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**DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE**

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**Notice for Nevada Small Businesses  
Workers' Compensation Premium Relief Due to COVID-19 Shutdowns**

Many workplaces look very different now because of the Covid-19 crisis. Some businesses have had to lay off or furlough employees. Some employers have kept workers on the payroll but sent them home with no work. Other employees are able to work from home. This changes their workers' compensation risk, and the premium may be lowered as a result. Contact your insurance company if any of these situations apply to you.

- If you have laid off employees, your insurance company can adjust your estimated payroll.
- If you are still paying your employees but they are not working, the insurance company may agree to not include this payroll in its calculation of premiums.
- If your employees are working from home, their classification should be adjusted to "Clerical Telecommuter Employees" or another appropriate classification, which may have a lower premium than the employee's regular classification.
- If a physical audit to determine changes in payroll or classification is impracticable because of social-distancing requirements, the insurer may allow self-audits or virtual audits.
- If you are still having difficulty paying your premium, many insurers are offering payment plans and flexibility of due dates.

The Division of Insurance has issued [this](#) guidance to Nevada's workers' compensation insurers encouraging these premium relief measures. Likewise, Nevada's workers' compensation advisory organization, the National Council on Compensation Insurance (NCCI), has developed a [COVID-19 FAQ](#) for further guidance on dealing with this pandemic.

If you own a small business, the Division encourages you to contact your insurer with any questions regarding coverage or premium-relief measures. You can also contact the Division of Insurance if they have further questions. Visit our [Contact Us](#) page for more information.