3%
\$2,500	14.9%	11.9%	10.1%	8.6%	7.2%	5.2%	3.8%
\$5,000	20.8%	16.9%	14.6%	12.6%	10.7%	7.9%	5.9%
\$10,000	28.9%	23.9%	21.0%	18.5%	15.8%	12.1%	9.1%
\$15,000	34.7%	29.2%	25.9%	23.0%	19.8%	15.5%	11.8%
\$20,000	39.3%	33.4%	29.8%	26.7%	23.2%	18.4%	14.0%

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)

Licensed as subcontractors and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500.00
--	----------

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..... 29%

(Multiply a Non-F classification loss cost by a factor of 1.29 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.21) and the adjustment for differences in loss-based expenses (1.068).)

Effective March 1, 2010

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.

Effective March 1, 2010

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,256	0.04	708,534	--	747,616	0.44
1,257	--	5,079	0.05	747,617	--	788,961	0.45
5,080	--	8,983	0.06	788,962	--	832,772	0.46
8,984	--	12,972	0.07	832,773	--	879,276	0.47
12,973	--	17,049	0.08	879,277	--	928,730	0.48
17,050	--	28,516	0.09	928,731	--	981,425	0.49
28,517	--	42,447	0.10	981,426	--	1,037,689	0.50
42,448	--	54,839	0.11	1,037,690	--	1,097,900	0.51
54,840	--	66,904	0.12	1,097,901	--	1,162,487	0.52
66,905	--	78,971	0.13	1,162,488	--	1,231,946	0.53
78,972	--	91,187	0.14	1,231,947	--	1,306,851	0.54
91,188	--	103,634	0.15	1,306,852	--	1,387,869	0.55
103,635	--	116,368	0.16	1,387,870	--	1,475,780	0.56
116,369	--	129,433	0.17	1,475,781	--	1,571,502	0.57
129,434	--	142,862	0.18	1,571,503	--	1,676,127	0.58
142,863	--	156,689	0.19	1,676,128	--	1,790,958	0.59
156,690	--	170,942	0.20	1,790,959	--	1,917,564	0.60
170,943	--	185,651	0.21	1,917,565	--	2,057,855	0.61
185,652	--	200,845	0.22	2,057,856	--	2,214,177	0.62
200,846	--	216,556	0.23	2,214,178	--	2,389,446	0.63
216,557	--	232,814	0.24	2,389,447	--	2,587,327	0.64
232,815	--	249,652	0.25	2,587,328	--	2,812,501	0.65
249,653	--	267,105	0.26	2,812,502	--	3,071,031	0.66
267,106	--	285,211	0.27	3,071,032	--	3,370,924	0.67
285,212	--	304,008	0.28	3,370,925	--	3,722,970	0.68
304,009	--	323,540	0.29	3,722,971	--	4,142,070	0.69
323,541	--	343,853	0.30	4,142,071	--	4,649,400	0.70
343,854	--	364,995	0.31	4,649,401	--	5,276,098	0.71
364,996	--	387,020	0.32	5,276,099	--	6,069,913	0.72
387,021	--	409,986	0.33	6,069,914	--	7,107,975	0.73
409,987	--	433,955	0.34	7,107,976	--	8,523,511	0.74
433,956	--	458,995	0.35	8,523,512	--	10,568,170	0.75
458,996	--	485,182	0.36	10,568,171	--	13,781,200	0.76
485,183	--	512,596	0.37	13,781,201	--	19,564,647	0.77
512,597	--	541,327	0.38	19,564,648	--	33,059,346	0.78
541,328	--	571,473	0.39	33,059,347	--	100,532,808	0.79
571,474	--	603,141	0.40	100,532,809	AND OVER		0.80
603,142	--	636,450	0.41				
636,451	--	671,532	0.42				
671,533	--	708,533	0.43				

(a) G	6.00
(b) State Per Claim Accident Limitation	\$150,500
(c) State Multiple Claim Accident Limitation	\$301,000
(d) USL&HW Per Claim Accident Limitation	\$507,000
(e) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.25
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.25.)</i>	

