Effective October 1, 2026

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	2.473	655	2105	4.452	1050	2881	2.502	660	3400	2.679	696	4243	2.022	564
0008	2.070	574	2110	2.908	742	2883	2.484	657	3507	2.404	641	4244	3.004	761
0016	3.843	929	2111	2.500	660	2915	2.797	719	3515	1.920	544	4250	1.928	546
0034	2.907	741	2112	3.151	790	2916	3.025	765	3548	1.249	410	4251	2.854	731
0035	1.631	486	2114	2.326	625	2923	1.602	480	3559	2.130	586	4263	4.128	986
0036	3.526	865	2121	1.237	407	2960	4.227	1005	3574	0.841	328	4273	2.292	618
0037	2.913	743	2130	1.704	501	3004	1.097	379	3581	0.925	345	4279	2.770	714
0042	4.356	1031	2131	1.632	486	3018	2.350	630	3612	1.619	484	4283	1.652	490
0050	4.717	1100	2143	2.073	575	3022	3.010	762	3620	2.973	755	4299	1.835	527
0079	2.325	625	2157	3.813	923	3027	1.928	546	3629	1.259	412	4304	3.476	855
0083	5.665	1100	2172	1.674	495	3028	2.659	692	3632	1.850	530	4307	1.566	473
0106	8.618	1100	2174	2.703	701	3030	3.842	928	3634	1.581	476	4351	1.130	386
0113	3.004	761	2211	8.059	1100	3040	4.143	989	3635	1.430	446	4352	2.272	614
0169	4.932	1100	2220	2.887	737	3041	2.914	743	3638	1.442	448	4361	1.196	399
0170	2.141	588	2286	–	–	3042	3.182	796	3642	1.337	427	4410	2.911	742
0251	3.202	800	2288	5.888	1100	3064	3.110	782	3643	1.628	486	4420	2.962	752
0401	8.289	1100	2302	2.208	602	3076	2.778	716	3647	2.526	665	4431	0.884	337
0771N	0.519	–	2305	2.229	606	3081	4.128	986	3648	1.288	418	4432	1.148	390
0908P	190.000	350	2361	2.286	617	3082	3.876	935	3681	0.498	260	4452	2.829	726
0913P	498.000	658	2362	2.923	745	3085	4.953	1100	3685	0.610	282	4459	3.476	855
0917	3.283	817	2380	2.433	647	3110	3.499	860	3719	0.673	295	4470	1.866	533
1005	3.736	907	2388	1.394	439	3111	2.043	569	3724	2.412	642	4484	2.335	627
1016	8.081	1100	2402	2.739	708	3113	1.324	425	3726	2.160	592	4493	3.806	921
1164	2.204	601	2413	3.059	772	3114	1.896	539	3803	2.526	665	4511	0.336	227
1165	1.956	551	2416	2.620	684	3118	1.661	492	3807	1.806	521	4557	2.346	629
1320	1.838	528	2417	1.219	404	3119	0.757	311	3808	3.413	843	4558	2.440	648
1322	6.345	1100	2501	2.290	618	3122	1.625	485	3821	4.091	978	4568	2.340	628
1430	3.199	800	2503	1.451	450	3126	1.577	475	3822	3.346	829	4581	0.791	318
1438	2.614	683	2570	3.389	838	3131	1.331	426	3824	2.895	739	4583	3.520	864
1452	1.262	412	2585	3.676	895	3132	1.730	506	3826	0.696	299	4611	1.169	394
1463	6.284	1100	2586	4.956	1100	3145	1.620	484	3827	1.865	533	4635	2.503	661
1472	2.919	744	2587	3.490	858	3146	1.872	534	3830	0.953	351	4653	2.171	594
1624	3.239	808	2589	2.216	603	3169	1.944	549	3851	1.566	473	4665	7.544	1100
1642	3.515	863	2600	4.286	1017	3179	1.509	462	3865	2.377	635	4683	5.566	1100
1654	4.689	1098	2623	5.169	1100	3180	2.027	565	3881	2.965	753	4686	2.523	665
1699	3.383	837	2651	1.390	438	3188	1.468	454	4000	4.675	1095	4692	0.598	280
1701	2.544	669	2660	1.875	535	3220	1.640	488	4021	3.008	762	4693	1.196	399
1710	4.064	973	2670	–	–	3224	3.092	778	4024	3.040	768	4703	1.631	486
1747	2.172	594	2683	–	–	3227	2.201	600	4034	5.113	1100	4717	2.323	625
1748	3.890	938	2688	1.887	537	3240	–	–	4036	1.632	486	4720	2.148	590
1803	3.915	943	2702	20.229	1100	3241	2.611	682	4038	1.749	510	4740	1.333	427
1924	2.247	609	2709	9.348	1100	3255	2.220	604	4062	1.724	505	4741	2.362	632
1925	2.659	692	2710	7.853	1100	3257	2.602	680	4101	2.611	682	4751	2.283	617
2002	4.151	990	2714	4.307	1021	3270	1.664	493	4109	0.489	258	4771N	2.940	852
2003	3.827	925	2727	6.510	1100	3300	3.478	856	4110	0.576	275	4777	3.377	835
2014	7.323	1100	2731	4.134	987	3303	2.539	668	4111	1.874	535	4825	1.174	395
2016	3.455	851	2735	4.103	981	3307	2.455	651	4114	2.133	587	4828	1.865	533
2021	3.445	849	2759	4.954	1100	3315	2.694	699	4130	3.238	808	4829	1.628	486
2039	2.977	755	2790	2.066	573	3334	2.021	564	4131	4.794	1100	4902	1.956	551
2041	3.031	766	2797	2.710	702	3336	2.319	624	4133	2.476	655	4923	1.354	431
2065	1.716	503	2799	5.023	1100	3365	3.852	930	4149	0.694	299	5020	3.664	893
2070	4.149	990	2802	4.244	1009	3372	2.797	719	4206	2.653	691	5022	5.548	1100
2081	3.404	841	2835	2.117	583	3373	5.447	1100	4207	2.247	609	5037	5.938	1100
2089	3.337	827	2836	2.580	676	3383	1.832	526	4239	2.169	594	5040	4.813	1100
2095	3.665	893	2841	2.782	716	3385	0.827	325	4240	2.461	652	5057	2.316	623

