



**DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INDUSTRIAL RELATIONS**

February 29, 2024

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

Dear Honorable Members of the Interim Finance Committee:

NRS616B.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, 2023 through December 31, 2023, pursuant to the NRS 616B.003. Included in the report are the Executive Summaries of each of the audits conducted. The audits covered 180 insurers (160 private carriers, 19 self-insured employers, and 1 association).

Each audit focused on the following major areas:

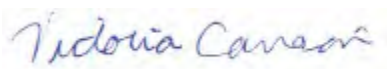
- Timely determination of claim acceptance.
- Timely evaluation and offer of permanent partial disability.
- Accuracy of calculations and payments of temporary partial disability (TPD), temporary total disability (TTD), permanent partial disability (PPD), and/or permanent total disability (PTD) compensation.
- 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 500 claims were audited. The following table is a summary of the violations identified in the 182 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, and calculation errors for TTD, TPD, and/or PPD benefit payments.	45%
2	Form related issues, such as failure to utilize and/or complete required and approved forms for claims administration.	36%
3	Claim file issues such as untimely indexing, claim misclassification and reporting, and missing required disclosures.	14%
4	Medical billing issues, such as timeliness and erroneous payments.	5%
Total		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  
Chris Nielsen, General Counsel, 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 2023 AUDIT YEAR WORKERS' COMPENSATION INSURERS**

FEBRUARY 29, 2024

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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 PTB. 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 were conducted during calendar year 2023, included workers' compensation claims dated from July 1, 2021 to June 30, 2022, along with 15 additional carry over audits from prior audit periods.

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

In calendar year 2023 a total of 182 five-year audits were conducted which impacted 181 insurers and resulted in a review of 500 claims.

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

In the claim files reviewed, the Division identified approximately \$20,403.88 in underpayments to injured employees and approximately \$32,651.90 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.

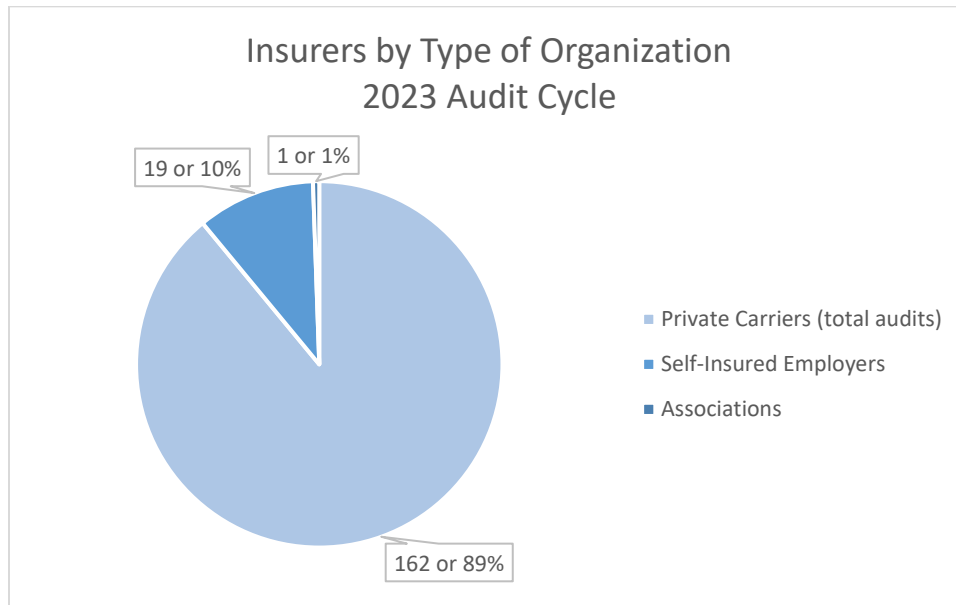
*Administrative Action:*

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 2023 pursuant to NRS 616B.003, the DIR issued administrative fines totaling \$66,375, including 406 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 182 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, and calculation errors for TTD, TPD, and/or PPD benefit payments.	45%
2	Form related issues, such as failure to utilize and/or complete required and approved forms for claims administration.	36%
3	Claim file issues such as untimely indexing, claim misclassification and reporting, and missing required disclosures.	14%
4	Medical billing issues, such as timeliness and erroneous payments.	5%
	Total	100%