Effective March 1, 2010
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 32,273	15,000	1,035,606 -- 1,065,588	120,000	2,085,302 -- 2,115,297	225,000
32,274 -- 55,544	18,000	1,065,589 -- 1,095,572	123,000	2,115,298 -- 2,145,293	228,000
55,545 -- 82,284	21,000	1,095,573 -- 1,125,557	126,000	2,145,294 -- 2,175,289	231,000
82,285 -- 110,492	24,000	1,125,558 -- 1,155,543	129,000	2,175,290 -- 2,205,285	234,000
110,493 -- 139,387	27,000	1,155,544 -- 1,185,529	132,000	2,205,286 -- 2,235,281	237,000
139,388 -- 168,644	30,000	1,185,530 -- 1,215,516	135,000	2,235,282 -- 2,265,277	240,000
168,645 -- 198,113	33,000	1,215,517 -- 1,245,504	138,000	2,265,278 -- 2,295,273	243,000
198,114 -- 227,716	36,000	1,245,505 -- 1,275,492	141,000	2,295,274 -- 2,325,270	246,000
227,717 -- 257,408	39,000	1,275,493 -- 1,305,481	144,000	2,325,271 -- 2,355,267	249,000
257,409 -- 287,162	42,000	1,305,482 -- 1,335,470	147,000	2,355,268 -- 2,385,263	252,000
287,163 -- 316,961	45,000	1,335,471 -- 1,365,459	150,000	2,385,264 -- 2,415,260	255,000
316,962 -- 346,794	48,000	1,365,460 -- 1,395,450	153,000	2,415,261 -- 2,445,257	258,000
346,795 -- 376,654	51,000	1,395,451 -- 1,425,440	156,000	2,445,258 -- 2,475,254	261,000
376,655 -- 406,533	54,000	1,425,441 -- 1,455,431	159,000	2,475,255 -- 2,505,251	264,000
406,534 -- 436,429	57,000	1,455,432 -- 1,485,422	162,000	2,505,252 -- 2,535,248	267,000
436,430 -- 466,338	60,000	1,485,423 -- 1,515,414	165,000	2,535,249 -- 2,565,245	270,000
466,339 -- 496,258	63,000	1,515,415 -- 1,545,406	168,000	2,565,246 -- 2,595,242	273,000
496,259 -- 526,187	66,000	1,545,407 -- 1,575,398	171,000	2,595,243 -- 2,625,239	276,000
526,188 -- 556,124	69,000	1,575,399 -- 1,605,391	174,000	2,625,240 -- 2,655,236	279,000
556,125 -- 586,067	72,000	1,605,392 -- 1,635,384	177,000	2,655,237 -- 2,685,234	282,000
586,068 -- 616,015	75,000	1,635,385 -- 1,665,377	180,000	2,685,235 -- 2,715,231	285,000
616,016 -- 645,968	78,000	1,665,378 -- 1,695,370	183,000	2,715,232 -- 2,745,229	288,000
645,969 -- 675,926	81,000	1,695,371 -- 1,725,364	186,000	2,745,230 -- 2,775,226	291,000
675,927 -- 705,887	84,000	1,725,365 -- 1,755,358	189,000	2,775,227 -- 2,805,224	294,000
705,888 -- 735,851	87,000	1,755,359 -- 1,785,352	192,000	2,805,225 -- 2,835,221	297,000
735,852 -- 765,818	90,000	1,785,353 -- 1,815,346	195,000	2,835,222 -- 2,865,000	300,000
765,819 -- 795,787	93,000	1,815,347 -- 1,845,340	198,000		
795,788 -- 825,759	96,000	1,845,341 -- 1,875,335	201,000		
825,760 -- 855,732	99,000	1,875,336 -- 1,905,329	204,000		
855,733 -- 885,707	102,000	1,905,330 -- 1,935,324	207,000		
885,708 -- 915,684	105,000	1,935,325 -- 1,965,319	210,000		
915,685 -- 945,663	108,000	1,965,320 -- 1,995,315	213,000		
945,664 -- 975,642	111,000	1,995,316 -- 2,025,310	216,000		
975,643 -- 1,005,623	114,000	2,025,311 -- 2,055,305	219,000		
1,005,624 -- 1,035,605	117,000	2,055,306 -- 2,085,301	222,000		

For Expected Losses greater than \$2,865,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(6.00) / (\text{Expected Losses} + (700)(6.00))$$