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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
5059	7.994	1100	6252	3.284	817	7395M	7.994	1100	8107	1.995	559	8826	1.712	502
5102	4.651	1090	6306	3.085	777	7398M	9.793	1100	8111	1.445	449	8829	1.222	404
5146	3.745	909	6319	2.027	565	7402	0.115	183	8116	1.557	471	8831	0.944	349
5160	1.598	480	6325	2.764	713	7403	2.796	719	8203	5.423	1100	8832	0.304	221
5183	2.614	683	6400	3.323	825	7405N	0.907	439	8204	3.073	775	8833	0.827	325
5188	2.580	676	6503	2.662	692	7408	0.782	316	8209	3.010	762	8835	0.985	357
5190	1.926	545	6504	3.359	832	7420	5.119	1100	8215	2.607	681	8855	0.109	182
5191	1.169	394	6702M*	3.059	772	7421	0.672	294	8227	3.395	839	8856	0.535	267
5192	2.127	585	6703M*	4.164	993	7422	1.506	461	8232	4.977	1100	8861	1.049	370
5213	4.788	1100	6704M*	3.398	840	7425	1.800	520	8233	3.136	787	8868	0.411	242
5215	3.652	890	6801F	4.548	1070	7431N	0.758	393	8235	3.163	793	8869	1.554	471
5221	3.743	909	6811	5.284	1100	7445N	0.489	–	8263	4.404	1041	8871	0.046	169
5222	4.894	1100	6824F	4.917	1100	7453N	0.408	–	8264	3.481	856	8901	0.141	188
5223	2.382	636	6826F	2.775	715	7502	1.577	475	8265	4.202	1000	9012	0.914	343
5348	2.572	674	6834	2.317	623	7515	0.739	308	8279	7.618	1100	9014	2.634	687
5402	5.022	1100	6836	2.958	752	7520	1.968	554	8288	5.282	1100	9015	2.772	714
5403	3.646	889	6843F	5.525	1100	7538	2.051	570	8291	2.974	755	9016	2.166	593
5437	4.013	963	6845F	4.990	1100	7539	1.554	471	8292	2.538	668	9019	3.491	858
5443	2.893	739	6854	4.635	1087	7540	2.931	746	8293	5.257	1100	9022	0.997	359
5445	3.278	816	6872F	6.071	1100	7580	2.037	567	8304	4.975	1100	9033	1.743	509
5462	4.833	1100	6874F	6.120	1100	7590	2.817	723	8350	3.854	931	9040	2.088	578
5472	4.421	1044	6882	2.661	692	7600	3.358	832	8380	1.829	526	9052	2.043	569
5473	7.144	1100	6884	3.915	943	7605	1.716	503	8381	1.752	510	9058	1.151	390
5474	4.161	992	7016M	4.605	1081	7610	0.627	285	8385	2.518	664	9060	1.354	431
5478	2.836	727	7024M	5.116	1100	7705	4.749	1100	8392	1.892	538	9061	0.865	333
5479	3.858	932	7038M	4.779	1100	7710	7.534	1100	8393	1.517	463	9063	0.636	287
5480	4.236	1007	7046M	7.552	1100	7711	2.135	587	8500	3.993	959	9077F	5.896	1100