The following is a breakdown by type of insurer for the 2023 audit cycle:



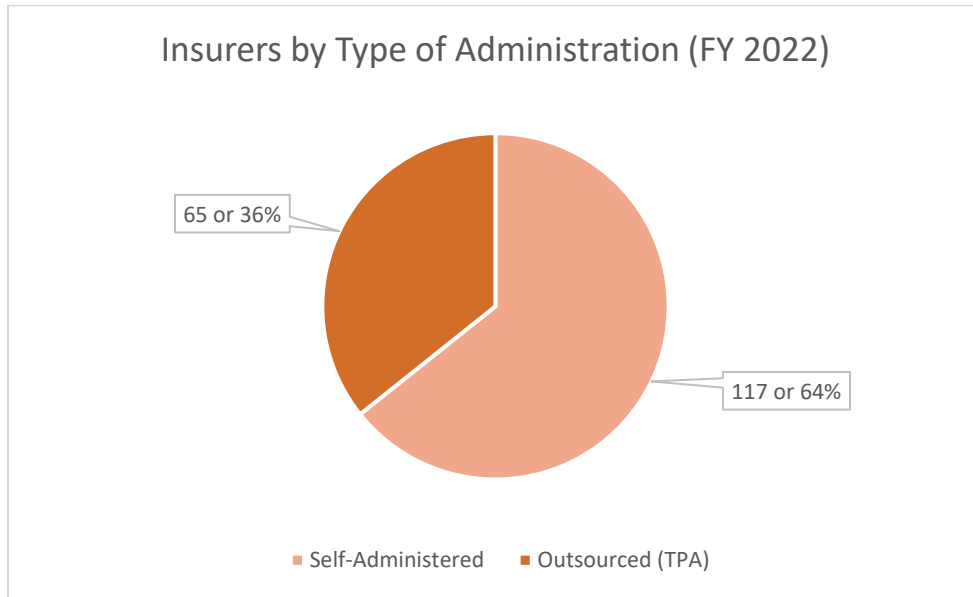
Type of Insurer	Total Audits for 2023 Cycle	Total Individual Insurers
Private Insurers	162	160
Self-Insured Employers	19	19
Associations	1	2
<b>Total</b>	<b>182</b>	<b>181</b>

The difference between the total number of five-year audits (182) and total insurers (181), is as follows:

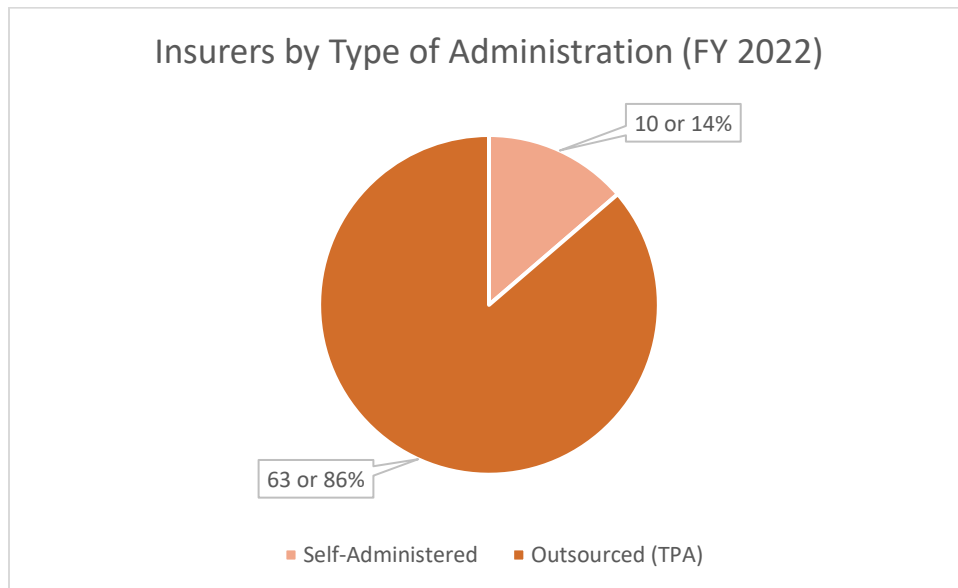
- Private Insurers – Two insurers required a separate audit because the claims administration of claims was shared between two different administrators.
- Associations of Self-Insured Employers – A total of two self-insured employers belong to one association.