G = 6.00

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**NEVADA
RR 1
Exhibit V**

Effective March 1, 2010

1. Hazard Group Differentials*

A	B	C	D	E	F	G
1.88	1.40	1.23	1.10	0.94	0.76	0.56

2. 2008 Table of Expected Loss Ranges

Effective January 1, 2008

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.612	0.655	0.679	0.701	0.724	0.755	0.782
\$15,000 †	0.562	0.609	0.638	0.662	0.690	0.726	0.759
\$20,000 †	0.522	0.573	0.603	0.630	0.661	0.702	0.739
\$25,000	0.489	0.541	0.574	0.603	0.635	0.680	0.722
\$30,000	0.461	0.514	0.548	0.578	0.613	0.660	0.706
\$35,000	0.437	0.490	0.526	0.556	0.593	0.642	0.691
\$40,000	0.415	0.469	0.505	0.537	0.574	0.626	0.677
\$50,000	0.379	0.432	0.470	0.502	0.542	0.596	0.653
\$75,000	0.314	0.364	0.403	0.436	0.479	0.537	0.603
\$100,000	0.271	0.317	0.356	0.388	0.432	0.492	0.563
\$125,000	0.239	0.281	0.320	0.351	0.394	0.456	0.531
\$150,000	0.215	0.255	0.293	0.323	0.365	0.427	0.504
\$175,000	0.195	0.233	0.270	0.299	0.341	0.401	0.481
\$200,000	0.179	0.214	0.251	0.279	0.319	0.379	0.460
\$225,000	0.165	0.199	0.235	0.261	0.301	0.360	0.442
\$250,000	0.154	0.186	0.222	0.247	0.286	0.344	0.426
\$275,000	0.144	0.175	0.209	0.234	0.272	0.329	0.411
\$300,000	0.136	0.165	0.199	0.222	0.259	0.316	0.398
\$325,000	0.128	0.156	0.189	0.212	0.248	0.303	0.386
\$350,000	0.121	0.148	0.181	0.203	0.238	0.292	0.374
\$375,000	0.116	0.141	0.173	0.194	0.229	0.282	0.364
\$400,000	0.110	0.134	0.166	0.187	0.220	0.273	0.354
\$425,000	0.105	0.129	0.160	0.180	0.213	0.264	0.345
\$450,000	0.101	0.123	0.154	0.173	0.205	0.256	0.337
\$475,000	0.097	0.119	0.148	0.167	0.199	0.249	0.329
\$500,000	0.093	0.114	0.144	0.162	0.193	0.242	0.322
\$600,000	0.082	0.100	0.127	0.144	0.172	0.218	0.296
\$700,000	0.073	0.089	0.115	0.130	0.156	0.199	0.275
\$800,000	0.067	0.082	0.106	0.120	0.144	0.184	0.258
\$900,000	0.062	0.075	0.098	0.111	0.133	0.172	0.243
\$1,000,000	0.057	0.070	0.092	0.103	0.125	0.161	0.230
\$2,000,000	0.034	0.042	0.057	0.064	0.078	0.103	0.156
\$3,000,000	0.026	0.032	0.043	0.049	0.059	0.079	0.122
\$4,000,000	0.021	0.026	0.036	0.040	0.048	0.065	0.101
\$5,000,000	0.018	0.022	0.030	0.034	0.041	0.055	0.088
\$6,000,000	0.014	0.018	0.026	0.029	0.035	0.048	0.077
\$7,000,000	0.013	0.016	0.023	0.026	0.031	0.042	0.069
\$8,000,000	0.012	0.015	0.021	0.023	0.028	0.038	0.062
\$9,000,000	0.011	0.013	0.019	0.021	0.026	0.035	0.057
\$10,000,000	0.010	0.012	0.017	0.019	0.024	0.032	0.053

† This loss limit is not applicable for retrospective rating in this state.

* Effective January 1, 2010 per Item R-1401.