5491	2.443	649	7047M	6.267	1100	7720	4.543	1069	8601	0.342	228	9082	0.962	352
5506	3.610	882	7050M	6.506	1100	7723	2.568	674	8602	1.369	434	9083	1.204	401
5507	3.574	875	7090M	5.311	1100	7726	0.462	252	8603	0.063	173	9084	1.037	367
5535	4.854	1100	7098M	8.390	1100	7855	2.517	663	8606	1.016	363	9088	1.339	428
5537	3.178	796	7099M	10.279	1100	8001	2.123	585	8709F	2.133	587	9089	0.803	321
5551	7.916	1100	7133	2.373	635	8002	1.940	548	8719	1.773	515	9093	1.054	371
5606	0.904	341	7151M	2.883	737	8006	1.644	489	8720	0.868	334	9101	2.466	653
5610	3.145	789	7152M	3.924	945	8008	0.958	352	8721	0.447	249	9102	2.520	664
5645	7.144	1100	7153M	3.203	801	8010	2.112	582	8723	0.097	179	9110	2.108	582
5703	8.101	1100	7219	5.611	1100	8013	0.298	220	8725	1.940	548	9150	0.225	205
5705	11.674	1100	7222	8.342	1100	8015	0.826	325	8726F	0.977	355	9154	1.508	462
5951	0.535	267	7225	9.916	1100	8017	1.399	440	8734M	0.462	252	9156	3.190	798
6003	3.380	836	7230	8.206	1100	8018	2.671	694	8737M	0.415	243	9170	12.536	1100
6005	2.628	686	7231	6.521	1100	8021	2.087	577	8738M	0.565	273	9178	4.370	1034
6018	2.479	656	7232	8.120	1100	8031	1.805	521	8742	0.342	228	9179	11.815	1100
6045	3.199	800	7309F	6.066	1100	8032	1.758	512	8745	2.497	659	9180	4.633	1087
6204	5.717	1100	7313F	2.671	694	8033	2.063	573	8748	0.610	282	9182	1.995	559
6206	2.123	585	7317F	4.091	978	8037	1.790	518	8755	0.673	295	9186	9.412	1100
6213	1.836	527	7327F	4.543	1069	8039	1.466	453	8799	0.628	286	9220	3.556	871
6214	1.145	389	7333M	2.610	682	8044	1.985	557	8800	2.268	614	9402	5.348	1100
6216	3.388	838	7335M	2.899	740	8045	0.712	302	8803	0.040	168	9403	9.631	1100
6217	3.199	800	7337M	3.553	871	8046	2.019	564	8805M	0.207	201	9410	1.614	483
6229	3.008	762	7350F	5.208	1100	8047	0.627	285	8810	0.153	191	9450	0.594	279
6233	1.581	476	7360	4.346	1029	8058	1.983	557	8814M	0.186	197	9452	1.184	397
6235	5.014	1100	7370	5.046	1100	8072	0.693	299	8815M	0.252	210	9453	3.431	846
6236	3.948	950	7382	5.420	1100	8102	1.471	454	8820	0.106	181	9501	2.866	733
6237	1.447	449	7390	3.656	891	8103	4.272	1014	8824	2.136	587	9505	2.746	709
6251	3.640	888	7394M	7.195	1100	8106	3.281	816	8825	1.805	521	9516	1.697	499