Of the 182 audits (including the 109 No Claims audits), 36% of insurers outsource the administration of claims, as follows:



Of the 73 audits (not including the No Claims audits), 86% of insurers outsource the administration of claims, as follows:



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

1. Gallagher Bassett Services, Inc., 30%
2. Sedgwick Claims Management Services Inc., 30%
3. Sierra Nevada Administrators Inc., 7%

#### 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**

**ACCIDENT FUND GENERAL**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #107313

**BACKGROUND**

Accident Fund General Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on September 19, 2009. 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, 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**  
**December 29, 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 17, or 29% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Collection of Overpaid Benefits (NRS 616C.155 (2))
2. Days in Period of Earnings (NAC 616C.438 (1))

**B. Claim Administration**

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

**C. Employer Responsibilities**

1. Incomplete Report of Industrial Injury (NRS 616C.045 (1)(2) (a-c))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$891.31
Underpayment	No. of Files	1
	Total Amount	\$37.20

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Gallagher Bassett Services, Inc., one NOC for an employer, and no administrative fines, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	3	-
#	Employer		
1	KTM Industries, Inc.	1	-
Total		4	-



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

**ACCIDENT FUND NATIONAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #107310

**BACKGROUND**

Accident Fund National Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on September 18, 2009. 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, 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 December 29, 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 89, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Missing Notices and Forms (NAC 616C.088)
2. Untimely Response to Written Requests (NAC 616C.094)
3. Untimely Initial TTD Payment (NRS 616C.475 (3))
4. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475 (5))

**B. Claim Administration**

1. Missing Certificate of Mailing (NRS 616C.065)
2. Missing D-7 Form (NAC 616C.520)
3. Untimely Medical Bill Payment (NRS 616C.136)

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$303.46
Underpayment	No. of Files	1
	Total Amount	\$455.19

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Gallagher Bassett Services, Inc., one NOC for employers, and administrative fines totaling \$1,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	3	\$1,125
2	Accident Fund National Insurance	-	\$375
#	Employers		
1	Comprehensive Care Services	-	\$375
2	Golden Gate Casino	1	-
Total		4	\$1,875



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

**ACE PROPERTY & CASUALTY**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #6

**BACKGROUND**

ACE Property & Casualty Insurance Company 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.

**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**  
**December 19, 2023.**

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

## **EXECUTIVE SUMMARY**

ACE Property & Casualty Insurance Company reported five claims for the audit period.

### **METHODOLOGY**

To gain an understanding of ACE Property & Casualty Insurance Company's workers' compensation claim administration processes, the compliance audit investigator reviewed policies and procedures and interviewed Gregory Schaefer, Compliance Manager for Gallagher Bassett Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database containing four medical claims only and one denied claim filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). Access to the claim system 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**  
**DIVISION OF INDUSTRIAL RELATIONS**  
**WORKERS' COMPENSATION SECTION**

**ACIG INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #1763

**BACKGROUND**

ACIG Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on August 10, 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, 2020 through June 30, 2021.

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

**KEY FINDINGS**

**A. Claim Review**

1. Untimely PPD Appointment (NRS 616C.490 (2))
2. Incorrect PPD Award Calculation (NAC 616C.502)

**B. Claim Administration**

1. Missing Documents (NAC 616C.088 (1)(a)(3)(5)(d)(4)(f)(1))

**C. Employer Responsibilities**

1. Duty of Employer to Complete Report of Industrial Injury (NRS 616C.045 (2)(c)(4))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$34.24
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Sedgwick Claims Management Services Inc., and one NOC for the employer, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services Inc.	3	-
#	Employers		
1	Team Fishel	1	-
Total		4	-



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

**ACIG INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1763

**BACKGROUND**

ACIG Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on August 10, 1999. The claims are administered by Tri-Star Risk Enterprise 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, 2020 through June 30, 2021.