Effective March 1, 2010

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.679	0.723	0.749	0.771	0.795	0.826	0.853
\$15,000 †	0.628	0.677	0.707	0.732	0.760	0.797	0.830
\$20,000 †	0.587	0.639	0.671	0.699	0.730	0.772	0.810
\$25,000	0.553	0.607	0.641	0.671	0.705	0.750	0.793
\$30,000	0.523	0.579	0.615	0.646	0.682	0.730	0.776
\$35,000	0.497	0.554	0.591	0.623	0.661	0.712	0.762
\$40,000	0.475	0.532	0.570	0.602	0.642	0.695	0.748
\$50,000	0.435	0.493	0.532	0.566	0.608	0.665	0.723
\$75,000	0.365	0.419	0.461	0.496	0.541	0.603	0.671
\$100,000	0.316	0.367	0.409	0.444	0.491	0.555	0.629
\$125,000	0.280	0.328	0.370	0.404	0.451	0.517	0.595
\$150,000	0.253	0.298	0.340	0.373	0.419	0.485	0.566
\$175,000	0.230	0.273	0.314	0.346	0.391	0.457	0.541
\$200,000	0.212	0.252	0.292	0.323	0.368	0.433	0.519
\$225,000	0.196	0.234	0.274	0.304	0.348	0.412	0.499
\$250,000	0.183	0.220	0.259	0.288	0.331	0.394	0.482
\$275,000	0.172	0.206	0.245	0.273	0.315	0.378	0.466
\$300,000	0.162	0.195	0.233	0.259	0.301	0.363	0.451
\$325,000	0.153	0.184	0.222	0.248	0.288	0.349	0.438
\$350,000	0.145	0.175	0.212	0.237	0.276	0.337	0.425
\$375,000	0.138	0.167	0.203	0.227	0.266	0.325	0.414
\$400,000	0.132	0.159	0.195	0.218	0.256	0.315	0.403
\$425,000	0.126	0.153	0.188	0.210	0.247	0.305	0.393
\$450,000	0.121	0.147	0.181	0.203	0.239	0.296	0.384
\$475,000	0.116	0.141	0.175	0.196	0.232	0.287	0.375
\$500,000	0.112	0.136	0.169	0.190	0.225	0.279	0.367
\$600,000	0.098	0.119	0.150	0.169	0.201	0.252	0.338
\$700,000	0.087	0.106	0.135	0.153	0.183	0.231	0.315
\$800,000	0.080	0.097	0.125	0.141	0.169	0.214	0.296
\$900,000	0.074	0.089	0.116	0.130	0.156	0.200	0.279
\$1,000,000	0.068	0.083	0.108	0.121	0.146	0.187	0.264
\$2,000,000	0.041	0.050	0.068	0.076	0.092	0.120	0.180
\$3,000,000	0.031	0.037	0.051	0.057	0.070	0.092	0.141
\$4,000,000	0.025	0.030	0.042	0.047	0.057	0.076	0.118
\$5,000,000	0.021	0.026	0.036	0.040	0.049	0.065	0.102
\$6,000,000	0.017	0.022	0.031	0.034	0.042	0.056	0.090
\$7,000,000	0.015	0.019	0.027	0.030	0.037	0.050	0.080
\$8,000,000	0.014	0.017	0.024	0.027	0.034	0.045	0.073
\$9,000,000	0.013	0.016	0.022	0.025	0.031	0.041	0.067
\$10,000,000	0.012	0.015	0.021	0.023	0.028	0.038	0.062

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.10	0.08	0.07	0.31	0.26	0.23	0.00



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NCCI KEY CONTACTS

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All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@ncci.com

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NCCI AFFILIATE LIST

A M C O INSURANCE COMPANY
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT INSURANCE COMPANY INC
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADVANTAGE WC INSURANCE CO
AIG CASUALTY CO
AIU INSURANCE CO (AIG CASUALTY CO)
AK NATIONAL INS CO
ALLIANZ GLOBAL RISKS US INS CO
ALLIED PROPERTY AND CASUALTY INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUSINESS AND PERSONAL INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN FUJI FIRE AND MARINE INS CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HARDWARE MUTUAL INS CO
AMERICAN HOME ASSURANCE CO AIG CASUALTY CO
AMERICAN INS CO
AMERICAN INTERNATIONAL PACIFIC INS CO
AMERICAN INTERNATIONAL SOUTH INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN STATES INS CO OF TX
AMERICAN ZURICH INS CO
AMERISURE INS CO