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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
9519	3.521	864												
9521	2.874	735												
9522	2.463	653												
9534	2.953	751												
9554	6.195	1100												
9586	0.412	242												
9600	2.115	583												
9609	0.397	239												
9620	1.322	424												
9661	1.478	456												

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FOOTNOTES

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.

*** 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 1.654 and elr x 1.604.

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 the ***Basic Manual*** notes for Code 7370 --"Taxicab Co.":

Employee operated vehicle for policies effective 10/1/2026 to 12/31/2026	$98,400
Leased or rented vehicle for policies effective 10/1/2026 to 12/31/2026	$65,700

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk) 0.010

Expense Constant applicable in accordance with the ***Basic Manual*** rule $160

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

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.194
Tax Multiplier	1.043

Loss Development Factors	
1st Adjustment	0.20
2nd Adjustment	0.12
3rd Adjustment	0.08
4th Adjustment	0.06

Maximum Minimum Premium $1,100

Maximum Annual Payroll

For any employee who is employed by the State of Nevada or any agency or political subdivision of the state* (NRS 616B.222)	$36,000
For officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)	
Receiving compensation	$36,000
Not receiving compensation	$6,000
For any other employee for policies effective 10/1/2026 to 12/31/2026 (NRS 616B.222)	$98,433.60

* The state of Nevada or any agency or political subdivision of the state may elect to calculate employee payroll subject to the maximum payroll applicable to any other employee not employed by the state of Nevada or any agency or political subdivision of the state.

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 month	$500

Minimum Premium Multiplier 200

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

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

Premium Determination for Partners and Sole Proprietors (NRS 616A.210)

Licensed as subcontractors and working as a subcontractor under the direction of the principal contractor. Deemed wage per month	$500

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MISCELLANEOUS VALUES (cont.)

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Total Losses							
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	1.2%	0.8%	0.7%	0.5%	0.4%	0.3%	0.2%
$250	2.9%	2.0%	1.6%	1.3%	1.0%	0.7%	0.6%
$500	5.1%	3.7%	3.0%	2.4%	1.8%	1.3%	1.0%
$1,000	8.2%	6.2%	5.1%	4.0%	3.0%	2.3%	1.9%
$1,500	10.4%	7.9%	6.5%	5.2%	3.9%	3.0%	2.5%
$2,000	12.1%	9.4%	7.7%	6.2%	4.7%	3.7%	3.0%
$2,500	13.4%	10.5%	8.8%	7.1%	5.3%	4.2%	3.4%
$5,000	18.2%	14.8%	12.4%	10.3%	8.0%	6.5%	5.3%
$10,000	24.3%	20.4%	17.4%	14.9%	11.8%	9.8%	8.0%
$15,000	28.7%	24.6%	21.2%	18.6%	14.9%	12.5%	10.4%
$20,000	32.2%	28.0%	24.3%	21.5%	17.5%	14.8%	12.4%

Terrorism - (Assigned Risk)..... 0.050

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the ***Basic Manual*** rule, Federal coverages..... 30%

(Multiply a Non-F classification rate by a factor of 1.30 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.25) and the adjustment for differences in loss-based expenses (1.038).)

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.

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