

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NEVADA**

**Page S1**

**Original Printing**

*Effective March 1, 2011*

**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
0001	-	-	1710E	7.97	1000	2570	4.59	1000	3114	5.95	1000	3724	5.95	1000
0002	-	-	1741E	13.67	1000	2585	4.63	1000	3118	2.85	810	3726	5.69	1000
0005	4.94	1000	1747	5.04	1000	2586	2.59	758	3119	1.92	624	3803	3.93	1000
0008	3.58	956	1748	5.23	1000	2587	5.60	1000	3122	3.17	874	3807	3.48	936
0010	-	-	1803E	8.17	1000	2589	2.49	738	3126	4.06	1000	3808	4.03	1000
0016	7.87	1000	1852E	3.65	970	2600	3.19	878	3131	3.87	1000	3821	8.19	1000
0034	5.16	1000	1853	3.81	1000	2623	6.86	1000	3132	6.36	1000	3822	8.98	1000
0035	5.36	1000	1860	2.52	744	2651	3.67	974	3145	3.27	894	3824	8.84	1000
0036	5.21	1000	1924	3.93	1000	2660	3.29	898	3146	3.81	1000	3826	1.05	450
0037	9.02	1000	1925	5.54	1000	2670	2.79	798	3169	3.94	1000	3827	1.94	628
0039	-	-	2001	4.71	1000	2683	2.54	748	3175E	3.65	970	3830	2.37	714
0042	5.35	1000	2002	5.40	1000	2688	4.46	1000	3179	2.76	792	3851	4.29	1000
0050	8.84	1000	2003	4.71	1000	2702	31.50	1000	3180	2.90	820	3865	3.75	990
0054	-	-	2014	9.12	1000	2709	25.08	1000	3188	3.22	884	3881	5.76	1000
0058	-	-	2016	3.62	964	2710	11.06	1000	3220	3.19	878	4000	9.20	1000
0060	-	-	2021	5.88	1000	2714	5.98	1000	3223	4.95	1000	4021	5.74	1000
0079	6.20	1000	2039	2.66	772	2727X	11.06	1000	3224	5.47	1000	4024E	5.31	1000
0083	18.22	1000	2041	3.70	980	2731	6.27	1000	3227	9.48	1000	4034	9.50	1000
0091	-	-	2065	4.76	1000	2735	6.02	1000	3240	3.26	892	4036	5.24	1000
0092	-	-	2070	5.57	1000	2759	7.11	1000	3241	5.09	1000	4038	5.19	1000
0093	-	-	2081	7.52	1000	2790	4.52	1000	3255	3.05	850	4053	4.25	1000
0094	-	-	2089	4.37	1000	2797	5.59	1000	3257	6.74	1000	4061	8.72	1000
0100	-	-	2095	4.05	1000	2799	3.87	1000	3270	3.27	894	4062	2.98	836
0101	-	-	2105	4.34	1000	2802	5.59	1000	3300	7.76	1000	4101	6.17	1000
0102	-	-	2110	4.39	1000	2812	4.87	1000	3303	4.97	1000	4109	1.23	486
0105	-	-	2111	5.07	1000	2835	4.23	1000	3307	4.37	1000	4110	1.85	610
0106	36.29	1000	2112	4.47	1000	2836	3.94	1000	3315	5.59	1000	4111	4.51	1000
0107	-	-	2114	3.09	858	2841	3.89	1000	3334	4.95	1000	4112	-	-
0113	6.72	1000	2121	3.17	874	2881	2.98	836	3336	4.15	1000	4113	2.31	702
0169X	3.38	916	2130	4.47	1000	2883	4.87	1000	3365	7.56	1000	4114	4.13	1000
0170	4.78	1000	2131	4.05	1000	2913	5.35	1000	3372	3.48	936	4130	5.47	1000
0251	5.90	1000	2143	3.60	960	2915	5.21	1000	3373	5.28	1000	4131	4.05	1000
0400	13.30	1000	2156	-	-	2916	6.07	1000	3383	1.73	586	4133	5.06	1000
0401	14.93	1000	2157	7.71	1000	2923	3.63	966	3385	1.37	514	4149	1.15	470
0771N	0.89	-	2172	2.45	730	2942	4.05	1000	3400	4.01	1000	4150	-	-
0908P	207.00	447	2174	3.86	1000	2960	7.71	1000	3507	5.57	1000	4206	5.48	1000
0913P	651.00	891	2211	7.35	1000	3004	3.96	1000	3515	3.22	884	4207	1.77	594
0917	6.92	1000	2220	3.89	1000	3018	7.20	1000	3548	2.06	652	4239	3.26	892
1005*	18.04	1000	2286	2.66	772	3022	5.04	1000	3559	4.03	1000	4240	3.75	990
1016X*	33.30	1000	2288	3.65	970	3027	3.38	916	3574	1.77	594	4243	3.50	940
1164E	11.74	1000	2300	2.74	788	3028	4.44	1000	3581	2.25	690	4244	4.27	1000
1165E	10.69	1000	2302	2.25	690	3030	12.17	1000	3612	3.65	970	4250	3.15	870
1320	4.58	1000	2305	3.55	950	3040	10.75	1000	3620	5.67	1000	4251	4.13	1000
1322	11.62	1000	2361	2.26	692	3041	5.96	1000	3629	2.47	734	4263	4.11	1000
1430	8.40	1000	2362	2.61	762	3042	6.96	1000	3632	3.63	966	4273	3.77	994
1438	3.19	878	2380	3.67	974	3064	5.02	1000	3634	3.65	970	4279	3.91	1000
1452	2.64	768	2386	1.87	614	3066	-	-	3635	4.29	1000	4282	3.34	908
1463	13.32	1000	2388	2.55	750	3069	9.38	1000	3638	2.33	706	4283	4.34	1000
1472	4.88	1000	2402	3.87	1000	3076	5.95	1000	3642	2.14	668	4299	4.10	1000
1624E	8.50	1000	2413	2.57	754	3081E	6.42	1000	3643	9.68	1000	4304	4.06	1000
1642	5.38	1000	2416	2.26	692	3082E	7.44	1000	3647	4.15	1000	4307	3.67	974
1654	20.41	1000	2417	2.90	820	3085E	5.60	1000	3648	2.86	812	4351	1.39	518
1655	8.64	1000	2501	4.80	1000	3110	5.02	1000	3681	1.61	562	4352	2.73	786
1699	6.51	1000	2503	1.47	534	3111	7.16	1000	3685	1.32	504	4360	2.18	676
1701	5.55	1000	2534	3.50	940	3113	2.45	730	3719	2.49	738	4361	2.16	672

**REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES**

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective March 1, 2011

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
4362	1.94	628	5213	10.52	1000	6400	12.96	1000	7405N	2.25	934	8072	1.56	552
4410	5.50	1000	5215	5.84	1000	6503	5.66	1000	7408X	1.15	470	8102	3.38	916
4420	5.74	1000	5221	7.16	1000	6504	5.66	1000	7409	-	-	8103	5.23	1000
4431	2.21	682	5222	8.33	1000	6702M*	9.24	1000	7420X	27.58	1000	8105	5.16	1000
4432	2.25	690	5223	4.34	1000	6703M*	12.86	1000	7421	2.43	726	8106	9.79	1000
4439	2.55	750	5348	3.93	1000	6704M*	10.27	1000	7422X	7.68	1000	8107	7.61	1000
4452	5.00	1000	5402	5.00	1000	6801F	14.28	1000	7423	-	-	8111	4.99	1000
4459	5.30	1000	5403	11.35	1000	6811	9.14	1000	7425	7.35	1000	8116	4.01	1000
4470	3.41	922	5437	7.25	1000	6824F	17.96	1000	7431N	4.01	1000	8203	8.91	1000
4484	3.26	892	5443	3.45	930	6826F	17.19	1000	7445N	1.22	-	8204	5.00	1000
4493	3.62	964	5445	5.67	1000	6834	5.45	1000	7453N	2.16	-	8209	5.02	1000
4511	1.42	524	5462	6.75	1000	6836	6.65	1000	7502	3.91	1000	8215	5.02	1000
4557	2.37	714	5472	8.83	1000	6843F	21.25	1000	7515	3.62	964	8227	8.38	1000
4558	4.22	1000	5473	15.87	1000	6845F	29.82	1000	7520	6.07	1000	8232	6.67	1000
4561	-	-	5474	6.07	1000	6854	10.59	1000	7538	11.69	1000	8233	8.91	1000
4568	4.54	1000	5478	6.03	1000	6872F	26.76	1000	7539	3.51	942	8235	6.65	1000
4581	2.38	716	5479	8.06	1000	6874F	46.19	1000	7540	5.12	1000	8263	16.21	1000
4583	5.21	1000	5480	6.41	1000	6882	5.40	1000	7580	6.55	1000	8264	9.36	1000
4611	1.42	524	5491	7.04	1000	6884	13.57	1000	7590	10.75	1000	8265	9.63	1000
4635	4.10	1000	5506	14.93	1000	7016M	6.67	1000	7600	5.14	1000	8279	10.83	1000
4653	2.40	720	5507	5.26	1000	7024M	7.40	1000	7601	6.00	1000	8288	12.79	1000
4665	12.56	1000	5508E	15.52	1000	7038M	6.82	1000	7605	4.68	1000	8291	5.78	1000
4670	7.52	1000	5535	9.38	1000	7046M	13.42	1000	7610	1.29	498	8292	7.37	1000
4683	3.65	970	5537	8.84	1000	7047M	9.27	1000	7611	5.62	1000	8293	13.30	1000
4686	2.88	816	5538	-	-	7050M	9.48	1000	7612	8.79	1000	8304	10.73	1000
4692	0.96	432	5551	17.81	1000	7090M	7.58	1000	7613	6.03	1000	8350	9.15	1000
4693	1.15	470	5606	3.38	916	7098M	14.91	1000	7704	-	-	8380	3.87	1000
4703	6.48	1000	5610	5.54	1000	7099M	18.67	1000	7705	8.78	1000	8381	3.27	894
4717	3.38	916	5645	10.76	1000	7133	8.59	1000	7710	8.95	1000	8385	4.25	1000
4720	2.31	702	5651	10.76	1000	7151M	10.44	1000	7711X	2.05	650	8392	3.07	854
4740	2.67	774	5703	25.86	1000	7152M	14.52	1000	7720	6.82	1000	8393	3.48	936
4741	6.05	1000	5705	9.07	1000	7153M	11.59	1000	7723X	4.22	1000	8500	8.76	1000
4751	2.85	810	5951	0.82	404	7222	14.57	1000	7724X	5.64	1000	8601	1.37	514
4771N	5.07	1000	6003	8.88	1000	7228	10.06	1000	7726X	0.53	346	8602	1.37	514
4777	9.82	1000	6005	6.27	1000	7229	10.58	1000	7855	7.61	1000	8603	0.60	360
4825	1.61	562	6017	8.74	1000	7230	9.77	1000	8001	3.86	1000	8606	6.02	1000
4828	2.52	744	6018	4.18	1000	7231	13.30	1000	8002	5.79	1000	8709F	10.90	1000
4829	2.52	744	6045	4.20	1000	7232	8.50	1000	8006	3.57	954	8719	6.38	1000
4902	3.41	922	6204	13.64	1000	7309F	38.43	1000	8008	1.65	570	8720	1.97	634
4923	1.59	558	6206	5.16	1000	7313F	9.58	1000	8010	2.40	720	8721	0.69	378
5020	7.16	1000	6213	3.15	870	7317F	19.87	1000	8013	0.84	408	8725	1.97	634
5022	6.62	1000	6214	4.88	1000	7327F	24.54	1000	8015	1.05	450	8726F	8.78	1000
5037	40.91	1000	6216	8.83	1000	7333M	11.64	1000	8017	2.06	652	8734M	1.51	542
5040	25.26	1000	6217	8.48	1000	7335M	12.92	1000	8018	3.74	988	8737M	1.35	510
5057	15.85	1000	6229	6.34	1000	7337M	16.18	1000	8021	3.62	964	8738M	1.89	618
5059	29.74	1000	6233	5.60	1000	7350F	23.26	1000	8031	3.55	950	8742	1.11	462
5069	56.96	1000	6235	10.16	1000	7360	10.95	1000	8032	3.41	922	8745	6.14	1000
5102	7.73	1000	6236	16.27	1000	7370	8.30	1000	8033	3.31	902	8748	1.06	452
5146	9.41	1000	6237	3.07	854	7382	6.31	1000	8037	2.06	652	8755	1.03	446
5160	5.91	1000	6251E	12.61	1000	7390	8.50	1000	8039	3.22	884	8799	1.83	606
5183	6.22	1000	6252E	12.15	1000	7394M	21.17	1000	8044	4.11	1000	8800	2.02	644
5188	5.47	1000	6260E	18.29	1000	7395M	23.52	1000	8045	1.13	466	8803	0.29	298
5190	4.80	1000	6306	7.83	1000	7398M	29.45	1000	8046	3.87	1000	8805M	0.81	402
5191	2.01	642	6319	5.59	1000	7402	0.60	360	8047	1.15	470	8808X	0.46	332
5192	5.06	1000	6325	8.00	1000	7403	5.50	1000	8058	6.75	1000	8810	0.60	360

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective March 1, 2011*

**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

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8814M	0.74	388	9403	14.38	1000									
8815M	1.01	442	9410	2.47	734									
8820	0.41	322	9450X	0.99	438									
8824	5.45	1000	9452X	3.10	860									
8825	2.90	820	9453X	4.51	1000									
8826	4.08	1000	9501	3.81	1000									
8829	3.51	942	9505	4.22	1000									
8831	2.83	806	9516	4.35	1000									
8832	0.62	364	9519	6.41	1000									
8833*	1.51	542	9521	6.27	1000									
8835	4.30	1000	9522	2.47	734									
8861X	1.73	586	9534	7.32	1000									
8867	-	-	9554	13.23	1000									
8868	0.81	402	9586	1.23	486									
8869	1.65	570	9600	2.90	820									
8871	0.51	342	9609X	0.67	374									
8901	0.43	326	9620	1.80	600									
9012	2.21	682	9661X	2.33	706									
9014	5.16	1000	9662X*	5.00	1000									
9015	4.87	1000												
9016	4.42	1000												
9019	4.05	1000												
9022X	1.59	558												
9033	3.12	864												
9040*	3.39	918												
9052	2.66	772												
9058	1.75	590												
9059	-	-												
9060	2.50	740												
9061	1.94	628												
9063	1.27	494												
9077F	2.38	716												
9082	1.47	534												
9083	2.55	750												
9084	2.21	682												
9088	3.43	926												
9089	1.30	500												
9093	1.87	614												
9101	4.63	1000												
9102	3.05	850												
9110X	3.86	1000												
9150X	0.45	330												
9152	-	-												
9154	2.71	782												
9156	5.09	1000												
9170	5.84	1000												
9178	4.87	1000												
9179	42.66	1000												
9180	9.92	1000												
9182	3.63	966												
9183	-	-												
9186	26.28	1000												
9190	-	-												
9220	6.29	1000												
9402	6.82	1000												

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

E Rate for classification already includes the specific disease loading shown in the table below.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
1164E	0.17	S	1852E	0.10	Asb	5508E	0.09	S
1165E	0.17	S	3081E	0.10	S	6251E	0.10	S
1624E	0.07	S	3082E	0.19	S	6252E	0.15	S
1710E	0.10	S	3085E	0.10	S	6260E	0.22	S
1741E	1.89	S	3175E	0.05	S			
1803E	0.58	S	4024E	0.03	S			

S=Silica, Asb=Asbestos

F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

X Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$9.57. (For coverage written separately for federal benefits only, \$3.55. For coverage written separately for state benefits only, \$6.02.)
- 1016 Rate includes a non-ratable disease element of \$28.71. (For coverage written separately for federal benefits only, \$10.66. For coverage written separately for state benefits only, \$18.05.)
- 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 1.69 and elr x 1.611.
- 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.
- 8833 The ex-medical rate for this classification is \$0.94.
- 9040 The ex-medical rate for this classification is \$2.03.
- 9662 The ex-medical rate for this classification is \$5.00.

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**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**MISCELLANEOUS VALUES**

**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) - (Assigned Risk).....** 0.01

**Expense Constant** applicable in accordance with **Basic Manual** Rule 3-A-11..... \$240.00

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

Basic Premium Factor	0.30
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.163
Tax Multiplier	1.036

Loss Development Factors	
1st Adjustment	0.25
2nd Adjustment	0.20
3rd Adjustment	0.18
4th Adjustment	0

**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 month.....	\$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 Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:**

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.8%	0.6%	0.5%	0.4%	0.3%	0.2%
\$250	2.3%	1.7%	1.4%	1.1%	0.9%	0.6%	0.4%
\$500	3.7%	2.8%	2.3%	1.9%	1.6%	1.0%	0.8%
\$1,000	5.4%	4.2%	3.5%	2.9%	2.4%	1.7%	1.2%
\$1,500	6.6%	5.2%	4.4%	3.7%	3.1%	2.1%	1.6%
\$2,000	7.6%	6.0%	5.1%	4.3%	3.6%	2.6%	1.9%
\$2,500	8.4%	6.7%	5.7%	4.9%	4.1%	2.9%	2.2%
\$5,000	11.8%	9.5%	8.3%	7.1%	6.0%	4.5%	3.3%
\$10,000	16.4%	13.5%	11.9%	10.5%	9.0%	6.9%	5.2%
\$15,000	19.7%	16.5%	14.6%	13.0%	11.2%	8.8%	6.7%
\$20,000	22.3%	18.9%	16.9%	15.1%	13.1%	10.4%	8.0%

**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

Effective March 1, 2011

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

<b>Premium Determination for Partners and Sole Proprietors</b> (NRS 616A.210) <b>Licensed as subcontractors</b> and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500.00
<b>Terrorism</b> - (Assigned Risk).....	0.01
<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with <b>Basic Manual</b> Rule 3-A-4.....	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 (1.19) and the adjustment for differences in loss-based expenses (1.089).)

**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.