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AMERISURE MUTUAL INS CO
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATHENA ASSURANCE CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)
BADGER MUTUAL INS CO
BANCINSURE INC
BANKERS STANDARD FIRE AND MARINE CO
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BROTHERHOOD MUTUAL INS CO
BUILDERS INSURANCE COMPANY INC
CALIFORNIA INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CENTRE INSURANCE COMPANY
CHARTER OAK FIRE INS CO
CHEROKEE INS CO
CHRYSLER INS CO
CHUBB INDEMNITY INS CO
CHURCH MUTUAL INS CO
CINCINNATI INS CO
CLARENDON NATIONAL INS CO
CO CASUALTY INS CO
COLONIAL AMERICAN CASUALTY & SURETY CO
COMMERCE AND INDUSTRY INS CO
COMPANION PROPERTY AND CASUALTY INS CO
COMPWEST INS CO
CONTINENTAL CASUALTY CO



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CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CRUM AND FORSTER INDEMNITY CO
DALLAS NATIONAL INSURANCE COMPANY
DELOS INSURANCE COMPANY
DEPOSITORS INS CO
DIAMOND STATE INS CO
DISCOVER PROPERTY & CASUALTY INS CO
ELECTRIC INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS COMPENSATION INS CO
EMPLOYERS DIRECT INS CO
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS INSURANCE COMPANY OF NEVADA
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
ESURANCE INSURANCE CO OF NJ
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXPLORER INS CO
FAIRFIELD INS CO
FAIRMONT SPECIALTY INSURANCE COMPANY
FARMERS INS CO OF OR
FARMERS INSURANCE EXCHANGE
FARMLAND MUTUAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INDEMNITY CORP
FIREMANS FUND INS CO OF GA
FIREMANS FUND INS CO OF HI



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FIREMANS FUND INS CO OF LA
FIREMANS FUND INS CO OF MO
FIREMANS FUND INSURANCE CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
GATEWAY INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INS CO OF AMERICA
GENERAL STAR NATIONAL INS CO
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SECURITY INS CO
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GUARANTEE INS CO
GUIDEONE AMERICA INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HANOVER INS CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF MIDWEST
HARTFORD UNDERWRITERS INS CO
HOMELAND INS CO OF NY
ILLINOIS NATIONAL INSURANCE COMPANY



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IMPERIAL CASUALTY AND INDEMNITY COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
LIBERTY INS CORP
LIBERTY INS UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM GENERAL INS CO
LM INS CORP
LM PERSONAL INS CO
LM PROPERTY AND CASUALTY INS CO
LUMBERMENS UNDERWRITING ALLIANCE
MAJESTIC INS CO
MANUFACTURERS ALLIANCE INS CO
MARYLAND CASUALTY COMPANY
MEMIC INDEMNITY CO
MID CENTURY INS CO
MIDDLESEX INS CO
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST INS CO
MILBANK INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
NATIONAL AMERICAN INS CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF PITTSBURG
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INDEMNITY COMPANY



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NEW HAMPSHIRE INSURANCE COMPANY
NGM INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OH CASUALTY INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
PA GENERAL INS CO
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PARAMOUNT INS CO
PENN AMERICA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PIONEER SPECIALTY INSURANCE COMPANY
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PUBLIC SERVICE MUTUAL INS
QBE INSURANCE CORPORATION
REDLAND INS CO QBE
REDWOOD FIRE & CASUALTY COMPANY
REGENT INSURANCE COMPANY
REINSURANCE CO OF AMERICA INC



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REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
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SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SCF ARIZONA
SEABRIGHT INSURANCE CO
SELECTIVE INSURANCE COMPANY OF AMERICA
SENECA INSURANCE CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SEQUOIA INDEMNITY COMPANY
SEQUOIA INSURANCE CO
SFM MUTUAL INS CO
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN INS CO
SPARTA INSURANCE COMPANY
SPRINGFIELD INS CO
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MEDICAL LIABILITY INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
SUA INSURANCE COMPANY
T H E INSURANCE COMPANY



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TECHNOLOGY INSURANCE CO
TM CASUALTY INS CO
TNUS INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US
BRANCH
TOWER INS CO OF NY
TOWER NATIONAL INS CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVCO INS CO
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS HOME AND MARINE INS CO
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
ULLICO CASUALTY CO
UNIGARD INDEMNITY CO
UNIGARD INS CO
UNION INSURANCE COMPANY
UNITED NATIONAL CASUALTY INS CO
UNITED NATIONAL SPECIALTY INS CO
UNITED STATES FIDELITY AND GUARANTY CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESTERN NATIONAL ASSURANCE CO



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WESTFIELD INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL