



**DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

February 10, 2026

**ANNUAL REPORT OF COMPLIANCE AUDITS OF
WORKERS' COMPENSATION INSURERS PURSUANT TO NRS 616B.003**

Dear Honorable Members of the Interim Finance Committee:

NRS 616B.003(1) requires the Administrator of the Division of Industrial Relations (DIR) to conduct, at least every five years, an audit of all insurers who provide workers' compensation insurance benefits to injured employees. Pursuant to NRS 616B.003(4), the Administrator is to provide a report of each audit to the Legislature, if it is in session, on or before March 1 of each year. If the Legislature is not in session, the Administrator issues the report to the Interim Finance Committee.

The following is a report of the audits conducted by the Workers' Compensation Section (WCS) of the DIR during the period January 1, 2025, through December 31, 2025, pursuant to NRS 616B.003. The report includes the Executive Summaries of each of the audits conducted. The audits covered 91 insurers (66 private carriers, 24 self-insured employers, 1 association) and a risk-based audit for 1 third party administrator.

These audits targeted key performance areas, such as timely benefit delivery, accurate calculations, proper documentation, and adherence to statutory deadlines.

A total of 246 claims were audited. The following table provides a summary of the violations identified in the 103 five-year audits by category and the percentage of violations of the total claims reviewed:

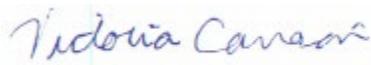
| # | Violation Type | Percentage |
|---|--|------------|
| 1 | Timely evaluation and offer of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation. | 18% |
| 2 | Accuracy of calculations and/or timely payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation. | 15% |
| 3 | Use of approved forms or timely response to written requests. | 12% |
| 4 | Missing required forms, claim documentation, or date of receipt. | 10% |
| 5 | Timely submission of required or requested forms. | 10% |

| # | Violation Type | Percentage |
|----|--|------------|
| 6 | Accuracy of completion of required or requested forms. | 10% |
| 7 | Timely determination of claim acceptance and/or notice of claim closure and/or right to appeal concerning determination(s). | 8% |
| 8 | Completion of required or requested forms. | 8% |
| 9 | Accuracy of calculations of average monthly wage (AMW) or travel reimbursement and/or timely payment of initial compensation. | 5% |
| 10 | Claims administration practices, confidentiality or inaccurate claims reporting. | 2% |
| 11 | Timely and/or accurate payment of medical bills in accordance with the Nevada Medical Fee Schedule or as otherwise contracted. | 1% |
| 12 | Vocational rehabilitation benefits. | 0% |
| | | 100% |

The audit findings reveal that timeliness and accuracy in delivering disability benefits remain the most significant compliance challenges. Delays in evaluating and offering benefits and inaccuracies in calculating or issuing payments accounted for over one-third of all violations. These issues directly impact injured workers by postponing critical financial support and creating uncertainty in benefit amounts. Addressing these gaps through enhanced monitoring, clearer guidance, and insurer training will be essential to ensure that benefits are provided promptly and accurately, reinforcing trust in Nevada's workers' compensation system.

If you have any questions or need more information, please contact me directly, or Jodi McCollins, Chief Administrative Officer, WCS, at (702) 486-9080 or via email at jmccollins@dir.nv.gov.

Sincerely,



Victoria Carreón
Administrator

VC/jcp

cc: Dr. Kristopher Sanchez, Director, Department of Business and Industry
Ryan Cherry, Chief of Staff, Governor's Office
Jodi McCollins, Chief Administrative Officer, Workers' Compensation Section, Division of Industrial Relations



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

REPORT OF COMPLIANCE AUDITS
2025 AUDIT YEAR
WORKERS' COMPENSATION INSURERS

February 10, 2026

CONTENTS

| | |
|---|----|
| INTRODUCTION | 5 |
| 1. PURPOSE _____ | 5 |
| 2. OBJECTIVE AND SCOPE _____ | 5 |
| 3. SUMMARY OF FIVE-YEAR AUDITS: OBJECTIVES AND FINDINGS _____ | 6 |
| A. Benefit Correction/Monetary Recovery: _____ | 6 |
| B. Administrative Action: _____ | 7 |
| 4. FIVE-YEAR AUDIT EXECUTIVE SUMMARIES _____ | 11 |
| A. PRIVATE CARRIER _____ | 12 |
| B. SELF-INSURED EMPLOYERS _____ | 46 |
| C. SELF-INSURED ASSOCIATIONS _____ | 71 |
| D. THIRD PARTY ADMINISTRATORS _____ | 73 |
| E. NO CLAIMS AUDITS _____ | 75 |
| 5. 2026 PROJECTED AUDIT SCHEDULE _____ | 77 |
| 6. REPORT CONTRIBUTORS _____ | 79 |

INTRODUCTION

1. PURPOSE

The purpose of this report is to comply with NRS 616B.003(1) and make a report of each audit to the Legislature on or before March 1 of each year. NRS 616B.003(1) requires that the administrator of the Division of Industrial Relations (DIR) “cause to be conducted at least every 5 years an audit of all insurers who provide benefits to injured employees pursuant to chapters 616A to 616D, inclusive, or chapter 617 of NRS.”

This Report of Compliance Audits is provided to the Members of the Interim Finance Committee, pursuant to NRS 616B.003(4), which requires the administrator to, on or before March 1 of each year, “make a report of each audit to the Legislature, if it is in session, or to the Interim Finance Committee if the Legislature is not in session.”

NRS 616B.012(1) indicates that, generally, “information obtained from any insurer, employer or employee is confidential and may not be disclosed or be open to public inspection in any manner which would reveal the person’s identity.” NRS 616B.012(7) provides that, in specified circumstances, the disclosure of information from files of claims or policyholders is a gross misdemeanor.

Pursuant to NRS 616B.012(1), information obtained from any insurer, employer or employee which would reveal the person’s identity has been redacted from this report.

2. OBJECTIVE AND SCOPE

OBJECTIVE

In accordance with NRS 616B.003 (1), the Workers’ Compensation Section (WCS) of DIR conducts an audit of each workers’ compensation insurer at least every five years.

The objectives of the audits are: 1) to identify and correct violations of statutes and regulations relating to the rights and benefits of injured employees, and 2) to determine if procedures are in place to ensure injured employees receive all benefits to which they are entitled in a timely manner.

Specifically, each audit focuses on the following major areas:

- Timely evaluation and offer of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation.
- Accuracy of calculations and/or timely payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation.
- Use of approved forms or timely response to written requests.
- Missing required forms, claim documentation, or date of receipt.
- Timely submission of required or requested forms.
- Accuracy of completion of required or requested forms.

- Timely determination of claim acceptance and/or notice of claim closure and/or right to appeal concerning determination(s).
- Completion of required or requested forms.
- Accuracy of calculations of average monthly wage (AMW) or travel reimbursement and/or timely payment of initial compensation.
- Claims administration practices, confidentiality or inaccurate claims reporting.
- Timely and/or accurate payment of medical bills in accordance with the Nevada Medical Fee Schedule or as otherwise contracted.
- Vocational rehabilitation benefits.

While the main objectives of the audits focus on insurer and third-party administrator performance, audits may also include employer and employee interviews to ensure employers are complying with such requirements as displaying the proper posters, the ability to provide proof of insurance, and employee notification of rights and responsibilities. Verification of the completion and maintenance of Notice of Injury or Occupational Disease (Incident Report) (C-1) Forms are also included in the employer site visits.

Some of the areas identified above directly affect the timely and accurate delivery of benefits to injured employees such as the calculation and payment of TTD, PPD, TPD and PTD. Other areas may have less of a direct effect on the benefits received by injured employees such as the claims administrator using an outdated form. All areas are monitored, however, to ensure that the entities within the regulatory authority of the DIR (insurers, employers, third-party administrators, medical providers, and organizations for managed care) are compliant with workers' compensation statutes and regulations.

SCOPE

The audits conducted during calendar year 2025 included workers' compensation claims dated from July 1, 2023, to June 30, 2024, along with 4 additional carry-over audits from prior audit periods.

3. SUMMARY OF FIVE-YEAR AUDITS: OBJECTIVES AND FINDINGS

In calendar year 2025 a total of 103 five-year audits were conducted, which impacted 92 insurers and resulted in a review of 246 claims.

A. BENEFIT CORRECTION/MONETARY RECOVERY:

In the claim files reviewed, the Division identified approximately \$6,860.16 in underpayments to injured employees and approximately \$2,985.42 in overpayments to injured employees. The Division requires underpayments to be rectified by the insurer at the time of the audit, unless the findings are disputed, and additional research is required for resolution. Insurers may recover overpayments made to injured employees pursuant to NRS 616C.155.

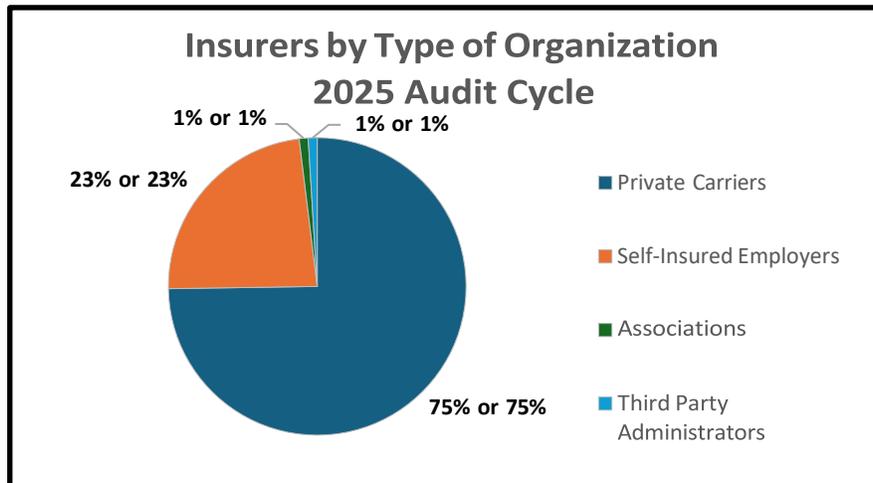
B. ADMINISTRATIVE ACTION:

The DIR is authorized to impose administrative fines, issue notices of correction and/or request plans of corrective action for violations of Chapters 616A through 617 of the Nevada Revised Statutes. The DIR is also authorized to impose benefit penalties for certain violations as referenced in NRS 616D.120. As a result of the 5-year audits conducted in 2025 pursuant to NRS 616B.003, the DIR issued 231 administrative fines totaling \$288,375, including 63 notices of correction. Plans of corrective action were required to be submitted by insurers for each audit with reportable findings. There were no violations referred to the WCS Benefit Penalty Unit for further investigation.

Below is a summary of the violations identified in the 103 five-year audits by category and the percentage of violations out of the total claims reviewed:

| # | Violation Type | Percentage |
|----|--|------------|
| 1 | Timely evaluation and offer of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation. | 18% |
| 2 | Accuracy of calculations and/or timely payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation. | 15% |
| 3 | Use of approved forms or timely response to written requests. | 12% |
| 4 | Missing required forms, claim documentation, or date of receipt. | 10% |
| 5 | Timely submission of required or requested forms. | 10% |
| 6 | Accuracy of completion of required or requested forms. | 10% |
| 7 | Timely determination of claim acceptance and/or notice of claim closure and/or right to appeal concerning determination(s). | 8% |
| 8 | Completion of required or requested forms. | 8% |
| 9 | Accuracy of calculations of average monthly wage (AMW) or travel reimbursement and/or timely payment of initial compensation. | 5% |
| 10 | Claims administration practices or inaccurate claims reporting. | 2% |
| 11 | Timely and/or accurate payment of medical bills in accordance with the Nevada Medical Fee Schedule or as otherwise contracted. | 1% |
| 12 | Vocational rehabilitation benefits. | 0% |
| | | 100% |

The following is a breakdown by type of insurer for the 2025 audit cycle:

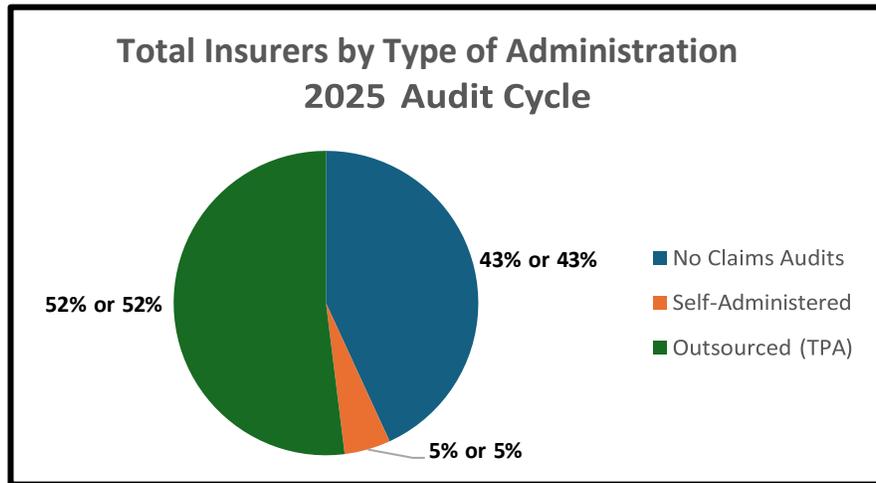


| Type of Insurer | Total Audits for 2025 Cycle | Total Individual Insurers |
|----------------------------|-----------------------------|---------------------------|
| Private Insurers | 77 | 66 |
| Self-Insured Employers | 24 | 24 |
| Associations | 1 | 1 |
| Third Party Administrators | 1 | 1 |
| Total | 103 | 92 |

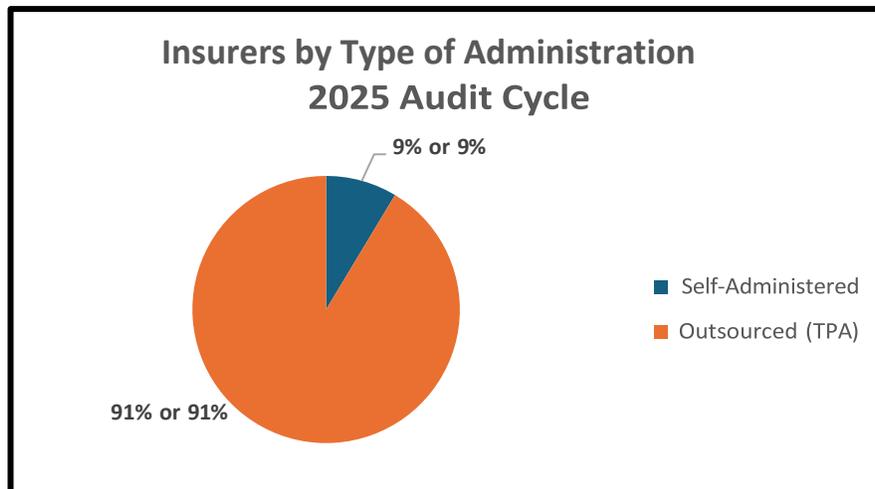
The difference between the total number of five-year audits (103) and total insurers (92), is as follows:

- Private Insurers – Five insurers required multiple audits because the administration of claims was shared between two or more different administrators.

Of the 102 insurer audits (including the 44 No Claims audits), 43% of insurers outsource the administration of claims, as follows:



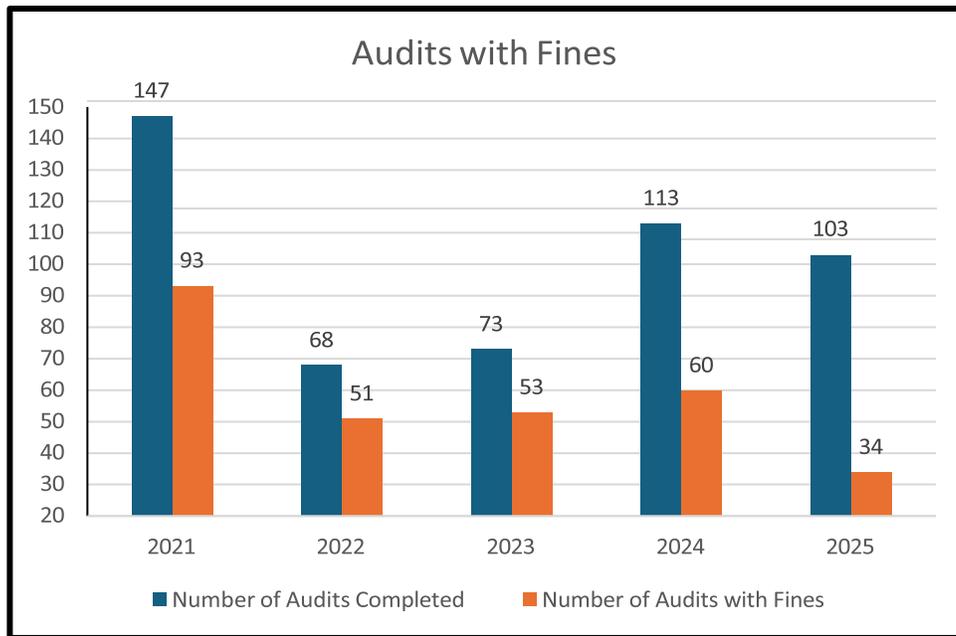
Of the 59 audits (not including the No Claims audits), 53 or 91% of insurers outsource the administration of claims, as follows:



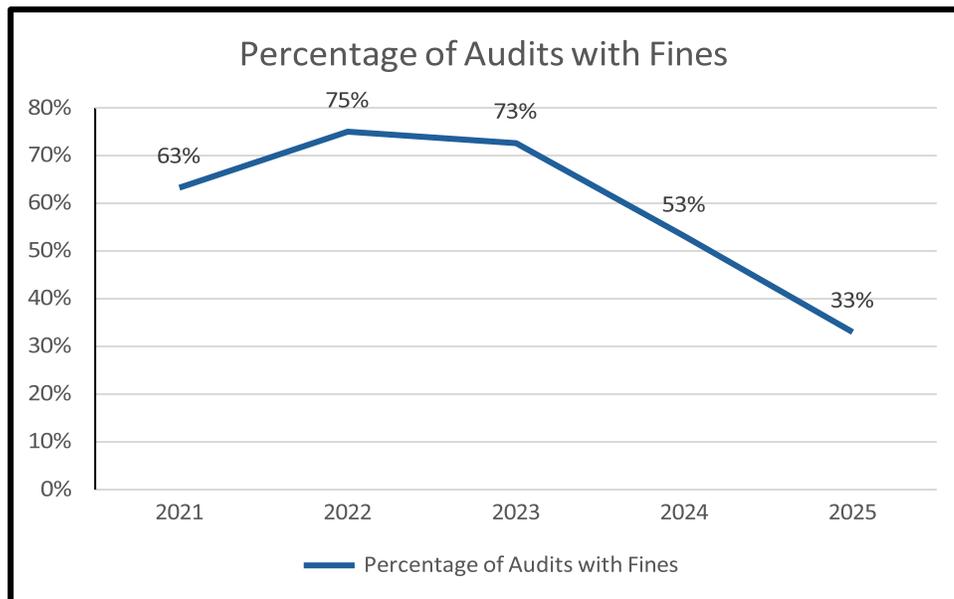
The top three third-party administrators representing the largest percentage of insurers consist of:

1. Sedgwick Claims Management Services Inc., 26%
2. Gallagher Bassett Services, Inc. 19%
3. Cannon Cochran Management Services Inc. 9%

Below is a five-year outline of how many audits had fines compared to how many audits were completed per year:



The percentages of audits with fines for the years 2021 through 2025 are as follows:



4. FIVE-YEAR AUDIT EXECUTIVE SUMMARIES

The following sections include an executive summary for each audit by type of insurer:

A. PRIVATE CARRIER



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**AMERICAN INTERSTATE INSURANCE
COMPANY**

PRIVATE CARRIER
Certificate #1708

BACKGROUND

American Interstate Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 6168.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
October 2, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of eight claim files out of 150, or 5% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

1. None identified.

C. Employer Responsibilities

1. None identified.

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and two administrative fines totaling \$6,000, as follows:

| # | TPA | #of NOCs | Total Fines |
|---|--|----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc | - | \$6,000 |
| | Total | - | \$6,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

AMERISURE PARTNERS
INSURANCE COMPANY

PRIVATE CARRIER
Certificate #116998

BACKGROUND

Amerisure Partners Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on February 28, 2012. The claims are self-administered.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
April 18, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Amerisure Partners Insurance Company reported four claims for the audit period.

METHODOLOGY

To gain an understanding of Amerisure Partners Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Lindsay Huffman, Director of Workers' Compensation at Amerisure Partners Insurance Company.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing three medical only, one indemnity, and no denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ARCH INDEMNITY INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #171

BACKGROUND

Arch Indemnity Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on April 6, 2007. The claims are administered by ESIS, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
July 25, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

ARCH Indemnity Insurance Company reported 357 claims for the audit period. A total of six claims were administered by ESIS, Inc., of which one claim file was reviewed.

METHODOLOGY

To gain an understanding of ARCH Indemnity Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and communicated with Kevin Patterson, Assistant Vice President, Compliance at ARCH Indemnity Insurance Company, and Julie Huie, Claims Team Leader for ESIS, Inc.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing one medical only claims, two indemnity claims, and three denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ARCH INDEMNITY INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #171

BACKGROUND

ARCH Indemnity Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on April 6, 2007. The claims are administered by Helmsman Management Services, LLC.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
August 22, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

ARCH Indemnity Insurance Company reported 357 claims for the audit period. A total of 13 claims were administered by Helmsman Management Services, LLC, of which one claim file was reviewed.

METHODOLOGY

To gain an understanding of ARCH Indemnity Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and communicated with Kevin Patterson, Assistant Vice President, Compliance at ARCH Indemnity Insurance Company and Todd Stallman, Senior Claims Manager, at Helmsman Management Services, LLC.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 11 medical only claims, two indemnity claims, and no denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ARCH INDEMNITY INSURANCE COMPANY

PRIVATE CARRIER
 Certificate #171

BACKGROUND

ARCH Indemnity Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on April 6, 2007. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on December 31, 2025.

For more information about this or other WCS audit reports email WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

ARCH Indemnity Insurance Company reported 357 claims for the audit period. A total of 119 claims were administered by Sedgwick Claims Management Services, Inc., of which 12 claims were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Inaccurate TTD Compensation Payments (NRS 616C.475(1))
2. Untimely TTD Compensation Payments (NRS 616C.475(3))
3. Assignment of Rotating Physician or Chiropractic Physician (NRS 616C.490(2)(b))

B. Claim Administration

1. Inaccurate Completion of Required Forms (NAC 616A.480(3))
2. Missing D-7 Forms (NAC 616C.520(1))

C. Employer Responsibilities

1. Employer Failed to Timely Submit Requested Forms (NRS 616A.480)
2. Employer Failed to Timely Submit or Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2)(a-c), (3))
3. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
4. Inaccurate Completion of Required Forms (NAC 616A.480(3))

COMPENSATION PAYMENTS

| | | |
|-------------|------------------|------------|
| Overpayment | Number of Claims | 1 |
| | Total Amount | \$1,139.50 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., three NOCs for employers, and 15 administrative fines totaling \$18,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|-------|--|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | 3 | \$15,000 |
| # | Employers | | |
| 1 | KinderCare Education LLC | 0 | \$750 |
| 2 | KUEHG Corporation (dba KinderCare Education LLC) | 1 | \$1,125 |
| 2 | Production Resource Group LLC | 0 | \$750 |
| 3 | Ross Stores, Inc. | 2 | \$1,125 |
| Total | | 6 | \$18,750 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ARCH INSURANCE COMPANY

PRIVATE CARRIER
Certificate #1342

BACKGROUND

Arch Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on August 1, 1999. The claims are administered by PMA Management Corporation.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
October 7, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Arch Insurance Company reported 233 claims for the audit period. A total of 18 claims were administered by PMA Management, of which one claim file was reviewed.

METHODOLOGY

To gain an understanding of Arch Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Kevin Patterson, Assistant Vice President, Claims Compliance for Arch Insurance Company, and Yesenia Martinez, Senior Account Claims Representative for PMA Management Corporation.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement and the claims database containing 14 medical only, four indemnity, and no denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ARCH INSURANCE COMPANY

PRIVATE CARRIER

Certificate #1342

BACKGROUND

Arch Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on August 1, 1999. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
December 5, 2025.**

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Arch Insurance Company reported 294 claims for the audit period. A total of 222 claims were administered by Sedgwick Claims Management Services, Inc., of which nine claim files were reviewed.

KEY FINDINGS

A. Claim Review

1. Inaccurate Calculation of AMW (NAC 616C.432(1), (2))
2. Inaccurate TTD Compensation Payments (NRS 616C.475(1))
3. Inaccurate PPD Lump Sum Payment (NRS 616C.495(6))

B. Claim Administration

No Findings.

C. Employer Responsibilities

1. Employers Failed to Complete and Timely Submit Requested Forms (NRS 616A.480(1), (2))

COMPENSATION PAYMENTS

| | | |
|--------------|------------------|------------|
| Underpayment | Number of Claims | 1 |
| | Total Amount | \$5,539.93 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction and five administrative fines totaling \$9,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$9,000 |
| # | Employers | | |
| 1 | Prime Communications, LP | 1 | - |
| 2 | Armorock, LLC | - | \$750 |
| | Total | 1 | \$9,750 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ATLANTIC SPECIALTY INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #1794

BACKGROUND

Atlantic Specialty Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 11, 2000. The claims are administered by JME Claims LLC.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 10 days after the issuance of the final audit report.

The audit final report was issued on
July 10, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of five, or 20% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None Identified

B. Claim Administration

1. None Identified

C. Employer Responsibilities

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Employers Holdings, as follows:

| # | Employer | # of NOCs | Total Fines |
|---|--------------------|-----------|-------------|
| 1 | Employers Holdings | 1 | - |
| | Total | 1 | - |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**BERKSHIRE HATHAWAY DIRECT
INSURANCE COMPANY**

PRIVATE CARRIER
Certificate #815

BACKGROUND

Berkshire Hathaway Direct Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on October 6, 2015. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None

**The final audit report was issued on
March 19, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of 21, or 5%, was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

None Identified

C. Employer Responsibilities

None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one administrative fine totaling \$3,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | - | \$3,000 |
| | Total | - | \$3,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

CHUBB INDEMNITY INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #1709

BACKGROUND

Chubb Indemnity Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by ESIS, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on
August 7, 2025.

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

Chubb Indemnity Insurance Company reported 92 claims for the audit period. A total of 12 claim files were administered by ESIS, Inc., of which two claims were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None identified

B. Claim Administration

1. Proper Use of the D-12a Form (NAC 616C.274(2))
2. Untimely Response to a Written Request (NAC 616C.094(1)(a))
3. Form Altered Without Approval (NAC 616A.480(4))

C. Employer Responsibilities

1. Missing Temporary Light-Duty Offer (NRS 616C.475(8))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three Notices of Correction (NOC) for ESIS, Inc., one NOC for Austin General Contracting, Inc., as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | ESIS, Inc. | 3 | - |
| # | Employers | | |
| 1 | Austin General Contracting, Inc. | 1 | - |
| | Total | 4 | - |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

CHUBB INDEMNITY INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #1709

BACKGROUND

Chubb Indemnity Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on
August 7, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Chubb Indemnity Insurance Company reported 92 claims for the audit period. A total of 80 claim files were administered by Gallagher Bassett Services, Inc., of which three claims were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Inaccurate Calculation of AMW (NAC 616C.432(1), (2))

B. Claim Administration

1. None identified

C. Employer Responsibilities

1. None identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notices of Correction (NOC) for Gallagher Bassett Services, Inc., as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | 1 | - |
| | Total | 1 | - |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

COMPWEST INSURANCE COMPANY
PRIVATE CARRIER
Certificate #18778

BACKGROUND

CompWest Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 6, 2006. The claims are administered by Meadowbrook, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None

**The audit final report was issued on
March 17, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of 14, or 7% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

1. Proper Use of Request for Hearing – Contested Claim (D-12a) Form (NAC 616C.274(2))
2. Required Form Not Used in Claim Administration (NAC 616A.480(1)(r))

C. Employer Responsibilities

1. Inaccurate Completion of Required Form (NAC 616A.480(1), (3))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three administrative fines totaling \$1,125, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------------------|-----------|-------------|
| 1 | Meadowbrook, Inc. | - | \$750 |
| # | Employer | | |
| 1 | Fiber Care Baths, Inc. | - | \$375 |
| | Total | - | \$1,125 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

FEDERATED MUTUAL
INSURANCE COMPANY

PRIVATE CARRIER
Certificate #235

BACKGROUND

Federated Mutual Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims were administered by Sierra Nevada Administrators, Inc. during the audit period.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
March 18, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Federated Mutual Insurance Company reported 24 claims for the audit period.

METHODOLOGY

To gain an understanding of Federated Mutual Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Jana Effertz, Compliance Counsel at Federated Mutual Insurance Company.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing 14 medical only, 10 indemnity, and three denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**GREAT DIVIDE INSURANCE
COMPANY**

PRIVATE CARRIER
Certificate #1562

BACKGROUND

Great Divide Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on February 8, 2006. The claims are administered by Berkley Insurance Company.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
December 31, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of one, or 100% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
2. Inaccurate Calculation of AMW (NAC 616C.432)
3. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))
4. Untimely Submission of PPD Rating Evaluation Report (NAC 616C.148(1))
5. Untimely PPD Award Determination (NRS 616C.490(7))
6. PPD Evaluation Report Not Provided to Inured Employee (NAC 616C.103(8))
7. Untimely PPD Award Payment (NAC 616C.103(5)(a))

B. Claim Administration

1. Inaccurate Completion of Required Forms (NAC 616A.480(1)(j)(p)(gg), (3))
2. Required Forms Not Used in Claim Administration (NAC 616A.480(1)(f)(h)(i)(j)(p)(r), (3))
3. Missing Date of Receipt (NAC 616C.082(1))

C. Employer Responsibilities

1. Employer Failed to File the C-3 Form (NRS 616C.045(1))
2. Employer Failed to File the D-8 Form (NRS 616C.045(1), (2))
3. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))

COMPENSATION PAYMENTS

| | | |
|--------------|------------------|----------|
| Underpayment | Number of Claims | 1 |
| | Total Amount | \$824.20 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains five Notices of Correction (NOC) for Berkley Insurance Company, one NOC for the employer, and administrative fines totaling \$2,250, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---------------------------------|-----------|-------------|
| 1 | Berkley Insurance Company | 5 | \$1,500 |
| # | Employer | | |
| 1 | MP Environmental Services, Inc. | 1 | \$750 |
| | Total | 6 | \$2,250 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

**GREAT NORTHERN INSURANCE
COMPANY**

PRIVATE CARRIER
Certificate #292

BACKGROUND

Great Northern Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
October 3, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Great Northern Insurance Company reported two claims for the audit period.

METHODOLOGY

To gain an understanding of Great Northern Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Gregory Shaefer at Gallagher Bassett Services, Inc. and Christian Holmwood, at Great Northern Insurance Company.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing two medical only claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

GREENWICH INSURANCE COMPANY
PRIVATE CARRIER
Certificate #305

BACKGROUND

Greenwich Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Broadspire Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
May 1, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of 18, or 6% was reviewed, and the following were identified:

KEY FINDINGS

A. Claim Review

1. Untimely TTD Compensation Payment (NRS 616C.475(3))
2. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

1. None identified

C. Employer Responsibilities

1. Employer Submitted an Incomplete C-3 Form
(NRS 616C.045(1), (2)(a)-(c))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC) and three administrative fines totaling \$6,375, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---------------------------|-----------|-------------|
| 1 | Broadspire Services, Inc. | - | \$6,000 |
| # | Employer | | |
| 1 | SFP Holding, Inc. | - | \$375 |
| | Total | - | \$6,375 |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**HARTFORD INSURANCE COMPANY
OF THE MIDWEST**

PRIVATE CARRIER
Certificate #1684

BACKGROUND

Hartford Insurance Company of the Midwest was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are self-administered.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2022 through June 30, 2023.

RECOMMENDATION STATUS

None

**The audit final report was issued on
January 28, 2025.**

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of eight claim files out of 138, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely TTD Compensation Payment (NRS 616C.475(3))
2. Untimely PPD Award Determination (NRS 616C.490{7})

B. Claim Administration

1. Missing Claim Documentation (NAC 616C.088 (l)(c)(f))
2. Missing Date of Receipt (NAC 616C.082{1})
3. Required Forms Not Used in Claim Administration (NAC 616A.480{1}(h)(p))

C. Employer Responsibilities

1. Employer Failed to Timely Submit the C-3 Form (NRS 616C.045{1})
2. Employer Failed to Timely Submit the Requested Form (NRS 616A.480(1))
3. Inaccurate Completion of Required Form (NAC 616C.435{1}, (8))
4. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and 21 administrative fines totaling \$23,625, as follows:

| # | Insurer/TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Hartford Insurance Company of the Midwest | - | \$18,000 |
| # | Employers | | |
| 1 | GL Enterprises | - | \$375 |
| 2 | The Beef Jerky LLC & BJS Building LLC | - | \$375 |
| 3 | Nevada Madness LLC | - | \$1,500 |
| 4 | Western Group Packaging LLC | - | \$375 |
| 5 | Rib Rack Co. | - | \$375 |
| 6 | Victory Burger & Wings Company LLC | - | \$750 |
| 7 | The Marshall Retail Group LLC | - | \$1,875 |
| | Total | - | \$23,625 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

NATIONAL INTERSTATE INSURANCE COMPANY

PRIVATE CARRIER
Certificate #1613

BACKGROUND

National Interstate Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims were administered by Sedgwick Claims Management Services, Inc. during the audit period.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
June 4, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

National Interstate Insurance Company reported four claims for the audit period.

METHODOLOGY

To gain an understanding of National Interstate Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Rosemarie McMorris, Claims Operations Director at Sedgwick Claims Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing three medical only, one indemnity, and no denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH PA
PRIVATE CARRIER
Certificate #456

BACKGROUND

National Union Fire Insurance Company of Pittsburgh PA was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2022 through June 30, 2023.

RECOMMENDATION STATUS

None.

The audit final report was issued on
March 13, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

National Union Fire Insurance Company of Pittsburgh PA reported 76 claims for the audit period. A total of 36 claim files were administered by Gallagher Bassett Services, Inc., of which four claims were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None identified

B. Claim Administration

1. Inaccurate Completion of Required Forms (NAC 616A.480(1)(gg)(p), (3))

C. Employer Responsibilities

1. Employers Submitted Incomplete C-3 Forms (NRS 616C.045(1), (2))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and four administrative fines totaling \$4,125, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | - | \$3,000 |
| # | Employers | | |
| 1 | Rock Gate Capital LLC | - | \$375 |
| 2 | Staff Management Solutions, LLC | - | \$375 |
| 3 | SMX, LLC | - | \$375 |
| | Total | - | \$4,125 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

NATIONAL UNION FIRE INSURANCE
COMPANY OF PITTSBURGH PA
PRIVATE CARRIER
Certificate #456

BACKGROUND

National Union Fire Insurance Company of Pittsburgh PA was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2022 through June 30, 2023.

RECOMMENDATION STATUS

None.

The audit final report was issued on
January 8, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

National Union Fire Insurance Company of Pittsburgh PA reported 76 claims for the audit period. A total of 40 claims were administered by Sedgwick Claims Management, Inc., of which one claim was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Response to a Written Request (NAC 616C.094(1), (2))

B. Claim Administration

None Identified

C. Employer Responsibilities

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and two administrative fines totaling \$3,375, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$3,000 |
| # | Employer | | |
| 1 | SB Landscaping and Design, Inc. | - | \$375 |
| | Total | - | \$3,375 |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

NGM INSURANCE COMPANY
PRIVATE CARRIER
Certificate #14146

BACKGROUND

NGM Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 3, 2008. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
April 18, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of three, or 33% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

1. Inaccurate Completion of Required Forms
(NAC 616A.480(1)(p)(gg)(hh), (3))

C. Employer Responsibilities

1. Employer Failed to Timely Submit the C-3 Form
(NRS 616C.045(1), (2))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and two administrative fines totaling \$3,375, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$3,000 |
| # | Employer | | |
| 1 | Probus, LLC | - | \$375 |
| | Total | - | \$3,375 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

PENNSYLVANIA MANUFACTURERS
INDEMNITY COMPANY

PRIVATE CARRIER
Certificate #11244

BACKGROUND

Pennsylvania Manufacturers Indemnity Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on October 19, 2001. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
November 7, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Pennsylvania Manufacturers Indemnity Company reported 13 claims for the audit period.

METHODOLOGY

To gain an understanding of Pennsylvania Manufacturers Indemnity Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Gregory Shaefer at Gallagher Bassett Services, Inc. and Patrick Conner, at Pennsylvania Manufacturers Indemnity Company.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 12 medical only and one denied claim filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

SECURITY NATIONAL INSURANCE COMPANY

PRIVATE CARRIER
 Certificate #100333

BACKGROUND

Security National Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on February 27, 2008. The claims are administered by AmTrust North America.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on December 2, 2025.

For more information about this or other WCS audit reports email WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of 14 claim files out of 272, or 5% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determinations (NRS 616C.065(1), (2))
2. Untimely TTD Compensation Payment (NRS 616C.475(3))
3. Inaccurate TTD Compensation Payments (NRS 616C.475(5)(a))
4. Untimely Response to a Written Request (NAC 616C.094(1), (2))

B. Claim Administration

1. No findings were identified.

C. Employer Responsibilities

1. Employer Failed to Complete or Timely Submit Requested Forms (NRS 616A.480)
2. Incomplete C-1 Forms (NRS 616C.015(2)(b), (3))
3. Employers Submitted Incomplete C-3 Forms (NRS 616C.045)
4. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
5. Outdated C-1 Form (NAC 616A.480(3), (4))

COMPENSATION PAYMENTS

| | | |
|-------------|------------------|------------|
| Overpayment | Number of Claims | 2 |
| | Total Amount | \$1,737.22 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains 12 Notices of Correction (NOC) for employers, and 44 administrative fines totaling \$17,250, as follows:

| | TPA | # of NOCs | Total Fines |
|----|-------------------------------|-----------|-------------|
| 1 | AmTrust North America | 2 | \$2,625 |
| # | Employers | | |
| 1 | Americana LV, LLC | - | \$6,000 |
| 2 | ANM, LLC The Neiders Company | 2 | \$375 |
| 3 | Cherished Legacy Academy, LLC | 1 | \$375 |
| 4 | Coral Academy of Science LV | 1 | - |
| 5 | Dolcevita Gelato, LLC | 2 | \$375 |
| 6 | JC Company, LLC | - | \$3,750 |
| 7 | KBL Investments, LLC | 1 | - |
| 8 | Koval Lane Hospitality, LLC | 1 | - |
| 9 | Ryerson Concrete, LLC | 1 | \$375 |
| 10 | Tayeme Enterprises, Inc. | 1 | \$2,250 |
| 11 | 21 Collision, LLC | - | \$1,125 |
| | Total | 12 | \$17,250 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

STARR INDEMNITY & LIABILITY
COMPANY

PRIVATE CARRIER
Certificate #565

BACKGROUND

Starr Indemnity & Liability Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 28, 2011. The claims are administered by CorVel Enterprise Comp, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
March 28, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Starr Indemnity & Liability Company reported 1,151 claims for the audit period. A total of 115 claim files were administered by CorVel Enterprises Comp, Inc., of which two claims were reviewed, and the following was identified.

KEY FINDINGS

A. Claim Review

1. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))

B. Claim Administration

None Identified

C. Employer Responsibilities

1. Inaccurate Completion of Required Form (NAC 616A.480(1), (3))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains two administrative fines totaling \$3,375, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------------------------|-----------|-------------|
| 1 | CorVel Enterprise Comp, Inc. | - | \$3,000 |
| # | Employer | | |
| 1 | Trivium Packaging USA, Inc. | - | \$375 |
| | Total | - | \$3,375 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

STARR INDEMNITY & LIABILITY
COMPANY

PRIVATE CARRIER
Certificate #565

BACKGROUND

Starr Indemnity & Liability Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 28, 2011. The claims are administered by ESIS, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on

May 21, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Starr Indemnity & Liability Company reported 1,151 claims for the audit period. A total of 203 claim files were administered by ESIS, Inc., of which six claims were reviewed, and the following was identified.

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

1. Forms Altered Without Approval (NAC 616A.480(4))

2. Required Forms Not Used in Claim Administration
(NAC 616A.480(1)(b)(zz))

3. Inaccurate Completion of Required Forms (NAC 616A.480(3))

C. Employer Responsibilities

None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains 20 administrative fines totaling \$60,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------|-----------|-------------|
| 1 | ESIS, Inc. | - | \$60,000 |
| | Total | - | \$60,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

STARR INDEMNITY & LIABILITY
COMPANY

PRIVATE CARRIER
Certificate #565

BACKGROUND

Starr Indemnity & Liability Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 28, 2011. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on
September 2, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Starr Indemnity & Liability Company reported 1,151 claims for the audit period. A total of 411 claim files were administered by Gallagher Bassett Services, Inc., of which six claims were reviewed, and the following was identified.

KEY FINDINGS

A. Claim Review

1. Inaccurate Calculation of AMW (NAC 616C.432(1), (2))
2. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
3. Untimely TTD Compensation Payments (NRS 616C.475(3))
4. Untimely Claim Determinations (NRS 616C.065(1))

B. Claim Administration

1. Proper Use of D-12a Forms (NAC 616C.274(1), (2))

C. Employer Responsibilities

1. Employer Failed to Complete and Timely Submit Requested Forms (NRS 616A.480(1))
2. Employer Failed to Complete C-3 Form (NRS 616A.480(1))
3. Written Light-Duty Requirements (NAC 616C.583(1))

COMPENSATION PAYMENTS

| | | |
|-------------|------------------|----------|
| Overpayment | Number of Claims | 1 |
| | Total Amount | \$108.70 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three Notices of Correction (NOC) for Gallagher Bassett Services, Inc., two NOCs for employers, and six administrative fines totaling \$12,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|-------|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | 2 | \$12,000 |
| # | Employers | | |
| 1 | Ole Red Las Vegas | - | \$750 |
| 2 | LDI Mechanical, Inc. | 1 | - |
| 3 | R A Reed Electric Company | 1 | - |
| Total | | 2 | \$12,750 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

STARR INDEMNITY & LIABILITY
COMPANY

PRIVATE CARRIER
Certificate #565

BACKGROUND

Starr Indemnity & Liability Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on December 28, 2011. The claims are administered by Helmsman Management Services LLC.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
April 7, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Starr Indemnity & Liability Company reported 1,151 claims for the audit period. A total of 102 claim files were administered by Helmsman Management Services LLC, of which one claim was reviewed.

METHODOLOGY

To gain an understanding of Starr Indemnity & Liability Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed David Castro, Regulatory Support Analyst at Starr Indemnity & Liability Company.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement and the claims database containing 60 medical only, 21 indemnity, and 21 denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

STARR INDEMNITY & LIABILITY
COMPANY

PRIVATE CARRIER
Certificate #565

BACKGROUND

Starr Indemnity & Liability Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on December 28, 2011. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
October 3, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Starr Indemnity & Liability Company reported 1,151 claims for the audit period. A total of 308 claim files were administered by Sedgwick Claims Management Services, Inc., of which five claims were reviewed, and the following was identified.

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

None Identified.

C. Employer Responsibilities

None Identified.

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one NOC, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | 1 | - |
| | Total | 1 | - |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

TRIUMPHE CASUALTY COMPANY
PRIVATE CARRIER
Certificate #11781

BACKGROUND

Triumphe Casualty Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on April 23, 2012. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None

**The audit final report was issued on
June 6, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of 22, or 5% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))

B. Claim Administration

No findings were identified.

C. Employer Responsibilities

No findings were identified.

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one administrative fine totaling \$3,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$3,000 |
| | Total | - | \$3,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

UNITED WISCONSIN INSURANCE COMPANY

PRIVATE CARRIER
Certificate #106612

BACKGROUND

United Wisconsin Insurance Company was certified as private carrier for workers' compensation insurance in the State of Nevada on May 17, 2011. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on April 4, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

United Wisconsin Insurance Company reported 104 claims for the audit period. Twelve claims were administered by Gallagher Bassett Services, Inc.

METHODOLOGY

To gain an understanding of United Wisconsin Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and communicated with Joe Wrozek, Compliance Advisor at United Wisconsin Insurance Company.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing nine medical only and three denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

UNITED WISCONSIN INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #106612

BACKGROUND

United Wisconsin Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on May 17, 2011. The claims are administered by Next Level Administrators, LLC.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on

April 1, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

United Wisconsin Insurance Company reported 104 claims for the audit period. A total of 30 claims were administered by Next Level Administrators, LLC, of which one claim file was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Late TTD Payment (NAC 616B.021)

B. Claim Administration

1. Untimely Issuance of the Explanation of Wage Calculation
(NAC 616C.520(1))

C. Employer Responsibilities

None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains two administrative fines totaling \$6,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|-------------------------------|-----------|-------------|
| 1 | Next Level Administrators LLC | - | \$6,000 |
| | Total | - | \$6,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

UNITED WISCONSIN INSURANCE
COMPANY

PRIVATE CARRIER
Certificate #106612

BACKGROUND

United Wisconsin Insurance Company was certified as private carrier for workers' compensation insurance in the State of Nevada on May 17, 2011. The claims are self-administered.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
April 4, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

United Wisconsin Insurance Company reported 104 claims for the audit period. Sixty-two claims were self-administered.

METHODOLOGY

To gain an understanding of United Wisconsin Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and communicated with Joe Wrozek, Compliance Advisor at United Wisconsin Insurance Company.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 43 medical only, four indemnity, and 15 denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

WCF NATIONAL INSURANCE COMPANY

PRIVATE CARRIER
Certificate #1251

BACKGROUND

WCF National Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are self-administered.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on November 13, 2025.

For more information about this or other WCS audit reports email WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of 20 claim files out of 1,124, or 2% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely PPD Award Determination (NRS 616C.490(7))

B. Claim Administration

No findings were identified.

C. Employer Responsibilities

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045)

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains 13 administrative fines totaling \$4,875, as follows:

| # | Insurer | # of NOCs | Total Fines |
|----|------------------------------------|-----------|-------------|
| 1 | WCF National Insurance Company | - | \$375 |
| # | Employers | | |
| 1 | AceComm Inc. | - | \$375 |
| 2 | Big Daddy & Co. | - | \$375 |
| 3 | Core Innovative Solutions | - | \$375 |
| 4 | Danville Services Corp. | - | \$750 |
| 5 | Great Basin Institute | - | \$375 |
| 6 | Haws Corporation | - | \$375 |
| 7 | Hotspur Casinos Nevada Ltd. | - | \$375 |
| 8 | Lucky Lucy D LLC | - | \$375 |
| 9 | Maverick, Inc. | - | \$375 |
| 10 | Nevada Children's Foundation, Inc. | - | \$375 |
| 11 | Parkway Flamingo LLC | - | \$375 |
| | Total | - | \$4,875 |

B. SELF-INSURED EMPLOYERS



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

ARCBEST CORPORATION
SELF-INSURED EMPLOYER
Certificate #122997

BACKGROUND

ArcBest Corporation was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on December 15, 1981. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
December 23, 2025.**

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of 15, or 7% was reviewed, and the following was identified:

KEY FINDINGS

D. Claim Review

1. None identified

E. Claim Administration

1. Proper Use of the D-12a Form (NAC 616C.274(2))
2. Inaccurate TTD Compensation Payments (NRS 616C.475(1))

F. Employer Responsibilities

1. None identified

COMPENSATION PAYMENTS

| | | |
|--------------|------------------|----------|
| Underpayment | Number of Claims | 1 |
| | Total Amount | \$335.22 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Gallagher Bassett Services, Inc., and one administrative fine totaling \$3,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | 1 | \$3,000 |
| | Total | 1 | \$3,000 |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

BEST BUY CO., INC.

SELF-INSURED EMPLOYER

Certificate #123211

BACKGROUND

Best Buy Co., Inc. was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on December 1, 1997. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on

October 2, 2025.

For more information about this or other WCS audit reports email

WCSAudit@dir.nv.gov

A total of two claim files out of 39, or 5%, were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None identified.

B. Claim Administration

None identified.

C. Employer Responsibilities

1. Employer Failed to Timely Submit Requested Form (NRS 616A.480{1})
2. Employer Submitted an Incomplete C-3 Form (NAC 616A.480{3})

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Best Buy Co., Inc., and one administrative fine totaling \$375, as follows:

| # | Employer | # of NOCs | Total Fines |
|---|--------------------|-----------|-------------|
| 1 | Best Buy Co., Inc. | 1 | \$375 |
| | Total | 1 | \$375 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

CATHOLIC CHARITIES OF SOUTHERN NEVADA

SELF-INSURED EMPLOYER
Certificate #122963

BACKGROUND

Catholic Charities of Southern Nevada was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on January 1, 2006. The claims are administered by Nevada Alternative Solutions, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on April 24, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Catholic Charities of Southern Nevada reported thirteen claims for the audit period.

METHODOLOGY

To gain an understanding of Catholic Charities of Southern Nevada's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Mary Spees, Vice President of Human Resources at Catholic Charities of Southern Nevada, and Chas Nort, President at Nevada Alternative Solutions, Inc.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing nine medical only, three indemnity, and one denied claim filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

CITY OF RENO

SELF-INSURED EMPLOYER

Certificate #123079

BACKGROUND

City of Reno was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on September 1, 1992. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2022 through June 30, 2023.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
January 7, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of 12 claim files out of 201, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Response to a Written Request (NAC 616C.094(1), (2))
2. Untimely Claim Determination (NRS 616C.065(1))
3. Inaccurate Calculation of AMW (NRS 616C.420(1), (2)(a))

B. Claim Administration

None.

C. Employer Responsibilities

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2))
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC) for City of Reno, no NOCs for employers, and 11 administrative fines totaling \$14,625, as follows:

| # | Insurer/TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$12,000 |
| # | Employers | | |
| 1 | City of Reno | - | \$2,625 |
| | Total | - | \$14,625 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

CITY OF SPARK

SELF-INSURED EMPLOYER

Certificate #123097

BACKGROUND

The City of Sparks was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on February 1, 1993. The claims are administered by Cannon Cochran Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through July 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
November 20, 2025.**

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of four claim files out of 68, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

1. EOB Not Provided with Medical Bill Payments (Nevada Medical Fee Schedule)
2. Required Forms Not Used in Claim Administration (NAC 616A.480(1)(b)(gg)(zz), (4))
3. Untimely Medical Bill Payment (NRS 616C.136(1))

C. Employer Responsibilities

1. Employer Failed to Timely Submit the C-3 Form (NRS 616C.045(1))
2. Inaccurate Completion of Required Form (NAC 616A.480(1)(i), (3))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notices of Correction (NOC) for Cannon Cochran Management Services, Inc., one NOC for the self-insured employer, and one administrative fine totaling \$375, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Cannon Cochran Management Services, Inc | 1 | - |
| # | Self-Insured Employer | | |
| 1 | City of Sparks | 1 | \$375 |
| | Total | 2 | \$375 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

DOUGLAS COUNTY SCHOOL DISTRICT

SELF-INSURED EMPLOYER
Certificate #123176

BACKGROUND

Douglas County School District was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 1994. The claims are administered by Cannon Cochran Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None

**The final audit report was issued on
May 15, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of two claim files out of thirty-three, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

None Identified

C. Employer Responsibilities

None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC) for CCMSI, no NOCs for employers, and one administrative fines totaling \$3,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|--|-----------|-------------|
| 1 | Cannon Cochran Management Services, Inc. | - | \$3,000 |
| | Total | - | \$3,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

ENCOMPASS HEALTH CORPORATION

SELF-INSURED EMPLOYER
Certificate #123143

BACKGROUND

Encompass Health Corporation was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on October 1, 1990. The claims are administered by CorVel Enterprise Comp, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on November 20, 2025.

For more information about this or other WCS audit reports email WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of two claim files out of 32, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

1. Inaccurate Travel Reimbursement Calculations (NAC 616C.150(1), (3))
2. Required Forms Not Used in Claim Administration (NAC 616A.480(1)(b)(p)(r))

C. Employer Responsibilities

1. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
2. Written Light-Duty Requirements (NAC 616C.583(1))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains two Notices of Correction (NOC) for CorVel Enterprise Comp, Inc., two NOCs for the self-insured employer, and no administrative fines as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------------------------|-----------|-------------|
| 1 | CorVel Enterprise Comp, Inc. | 2 | - |
| # | Self-Insured Employer | | |
| 1 | Encompass Health Corporation | 2 | - |
| | Total | 4 | - |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

**FEDEX CORPORATION FOR FEDEX
FREIGHT, INC.**

SELF-INSURED EMPLOYER
Certificate #123050

BACKGROUND

FedEx Corporation for FedEx Freight, Inc. was certified as a self-Insured employer for workers' compensation insurance in the State of Nevada on November 1, 1991. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
October 2, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of two claim files out of 25, or 8% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Late TPD Payment (NAC 616B.021)
2. Inaccurate TPD Compensation Payments (NRS 616C.500(1))

B. Claim Administration

None identified.

C. Employer Responsibilities

1. Inaccurate Completion of Required Forms
(NAC 616A.480(1)(d), (3))

COMPENSATION PAYMENTS

| | | |
|--------------|------------------|----------|
| Underpayment | Number of Claims | 1 |
| | Total Amount | \$109.20 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for the employer, and three administrative fines totaling \$3,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$3,750 |
| # | Employer | | |
| 1 | FedEx Freight, Inc. | 1 | - |
| | Total | 1 | \$3,750 |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

FOUR QUEENS, LLC
SELF-INSURED EMPLOYER
Certificate #123109

BACKGROUND

Four Queens, LLC was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on June 1, 1993. The claims are administered by Nevada Alternative Solutions, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
August 21, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of 18, or 6% was reviewed, and the following were identified:

KEY FINDINGS

A. Claim Review

1. None identified

B. Claim Administration

1. Missing PPD Rating Appointment Letter (NAC 616C.103(2)(b))

C. Employer Responsibilities

1. None identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Nevada Alternative Solutions, Inc., as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------------------------------|-----------|-------------|
| 1 | Nevada Alternative Solutions, Inc. | 1 | - |
| | Total | 1 | - |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**HAMILTON HOLDING
MANAGEMENT CORP.**

SELF-INSURED EMPLOYER
Certificate #123118

BACKGROUND

Hamilton Holding Management Corp. was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on July 1, 1993. The claims are administered by Davies Claims Solutions.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
December 19, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of 24, or 4% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified.

B. Claim Administration

None Identified.

C. Employer Responsibilities

1. Employer Failed to Timely Submit Requested Form (NRS 616A.480(1))
2. Inaccurate Completion of Required Form (NAC 616A.480(1)(d), (3))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Hamilton Holding Management Corp., and one administrative fine totaling \$375, as follows:

| # | Self-Insured Employer | # of NOC | Total Fines |
|---|-----------------------------------|----------|-------------|
| 1 | Hamilton Holding Management Corp. | 1 | \$375 |
| | Total | 1 | \$375 |



**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION**

**HAT LIMITED PARTNERSHIP, DBA
MANPOWER TEMPORARY SERVICES**
SELF-INSURED EMPLOYER
Certificate #123151

BACKGROUND

HAT Limited Partnership, dba Manpower Temporary Services was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on March 1, 1992. The claims are self-administered.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
April 25, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of three claim files out of 55, or 5% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

1. Missing Dates of Receipt (NAC 616C.082)
2. Forms Altered Without Approval (NAC 616A.480(4))
3. Missing Claim Documents (NAC 616C.088(1)(f), (2))

C. Employer Responsibilities

None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains 21 administrative fines totaling \$7,875, as follows:

| # | Insurer | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | HAT Limited Partnership, dba Manpower Temporary Services | - | \$7,875 |
| | Total | - | \$7,875 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

HCA HEALTHCARE, INC.
SELF-INSURED EMPLOYER
Certificate #123099

BACKGROUND

HCA Healthcare, Inc. was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on January 1, 1986. The claims are administered by Broadspire Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
April 30, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

HCA Healthcare, Inc. reported 693 claims for the audit period.

METHODOLOGY

To gain an understanding of HCA Healthcare, Inc.'s workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Darla Marsh, Brea Team Manager at Broadspire Services, Inc.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing 613 medical only, 16 indemnity, and 64 denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

IKE GAMING, INC.

SELF-INSURED EMPLOYER

Certificate #123017

BACKGROUND

IKE Gaming, Inc. was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on October 9, 1983. The claims are administered by Nevada Alternative Solutions, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
May 15, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of one claim file out of 11, or 9% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None Identified

B. Claim Administration

1. Untimely TTD Compensation Payments (NRS 616C.475(3))

C. Employer Responsibilities

1. None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC) and one administrative fine totaling \$1,500, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------------------------------|-----------|-------------|
| 1 | Nevada Alternative Solutions, Inc. | - | \$1,500 |
| | Total | - | \$1,500 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

KNIGHT-SWIFT TRANSPORTATION HOLDINGS, INC. FOR KNIGHT TRANSPORTATION, INC.
SELF-INSURED EMPLOYER
Certificate #146761

BACKGROUND

Knight-Swift Transportation Holdings, Inc. for Knight Transportation, Inc. was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on September 8, 2017. The claims are administered by North American Risk Services.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on October 21, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

Knight-Swift Transportation Holdings, Inc. for Knight Transportation, Inc. reported 10 claims for the audit period.

METHODOLOGY

To gain an understanding of Knight-Swift Transportation Holdings, Inc. for Knight Transportation, Inc.'s workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Loretta Miller, Compensation Program Manager at Knight-Swift Transportation Holdings, Inc. for Knight Transportation, Inc.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing six medical only, two indemnity, and two denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

LAS VEGAS PAVING CORPORATION
SELF-INSURED EMPLOYER
Certificate #168720

BACKGROUND

Las Vegas Paving Corporation was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on October 1, 2022. The claims are administered by Cannon Cochran Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
November 21, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

Las Vegas Paving Corporation reported 57 claims for the audit period.

METHODOLOGY

To gain an understanding of Las Vegas Paving Corporation's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Jennifer Leeming, Compliance Manager at Las Vegas Paving Corporation and Tina Sanchez, State Compliance Manager at Cannon Cochran Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 41 medical only, 12 indemnity, and 4 denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

LS GROUP PARENT OPCO LLC
SELF-INSURED EMPLOYER
Certificate #161960

BACKGROUND

LS Group Parent Opco LLC was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on November 2, 2020. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 10 days after the issuance of the final audit report.

The audit final report was issued on
March 21, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of one claim file out of 18, or 6% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

None Identified

B. Claim Administration

None Identified

C. Employer Responsibilities

1. Employer Failed to Timely Submit the C-3 Form
(NRS 616C.045(1), (2), (4))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for the self-insured employer, as follows:

| # | Self-Insured Employer | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Les Schwab Tire Centers of Nevada, Inc. | 1 | - |
| | Total | 1 | - |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

MCDONALD'S CORPORATION
SELF-INSURED EMPLOYER
Certificate #123131

BACKGROUND

McDonald's Corporation was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on December 1, 1993. The claims are administered by Gallagher Bassett Services, Inc. As of October 31, 2024, the McDonald's Corporation ceased operations in the State of Nevada.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
May 20, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

McDonald's Corporation reported 19 claims for the audit period.

METHODOLOGY

To gain an understanding of McDonald's Corporation's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and communicated with Gregory Schaefer, Compliance Manager, at Gallagher Bassett Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 17 medical only, two indemnity, and no denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

NV ENERGY

SELF-INSURED EMPLOYER
Certificate #123064

BACKGROUND

NV Energy was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on July 1, 1992. The claims are administered by Cannon Cochran Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
December 31, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

NV Energy reported 26 claims for the audit period.

METHODOLOGY

To gain an understanding of NV Energy's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Felisha Okwuosa, Compliance Manager at NV Energy and Tina Sanchez at Cannon Cochran Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2025 Audit Announcement Letter and the claims database containing 14 medical only, six indemnity, and six denied claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). The compliance audit investigator obtained access to the claim files for each claim selected and reviewed the documents in the claim file and completed the WCS Claim Review Worksheet.

The claim review consisted of assessing the administration of claims to ensure injured employees receive timely and accurate determinations and benefits in compliance with workers' compensation statutes, including medical bill reviews and employer responsibilities.

RESULTS

No findings were identified.



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

PEPPERMILL CASINOS, INC.
SELF-INSURED EMPLOYER
Certificate #122953

BACKGROUND

Peppermill Casinos, Inc. was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 1988. The claims are administered by Cannon Cochran Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

**The audit final report was issued on
July 11, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of five claim files out of 94, or 5% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None Identified

B. Claim Administration

1. Untimely TTD Compensation Payments (NRS 616C.475(3))
2. Untimely Claim Determination (NRS 616C.065(1))

C. Employer Responsibilities

1. None Identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and two administrative fines totaling \$3,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|--|-----------|-------------|
| 1 | Cannon Cochran Management Services, Inc. | - | \$3,000 |
| | Total | - | \$3,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

RENOWN HEALTH

SELF-INSURED EMPLOYER

Certificate #123237

BACKGROUND

Renown Health was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on August 1, 1985. The claims are administered by ESIS, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans for corrective action must be provided to the Workers' Compensation Section (WCS) within 10 days after the issuance of the final audit report.

**The final audit report was issued on
July 29, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of 20 claim files out of 316, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Untimely PPD Award Determination (NRS 616C.490(7))
2. Missing Certificate of Mailing (NRS 616C.065(5)(a))
3. Untimely PPD Payment (NAC 616C.499(2)(a))

B. Claim Administration

1. Missing Claim Documentation (NAC 616C.088)
2. Untimely Medical Bill Payment (NRS 616C.136(1))

C. Employer Responsibilities

None Identified.

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three Notices of Correction (NOC) for ESIS, Inc., and no NOCs for the self-insured employer Renown Health. There are two administrative fines totaling \$750, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|------------|-----------|-------------|
| 1 | ESIS, Inc. | 3 | \$750 |
| | Total | 3 | \$750 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

**SEMINOLE HR HOLDINGS, LLC FOR
HR NEVADA, LLC**
SELF-INSURED EMPLOYER
Certificate #169721

BACKGROUND

Seminole HR Holdings, LLC for HR Nevada, LLC was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on December 19, 2022. The claims are administered by Constitution State Services, LLC.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

**The audit final report was issued on
April 22, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of nine claim files out of 159, or 6% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None identified

B. Claim Administration

1. Proper Use of D-12a Form (NAC 616C.274(2))
2. Claims Reported Incorrectly to DIR (NAC 616B.016(1)(a))

C. Employer Responsibilities

1. Employer Failed to File the C-3 Form (NRS 616C.045(1), (2)(a-c))
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains no Notices of Correction (NOC), and fourteen administrative fines totaling \$18,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|-------|----------------------------------|-----------|-------------|
| 1 | Constitution State Services, LLC | - | \$18,000 |
| # | Employer | | |
| 1 | HR Nevada, LLC | - | \$750 |
| Total | | - | \$18,750 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

THE KROGER CO.
SELF-INSURED EMPLOYER
Certificate #122996

BACKGROUND

The Kroger Co. was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on November 1, 1981. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

None.

The audit final report was issued on
August 27, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

A total of 15 claim files out of 290, or 5% were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Permanent Partial Disability (PPD) Rating Scheduled Untimely
NRS 616C.490(2)(a)
2. Untimely Response to a Written Request (NAC 616C.094(1), (2))
3. Untimely Temporary Partial Disability (TPD) Compensation Payments
(NAC 616C.598(8))

B. Claim Administration

No findings were identified.

C. Employer Responsibilities

1. Employer Failed to Timely Submit Employer's Report of Industrial Injury or Occupational Disease (C-3) Form (NRS 616C.045)

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains 12 administrative fines totaling \$25,875, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | - | \$24,750 |
| # | Employers | | |
| 1 | The Kroger Co. | - | \$1,125 |
| | Total | - | \$25,875 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

TREASURE ISLAND LLC
SELF-INSURED EMPLOYER
Certificate #122972

BACKGROUND

Treasure Island LLC was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on August 1, 2009. The claims are administered by Sedgwick Claims Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
October 30, 2025.**

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of seven claim files out of 137, or 5%, were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))
2. Untimely PPD Award Determination (NRS 616C.490(7))

B. Claim Administration

1. Untimely Response to a Written Request (NAC 616C.094(1))

C. Employer Responsibilities

No findings were identified.

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) and three administrative fines totaling \$9,000, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---|-----------|-------------|
| 1 | Sedgwick Claims Management Services, Inc. | 1 | \$9,000 |
| | Total | 1 | \$9,000 |



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

TRUEBLUE, INC.
SELF-INSURED EMPLOYER
Certificate #123180

BACKGROUND

TrueBlue, Inc. was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on December 1, 1996. The claims are administered by Gallagher Bassett Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

**The audit final report was issued on
September 18, 2025.**

For more information about this or other
WCS audit reports email

WCSAudit@dir.nv.gov

A total of one claim file out of nine, or 11% was reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. None identified

B. Claim Administration

1. Proper Use of the D-12a Form (NAC 616C.274(2))

C. Employer Responsibilities

1. None identified

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains one Notice of Correction (NOC) for Gallagher Bassett Services, Inc., as follows:

| # | TPA | # of NOCs | Total Fines |
|---|----------------------------------|-----------|-------------|
| 1 | Gallagher Bassett Services, Inc. | 1 | - |
| | Total | 1 | - |

C. SELF-INSURED ASSOCIATIONS



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

NEVADA AGRICULTURAL SELF-INSURED GROUP

ASSOCIATION
Certificate #5015

BACKGROUND

Nevada Agricultural Self-Insured Group was certified as an association of self-insured employers for workers' compensation insurance in the State of Nevada on October 1, 2008. The claims are administered by Associated Risk Management Services, Inc.

PURPOSE

To audit insurers who provide benefits to injured employees for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on
October 28, 2025.

For more information about this or other
WCS audit reports email
WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of four claim files out of 74, or 5% were reviewed, and the following was identified:

KEY FINDINGS

G. Claim Review

1. None identified

H. Claim Administration

1. None identified

I. Employer Responsibilities

1. Employer Failed to Timely Submit the C-3 Form (NRS 616C.045(1), (2))
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
3. Incomplete C-1 Form (NRS 616C.015(2)(a), (3))

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains two Notices of Correction (NOC), and one administrative fine totaling \$375 for Perazzo Dairy LLC, as follows:

| # | Employers | # of NOCs | Total Fines |
|---|-------------------|-----------|-------------|
| 1 | Perazzo Dairy LLC | 2 | \$375 |
| | Total | 2 | \$375 |

D. THIRD PARTY ADMINISTRATORS



STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INDUSTRIAL RELATIONS
WORKERS' COMPENSATION SECTION

HELMSMAN MANAGEMENT SERVICES LLC

THIRD-PARTY ADMINISTRATOR
Certificate #4431

BACKGROUND

Helmsman Management Services LLC was certified as a third-party administrator for workers' compensation insurance in the State of Nevada on October 1, 2009.

PURPOSE

To audit third-party administrators who administer claims for compliance with Nevada Revised Statutes (NRS) 616A to 617, in accordance with NRS 616B.003.

SCOPE

The scope of the audit is for claims filed with an injury date from July 1, 2023 through June 30, 2024.

RECOMMENDATION STATUS

Written plans of corrective action must be provided to the Workers' Compensation Section (WCS) within 30 days after the issuance of the final audit report.

The audit final report was issued on August 20, 2025.

For more information about this or other WCS audit reports email WCSAudit@dir.nv.gov

EXECUTIVE SUMMARY

A total of six claim files out of 976 were reviewed, and the following was identified:

KEY FINDINGS

A. Claim Review

1. Inaccurate Calculation of AMW (NAC 616C.432)
2. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
3. Late TTD Payments (NAC 616B.021)
4. Untimely Claim Determination (NRS 616C.065(1))

B. Claim Administration

1. Untimely PPD Award Determination (NRS 616C.490(7))
2. Insufficient Notice for Medical Exam (NAC 616C.1162(1), (2))
3. Missing Closure of Claim Notice (NRS 616C.235)

C. Employer Responsibilities

1. Employer Submitted an Incomplete (C-3) Form (NAC 616A.480(1)(d), (3))
2. Required Form Not Used in Claim Administration (NAC 616A.480(1)(i))

COMPENSATION PAYMENTS

| | | |
|--------------|------------------|---------|
| Underpayment | Number of Claims | 1 |
| | Total Amount | \$51.61 |

REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES

This report contains three Notices of Correction (NOC) for Helmsman Management Services LLC, five NOCs for employers, and four administrative fines totaling \$6,750, as follows:

| # | TPA | # of NOCs | Total Fines |
|---|---------------------------------------|-----------|-------------|
| 1 | Helmsman Management Services LLC | 3 | \$6,750 |
| # | Employers | | |
| 1 | Arte Museum LV LLC | 2 | - |
| 2 | Mission Support and Test Services LLC | 1 | - |
| 3 | Priority Appliance Online. Com | 1 | - |
| 4 | Costco Wholesale Corporation | 1 | - |
| | Total | 8 | \$6,750 |

E. NO CLAIMS AUDITS

| INSURER NAME | | CERTIFICATE OF AUTHORITY # |
|-------------------------|--|----------------------------|
| PRIVATE CARRIERS | | |
| 1 | American Builders Insurance Company | 169248 |
| 2 | American Economy Insurance Company | 34 |
| 3 | American Family Insurance Company | 126590 |
| 4 | American Interstate Insurance Company of Texas | 166602 |
| 5 | American National Property and Casualty Company | 856 |
| 6 | American Sentinel Insurance Company | 14622 |
| 7 | AmFed Advantage Insurance Company | 167666 |
| 8 | AmFed Casualty Insurance Company | 167665 |
| 9 | Amfed National Insurance Company | 167662 |
| 10 | Cerity Insurance Company | 1339 |
| 11 | Continental Divide Insurance Company | 165049 |
| 12 | Diamond Insurance Company | 168719 |
| 13 | Endurance American Insurance Company | 1710 |
| 14 | Explorer Insurance Company | 1482 |
| 15 | First National Insurance Company of America | 257 |
| 16 | Fletcher Reinsurance Company | 11040 |
| 17 | Foremost Insurance Company Grand Rapids Michigan | 261 |
| 18 | Foremost Property and Casualty Insurance Company | 1425 |
| 19 | Foremost Signature Insurance Company | 1393 |
| 20 | Glatfelter Insurance Company | 132816 |
| 21 | Horizon Midwest Casualty Company | 168354 |
| 22 | Intrepid Casualty Company | 167240 |
| 23 | National Builders Insurance Company | 169559 |
| 24 | Nationwide Agribusiness Insurance Company | 1236 |
| 25 | Next Insurance Us Company | 149264 |
| 26 | OBI America Insurance Company | 134517 |
| 27 | Omaha National Insurance Company | 168266 |
| 28 | Palomar Specialty Insurance Company | 126460 |
| 29 | Point Specialty Insurance Company | 659 |
| 30 | Prescient National Insurance Company | 167242 |
| 31 | Privilege Underwriters Reciprocal Exchange | 114730 |
| 32 | Providence Washington Insurance Company | 551 |
| 33 | Republic Fire and Casualty Insurance Company | 1767 |
| 34 | Rural Trust Insurance Company | 164823 |
| 35 | Samsung Fire and Marine Insurance Co., Ltd. | 116316 |
| 36 | Scottsdale Indemnity Company | 1730 |
| 37 | SECURA Insurance Company | 112570 |
| 38 | SECURA Supreme Insurance Company | 112684 |
| 39 | Silver Oak Casualty, Inc. | 166724 |
| 40 | St. Paul Mercury Insurance Company | 585 |
| 41 | State Auto Property and Casualty Insurance Company | 116421 |
| 42 | Stonewood Insurance Company | 168608 |
| 43 | Union Insurance Company of Providence | 130767 |
| 44 | WestGUARD Insurance Company | 169190 |

5. 2026 PROJECTED AUDIT SCHEDULE

| INSURER NAME | | CERTIFICATE OF AUTHORITY # |
|-------------------------|--|----------------------------|
| PRIVATE CARRIERS | | |
| 1 | 7710 Insurance Company | 131066 |
| 2 | Accident Fund Insurance Company of America | 12714 |
| 3 | Accident Insurance Company Inc (Risk-Based) | 100944 |
| 4 | Accredited Surety and Casualty Company Inc | 1634 |
| 5 | Ace American Insurance Co | 17 |
| 6 | AIG Property Casualty Company | 113 |
| 7 | Alaska National Insurance Company | 1448 |
| 8 | American Automobile Insurance Company | 28 |
| 9 | American Fire and Casualty Company | 1778 |
| 10 | American Zurich Insurance Company | 1072 |
| 11 | Amtrust Insurance Company | 100311 |
| 12 | Badger Mutual Insurance Company | 16597 |
| 13 | Benchmark Insurance Company | 1601 |
| 14 | Bitco General Insurance Corporation | 114 |
| 15 | Brotherhood Mutual Insurance Company | 1768 |
| 16 | Carolina Casualty Insurance Company | 132 |
| 17 | Cherokee Insurance Company | 1123 |
| 18 | Chubb National Insurance Company | 1752 |
| 19 | Cincinnati Indemnity Company (The) | 98081 |
| 20 | Commerce And Industry Insurance Company | 168 |
| 21 | Copperpoint American Insurance Company | 147560 |
| 22 | Copperpoint Casualty Insurance Company | 147561 |
| 23 | Copperpoint General Insurance Company | 147790 |
| 24 | Copperpoint Indemnity Insurance Company | 147559 |
| 25 | Copperpoint Insurance Company | 147558 |
| 26 | Copperpoint Western Insurance Company | 147562 |
| 27 | CorePointe Insurance Company | 151 |
| 28 | Emcasco Insurance Company | 130765 |
| 29 | Employers Mutual Casualty Company | 215 |
| 30 | Farmers Insurance Exchange | 230 |
| 31 | Federated Reserve Insurance Company | 141542 |
| 32 | First Dakota Indemnity Company | 118298 |
| 33 | First Liberty Insurance Corporation (The) | 1633 |
| 34 | Florists' Mutual Insurance Company | 1351 |
| 35 | Granite State Insurance Company | 287 |
| 36 | Hartford Accident & Indemnity Company | 307 |
| 37 | Hartford Casualty Insurance Company | 308 |
| 38 | Hartford Insurance Company of Illinois | 150223 |
| 39 | Hartford Insurance Company of the Southeast | 150224 |
| 40 | Hartford Underwriters Insurance Company | 469 |
| 41 | Imperium Insurance Company | 991 |
| 42 | Indemnity Insurance Company of North America | 1233 |
| 43 | LM Insurance Corporation | 1650 |
| 44 | Mag Mutual Insurance Company | 143941 |

2026 PROJECTED AUDIT SCHEDULE, continued

| INSURER NAME | | CERTIFICATE OF AUTHORITY # |
|-----------------------------------|--|----------------------------|
| PRIVATE CARRIERS | | |
| 45 | Markel Insurance Company | 1105 |
| 46 | Midwest Employers Casualty Company | 1373 |
| 47 | Mitsui Sumitomo Insurance Company of America | 11671 |
| 48 | MS Transverse Insurance Company | 335 |
| 49 | National Casualty Company | 438 |
| 50 | National Fire Insurance Company of Hartford | 440 |
| 51 | North Pointe Insurance Company | 119026 |
| 52 | Obi National Insurance Company | 120551 |
| 53 | Ohio Security Insurance Company | 1776 |
| 54 | Pennsylvania Manufacturers Association Insurance | 807 |
| 55 | Republic Indemnity Company of California | 1685 |
| 56 | RLI Insurance Company | 570 |
| 57 | Sentinel Insurance Company Ltd | 1811 |
| 58 | Sentry Insurance Company | 598 |
| 59 | Sompo America Fire & Marine Insurance Company | 140191 |
| 60 | Sompo America Insurance Company | 1071 |
| 61 | Star Insurance Company | 1400 |
| 62 | Starnet Insurance Company | 1770 |
| 63 | Tokio Marine America Insurance Company | 118811 |
| 64 | Travelers Casualty and Surety Company | 4 |
| 65 | Tri State Insurance Company of Minnesota | 114442 |
| 66 | Trumbull Insurance Company | 1618 |
| 67 | Twin City Fire Insurance Company | 657 |
| SELF-INSURED EMPLOYERS | | |
| 1 | Boyd Gaming Corporation | 123005 |
| 2 | City Of Henderson | 123103 |
| 3 | City Of North Las Vegas | 123155 |
| 4 | Clark County | 123236 |
| 5 | Costco Wholesale Corporation | 123087 |
| 6 | Las Vegas Convention & Visitors Authority | 123034 |
| 7 | Las Vegas Metropolitan Police Department | 123092 |
| 8 | Las Vegas Valley Water District | 123037 |
| 9 | Marriott International Inc | 122999 |
| 10 | Monarch Casino & Resort Inc | 123160 |
| 11 | Poly-America for Poly-West Inc | 122971 |
| 12 | Raley's Inc | 123242 |
| 13 | Southwest Gas Corporation | 122955 |
| 14 | Station Casinos LLC | 122976 |
| 15 | Young Electric Sign Company (YESCO) | 123231 |
| THIRD PARTY ADMINISTRATORS | | |
| 1 | Sedgwick Claims Management Services Inc (Risk Based) (TPA) | 17894 |
| 2 | Zurich Services Corporation (Risk-Based) (TPA) | 3155643 |

Other 2026 projects:

- ❖ Lung & Heart Disease Claim Review

6. REPORT CONTRIBUTORS

Contributors to this report:

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