



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

**February 25, 2025**

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

Dear Honorable Members of the Nevada Legislature:

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, 2024 through December 31, 2024, pursuant to the NRS 616B.003. Included in the report are the Executive Summaries of each of the audits conducted. The audits covered 101 insurers (92 private carriers, 9 self-insured employers, and 0 associations).

Each audit focused on the following major areas:

Each audit focused on the following major areas:

- Timely determination of claim acceptance.
- Timely evaluation and offer of permanent partial disability.
- Accuracy of calculations and payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation.
- Timely and accurate payment of medical bills in accordance with the Nevada Medical Fee Schedule or as otherwise contracted.
- Timely payment of initial compensation.
- Vocational rehabilitation benefits.
- Use of approved forms.
- Claims administration practices.
- Notification of the right of appeal concerning determination(s).

A total of 340 claims were audited. The following table is a summary of the violations identified in the 113 five-year audits by category and the percentage of violations of the total claims reviewed:

#	Violation Type	Percentage
1	Benefit determination issues, such as untimely determinations.	30%
2	Benefit determination issues, such as calculation errors for TTD, TPD, and/or PPD benefit payments.	16%
3	Claim file issues such as untimely indexing, claim misclassification and reporting, and missing required disclosures.	10%
4	Form related issues, such as failure to complete required forms for claims administration.	26%
5	Form related issues, such as failure utilize approved forms for claims administration.	7%
6	Form related issues, such as failure to submit forms timely.	3%
7	Medical billing issues, such as timeliness and erroneous payments.	8%
		100%

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](mailto: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**  
**2024 AUDIT YEAR**  
**WORKERS' COMPENSATION**  
**INSURERS**

February 25, 2025

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# 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 determination of claim acceptance.
- Timely evaluation and offer of permanent partial disability.
- Accuracy of calculations and payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation.
- Timely and accurate payment of medical bills in accordance with the Nevada Medical Fee Schedule or as otherwise contracted.
- Timely payment of initial compensation.
- Vocational rehabilitation benefits.
- Use of approved forms.

- Claims administration practices.
- Notification of the right of appeal concerning determination(s).

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 2024, included workers' compensation claims dated from July 1, 2022 to June 30, 2023, along with 25 additional carry over audits from prior audit periods.

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

In calendar year 2024 a total of 113 five-year audits were conducted which impacted 102 insurers and resulted in a review of 337 claims.

#### *A. Benefit Correction/Monetary Recovery:*

In the claim files reviewed, the Division identified approximately \$13,708.49 in underpayments to injured employees and approximately \$39,748.26 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.

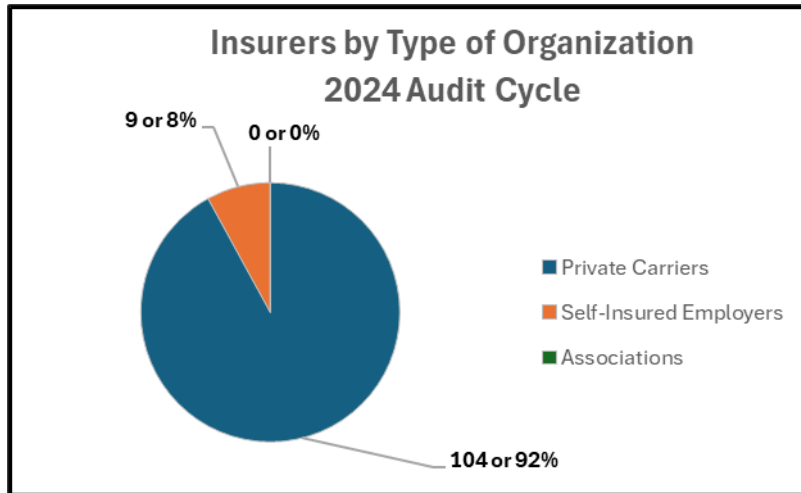
#### *B. Administrative Action:*

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 2024 pursuant to NRS 616B.003, the DIR issued administrative fines totaling \$704,250, including 123 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 113 five-year audits by category and the percentage of violations out of the total claims reviewed:

#	Violation Type	Percentage
1	Benefit determination issues, such as untimely determinations.	30%
2	Benefit determination issues, such as calculation errors for TTD, TPD, and/or PPD benefit payments.	16%
3	Claim file issues such as untimely indexing, claim misclassification and reporting, and missing required disclosures.	10%
4	Form related issues, such as failure to complete required forms for claims administration.	26%
5	Form related issues, such as failure utilize approved forms for claims administration.	7%
6	Form related issues, such as failure to submit forms timely.	3%
7	Medical billing issues, such as timeliness and erroneous payments.	8%
		100%

The following is a breakdown by type of insurer for the 2024 audit cycle:



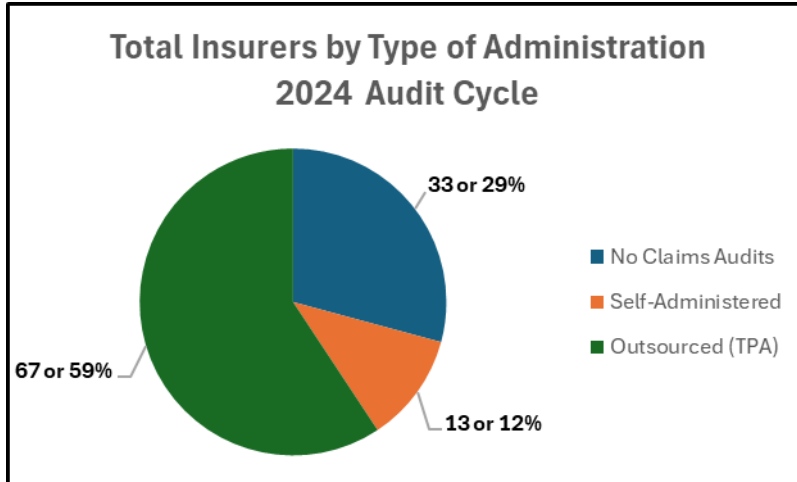
Type of Insurer	Total Audits for 2024 Cycle	Total Individual Insurers
Private Insurers	104	93
Self-Insured Employers	9	9
Associations	0	0
<b>Total</b>	<b>113</b>	<b>102</b>

The difference between the total number of five-year audits (113) and total insurers (102), is as follows:

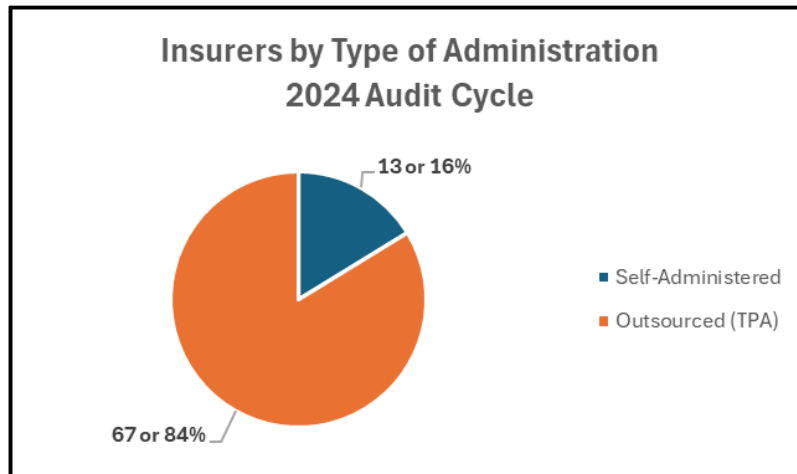
- Private Insurers – Four insurers required multiple audits because the administration of claims was shared between two or more different administrators.



Of the 113 audits (including the 33 No Claims audits), 59% of insurers outsource the administration of claims, as follows:



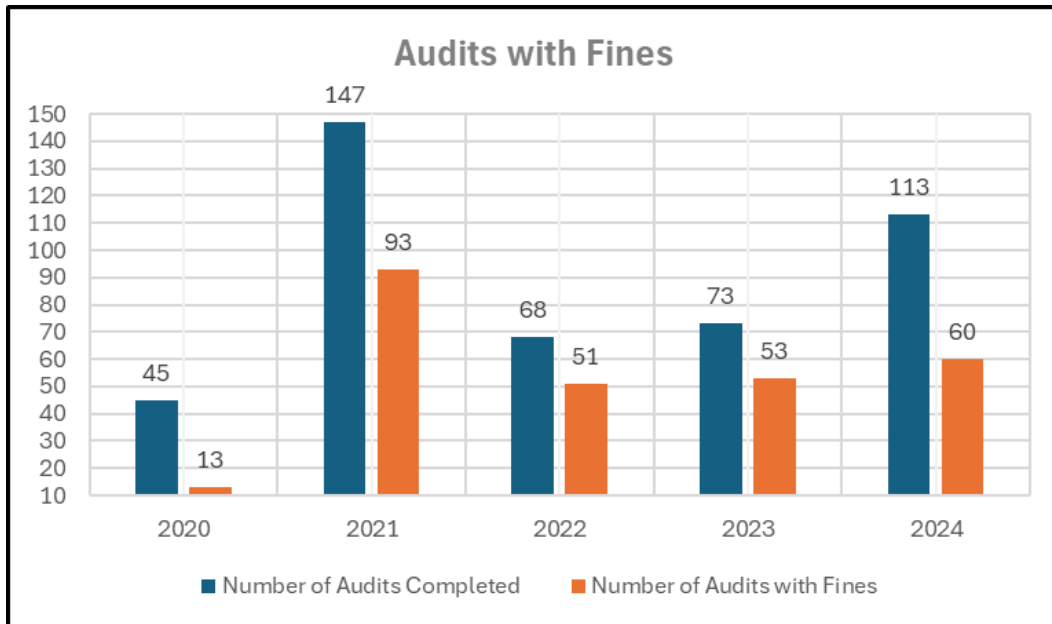
Of the 80 audits (not including the No Claims audits), 84% of insurers outsource the administration of claims, as follows:



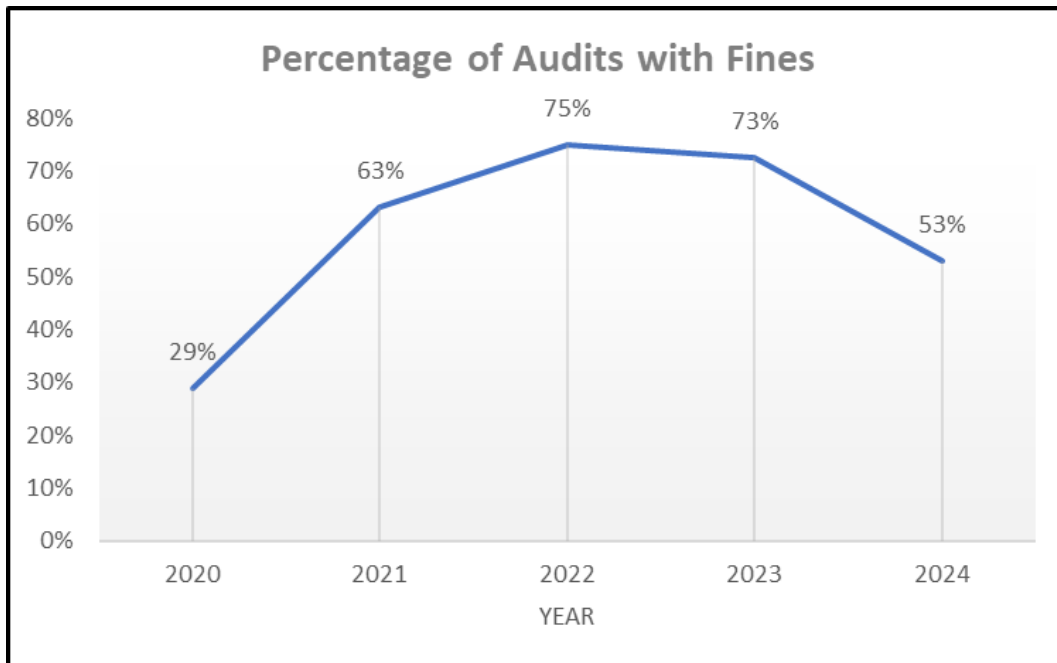
The top three third-party administrators representing the largest percentage of insurers consist of:

1. Broadspire Services, Inc., 12%
2. Sedgwick Claims Management Services Inc., 10%
3. Cannon Cochran Management Services Inc. (8%)/Gallagher Bassett Services, Inc. (8%), 16%

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 2020 through 2024 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 COMPENSATION**  
**INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #99532

**BACKGROUND**

American Compensation Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on September 15, 2008. The claims 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**  
**April 15, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

American Compensation Insurance Company reported 10 claims for the audit period.

**METHODOLOGY**

To gain an understanding of American Compensation Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Tina Sanchez, State Compliance Manager at Cannon Cochran Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2024 Audit Announcement Letter and the claims database containing seven medical only, one 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). A copy of the claim file was provided for the claim selected, the compliance audit investigator 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**

**AMERICAN FAMILY MUTUAL**  
**INSURANCE COMPANY, S.I.**  
PRIVATE CARRIER  
Certificate #1743

**BACKGROUND**

American Family Mutual Insurance Company, S. I. 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**

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**  
**October 2, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
2. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))

**B. Claim Administration**

None identified.

**C. Employer Responsibilities**

None identified.

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$525.00

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Sedgwick Claims Management Services, Inc., no NOC for employer, and one administrative fine totaling \$3,000, as follows:

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



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

**(AMERICAN ZURICH INSURANCE COMPANY)**

**THE ZURICH SERVICES CORPORATION**  
 THIRD PARTY ADMINISTRATOR (TPA)  
 License Number #3155643

**BACKGROUND**

The Zurich Services Corporation was certified as a TPA for workers' compensation insurance in the State of Nevada on May 3, 2016.

**PURPOSE**

This audit was conducted as part of an application review for The Zurich Services Corporation.

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 2020 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 October 24, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of six claim files out of 315, or 2% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Inaccurate Calculation of AMW (NAC 616C.432)
3. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))
4. Untimely TTD Compensation Payment (NRS 616C.475(1), (3))

**B. Claim Administration**

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

**C. Employer Responsibilities**

1. Inaccurate Completion of Required Form (NAC 616A.480(1), (3), (4))
2. Employer Submitted an Incomplete or Failed to File the C-3 Form (NRS 616C.045)

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	1
	Total Amount	\$2,066.80

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for The Zurich Services Corporation, zero NOCs for employers, and 14 administrative fines totaling \$5,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	The Zurich Services Corporation	1	\$3,000
#	Employers		
1	Chugach Alaska Corporation	-	\$750
2	Covenant Care	-	\$375
3	SMGHA Nevada, LLC	-	\$375
4	MYR Group, Inc.	-	\$375
5	Workforce Business Services CA, LLC	-	\$375
	Total	-	\$5,250



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

**BERKLEY CASUALTY COMPANY**

PRIVATE CARRIER  
Certificate #1777

**BACKGROUND**

Berkley Casualty Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on November 18, 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**

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 15, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

None

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Incomplete Required Forms (NRS 616A.480)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Corrections (NOC) for Berkley Casualty Company, no NOC for the employer, and one administrative fine totaling \$375, as follows:

#	Employer	# of NOCs	Total Fines
1	Martin Iron Works, Inc.	-	\$375
	Total	-	\$375





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

**BERKSHIRE HATHAWAY**  
**HOMESTATE INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #1888

**BACKGROUND**

Berkshire Hathaway Homestate Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on May 14, 2010. 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**

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  
September 20, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 17 claim files out of 280, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1))
2. Inaccurate Calculation of Average Monthly Wage (NAC 616C.432)
3. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
4. Irregular TTD Compensation Payments (NRS 616C.475(3))
5. Untimely Initial TTD Compensation Payments (NRS 616C.475(3))
6. Inaccurate Travel Reimbursement Calculation (NAC 616C.150(2))
7. Inaccurate Temporary Partial Disability (TPD) Compensation Payments (NAC 616C.598(1), (9))

**B. Claim Administration**

1. Required Forms Not Used in Claim Administration (NAC 616A.480(3), (4))
2. Untimely Medical Bill Payment (NRS 616C.136(1))

**C. Employer Responsibilities**

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2), (3), (4))
2. Employer Failed to Timely Submit C-3 Form (NRS 616A.480(1))
3. Employer Failed to Timely D-8 Form (NRS 616A.480(1))
4. Employer Failed to Complete D-8 Form (NRS 616A.480(1))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	2
	Total Amount	\$198.24
Underpayment	Number of Claims	4
	Total Amount	\$1,075.85



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

**BERKSHIRE HATHAWAY**  
**HOMESTATE INSURANCE**  
**COMPANY**  
 PRIVATE CARRIER  
 Certificate #1888

**BACKGROUND**

Berkshire Hathaway Homestate Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on May 14, 2010. 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**

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.

**EXECUTIVE SUMMARY (Continued)**

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Berkshire Hathaway Homestate Insurance Company, no NOCs for employers, and 63 administrative fines totaling \$68,625, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Berkshire Hathaway Homestate Insurance Company	2	\$60,000
#	Employers		
1	Jushi, Inc.	-	\$375
2	Grill Concepts Inc. A California Corp.	-	\$1,125
3	Crown Painting Inc.	-	\$1,125
4	Associated Concrete Pumping	-	\$375
5	SMG	-	\$1,500
6	VZL Staffing Services LLC	-	\$1,500
7	Southgate Glass & Screen, Inc.	-	\$375
8	Northwest Commonwealth, LLC	-	\$1,125
9	Image Drywall & Paint, Inc.	-	\$375
10	Residential Fire Protection	-	\$375
11	SK Food Group Inc.	-	\$375
Total		2	\$68,625



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

**CALIFORNIA INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #1111

**BACKGROUND**

California Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on August 22, 2006. 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**

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 17, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of one claim file out of four, or 25% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None Identified

**B. Claim Administration**

1. Incomplete D-12a Form (NAC 616C.274)

**C. Employer Responsibilities**

None Identified

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Sedgwick Claims Management Services, Inc., 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**

**CLEAR SPRING PROPERTY AND  
CASUALTY COMPANY**  
PRIVATE CARRIER  
Certificate #11126

**BACKGROUND**

Clear Spring Property and Casualty Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on March 22, 2001. The claims are administered by Sedgwick Claims Management Services, Inc., located at 9930 West Cheyenne Avenue, Suite 150, Las Vegas, Nevada 89129.

**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  
October 03, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of four claim files out of 53, or 8% 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 Forms (NRS 616A.480(1)(a)-(b))
2. Incomplete C-1 Form (NRS 616C.015(2)(a)(3))
3. Employer Failed to Complete C-3 Form and/or D-8 Form (NRS 616C.045(1), (2)(a)-(d))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for the Insurer, no NOCs for employers, and five administrative fines totaling \$1,875, as follows:

#	Employers	# of NOCs	Total Fines
1	DP Curtis Trucking, Inc.	-	\$750
2	Nguyen Image Solutions, Inc.	-	\$750
3	Royal West Drywall, Inc.	-	\$375
	Total	-	\$1,875



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

**CONTINENTAL CASUALTY**  
**COMPANY**

PRIVATE CARRIER  
 Certificate #187

**BACKGROUND**

Continental Casualty 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, 2022 through June 30, 2023.

**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**  
**September 13, 2024**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of 47, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Calculation of Average Monthly Wage (NAC 616C.432)
2. Inaccurate TTD Compensation Payment (NRS 616C.475(1))

**B. Claim Administration**

1. Required Forms Not Completed in Claim Administration (NAC 616C.274(2))

**C. Employer Responsibilities**

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2), (3), (4))
2. Employer Failed to Complete D-8 Form (NRS 616A.480(1))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	2
	Total Amount	\$113.95
Underpayment	Number of Claims	1
	Total Amount	\$565.68

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notices of Correction (NOC) for Gallagher Bassett Services, Inc., No NOCs for employers, and 8 administrative fines totaling \$3,375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	1	\$18,000
#	Employers		
1	The Westmark Group	-	\$375
2	JNJ Engineering	-	\$750
Total		1	\$19,125



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

**THE CONTINENTAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #188

**BACKGROUND**

The Continental Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 17, 2008. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None

**The audit final report was issued on December 17, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

The Continental Insurance Company reported 74 claims for the audit period. A total of 18 claims were administered by Broadspire Services, Inc., of which two claim files were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Required Form Not Used in Claim Administration (NAC 616A.480(1)(p))
2. Proper Use of D-12a Form (NAC 616C.274(2))
3. Inaccurate AMW Calculations (NAC 616C.423(1)(e))
4. Untimely PPD Award Determination (NRS 616C.490(7))
5. Untimely PPD Award Payment (NAC 616C.103 (5)(a))
6. Inaccurate TTD Compensation Payments (NRS 616C.475(1))

**B. Claim Administration**

None identified.

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	1
	Total Amount	\$569.95

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

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

#	TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	-	\$18,000
#	Employers		
1	T-Mobile US, Inc.	-	\$375
2	JM Henderson LLC	-	\$375
	Total	-	\$18,750



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

**THE CONTINENTAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #188

**BACKGROUND**

The Continental Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 17, 2008. 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**

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 December 13, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

The Continental Insurance Company reported 74 claims for the audit period. A total of 45 claims were administered by Gallagher Bassett Services, Inc., of which two claim files were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

- 1. Compensation Paid Before Required (NRS 616C.155(1))

**B. Claim Administration**

- 1. Proper Use of D-12a Form (NAC 616C.274(2))
- 2. Required Form Not Used in Claim Administration (NAC 616A.480(1)(p)(zz))
- 3. Missing D-7 Form (NAC 616C.520(1))
- 4. Missing Date of Receipt (NAC 616C.082(1))
- 5. Missing Medical Billing Documentation (NAC 616C.088(1)(f)(1))

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$9,666.86

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notices of Correction (NOC) for Gallagher Bassett Services, Inc. and 15 administrative fines totaling \$39,750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	1	\$39,000
#	Employers		
1	Invo Holdings LLC	-	\$375
2	Silver Linings Advertising LLC	-	\$375
Total		1	\$39,750





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

**CRESTBROOK INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #1474

**BACKGROUND**

Crestbrook Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on May 20, 2013. 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, 2021 through June 30, 2022.

**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**  
**April 4, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Incomplete and Outdated C-3 Form (NAC 616A.480(1)(d)(3))
2. Untimely Claim Determination (NRS 616C.065(1)(a))

**B. Claim Administration**

None identified

**C. Employer Responsibilities**

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

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Broadspire Services, Inc., two NOCs for employers, and one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	1	\$375
#	Employers		
1	Rocky Mountain Agronomics, Inc.	1	-
Total		2	\$375





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

**CRUM & FORSTER INDEMNITY**  
**COMPANY**

PRIVATE CARRIER  
Certificate #1497

**BACKGROUND**

Crum & Forster Indemnity Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on August 11, 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, 2022 through June 30, 2023.

**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**  
**November 4, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Response to Written Request (NAC 616C.094(1)(a))
2. Permanent Partial Disability (PPD) Rating Scheduled Untimely (NRS 616C.490(2)(a))
3. Incorrect Calculation of Average Monthly Wage (AMW) (NAC 616C.432)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Broadspire Services, Inc., and three administrative fines totaling \$9000, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	1	\$9,000
	Total	1	\$9,000



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

**ELECTRIC INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #10814

**BACKGROUND**

Electric Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 22, 2001. 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 August 1, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Electric Insurance Company reported six claims for the audit period.

**METHODOLOGY**

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

The DIR/WCS reviewed the insurer's responses to the 2024 Entrance Letter and the claims database containing three medical only, zero 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 files were obtained, and for each claim selected, the compliance audit investigator 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**

**EMC PROPERTY & CASUALTY**  
**COMPANY**

PRIVATE CARRIER  
Certificate #11673

**BACKGROUND**

EMC Property & Casualty Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on April 8, 2002. 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**  
**September 4, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

EMC Property & Casualty Company reported three claims for the audit period.

**METHODOLOGY**

To gain an understanding of EMC Property & Casualty Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Rosemarie McMorris-Alexander, Claims Operations Director at Sedgwick Claims Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2024 Entrance letter and the claims database containing three medical only, zero indemnity, and zero 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**

**EMPLOYERS ASSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #113385

**BACKGROUND**

Employers Assurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on November 8, 2010. 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**

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  
October 16, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of seven claim files out of 112, or 6% were reviewed, and the following were identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Initial TTD Payment (NRS 616C.475(3))

**B. Claim Administration**

1. Forms Altered Without Approval (NAC 616A.480(3))

**C. Employer Responsibilities**

1. Employer Failed to Timely Submit the C-3 Form (NRS 616A.480(1))
2. Employer Failed to Complete C-3 Form (NRS 616C.045(1), (2))
3. Employer Failed to Complete D-8 Form (NRS 616A.480(1))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for Employers Assurance Company, no NOCs for employers, and 14 administrative fines totaling \$9,000 as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Employers Assurance Company	-	\$7,500
#	Employers		
1	Frscor Corp.	-	\$375
2	Global Property Management	-	\$750
3	WDI International	-	\$375
	Total	-	\$9,000

**REVISED**

10:48 am, Oct 10, 2024



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

**EMPLOYERS COMPENSATION**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #100892

**BACKGROUND**

Employers Compensation Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on August 29, 2007. 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**

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**  
**August 22, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of two claim files out of 33, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))
2. Untimely Submission of PPD Rating Evaluation Report (NAC 616C.148(1))

**B. Claim Administration**

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

**C. Employer Responsibilities**

None Identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

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

#	Insurer	# of NOCs	Total Fines
1	Employers Compensation Insurance Company	-	\$1,500
	Total	-	\$1,500



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

**EMPLOYERS PREFERRED  
 INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #111020

**BACKGROUND**

Employers Preferred Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on April 12, 2010. The claims are administered by the insurer.

**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**

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  
 October 4, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 20 claim files out of 902, or 2.2% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Inaccurate Payment of TTD Benefits (NRS 616C.475(1))
3. Untimely TTD Compensation Payments (NRS 616C.475(3))
4. PPD Rating Scheduled Untimely (NRS 616C.490(2)(a))
5. Untimely PPD Award Determination (NRS 616C.490(7))
6. Untimely Response to a Written Request (NAC 616C.094(1))
7. Untimely Issuance of the D-7 Form (NAC 616C.520(1))

**B. Claim Administration**

1. Untimely Processing of Medical Bills (NRS 616C.136(1))
2. Closure of Claim Requirements (NRS 616C.235(1), (2))
3. Altered/Incomplete Use of Required Forms (NAC 616A.480(1)(i)(gg)(hh), (3), (4))
4. Missing D-35 Form (NAC 616C.103(3)(a))

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$506.16

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Employers Preferred Insurance Company, and 38 administrative fines totaling \$89,625, as follows:

#	Insurer	# of NOCs	Total Fines
1	Employers Preferred Insurance Company	1	\$87,000
#	Employers		
1	38415 Inc.	-	\$375
2	Controlled Comfort Inc.	-	\$375
3	Dr. Fish Spa, Inc.	-	\$375
4	Hand 'N' Hand Transition Services, Inc.	-	\$375
5	JMI Judge VII	-	\$375
6	Ms. Carita, Inc.	-	\$375
7	SH & SK Inc.	-	\$375
	Total	1	\$89,625



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

**FIREMAN'S FUND INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #249

**BACKGROUND**

Fireman's Fund 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, 2022 through June 30, 2023.

**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 30, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of one claim file out of four, or 25% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Late Initial TTD Payment (NRS 616C.475(3))
2. Untimely PPD Appointment (NRS 616C.490(1), (2))

**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), and two administrative fines totaling \$6,000, as follows:

#	TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$6,000
	Total	-	\$6,000





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

**FIRSTCOMP INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #1536

**BACKGROUND**

FirstComp was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Markel.

**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, 2021 through June 30, 2022.

**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**  
**March 13, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 10 claim files out of 64, or 15% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Missing Certificate of Mailing (NRS 616C.065(5)(a))

**B. Claim Administration**

1. Late Claim Determination (NRS 616C.065(1)(a))

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NAC 616A.480(1)(i)(3))
2. Incomplete C-3 Form (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Markel, four NOCs for employers, and five administrative fines totaling \$1,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Markel	2	\$750
#	Self-Insured Employers		
1	KD Automotive, LLC	1	-
2	Timeless Cuisine, LLC dba Esther's Kitchen	1	\$375
3	Solid Green Landscaping, Inc.	1	\$375
4	Rock Pro, LLC	1	\$375
	Total	6	\$1,875





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

**GREAT WEST CASUALTY COMPANY**  
PRIVATE CARRIER  
Certificate #296

**BACKGROUND**

Great West Casualty 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 Associated Risk Management, 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**

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  
June 20, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto: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**

No Findings

**B. Claim Administration**

No Findings

**C. Employer Responsibilities**

1. Untimely C-3 Form (NRS 616C.045 (1), (2), (4))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for Great West Casualty Company, no NOCs for employers, and one administrative fine totaling \$375, as follows:

#	Employer	# of NOCs	Total Fines
1	Dedicated LLC	-	\$375
	Total	-	\$375



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

**GUIDEONE INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #543

**BACKGROUND**

GuideOne Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 01, 1999. The claims are administered by CorVel Enterprise Comp, Inc., located at 101 Convention Center Drive, Suite 675, Las Vegas, Nevada 89109.

**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  
December 5, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of two claim files out of 28, or 7% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1))
2. Inaccurate Items Included in Average Monthly Wage (AMW) Calculation (NAC 616C.423(1), (2))
3. Untimely Temporary Total Disability (TTD) Compensation Payments (NRS 616C.475(3))
4. Untimely Temporary Partial Disability (TPD) Compensation Payments (NAC 616C.598(1), (8))
5. Untimely Response to a Written Request (NAC 616C.094)

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Employer Submitted an Incomplete Employer's Report of Industrial Injury or Occupational Disease (C-3) Form (NRS 616C.045(1), (2))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for GuideOne Insurance Company, no NOCs for MorningStar Senior Management, LLC, and six administrative fines totaling \$15,375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	CorVel Enterprise Comp, Inc.	-	\$15,000
#	Employers		
1	MorningStar Senior Management, LLC	-	\$375
Total		-	\$15,375



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

**HARTFORD FIRE INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #309

**BACKGROUND**

Hartford Fire 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**  
**October 18, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of six claim files out of 104, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

None identified.

**C. Employer Responsibilities**

1. Employer Failed to File the C-3 Form (NRS 616C.045(1), (4))
2. Employer Failed to File the D-8 Form (NRS 616A.480(1)(a)-(b), (2))

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Correction (NOC) for Hartford Fire Insurance Company, no NOCs for employers, and 10 administrative fines totaling \$11,250, as follows:

#	Insurer	# of NOCs	Total Fines
1	Hartford Fire Insurance Company	-	\$9,000
#	Employers		
1	Zazzle, Inc.	-	\$375
2	Incline Tahoe Glass Co., Inc.	-	\$375
3	Golden Home Service LLC	-	\$375
4	Chynoweth Hill & Leavitt LLC	-	\$375
5	Nevada Justice Association	-	\$750
	Total	-	\$11,250



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

**MEMIC INDEMNITY COMPANY**  
PRIVATE CARRIER  
Certificate #18015

**BACKGROUND**

Memic Indemnity Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on October 17, 2006. The claims are administered by Corvel Enterprise Company, 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, 2021 through June 30, 2022.

**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  
March 11, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 25, or 20% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely or Missing D-30 Form (NRS 616C.065(1)(a)(b))
2. Untimely C-4 Form (NRS 616C.040(1))
3. Missing D-31 Form (NRS 616C.235(1)(a))

**B. Claim Administration**

1. Untimely Claims Indexing in CARDS (NRS 616B.018(1)(2)(a))
2. Incomplete, Inaccurate and/or Altered Forms (NAC 616A.480(1)(3)(4))

**C. Employer Responsibilities**

1. Incomplete C-3 Form (NAC 616A.480(1)(3)(4))
2. Written Light-Duty Offer Requirement (NRS 616.475(8))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Corvel Enterprise Company, Inc., three NOCs for employers, and administrative fines totaling \$750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Corvel Enterprise Company, Inc.	2	\$750
#	Self-Insured Employers		
1	Hay Creek Management Company	1	-
2	Designs for Health, Inc.	2	-
Total		5	\$750



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

**MILFORD CASUALTY INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #100334

**BACKGROUND**

Milford Casualty 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on December 6, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Calculation of Average Monthly Wage (AMW) (NAC 616C.432)
2. Inaccurate Temporary Total Disability (TTD) Compensation Payment (NRS 616C.475(1))

**B. Claim Administration**

1. Proper Use of Request for Hearing – Contested Claim (D-12a Form) (NAC 616C.274(2))

**C. Employer Responsibilities**

1. Employer Failed to Complete and Timely Submit the Employer's Report of Industrial Injury or Occupational Disease (C-3 Form) (NRS 616A.480(1))
2. Employer Failed to Submit an Accurate Employer's Wage Verification Form (D-8 Form) (NRS 616A.480(1))

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	1
	Total Amount	\$123.34

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains four administrative fines totaling \$9,750, as

#	Insurer/TPA	# of NOCs	Total Fines
1	AmTrust North America	-	\$9,000
#	Employers		
1	Sec One Security Group, LLC	-	\$750
	Total	-	\$9,750

follows:



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

MITSUI SUMITOMO INSURANCE  
USA, INC.  
PRIVATE CARRIER  
Certificate #1096

**BACKGROUND**

Mitsui Sumitomo Insurance USA, Inc. was certified as Private Carrier for workers' compensation insurance in the State of Nevada on February 27, 2004. 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, 2021 through June 30, 2022.

**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  
February 23, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of four claim files out of 190, or 2.1% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. No Findings were identified.

**B. Claim Administration**

1. Failure to Respond to a Written Request (NAC 616C.094)

**C. Employer Responsibilities**

1. Employer's Duty to Complete a Required Form (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Cannon Cochran Management Services, Inc., one NOC for an employer, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Cannon Cochran Management Services, Inc.	1	-
#	Employers		
1	Panasonic Corp of North America	1	-
	Total	2	-



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

**NATIONAL SURETY**  
**CORPORATION**

PRIVATE CARRIER  
Certificate #454

**BACKGROUND**

National Surety Corporation was certified as private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Gallagher Bassett 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on  
August 16, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

National Surety Corporation reported one claim for the audit period.

**METHODOLOGY**

To gain an understanding of National Surety Corporation's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and spoke with Gloria Goldbranson, Director, US State Affairs at National Surety Corporation.

The DIR/WCS reviewed the insurer's responses to the request of information and the claims database containing one medical only 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). Access to the claim file was obtained, and for each claim selected, the compliance audit investigator 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**  
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**WORKERS' COMPENSATION SECTION**

**NATIONWIDE ASSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #162

**BACKGROUND**

Nationwide Assurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 20, 2019. 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, 2021 through June 30, 2022.

**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**  
**March 20, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

1. Untimely Claims Indexing in CARDS (NRS 616B.018(1)(2)(a))

**C. Employer Responsibilities**

1. Incomplete C-3 Form (NAC 616A.480(1)(3)(4))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

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

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	1	\$375
#	Self-Insured Employers		
1	Ruhi, Inc.	1	-
Total		2	\$375





**STATE OF NEVADA**  
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**DIVISION OF INDUSTRIAL RELATIONS**  
**WORKERS' COMPENSATION SECTION**

**NATIONWIDE MUTUAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #461

**BACKGROUND**

Nationwide Mutual 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, 2021 through June 30, 2022.

**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**  
**May 23, 2024.**

For more information about this or other WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 19, or 26% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475(1))
3. Incorrect Period of Earnings Used to Calculate the Average Monthly Wage (AMW) (NAC 616C.435(1), (8))

**B. Claim Administration**

1. Confidentiality (NRS 616B.012(1))
2. Claim Denial – Missing Certificate of Mailing (NRS 616C.065(5), (6)(a))
3. Untimely Compliance with an Appeal Officer's Order (NRS 616D.120(1)(c), (2))
4. Untimely Response to Request of Administrator for Information (NAC 616A.410)
5. Use of Approved Forms (NAC 616A.480(1)(d)(f), (4))
6. Missing Documents (NAC 616C.088(1)(c), (5))
7. Untimely Issuance of the Explanation of Wage Calculation (NAC 616C.520(1))

**C. Employer Responsibilities**

1. Required Execution of Blank Forms (NRS 616A.480)
2. Incomplete/Inaccurate C-3 Forms (NRS 616C.045)
3. Missing Light-Duty Employment Offer (NRS 616C.475(8))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	2
	Total Amount	\$7,646.58
Underpayment	Number of Claims	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains six Notices of Correction (NOC) for Broadspire Services, Inc., two NOCs for employers, and eight administrative fines totaling \$3,000, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	6	\$1,875
#	Employer		
2	Spreetail LLC	2	\$1,125
	<b>Total</b>	<b>8</b>	<b>\$3,000</b>



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**NATIONWIDE PROPERTY &  
CASUALTY INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #1129

**BACKGROUND**

Nationwide Property & Casualty Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 20, 2019. 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, 2021 through June 30, 2022.

**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  
May 3, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of seven, or 71% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Incomplete and Outdated C-3 Forms (NAC 616A.480(1)(d)(3)(4))
2. Untimely Claim Determinations (NRS 616C.065(1)(2))

**B. Claim Administration**

1. Untimely Response to Administrator's Request for Information (NAC 616A.410)
2. Claim Type Reported Incorrectly (NAC 616B.016(1)(a))
3. Missing Documents (NAC 616C.088(1)(c)(5))

**C. Employer Responsibilities**

1. Incomplete and Outdated C-3 Forms (NRS 616C.045)
2. Missing Temporary Light-Duty Employment Offers (NRS 616C.475(8))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains three Notices of Correction (NOC) for Broadspire Services, Inc., two NOCs for employers, and six administrative fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	3	\$2,250
#	Employers		
1	Coal Brick Oven Pizzeria, Inc. dba Grimaldi's Pizzeria	2	-
Total		5	\$ 2,250



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

**NEW HAMPSHIRE INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #466

**BACKGROUND**

New Hampshire 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 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, 2022 through June 30, 2023.

**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 November 27, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

New Hampshire Insurance Company reported 265 claims for the audit period. A total of 26 claims were administered by Corvel Enterprise Comp, Inc., of which three claim files were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Inaccurate Temporary Total Disability (TTD) Compensation Payment (NRS 616C.475(1), (5)(a))
3. Late TTD Payment (NAC 616B.021)

**B. Claim Administration**

1. Inaccurate Completion of Required Forms and/or Forms Altered Without Approval (NAC 616A.480(1)(f)(gg)(hh), (3), (4))

**C. Employer Responsibilities**

No Findings

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$4,695.13

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Corvel Enterprise Comp, Inc., and seven administrative fines totaling \$21,000, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1.	Corvel Enterprise Comp, Inc.	1	\$21,000
	Total	1	\$21,000



**STATE OF NEVADA**  
**DEPARTMENT OF BUSINESS AND INDUSTRY**  
**DIVISION OF INDUSTRIAL RELATIONS**  
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**NEW HAMPSHIRE INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #466

**BACKGROUND**

New Hampshire 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on October 10, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

New Hampshire Insurance Company reported 466 claims for the audit period. Fifty-five claims were administered by Gallagher Bassett Services, Inc.

**METHODOLOGY**

To gain an understanding of New Hampshire Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Greg Schaefer, Compliance Manager at Gallagher Bassett Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2024 Entrance Letter and the claims database containing 42 medical only, seven 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**  
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**NEW HAMPSHIRE INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #466

**BACKGROUND**

New Hampshire 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 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None

**The audit final report was issued on  
 December 11, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

New Hampshire Insurance Company reported 265 claims for the audit period. A total of 133 claims were administered by Helmsman Management Services LLC, of which nine claim files were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Permanent Partial Disability (PPD) Rating Scheduled Untimely (NRS 616C.490(2))
3. Untimely PPD Award Determination (NRS 616C.490(7))
4. Non-Compliance with a Hearing Officer's Decision and Order (NRS 616D.120(1)(c), (2))
5. Untimely Response to a Written Request (NAC 616C.094(1))

**B. Claim Administration**

No Findings

**C. Employer Responsibilities**

No Findings

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains 14 administrative fines totaling \$42,000, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Helmsman Management Services LLC	-	\$42,000
	Total	-	\$42,000



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

**NEW HAMPSHIRE INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #466

**BACKGROUND**

New Hampshire 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 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 December 4, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

New Hampshire Insurance Company reported 265 claims for the audit period. A total of 51 claims were administered by Sedgwick Claims Management Services, Inc., of which three claim files 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. Non-Compliance with a Hearing Officer's Decision and Order (NRS 616D.120(1)(c)(2))

**B. Claim Administration**

1. Assignment of Rating Physician or Chiropractic Physician (NRS 616C.490(2)(b))
2. Use of Unauthorized Rating Physician or Chiropractic Physician (NAC 616C.021(7))
3. Missing Request for a Rotating Physician or Chiropractic Physician (D-35 Form) (NAC 616C.102(3)(a))

**C. Employer Responsibilities**

No Findings

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains five administrative fines totaling \$15,000, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	-	\$15,000
	Total	-	\$15,000





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

**NEW YORK MARINE AND GENERAL**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1449

**BACKGROUND**

New York Marine and General Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on October 14, 2011. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None

**The audit final report was issued on**  
**October 8, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of 57, or 5% 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 Payment (NRS 616C.475(3))

**B. Claim Administration**

None Identified.

**C. Employer Responsibilities**

1. Employer Failed to Timely Submit Requested Forms (NRS 616A.480(1))
2. Employer Failed to Timely Submit the C-3 Form (NRS 616C.045(1), (2))

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	1
	Total Amount	\$4,418.55

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC), and Five administrative fines totaling \$9,750, as follows:

#	TPA	# of NOCs	Total Fines
1	Cannon Cochran Management Services, Inc.	-	\$9,000
#	Employer		
1	Deftones A Partnership	-	\$750
Total		-	\$9,750



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

**PACIFIC COMPENSATION**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #98012

**BACKGROUND**

Pacific Compensation Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on May 18, 2007. The claims are administered by CopperPoint Insurance Companies.

**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  
December 10, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Pacific Compensation Insurance Company reported 53 claims for the audit period.

**METHODOLOGY**

To gain an understanding of Pacific Compensation Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Karla Gonzales, Sr. Corporate Claims Analyst and Autnitra Hart, Supervisor Workers Comp Claims at CopperPoint Insurance Companies.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing 34 medical only, 11 indemnity, and 8 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**

**PACIFIC INDEMNITY COMPANY**  
PRIVATE CARRIER  
Certificate #510

**BACKGROUND**

Pacific Indemnity 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, 2022 through June 30, 2023.

**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 11, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of one claim file out of 19, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Late Compliance with a Hearing Officer's Decision and Order (NRS 616D.120(1)(c), (2))
2. Untimely Response to Written Requests (NAC 616C.094(1)(a)(b))

**B. Claim Administration**

None Identified

**C. Employer Responsibilities**

None Identified

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Corrections (NOC), and four administrative fines totaling \$2,625, as follows:

#	TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$2,625
	Total	-	\$2,625



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

**PENNSYLVANIA INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1662

**BACKGROUND**

Pennsylvania 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**

**November 7, 2024.**

For more information about this or other WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of two claim files out of 37, 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 TTD Compensation Payment (NRS 616C.475(3))

**B. Claim Administration**

1. Required Form Not Used in Claim Administration (NAC 616A.480(1)(p))

**C. Employer Responsibilities**

1. Employer Submitted an Incomplete C-3 Form (NRS 616C.045(1), (2)(a)-(c))
2. Employer Failed to Timely Submit the C-3 Form (NRS 616C.045(1))
3. Employer Failed to Timely Submit Requested Form (NRS 616A.480(1))
4. Untimely Temporary Light-Duty Offer (NRS 616C.475(8))
5. Written Light-Duty Requirements (NAC 616C.583(1))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC), and eight administrative fines totaling \$11,250, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	-	\$9,000
#	Employer		
1	National Association of Entertainment Facilities, Inc.	-	\$2,250
Total		-	\$11,250



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

**PHARMACISTS MUTUAL**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #11662

**BACKGROUND**

Pharmacists Mutual Insurance 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 Tristar Risk Management.

**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**

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 1, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of one claim file out of two, or 50% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings.

**B. Claim Administration**

1. Use of Approved Form (NAC 616A.480(1)(f), (3), (4), (6))
2. Missing Documents (NAC 616C.088(1)(c), (5)(f))

**C. Employer Responsibilities**

1. Required Execution of Blank Forms (NRS 616A.480(1)(a)-(b))
2. Inaccurate C-3 Form (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 \$1,500, as follows:

#	TPA	# of NOCs	Total Fines
1	Tristar Risk Management	-	\$750
#	Self-Insured Employers		
2	Advanced Care Rx Pharmacy 1 LLC	-	\$750
	Total	-	\$1,500



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

**PRAETORIAN INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
 Certificate #983

**BACKGROUND**

Praetorian Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on 7/1/1999. 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, 2021 through June 30, 2022.

**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**  
**January 5, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of four, or 75% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Altered and Inaccurate Approved Forms (NAC 616A.480)
2. Untimely Claim Acceptance (NRS 616C.065)

**B. Claim Administration**

None Identified

**C. Employer Responsibilities**

1. Untimely D-8 Form (NRS 616A.480)
2. Untimely, Incomplete and Missing C-3 Forms (NRS 616C.045)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

This report contains one Notice of Correction (NOC) for North American Risk Services, two NOCs for employers, and administrative fines totaling \$1,125, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	North American Risk Services	1	\$375
#	Employers		
1	Bhandal Bros, Inc	1	-
2	Elite Fuels Transportation, Inc.	2	\$375
3	Western Merchandise Express, Inc.	-	\$375
Total		4	\$1,125



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

**PROCENTURY INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #17720

**BACKGROUND**

Procentury Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on March 18, 2010. 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  
September 27, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Procentury Insurance Company reported four claims for the audit period.

**METHODOLOGY**

To gain an understanding of Procentury Insurance Company's workers' compensation claims administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Joseph Sgro, Claims Director at Procentury Insurance Company.

The DIR/WCS reviewed the insurer's responses to the 2024 Entrance Letter and the claims database containing four medical only, no 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**

**PROTECTIVE INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #548

**BACKGROUND**

Protective 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, 2021 through June 30, 2022.

**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  
May 8, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 99, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Late Claim Determination (NRS 616C.065(1)(a))

**B. Claim Administration**

1. Claim Reporting (NAC 616B.016(1)(a))

**C. Employer Responsibilities**

1. Incomplete or Missing C-3 Form (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Broadspire Services, Inc., three NOCs for employers, and four administrative fines totaling \$1,500, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	2	\$750
#	Self-Insured Employers		
1	Wam Enterprises Inc.	1	\$375
2	AG Logistics Inc.	1	\$375
3	Express Messenger Systems Inc. dba OnTrac	1	-
Total		5	\$1,500



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

**QBE INSURANCE CORPORATION**

PRIVATE CARRIER  
Certificate #1199

**BACKGROUND**

QBE Insurance Corporation was certified as Private Carrier for workers' compensation insurance in the State of Nevada on August 19, 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on  
November 19, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

QBE Insurance Corporation reported 37 claims for the audit period.

**METHODOLOGY**

To gain an understanding of QBE Insurance Corporation's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Alma Larios, Workers' Compensation Compliance Manager at Sedgwick Claims Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the Audit Announcement Letter and the claims database containing 17 medical only, 17 indemnity, and 3 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

### **SAFETY NATIONAL CASUALTY CORPORATION**

PRIVATE CARRIER  
Certificate #936

#### **BACKGROUND**

Safety National Casualty Corporation was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by American Claims Management, 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 August 23, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

## EXECUTIVE SUMMARY

Safety National Casualty Corporation reported a total of 1,214 claims for the audit period. A total of five claim files administered by American Claims Management, Inc. were reviewed.

### **METHODOLOGY**

To gain an understanding of Safety National Casualty Corporation's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Kathryn Walters-Scheel, Director- Regulatory Auditing & Reporting at Safety National Casualty Corporation.

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database administered by American Claims Management, Inc. containing 12 medical only, 120 indemnity, and 35 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 and reviewed the documents in the claim files 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**

**SAFETY NATIONAL CASUALTY CORPORATION**

PRIVATE CARRIER  
 Certificate #936

**BACKGROUND**

Safety National Casualty Corporation was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on October 11, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of seven claim files out of 200, or 3.5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065)(1))
2. Untimely Permanent Partial Disability (PPD) Award Determination (NRS 616C.490(7))
3. Late Temporary Total Disability (TTD) Payment (NAC 616B.021)
4. Untimely Response to a Written Request (NAC 616C.094(1))

**B. Claim Administration**

1. Missing, Altered or Inaccurate Completion of Required Forms (NAC 616A.480(1)(f)(i)(j)(hh)(uu), (3), (4))
2. Missing Dates of Receipt (NAC 616C.082(1))
3. Missing Claim Documents (NAC 616C.088(1))
4. Missing Transfer of Care Notice (NAC 616C.129(2))

**C. Employer Responsibilities**

1. Employers Submitted Incomplete Employer's Report of Industrial Injury or Occupational Disease (C-3) Form (NRS 616C.045)
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
3. Incomplete or Inaccurate Forms (NAC 616A.480(1)(i), (3), (4))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains thirty-five administrative fines totaling \$70,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Corvel Enterprise Comp, Inc.	-	\$66,000
2	Safety National Casualty Corporation	-	\$375
#	Employers		
1	Aveanna Healthcare, LLC	-	\$375
2	Foot Locker Retail, Inc.	-	\$1,125
3	The Service Co., Inc.	-	\$375
4	Lane Bryant, Inc.	-	\$750
5	Save Mart Supermarkets	-	\$750
6	Tawa Nevada, Inc.	-	\$1,125
	<b>Total</b>	-	<b>\$70,875</b>



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

**SAFETY NATIONAL CASUALTY**  
**CORPORATION**  
PRIVATE CARRIER  
Certificate #936

**BACKGROUND**

Safety National Casualty Corporation 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**  
**November 6, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Safety National Casualty Corporation reported 1,214 claims for the audit period. Fifty-nine claims were administered by ESIS, Inc.

**METHODOLOGY**

To gain an understanding of Safety National Casualty Corporation's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Julie Huie, Claims Team Leader at EISIS, Inc.

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database containing 30 medical only, 13 indemnity, and 16 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**

**SAFETY NATIONAL CASUALTY CORPORATION**

PRIVATE CARRIER  
Certificate #936

**BACKGROUND**

Safety National Casualty Corporation 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**

**November 5, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Safety National Casualty Corporation reported 1,214 claims for the audit period. A total of 184 claim files were administered by Gallagher Bassett Services, Inc. of which one claim was reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Temporary Total Disability (TTD) Compensation Payment (NRS 616C.475(3))
2. Untimely Permanent Partial Disability (PPD) Award Determination (NRS 616C.490(7))
3. Untimely Compliance with a Hearing Officer's Decision and Order (NRS 616D.120(1)(c)(2)(e))

**B. Claim Administration**

1. Claim Reported Incorrectly to DIR (NAC 616B.016(1)(a)(1-3, 5))
2. Missing Claim Documentation (NAC 616C.088)

**C. Employer Responsibilities**

None identified

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$9,000
2	Safety National Casualty Corporation	-	\$6,000
Total		-	\$15,000

This report contains five administrative fines totaling \$15,000, as follows:



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

**SAFETY NATIONAL CASUALTY CORPORATION**

PRIVATE CARRIER  
 Certificate #936

**BACKGROUND**

Safety National Casualty Corporation 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**

**December 5, 2024.**

For more information about this or other WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

Safety National Casualty Corporation reported 1,214 claims for the audit period. A total of 191 claim files were administered by Sedgwick Claims Management Services, Inc. of which four claims were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

- 1. Late Temporary Total Disability (TTD) Payment (NAC 616B.021)

**B. Claim Administration**

- 1. Forms Altered Without Approval (NAC 616A.480(1)(f), (4))
- 2. Claims Reported Incorrectly to DIR (NAC 616B.016(1)(a)(1-3, 5))
- 3. Missing Claim Documentation (NAC 616C.088)
- 4. Missing Transfer of Care Notice (NAC 616C.129(2))
- 5. Closure of Claim Requirements (NRS 616C.235(2), (3))

**C. Employer Responsibilities**

- 1. Incomplete Notice of Injury or Occupational Disease (Incident Report) (C-1) Form (NRS 616C.015(2)(b))
- 2. Missing and Untimely Temporary Light-Duty Employment Offer (NRS 616C.475(8))
- 3. Incomplete and Outdated Employer's Report of Industrial Injury or Occupational Disease (C-3) Form (NAC 616A.480(1)(d), (3), (4))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains twelve administrative fines totaling \$20,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	-	\$18,000
#	Employers		
1	Hispanic Food Holdings, LLC	-	\$1,125
2	Cardenas Markets, LLC	-	\$375
3	Williams-Sonoma Stores, Inc.	-	\$750
Total		-	\$20,250



## STATE OF NEVADA

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

### SAFETY NATIONAL CASUALTY CORPORATION

PRIVATE CARRIER  
Certificate #936

#### BACKGROUND

Safety National Casualty Corporation 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, 2022 through June 30, 2023.

#### RECOMMENDATION STATUS

None.

**The audit final report was issued on August 23, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

## EXECUTIVE SUMMARY

Safety National Casualty Corporation reported a total of 1,214 claims for the audit period. One claim file administered by Broadspire Services, Inc. was reviewed.

### METHODOLOGY

To gain an understanding of Safety National Casualty Corporation's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Kathryn Walters-Scheel, Director- Regulatory Auditing & Reporting at Safety National Casualty Corporation.

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database containing 142 medical only, 11 indemnity, and 14 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 and reviewed the documents in the claim files 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**

**SEQUOIA INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #1702

**BACKGROUND**

Sequoia Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on March 29, 2004. The claims are self-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, 2021 through June 30, 2022.

**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  
 January 31, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 10 claim files out of 195, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No Findings were identified.

**B. Claim Administration**

No opportunities were identified.

**C. Employer Responsibilities**

1. Required Execution of Requested Forms (NRS 616A.480(1)(a)(b))
2. Required Execution of Blank Forms (NAC 616A.480(1)(2)(a-c))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains zero Notices of Correction (NOC) for Insurer/TPA and three NOCs for employers, and administrative fines totaling \$750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Sequoia Insurance Company	-	-
2	Amtrust North America	-	-
#	Employers		
1	Body Spa Group, LLC	1	-
2	Jonmar, Inc.	-	\$375
3	Nacho Daddy, LLC	1	\$375
4	Quick Change Display, LLC	1	-
Total		3	\$750





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

**SIRIUSPOINT AMERICA INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1095

**BACKGROUND**

Siriuspoint America Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on January 25, 2019. The claims are administered by Corvel Enterprise Company, 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, 2021 through June 30, 2022.

**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 March 11, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 40, or 12.5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065(1)(5)(6))
2. AMW and Daily Rate Calculation Errors (NRS 616C.420(2)(h))
3. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
4. Untimely TTD Compensation Payment (NRS 616C.475(3))
5. Untimely PPD Award Determination (NRS 616C.490(7)(a))

**B. Claim Administration**

1. Inaccurate Medical Billing (NRS 616C.260(1)(a))
2. Incomplete or Inaccurate D-30 Form (NAC 616A.480(1)(3))
3. Incomplete D-12a Form (NAC 616C.274)
4. Missing Claim Documentation NAC 616C.088(1)(c)(3)

**C. Employer Responsibilities**

1. Untimely D-8 Form (NRS 616A.480)
2. Incorrect D-8 Form (NRS 616C.420(h))
3. Incomplete C-3 Form (NAC 616A.480(1)(3))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$389.29

**REQUIRED CORRECTIVE ACTIONS**

This report contains six Notices of Correction (NOC) for Corvel Enterprise Company, Inc., four NOCs for employers, and administrative fines totaling \$1,500, as follows

#	Insurer/TPA	# of NOCs	Total Fines
1	Corvel Enterprise Company, Inc.	6	\$750
#	Employers		
1	Skyline Moving Service, LLC	1	\$375
2	Most Dental, LLC	2	\$375
3	KME Logistics	1	-
Total		10	\$1,500



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

**SOUTHERN INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #603

**BACKGROUND**

Southern Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on October 29, 2009. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None identified.

**The audit final report was issued on  
October 11, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

None identified.

**C. Employer Responsibilities**

None identified.

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Correction (NOC) for AmTrust North America, and one administrative fine totaling \$3,000, as follows:

#	TPA	# of NOCs	Total Fines
1	AmTrust North America	-	\$3,000
	Total	-	\$3,000





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

**STARR SPECIALTY INSURANCE**

PRIVATE CARRIER  
Certificate #143108

**BACKGROUND**

Starr Specialty Insurance was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on June 15, 2018. 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, 2021 through June 30, 2022.

**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  
March 15, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Missing Documents (NAC 616A.480(1)(b)(zz))

**B. Claim Administration**

1. Late Claim Determination (NRS 616C.065(1)(a))

**C. Employer Responsibilities**

None

**COMPENSATION PAYMENTS**

None

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains four Notices of Correction (NOC) for ESIS, Inc. and one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	ESIS, Inc.	4	\$375
	Total	4	\$375



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

**STARSTONE NATIONAL INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #1279

**BACKGROUND**

Starstone National Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 19, 2014. The claim was administered by Pacific Secured Equities DBA Intercare Insurance Services. Claims are currently 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, 2021 through June 30, 2022.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on  
February 16, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Permanent Partial Disability Rating (NRS 616C.490)

**B. Claim Administration**

1. Untimely Claim Indexing (NRS 616B.018)
2. Missing Required Dates of Receipt (NAC 616C.082)
3. Missing Documents (NAC 616C.088)

**C. Employer Responsibilities**

1. Execution of Required Forms (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Starstone National Insurance Company, one NOC for one employer, and administrative fines totaling \$750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Starstone National Insurance Company	2	\$750
2	Pacific Secured Equities dba Intercare Insurance Services	-	-
3	Cannon Cochran Management Services, Inc.	-	-
#	Employers		
1	EMPLOYCO USA, Inc.	1	-
	Total	3	\$750



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

**TECHNOLOGY INSURANCE COMPANY, INC.**

PRIVATE CARRIER  
 Certificate #17636

**BACKGROUND**

Technology Insurance Company, Inc. was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on May 19, 2006. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

The audit final report was issued on

**October 23, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 20 claim files out of 837, or 2.4% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

- 1.Untimely Claim Determination (NRS 616C.065 (1)(a-b))
- 2.Missing D-7 Form (NAC 616C.520)
- 3.Inaccurate Completion of Required Forms (NAC 616A.480(1)(f), (3))
- 4.Inaccurate Calculation of AMW (NAC 616C.432)
- 5.Inaccurate PPD Lump Sum Payment (NRS 616C.495(6), (7))
- 6.Untimely TTD Compensation Payments (NRS 616C.475(1))

**B. Claim Administration**

- 1.Confidentiality (NRS 616B.012(1)(c)(d))
- 2.Missing Claim Documentation (NAC 616C.088)

**C. Employer Responsibilities**

- 1.Employer Submitted an Incomplete or Failed to File the C-3 Form (NRS 616C.045(1), (2)(a)-(d))

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	2
	Total Amount	\$884.33

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains zero Notices of Correction (NOC) for AmTrust North American, zero NOCs for employers, and 27 administrative fines totaling \$65,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	AmTrust North America	-	\$63,000
#	Employers		
1	Seven Thunders, Inc.	-	\$375
2	Phoenix AZ Opco, LLC	-	\$375
3	Ulster Carpet Mills NA, Inc.	-	\$375
4	G2G Management Group	-	\$750
5	Arctic Sun Limited	-	\$375
	Total	-	\$65,250



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

**THE NORTH RIVER INSURANCE  
COMPANY**

PRIVATE CARRIER  
Certificate #632

**BACKGROUND**

The North River 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, 2021 through June 30, 2022.

**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  
May 13, 2024.**

For more information about this or other WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of six claim files out of 55, or 11% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Temporary Total Disability Benefits (NRS 616C.475(3))

**B. Claim Administration**

1. Certificate of Mailing (NRS 616C.065(5)(a))
2. Use of Approved Forms – Third-Party Administrator (NAC 616A.480(6))
3. Use of Approved Forms – Third-Party Administrator NAC 616A.480(1)(hh), (3)

**C. Employer Responsibilities**

1. Required Execution of Blank Forms – Employer (NRS 616A.480(1)(a)-(b), (2))
2. Use of Approved Forms – Employer (NAC 616A.480(1)(c), (4))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Broadspire Services, Inc., and one NOC for one employer, and six administrative fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	2	\$750
#	Employers		
1	1 <sup>st</sup> Class Staffing, LLC	-	\$375
2	Sonesta International Hotels	1	\$375
3	SSP America, Inc.	-	\$375
4	Troon Golf, LLC	-	\$375
Total		3	\$2,250



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

**THE PHOENIX INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #526

**BACKGROUND**

The Phoenix 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on November 27, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of 46, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Inaccurate Completion of Required Forms (NAC 616A.480 (1)(i), (3), (4))
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))
3. Employer Failed to File the 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 zero Notices of Correction (NOC) for The Phoenix Insurance Company, zero NOCs for employers, and four administrative fines totaling \$1,500, as follows:

#	Employers	# of NOCs	Total Fines
1	Discovery Land Company, LLC	-	\$1,500
	Total	-	\$1,500



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

**TRANS PACIFIC INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #1073

**BACKGROUND**

Trans Pacific 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 Tristar Claims Management 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, 2022 through June 30, 2023.

**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**  
**August 14, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

None

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Employer Failed to Complete C-3 Form (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for Trans Pacific Insurance Company, one NOC for an employer, and no administrative fines, as follows:

#	Employer	# of NOCs	Total Fines
1	Rinnai America Corporation	1	-
	Total	1	-



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

**THE TRAVELERS INDEMNITY**  
**COMPANY**

PRIVATE CARRIER  
Certificate #650

**BACKGROUND**

The Travelers Indemnity 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, 2022 through June 30, 2023.

**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 26, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 11 claim files out of 200, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Incomplete Required Forms (NRS 616A.480)
2. Duty of Employer to Complete the C-3 Form (NRS 616C.045)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for The Travelers Indemnity Company, no NOCs for employers, and nine administrative fines totaling \$3,375, as follows:

#	Employers	NOC	Total Fines
1	E-Tailer, Inc.	-	\$375
2	Gold Dust Carson City	-	\$375
3	Gold Dust Reno	-	\$375
4	New Horizon Enterprises, LTD.	-	\$375
5	Progressive Specialty Glass Company	-	\$375
6	SJC Holdings, Inc.	-	\$1,125
7	Space Saver Distribution, Inc.	-	\$375
	Total	-	\$3,375





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

**THE TRAVELERS INDEMNITY**  
**COMPANY OF CONNECTICUT**

PRIVATE CARRIER

Certificate #652

**BACKGROUND**

The Travelers Indemnity Company of Connecticut 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**

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**  
**June 24, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

**(page 1 of 2)**

A total of 19 claim files out of 320, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Incorrect Calculation of AMW (NRS 616C.475(1))
2. Incorrect Calculation of TPD (NRS 616C.500 (1), (9))
3. Incorrect TTD Payment (NRS 616C.475(1))
4. Transfer of Care not Processed Timely (NRS 616C.090(3))

**B. Claim Administration**

1. Required Items to be Maintained in a Claim File (NAC 616C.088(1))

**C. Employer Responsibilities**

1. Untimely D-8 Form (NRS 616A.480(1), (2))
2. C-3 Form Not Submitted Timely (NRS 616C.045(1), (2), (4))
3. C-3 Form Not Signed (NAC 616A.480(1), (3))
4. Light Duty Employment Offer Requirements (NAC 616C.583(1))
5. Incomplete D-8 Form (NRS 616A.480(1), (2))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	7
	Total Amount	\$11,347.87
Underpayment	Number of Claims	2
	Total Amount	\$1,649.92





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

**THE TRAVELERS INDEMNITY**  
**COMPANY OF CONNECTICUT**

PRIVATE CARRIER  
 Certificate #652

**BACKGROUND**

The Travelers Indemnity Company of Connecticut 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**

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**  
**June 24, 2024.**

**EXECUTIVE SUMMARY**  
**(page 2 of 2)**

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for The Travelers Indemnity Company of Connecticut, no NOCs for employers, and 30 administrative fines totaling \$10,875, as follows:

#	Insurer	# of NOCs	Total Fines
1	The Travelers Indemnity Company of Connecticut	2	\$2,625
#	Self-Insured Employers		
1	Brsb-G Red Rock LLC		\$750
2	E. Gads, LLC		\$750
3	Ultra Clean Intermediate, Co.		\$375
4	Weber, Inc.		\$375
5	The Jay Group, Inc.		\$750
6	Omega Acquisition Corp.		\$375
7	Miele, Inc.		\$375
8	Channell Commercial Corporation		\$1,125
9	Olson Precast Company		\$375
10	Next Level Door- Millwork Inc.		\$750
11	Grove Collaborative		\$750
12	Sada G S I LLC		\$375
13	Wallace Morris Kline Surveying		\$375
14	Ans Electric		\$750
Total		2	\$10,875



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

**UNITED STATES FIRE INSURANCE  
COMPANY**  
PRIVATE CARRIER  
Certificate #692

**BACKGROUND**

United States Fire 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, 2021 through June 30, 2022.

**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  
May 10, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of 10, or 30% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

1. Untimely Claim Determination (NRS 616C.065(1)(a))
2. Use of Approved Forms – Third-Party Administrator (NAC 616A.480(6))

**C. Employer Responsibilities**

1. Required Execution of Blank Forms (NRS 616A.480(1)(a)(b)(2))
2. Use of Approved Forms – Employer (NAC 616A.480(1)(i)(3))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Broadspire Services Inc., one NOC for an employer, two administrative fines for Broadspire Services, Inc. totaling \$750, and one administrative fine for an employer totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	1	\$750
#	Employers		
1	B.A.C.H. Land Development, LLC	1	-
2	Gateway Frontline Services	-	\$375
	Total	2	\$1,125



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

**UNITED STATES FIRE INSURANCE**  
**COMPANY**  
PRIVATE CARRIER  
Certificate #692

**BACKGROUND**

United States Fire 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**  
**November 12, 2024**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

United States Fire Insurance Company reported nine claims for the audit period.

**METHODOLOGY**

To gain an understanding of United States Fire Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Godfrey Lecointe, VP Claim Operations Western SC at Broadspire Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2024 Entrance Letter and the claims database containing six medical only, three 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**

**UTAH BUSINESS INSURANCE**  
**COMPANY, INC.**

PRIVATE CARRIER  
Certificate #118514

**BACKGROUND**

Utah Business Insurance Company, Inc. was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on October 3, 2012. The claims are administered by Risk Administration 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**

**August 23, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of nine claim files out of 154, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Submission of PPD Rating Evaluation Report (NAC 616C.148(1))

**B. Claim Administration**

1. D-7 Form Requirements (NAC 616C.520(1))

**C. Employer Responsibilities**

1. Employer Failed to File the C-3 Form (NRS 616C.045(1))

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Correction (NOC) for Risk Administration Services, Inc., no NOC for employer, and two administrative fines totaling \$750, as follows:

#	TPA	# of NOCs	Total Fines
1	Risk Administration Services, Inc.	-	\$375
#	Employer		
1	Sound & Secure, Inc.	-	\$375
	Total	-	\$750



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

**WCF SELECT INSURANCE COMPANY**

PRIVATE CARRIER

Certificate #90

**BACKGROUND**

WCF Select 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, 2022 through June 30, 2023.

**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**  
**April 23, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto: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. D-12a Not Completed (NAC 616C.274(2))

**C. Employer Responsibilities**

None Identified

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for WCF Select Insurance Company as follows:

#	Insurer	# of NOCs	Total Fines
1	WCF Select Insurance Company	1	-
	Total	1	-



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

**WELLFLEET NEW YORK INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #204

**BACKGROUND**

Wellfleet New York Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 13, 2018. The claims are administered by North American Risk 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, 2021 through June 30, 2022.

**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**  
**May 16, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of two claim files out of 30, or 6.6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040(1))
2. Untimely Claim Acceptance (NRS 616C.065(1))
3. Untimely PPD Evaluation Report Submission (NAC 616C.148(1))

**B. Claim Administration**

1. Blank D-12a Form (NAC 616C.274(1), (2))

**C. Employer Responsibilities**

1. Untimely C-3 Form Submission (NRS 616C.045(1))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for employers and three administrative fines totaling \$1,125, as follows:

#	TPA	# of NOCs	Total Fines
1	North American Risk Services, Inc.	-	\$375
#	Employers		
1	Ortiz Granite, LLC	1	\$375
2	Robles Cleaning & Handyman, Inc.	1	\$375
	Total	2	\$1,125



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

**WESTERN NATIONAL ASSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #722

**BACKGROUND**

Western National Assurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on January 11, 2008. 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, 2021 through June 30, 2022.

**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**  
**April 5, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040(1))
2. Certificate of Mailing Requirement (NRS 616C.065(5)(6))

**B. Claim Administration**

1. Incomplete D-12a Form (NAC 616C.274(1)(2))

**C. Employer Responsibilities**

None identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one administrative fine for Corvel Enterprise Comp, Inc., as follows:

#	TPA	# of NOCs	Total Fines
1	Corvel Enterprise Comp, Inc.	-	\$375
	Total	-	\$375





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

**WORK FIRST CASUALTY COMPANY**  
 PRIVATE CARRIER  
 Certificate #1718

**BACKGROUND**

Work First Casualty 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, 2021 through June 30, 2022.

**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  
 May 14, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 55, or 9% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475(1))
2. Untimely Permanent Partial Disability (PPD) Determinations (NRS 616C.490(7))

**B. Claim Administration**

1. Untimely Medical Bill Payment (NRS 616C.136(1))
2. Lack of Response to Request of Administrator for Information (NAC 616A.410))
3. Use of Approved Forms (NAC 616A.480(1)(d), (j), (3), (4))
4. Untimely Response to a Written Request (NAC 616C.094(1))

**C. Employer Responsibilities**

1. Missing or Incomplete C-3 Form (NRS 616C.045)

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	-
	Total Amount	-
Underpayment	Number of Claims	2
	Total Amount	\$383.18

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Broadspire Services, Inc., one NOC for the employer, and six administrative fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
	Broadspire Services, Inc.	1	\$2,250
#	Employer		
	Surge Staffing LLC	1	
	Total	2	\$2,250



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

**ZENITH INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #1714

**BACKGROUND**

Zenith 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, 2021 through June 30, 2022.

**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**  
**April 30, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 109, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Late Claim Determination (NRS 616C.065(1)(a))

**B. Claim Administration**

1. Claim Reporting (NAC 616B.016(1)(a)(1-5))
2. Claim Indexing (NRS 616B.018)

**C. Employer Responsibilities**

None

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains three Notices of Correction (NOC) for Broadspire Services, Inc., and one administrative fine totaling \$375.00, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Broadspire Services, Inc.	3	\$375.00
	Total	3	\$375.00



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

**ZURICH AMERICAN INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #737

**BACKGROUND**

Zurich American 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 American Claims Management, 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**

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 August 9, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of two claim files administered by American Claims Management, Inc. out of 910, were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate TTD Compensation Payment (NRS 616C.475(1))
2. Untimely C-4 Form Submission (NRS 616C.040(1))

**B. Claim Administration**

None identified.

**C. Employer Responsibilities**

None identified.

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$109.67
Underpayment	Number of Claims	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for American Claims Management, Inc., as follows:

#	TPA	# of NOCs	Total Fines
1	American Claims Management, Inc.	1	-
	Total	1	-



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

**ZURICH AMERICAN INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #737

**BACKGROUND**

Zurich American 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, 2022 through June 30, 2023.

**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 August 16, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of 12 claim files administered by Gallagher Bassett Services, Inc. out of 910, were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Acceptance (NRS 616C.065(1)(a))
2. Incorrect TTD Compensation Payment (NRS 616C.475(1))
3. Untimely PPD Appointment (NRS 616C.490(2)(a))
4. Untimely PPD Payment (NAC 616C.103(5)(a)-(b))

**B. Claim Administration**

1. Certificate of Mailing Requirement (NRS 616C.065(5)(a)-(b))
2. Required Date of Receipt (NAC 616C.082(1))
3. D-2 Form Requirement (NAC 616A.480(1)(b))
4. Incorrect Claim Indexing in CARDS (NRS 616B.018(1), (2)(k))

**C. Employer Responsibilities**

1. Untimely D-8 Form Submission (NRS 616C.045(1), (2)(a)-(d), (4))
2. Untimely C-3 Form Submission (NRS 616C.045(1))
3. Missing Light Duty Offer Letter (NRS 616C.583(1)(a)-(c)(1)-(6))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	-
	Total Amount	-
Underpayment	Number of Claims	1
	Total Amount	\$591.44

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Correction (NOC) for Gallagher Bassett Services, Inc., no NOC for employers, and 20 administrative fines totaling \$49,500, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$48,000
#	Employers		
1	Premier Magnesia LLC	-	\$750
2	Elwood Staffing Services, Inc.	-	\$375
3	College Park Rehabilitation Center	-	\$375
Total		-	\$49,500



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

**ZURICH AMERICAN INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #737

**BACKGROUND**

Zurich American 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, 2022 through June 30, 2023.

**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 August 9, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of six claim files self-administered out of 910, were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Acceptance (NRS 616C.065(1)(a))

**B. Claim Administration**

1. Required Items to be Maintained in a Claim File (NAC 616C.088(1)(b), (3), (5)(d)(1)-(7))
2. Untimely Medical Bill Payment (NRS 616C.136(1))

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NAC 616A.480(1)(i), (3), (4))
2. Missing D-8 Form (NRS 616A.480(1)(a)-(b), (2))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notice of Correction (NOC) for Zurich American Insurance Company, no NOC for employers, and nine administrative fines totaling \$21,750, as follows:

#	Insurer	# of NOCs	Total Fines
1	Zurich American Insurance Company	-	\$21,000
#	Employers		
1	American Technologies Inc.	-	\$375
2	MP Environmental Services, Inc.	-	\$375
	Total	-	\$21,750



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

**ZURICH AMERICAN INSURANCE**  
**COMPANY OF ILLINOIS**

PRIVATE CARRIER  
 Certificate #1241

**BACKGROUND**

Zurich American Insurance Company of Illinois was certified as Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by 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, 2021 through June 30, 2022.

**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 February 9, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of twelve 12 claim files out of 39, or 30% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Use of Approved Forms – Insurer NAC 616A.480(1)(f)(h)(p)(II)(3)
2. Missing Documents NAC 616C.088(1)(c)(5)(f)(2)
3. Incorrect Claim Indexing NRS 616B.018(2)

**B. Claim Administration**

1. Certificate of Mailing NRS 616C.065(5)(a)
2. Temporary Total Disability (TTD) NRS 616C.475(1)
3. Permanent Partial Disability (PPD) NRS 616C.490(2)(a)
4. Claim Reporting NAC 616B.016(1)(a)(1-3, 5)
5. Average Monthly Wage Calculation NAC 616C.432
6. Vocational Rehabilitation Maintenance (VRM) Benefits NAC 616C.577(2)(c)

**C. Employer Responsibilities**

1. Required Execution of Blank Forms – Employer NRS 616A.480(1)(a)(b)(2)
2. Duty of Employer to File Completed Report of Industrial Injury NRS 616C.045(1)(2)(a-c)
3. Use of Approved Forms – Employer NAC 616A.480(1)(d)(i)(3)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$1,521.41

**REQUIRED CORRECTIVE ACTIONS**

This report contains 13 Notices of Correction (NOC) for Zurich American Insurance Company of Illinois, nine NOCs for employers, and administrative fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Zurich American Insurance Company of Illinois	13	\$375
#	Employers		
1	Coeur Mining, Inc.	3	\$750
2	Harbour Group, LTD	1	\$0
3	Bravo Brio Restaurant, LLC	3	\$750
4	Kelly & Picerne, Inc.	1	\$375
5	Premier Employee Solutions, LLC	1	\$0
	Total	22	\$2,250

## B. SELF-INSURED EMPLOYERS





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

**CAESARS ENTERTAINMENT, INC.**  
 SELF-INSURED EMPLOYER  
 Certificate #123011

**BACKGROUND**

Caesars Entertainment, Inc. was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on November 1, 1982. 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, 2021 through June 30, 2022.

**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 April 15, 2024.**

For more information about this or other WCS audit reports email [WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of six claim files out of 862, or .7% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate TTD Benefits Issued (NRS 616C.475(1))
2. Inaccurate Payment of PPD Lump Sum Buyout (NRS 616C.495(6))
3. Inaccurate AMW Calculation (NAC 616C.423(1)(a)(2))

**B. Claim Administration**

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

**C. Employer Responsibilities**

1. Use of Approved Forms – Employer (NAC 616A.480(1)(i)(3))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$244.10
Underpayment	Number of Claims	2
	Total Amount	\$637.77

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) and three Administrative Fines totaling \$1,125 for CCMSI, and one Notice of Correction for Caesars Entertainment Inc., as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Cannon Cochran Management Services, Inc.	1	\$1,125
#	Self-Insured Employers		
1	Caesars Entertainment, Inc.	1	-
Total		2	\$1,125



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

**DOUGLAS COUNTY**  
SELF-INSURED EMPLOYER  
Certificate #143601

**BACKGROUND**

Douglas County was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 2017. 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, 2022 through June 30, 2023.

**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  
October 10, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of four claim files out of 60, or 7% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None Identified.

**B. Claim Administration**

1. Required Form Not Used in Claim Administration (NAC 616A.480(1)(p))

**C. Employer Responsibilities**

None Identified.

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Cannon Cochran Management Services, Inc., and no administrative fines, as follows:

#	TPA	# of NOCs	Total Fines
1	Cannon Cochran Management Services, Inc.	1	-
	Total	1	-



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

**KINROSS GOLD CORPORATION**  
SELF-INSURED EMPLOYER  
Self-Insured Certificate #123052

**BACKGROUND**

Kinross Gold Corporation was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on December 1, 1991. The claims are administered by Tristar Risk Management.

**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**

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  
August 2, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of four claim files out of 70, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475(1))
2. Untimely Scheduling of the Permanent Partial Disability (PPD) Evaluation (NRS 616C.490(2))
3. Use of Approved Forms (NAC 616A.480(1)(d)(cc), (3))

**B. Claim Administration**

None identified

**C. Employer Responsibilities**

None identified

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$2,674.67

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains two Notices of Correction (NOC) for Tristar Risk Management and one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Tristar Risk Management	2	\$375
	Total	2	\$375



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

**NV YELLOW NV CHECKER & NV  
STAR CAB CO**

SELF-INSURED EMPLOYER  
Certificate #122873

**BACKGROUND**

NV Yellow NV Checker & NV Star Cab Co was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on January 1, 1995. The claims are administered by Corvel Enterprise Company, 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, 2021 through June 30, 2022.

**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  
March 4, 2023.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 87, or 5.7% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

2. Incomplete D-12a Form (NAC 616C.274)

**C. Employer Responsibilities**

1. Incomplete C-3 Form (NAC 616A.480(1)(3))
2. Untimely D-8 Form (NRS 616A.480)

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Corvel Enterprise Company, Inc., two NOCs for Self-insured employers, and administrative fines totaling \$750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Corvel Enterprise Comp Inc	1	\$375
#	Self-Insured Employers		
1	NV Yellow NV Checker & NV Star Cab Co	2	\$375
Total		3	\$750



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

**NYE COUNTY**

SELF-INSURED EMPLOYER  
Certificate #163132

**BACKGROUND**

Nye County was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on July 1, 2021. 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, 2021 through June 30, 2022.

**RECOMMENDATION STATUS**

NONE

**The audit final report was issued on  
January 29, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**  
**REPORT OF COMPLIANCE AUDIT**

Nye County reported 78 claims for the audit period.

**METHODOLOGY**

To gain an understanding of the Nye County's workers' compensation claim administration process, the compliance audit investigator reviewed policies and procedures and interviewed Tina Sanchez, State Compliance Manager at Cannon Cochran Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2022 Audit Announcement Letter and the list containing 19 denied, 42 medical only and 17 indemnity claims submitted for the defined audit period. To ensure the number of claims reported was complete and accurate, we 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 received copies of the selected claim files for review. For each claim selected, the compliance audit investigator 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**

**NYE COUNTY SCHOOL DISTRICT**  
SELF-INSURED EMPLOYER  
Certificate #122969

**BACKGROUND**

Nye County School District was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 2008. 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, 2022 through June 30, 2023.

**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  
May 10, 2024.**

For more information about this or other  
WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of three claim files out of 53, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Incorrect Average Monthly Wage (NAC 616C.432)
2. Incorrect TTD Payment (NRS 616C.475(1)(3))
3. Missing Acceptance Letter (NRS 616C.065(1)(5)(6))
4. Untimely C-4 (NRS 616C.040(1))

**B. Claim Administration**

No Findings

**C. Self-Insured Employer Responsibilities**

No Findings

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Nye County School District and an administrative fine totaling \$375, as follows:

#	Self-Insured Employers	# of NOCs	Total Fines
1	Nye County School District	1	\$375
	Total	1	\$375



**STATE OF NEVADA  
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DIVISION OF INDUSTRIAL RELATIONS  
WORKERS' COMPENSATION SECTION**

**PILOT TRAVEL CENTERS, LLC**  
SELF-INSURED EMPLOYER  
Certificate #122981

**BACKGROUND**

Pilot Travel Centers, LLC was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on March 1, 2012. 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 2022 through June 30, 2023.

**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  
April 15, 2024.**

For more information about this or other  
WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto: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**

None Identified

**B. Claim Administration**

1. Untimely C-4 Form (NRS 616C.040(1))

**C. Self-Insured Employer Responsibilities**

1. Unsigned C-3 Form (NAC 616A.480(1)(3))

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains one Notice of Correction (NOC) for Pilot Travel Centers, LLC as follows:

#	Self-Insured Employer	# of NOC's	Total Fines
1	Pilot Travel Centers, LLC	1	-
	Total	1	-





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

**T&R CONSTRUCTION GROUP**  
 SELF-INSURED EMPLOYER  
 Certificate #135224

**BACKGROUND**

T&R Construction Group was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on April 15, 2016. 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, 2022 through June 30, 2023.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on  
 December 6, 2024.**

For more information about this or other  
 WCS audit reports email  
[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Underpayment of TTD Benefits (NRS 616C.475(1))

**B. Claim Administration**

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

**C. Employer Responsibilities**

None

**COMPENSATION PAYMENTS**

Underpayment	Number of Claims	1
	Total Amount	\$741.68

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains no Notices of Correction (NOC) for T&R Construction Group, no NOCs for employers, and two administrative fines totaling \$3,000, as follows:

#	TPA	# of NOCs	Total Fines
1	Nevada Alternative Solutions, Inc.	-	\$3,000
	Total	-	\$3,000



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

**VIAD CORP**

SELF-INSURED EMPLOYER

Certificate #123153

**BACKGROUND**

Viad Corp was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 1991. 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, 2021 through June 30, 2022.

**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**

**April 4, 2024.**

For more information about this or other WCS audit reports email

[WCSAudit@dir.nv.gov](mailto:WCSAudit@dir.nv.gov)

**EXECUTIVE SUMMARY**

A total of five claim files out of 20, or 25% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040(1))
2. Untimely PPD Evaluation Report Submission (NAC 616C.148(1))
3. Inaccurate AMW and Daily Rate Calculation (NAC 616C.438)
4. Inaccurate Travel Reimbursement Calculation (NAC 616C.150(1)(3))

**B. Claim Administration**

1. Incomplete D-12a Form (NAC 616C.274(1)(2))
2. Error in D-9a Form (NAC 616A.480(1)(3))

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NAC 616A.480(1)(3))
2. Missing D-8 Form (NRS 616A.480(1))

**COMPENSATION PAYMENTS**

Overpayment	Number of Claims	1
	Total Amount	\$109.33
Underpayment	Number of Claims	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS AND/OR ADMINISTRATIVE FINES**

This report contains three Notices of Correction (NOC) for Corvel Enterprise Comp, Inc., two NOCs for the employer, and one administrative fines totaling \$375, as follows:

#	TPA	# of NOCs	Total Fines
1	Corvel Enterprise Comp, Inc.	3	-
#	Self-Insured Employer		
1	Viad Corp	2	\$375
	Total	5	\$375

## C. SELF-INSURED ASSOCIATIONS



## D. NO CLAIMS AUDITS

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS</b>		
1	American Alternative Insurance Corporation	81
2	Ansur America Insurance Company	10729
3	Arrowood Indemnity Company	576
4	Axis Insurance Company	1163
5	Capitol Indemnity Corporation	1416
6	Cincinnati Insurance Company	1188
7	Clarendon National Insurance Company	134
8	Colony Specialty Insurance Company	1786
9	Country Casualty Insurance Company	1334
10	Country Mutual Insurance Company	1359
11	Country Preferred Insurance Company	1368
12	Eagle West Insurance Company	1733
13	Fortuity Insurance Company	10728
14	Frankenmuth Mutual Insurance Company	1766
15	Great American Insurance Company of New York	65
16	Hudson Insurance Company	1741
17	Illinois National Insurance Company	1507
18	Meridian Security Insurance Company	116538
19	Midwest Insurance Company	100017
20	National Indemnity Company	444
21	Nevada Mutual Insurance Company, Inc.	12716
22	Openly Insurance Company	1678
23	Proassurance Indemnity Company, Inc.	1622
24	Sagamore Insurance Company (Carryover)	1800
25	State Automobile Mutual Insurance Company	17721
26	Swiss Re Corporate Solutions America Insurance Corporation	1210
27	Swiss Re Corporate Solutions Elite Insurance Corporation	1455
28	Swiss Re Corporate Solutions Premier Insurance Corporation	1495
29	T.H.E. Insurance Company	1753
30	United States Fidelity & Guaranty Company	691
31	Universal Underwriters Insurance Company	695
32	Utica Mutual Insurance Company	704
33	Wausau Business Insurance Company	1570

## 5. 2025 PROJECTED AUDIT SCHEDULE

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS</b>		
1	Accident Insurance Company, Inc.	100944
2	Arch Indemnity Insurance Company	171
3	Crum and Forster Insurance Company	166737
4	Triumphe Casualty Company	11781
5	United Wisconsin Insurance Company	106612
6	WCF National Insurance Company	1251
7	Amerisure Partners Insurance Company	116998
8	Federated Mutual Insurance Company	235
9	National Interstate Insurance Company	1613
10	Security National Insurance Company	100333
11	Berkshire Hathaway Direct Insurance Company	815
12	Fire Insurance Exchange	247
13	Great Divide Insurance Company	1562
14	Arch Insurance Company	1342
15	CompWest Insurance Company	18778
16	Federal Insurance Company	233
17	Greenwich Insurance Company	305
18	Sentry Select Insurance Company	353
19	Starr Indemnity & Liability Company	565
20	Atlantic Specialty Insurance Company	1794
21	Chubb Indemnity Insurance Company	1709
22	NGM Insurance Company	14146
23	American Interstate Insurance Company	1708
24	Great Northern Insurance Company	292
25	Lion Insurance Company	114633
26	Pennsylvania Manufacturers Indemnity Company	11244
27	Redwood Fire & Casualty Insurance Company	1094
<b>SELF-INSURED EMPLOYERS</b>		
1	Fedex Corporation for Fedex Freight, Inc.	123050
2	Hamilton Holding Management Corp.	123118
3	McDonald's Corporation	123131
4	Treasure Island LLC	122972
5	City of Sparks	123097
6	HCA Healthcare, Inc.	123099
7	Hyatt Hotels Corporation	122842
8	The Kroger Co.	122996
9	Wendover Casinos, Inc.	123036
10	Douglas County School District	123176
11	Knight-Swift Transportation Holdings Inc. for Knight Transportation, Inc.	146761



2025 PROJECTED AUDIT SCHEDULE, continued

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>SELF-INSURED EMPLOYERS</b>		
12	NV Energy, Inc.	123064
13	Renown Health	123237
14	Washoe County	123024
15	Encompass Health Corporation	123143
16	LS Group Parent Opco, LLC	123210
17	Arcbest Corporation (FKA Arkansas Best Corporation)	122997
18	Four Queens, LLC.	123109
19	IKE Gaming, Inc.	123017
20	Peppermill Casinos, Inc.	122953
21	Seminole HR Holdings LLC, for HR Nevada, LLC	169721
22	TrueBlue, Inc.	123180
23	Best Buy Co., Inc.	123211
24	Catholic Charities of Southern Nevada	122963
25	HAT Ltd., DBA Manpower Temporary Services	123151
26	Las Vegas Paving Corporation	168720

Other 2025 projects:

- ❖ Lung & Heart Disease Claim Review

## 6. REPORT CONTRIBUTORS

Contributors to this report:

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