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

**KEY FINDINGS**

**A. Claim Review**

1. Indexing of Claim (NAC 616A.410)

**B. Claim Administration**

1. Date of Receipts (NAC 616C.082(1))
2. Request for Hearing Notices (NAC 616C.274(2)(a-b,d-e))

**C. Employer Responsibilities**

No findings identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Tri-Star Risk Management and administrative fines totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Tri-Star Risk Enterprise Management	2	\$375
#	Employer		
1	ACIG Insurance Company	-	-
Total		2	\$375





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

**ACUITY, A MUTUAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #965

**BACKGROUND**

A was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on July 18, 2013. The claims are administered in-house.

**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, 2020 through June 30, 2021.

**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 24, 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 20 claim files out of 93, or 22% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. TTD Benefit Payment Prior to Claim Acceptance (NRS 616C.155(1))
2. Inaccurate TTD Payment (NRS 616C.475(1))
3. Inaccurate PPD Payment (NRS 616C.495(5))
4. Missing Transfer of Care Notice (NAC 616C.129(2))
5. Average Monthly Wage Calculation Error (NAC 616C.432(1)(2))

**B. Claim Administration**

1. Use of Approved Forms (NAC 616A.480(3))
2. Missing Certificate of Mailing (NRS 616C.065(5)(b))
3. Forms Completed Inaccurately (NAC 616A.480(3))
4. Missing Documents (NAC 616C.088 (1)(c)(5))

**C. Employer Responsibilities**

1. Untimely Forms (NRS 616A.480(1)(a)(b)(3))
2. Incomplete C-1 Forms (NRS 616C.015(1)(2)(b)(3))
3. Duty of Employer to File Completed Report of Industrial Injury (NRS 616C.045(1)(2)(a-d))
4. Written Offers of Temporary, Light Duty Employment (NRS 616C.475 (8))
5. Use of Approved Forms – Employer (NAC 616A.480(1)(c)(i)(3)(4))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	4
	Total Amount	\$8,718.02
Underpayment	No. of Files	2
	Total Amount	\$397.31

**REQUIRED CORRECTIVE ACTIONS**

This report contains seven Notices of Correction (NOC) for Acuity, A Mutual Insurance Company, and 18 NOCs for employers, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Acuity, A Mutual Insurance Company	7	\$750
#	Employers		
1	Anchor Door Installs, LLC	-	\$375
2	Avalon Meat Candy, LLC	2	-
3	Best Staffing Service, Inc.	2	-
4	Construction Development Services, Inc.	1	-
5	DMS Plumbing, LLC	3	-
6	Eagle Drilling Services, LLC	2	-
7	Keith Shamblin Construction, Inc.	2	-
8	National Fulfillment Services, LLC	1	\$375
9	Renegade Electric, Inc.	2	-
10	RSP, Inc.	3	-
	<b>Total</b>	<b>25</b>	<b>\$1,500</b>



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

**AIU INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #759

**BACKGROUND**

AIU Insurance Company was certified as 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, 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 December 15, 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 1107 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Inaccurate TTD compensation payment (NRS 616C.475)
3. Untimely PPD Award Determination (NRS 616C.490)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. Untimely medical bill payment (NRS 616C.136)
3. Missing claim documentation (NAC 616C.088)
4. Incomplete D-12a form (NAC 616C.274)

**C. Employer Responsibilities**

1. Employer failed to submit D-8 form (NRS 616A.480)
2. Written light-duty offer requirement (NRS 616C.475)
3. Incomplete C-3 and D-8 forms (NAC 616A.480)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$844.80

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., five NOCs for employers, and administrative fines totaling \$375.00, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	3	-
#	Employers		
1	American Airlines, Inc.	1	-
2	Express Services, Inc.	2	\$375
3	Panda Express, Inc.	2	-
Total		8	\$375



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

**ALLMERICA FINANCIAL ALLIANCE**  
**INSURANCE**

PRIVATE CARRIER  
Certificate #130977

**BACKGROUND**

Allmerica Financial Alliance Insurance was certified as Private Carrier for workers' compensation insurance in the State of Nevada on April 7, 2016. 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, 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**  
**December 15, 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 three claim files out of three, or 100% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely claim acceptance (NRS 616C.065)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. Untimely medical bill payment (NRS 616C.136)

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for employer, and administrative fines totaling \$375.00, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	2	\$375
#	Employer		
1	Continuum Packing Solutions	1	-
	Total	3	\$375



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

**ALLMERICA FINANCIAL BENEFIT**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #1545

**BACKGROUND**

Allmerica Financial Benefit Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on April 29, 2010. 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, 2020 through June 30, 2021.

**RECOMMENDATION STATUS**

None.

**The audit final report was issued on**  
**November 22, 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 six claim files out of 11, or 55% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)

**B. Claim Administration**

1. Incorrect claim indexing in CARDS (NRS 616B.018)

**C. Employer Responsibilities**

1. Employer failed to provide written light-duty offer (NRS 616.475)
2. Incomplete C-3 form (NAC 616A.480)

**COMPENSATION PAYMENTS**

None.

**REQUIRED CORRECTIVE ACTIONS**

Corrective actions are not required.



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

**AMERISURE INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #109614

**BACKGROUND**

Amerisure 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 as of July 1, 2023. Tristar Risk Management administered the claims until May 17, 2022. The claims were then transferred to 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, 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  
December 29, 2023.**

For more information about this or other  
WCS audit reports email  
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**EXECUTIVE SUMMARY**

A total of three claim files out of 13, or 23% 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. Inaccurate execution of required D-8 Form (NRS 616A.480 (1) (a) (b))

**REQUIRED CORRECTIVE ACTIONS**

This report contains one administrative fine for an employer totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Amerisure Insurance Company	-	-
2	Gallagher Bassett Services, Inc.	-	-
#	Employer		
1	Foundation Building Materials, Inc.	-	\$375
	Total	-	\$375



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

**AMERISURE MUTUAL INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #404

**BACKGROUND**

Amerisure Mutual Insurance Company 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, 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  
December 29, 2023.**

For more information about this or other  
WCS audit reports email  
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**EXECUTIVE SUMMARY**

A total of five claim files out of 66, or 8% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

No findings were identified.

**C. Employer Responsibilities**

1. Incomplete C-3 Forms (NAC 616A.480 (1) (d) (1))

**REQUIRED CORRECTIVE ACTIONS**

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

#	Employers	# of NOCs	Total Fines
1	DDP Holdings, LLC	1	\$375
2	Hirschi Companies, LLC	2	\$750
3	PM&M Electric, Inc. dba Titan Solar Power	2	\$750
Total		5	\$1,875



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

**AMGUARD INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #14414

**BACKGROUND**

AmGuard Insurance Company was certified as a Private Carrier for workers' as a compensation insurance in the State of Nevada on June 4, 2004. 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, 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  
December 29, 2023.**

For more information about this or other  
WCS audit reports email  
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**EXECUTIVE SUMMARY**

A total of five claim files out of 88, or 6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Unverifiable Average Monthly Wage Determination (NRS 616C.475(1))
2. Untimely Permanent Partial Disability Benefits (NAC 616C.499(2)(a))

**B. Claim Administration**

1. Missing documents to support Average Monthly Wage Determination (NAC 616A.088(1)(c)(3)(5))

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NRS 616A.480(1)(a)(b))
2. Duty of Employer to file required forms (NRS 616C.045(1)(2)(a-c))

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

This report contains Administrative Fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
2	Gallagher Bassett Services, Inc.	-	\$1,500
#	Employers		
1	Melendrez Tile & Stone, LLC	-	\$375
2	Spec Electric, LLC	-	\$375
	Total	-	\$2,250



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

**ARGONAUT INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #88

**BACKGROUND**

Argonaut Insurance Company 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, 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  
 December 29, 2023.**

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 WCS audit reports email  
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**EXECUTIVE SUMMARY**

A total of five claim files out of 21, or 24% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475 (1))
2. Untimely Compliance with a Hearing Officer's Decision and Order (NRS 616D.120 (1) (c) (2))
3. Untimely Response to Administrator's Request for Information (NAC 616A.410))

**B. Claim Administration**

1. Use of Altered D-8 Form (NAC 616A.480 (1) (i) (4))

**C. Employer Responsibilities**

1. Missing or Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-c))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$59.82
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

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

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	2	\$750
<b>Employers</b>			
1	Geronimo Ranch LLC	1	
2	Myan Management Group LLC	1	
3	Swt Arizona Investments LLC	1	\$750
Total		5	\$1,500





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

**BERKLEY NATIONAL INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #11057

**BACKGROUND**

Berkley National Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on May 8, 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, 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 December 15, 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 one claim file out of one, or 100% was reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely Claim Acceptance (NRS 616C.065)

**B. Claim Administration**

1. Untimely Claim Indexing in CARDS (NRS 616B.018)
2. Untimely Medical Bill Payments (NRS 616C.136)

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for the employer, and administrative fines totaling \$750, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	2	\$375
#	Employer		
1	2233 Paradise Road LLC DBA Cash Factory USA DBA	1	\$375
Total		3	\$750



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

**BERKLEY REGIONAL INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #1391

**BACKGROUND**

Berkley Regional Insurance Company was certified as 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, 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**  
**December 15, 2023.**

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WCS audit reports email  
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**EXECUTIVE SUMMARY**

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

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely Claim Denial (NRS 616C.065)

**B. Claim Administration**

1. Incomplete D-12a Form (NAC 616C.274)
2. Untimely Claim Indexing in CARDS (NRS 616B.018)
3. Certificate of Mailing Requirement (NRS 617.356)

**C. Employer Responsibilities**

1. Outdated C-3 Forms (NAC 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for an employer, and administrative fines totaling \$375, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	2	\$375
#	Employer		
1	Animal Feed Supplement, Inc.	1	-
Total		3	\$375



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

**CHURCH MUTUAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1530

**BACKGROUND**

Church 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 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, 2020 through June 30, 2021.

**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 17, 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 20 claim files out of 55, or 36% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. TTD Benefit Payment Prior to Claim Acceptance (NRS 616C.155(1))
2. Inaccurate TTD Payment (NRS 616C.475(1))
3. Missing Transfer of Care Notice (NAC 616C.129(2))
4. Average Monthly Wage Calculation Error (NAC 616C.435(6)(7)(a))

**B. Claim Administration**

1. Confidentiality (NRS 616B.012(1))
2. Missing Certificate of Mailing (NRS 616C.065(5)(b))
3. Inaccurate TTD Payments (NRS 616C.475(1))
4. Use of Approved Forms (NAC 616A.480(1)(b)(4))
5. Missing D-7 Form (NAC 616C.520(1))

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	2
	Total Amount	\$206.38
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

This report contains eight Notices of Correction (NOC) for Gallagher Bassett Services, Inc., and eight NOCs for employers, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	8	-
#	Employers		
1	Cascades of the Sierra	3	-
2	Cascades Living Group Inc.	1	-
3	First Good Shepherd Lutheran Church & School	1	-
4	PSL Associates, LLC	3	-
Total		16	-



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

**CONTINENTAL WESTERN  
INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #192

**BACKGROUND**

Continental Western Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on January 26, 2021. 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 from July 1, 2021 through June 30, 2022.

**RECOMMENDATION STATUS**

None required.

**The audit final report was issued on  
November 17, 2023.**

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

**EXECUTIVE SUMMARY**

One claim file was reported and reviewed for the audit period, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

No findings were identified.

**C. Employer Responsibilities**

1. C-3 Form not filed with the insurer (NRS 616C.045 (1))

**COMPENSATION PAYMENTS**

None.

**REQUIRED CORRECTIVE ACTIONS**

This report contains no Notices of Correction and no administrative fines.



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

**DAKOTA TRUCK UNDERWRITERS**  
 PRIVATE CARRIER  
 Certificate #118202

**BACKGROUND**

Dakota Truck Underwriters was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on September 5, 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, 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 July 21, 2023.**

For more information about this or other WCS audit reports email

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**EXECUTIVE SUMMARY**

A total of five (5) claim files out of twenty-one (21), or 24 % were reviewed, and the following was identified:

**KEY FINDINGS**

**Claim Review**

None

**Claim Administration**

1. Incomplete Form (NAC 616A.480 (1) (j) (3))

**Employer Responsibilities**

1. Missing/Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-c))

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notice of Correction (NOC) for Risk Administration Services, Inc., three (3) NOCs for employers, and administrative fines totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Risk Administration Services, Inc.	1	
#	Employers		
1	Burnham Painting & Drywall Corp	1	
2	CINC Industries, Inc. (dba Sierra Design Systems)	1	
3	Red Rock Machinery, Inc.	1	
4	Telt Ventures, LLC		\$375
Total			\$375



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

**EASTGUARD INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #14416

**BACKGROUND**

EastGUARD Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 1, 2004. 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, 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**  
**December 29, 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 45, or 11% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Missing Approved Forms (NAC 616A.480)
2. Missing Documents (NAC 616C.088)
3. Missing Claim Denial Determination (NAC 616C.091)
4. Missing Compensation for the Loss of or Permanent Damage to Tooth (NAC 616C.508)
5. Inaccurate TTD Payments (NRS 616C.475)

**B. Claim Administration**

1. Missing D-7 Form (NAC 616C.520)
2. Confidentiality (NRS 616B.012)
3. Missing Certificate of Mailing (NRS 616C.065)
4. Untimely Medical Bill Payments (NRS 616C.136)
5. Missing Appeal Rights (NAC 616C.097)

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$515.66
Underpayment	No. of Files	2
	Total Amount	\$822.36

**REQUIRED CORRECTIVE ACTIONS**

This report contains seven Notices of Correction (NOC) for Gallagher Bassett Services, Inc., three NOCs for employers, and administrative fines totaling \$1,875.00, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	7	\$1,125
#	Employers		
1	Dirt Dog, Inc.	1	-
2	Fifth Avenue Ice Cream of Nevada	1	-
3	Zerrot, Inc.	1	\$750
	<b>Total</b>	<b>10</b>	<b>\$1,875</b>



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

**FALLS LAKE NATIONAL INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1027

**BACKGROUND**

Falls Lake National Insurance Company was certified for workers' compensation insurance in the State of Nevada on June 21, 2013. The claims are administered by Sedgwick 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 between July 1, 2020 through June 30, 2021.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on March 23, 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 seven (7) claim files out of eleven (11) or 64 % were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Untimely claim determination requirements (NRS 616C.065)
2. Compensation payments incorrectly paid (NRS 616C.155)
3. Untimely TTD payment (NRS 616C.475)
4. Untimely PPD evaluation submission (NAC 616C.148)

**Claim Administration**

1. Confidentiality (NRS 616B.012)
2. Untimely and inaccurate indexing (NRS 616B.018)
3. Untimely provider bill payment (NRS 616C.136)
4. D-31 Form did not provide required documentation (NRS 616C.235)
5. Untimely compliance with Hearing's Decision and Orders (NRS 616D.120)
6. Use of proper forms in claims administration (NRS 616A.480)
7. Missing claim documentation (NAC 616C.088)
8. Nonresponse to written request (NAC 616C.094)
9. Incomplete D-12a Forms (NAC 616C.274)

**Employer Responsibilities**

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

**PAYMENTS**

Overpayment	No. of Files = 1
	Total Amount = \$496.36

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notices of Corrections (NOC) for Falls Lake National Insurance Company, two (2) NOCs for employers, and administrative fines totaling \$3,375.00, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Falls Lake National Insurance Company	1	\$3,000.00
#	Employers		
1	Corrigan Randy	1	375.00
2	Pallet Broker	1	-
Total		3	\$3,375.00



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

**Federated Rural Electric Insurance Exchange**

PRIVATE CARRIER  
 Certificate #926

**BACKGROUND**

Federated Rural Electric Insurance Exchange was certified for workers' compensation insurance in Nevada on July 1, 1999. The claims are administered by American Claims Management, Inc., located at 8337 W. Sunset Rd., #150, Las Vegas, NV 89113

**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, 2019 through June 30, 2020.

**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**  
 August 14, 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 ten (10) claim files out of ten or 100 % were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Certificate of mailing missing, NRS 616C.065 (5) (6)
2. List of treating physicians not provided, NAC 616C.030
3. Late or no response to a written request, NAC 616C.094 (1) (a-b)
4. Appeal rights missing, NAC 616C.097
5. Insufficient notice for medical exam, NAC 616C.1162 (1) (a)
6. Mileage reimbursement underpayment, NAC 616C.150 (1)
7. Missing Permanent Partial Disability (PPD) payment, NAC C.508 (1)

**B. Claim Administration**

1. Late payment of medical bills, NRS 616 C.136 (1)
2. Claims not indexed, NRS 616B.018 (2)
3. Claim reported correctly, NRS 616B.018 (2)
4. Claim closure notice missing, NRS 616C.235 (2) (3) (4)
5. Forms altered without approval, NAC 616A.480 (4)
6. Dates of receipt missing, NAC 616C.082 (1)
7. Claim files not in chronological order, NAC 616C.082 (1)
8. Claim documents with out-of-state address, NRS 616B.027 (1) (a)
9. Required documents missing from claim files, NAC 616C.088 (1)
10. Claim files contained documents for other claims, NRS 616B.012(1)

**C. Employer Responsibilities**

1. Incomplete C-3 forms, NRS 616.045 (1) (2)
2. D-8 form incomplete, NAC 616A.480 (1) (i) (3)

**PAYMENTS**

Underpayment	No. of Files	1
	Total Amount	\$200.00

**REQUIRED CORRECTIVE ACTIONS**

This report contains fifteen (15) Notices of Correction (NOC) for the claims administrator, four (4) NOCs for employers, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	American Claims Management, Inc	15	-
#	Employers		
1	Alamo Power District, No. 3	1	-
2	Overton Power District #5	1	-
3	Wells Rural Electric Co.	2	-
	Total	19	-





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

**FEDERATED SERVICE INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #1098

**BACKGROUND**

Federated Service 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 Sierra Nevada Administrators, 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**  
**August 14, 2023.**

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

**EXECUTIVE SUMMARY**

Federated Service Insurance Company reported one claim for the audit period.

**METHODOLOGY**

To gain an understanding of the claim administration process, we interviewed Adriana Doctolero, Associate Director at Sierra Nevada Administrators, Inc. We reviewed policies and procedures to assess claim administration practices.

The DIR/WCS reviewed the insurer's responses to the 2022 Audit Announcement Letter and the list containing one medical only claim submitted for the defined audit period. A review of the data reported to the State's Claims and Regulatory Data System confirmed only one medical only claim was indexed for the audit period. A copy of the medical only claim file was received for review.

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

**RESULTS**

No findings were identified.



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

**GREAT AMERICAN ALLIANCE**  
**INSURANCE COMPANY**  
**PRIVATE CARRIER**

Certificate #25

**BACKGROUND**

Great American Alliance Insurance Company was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999.

**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 December 29, 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 six claim files out of six, or 100% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate TTD Payments (NRS 616C.475(1))
2. Untimely PPD Appointment (NRS 616C.490 (1) (2))
3. Late PPD Award Offer (NRS 616C.490 (7) (a) (b))
4. Missing Transfer of Care Notice (NAC 616C.129 (2))
5. Incorrect Mileage Reimbursement (NAC 616C.150 (1) (a) (b) (3))
6. Average Monthly Wage (AMW) Calculation Error (NAC 616C.435 (1)(2))
7. Late Compliance with Hearing Officer Decision (NRS 616D.120 (1) (c) (2))

**B. Claim Administration**

1. Missing Claim Closure under \$800 Notice (NRS 616C.235 (2))
2. Forms Missing or Altered (NAC 616A.480 (1) (f) (hh) (3))
3. No Response to Written Requests (NAC 616C.094 (1) (a) (2))
4. Late Notification of Recovery of Overpayment (NRS 616C.155 (2))
5. Missing Documents (NAC 616C.088(1) (c) (5))
6. Missing Appeal Rights (NAC 616C.097 (2))
7. Missing D-7 Form (NAC 616C.520 (1))
8. Untimely Medical Bill Payments (NRS 616 C.136 (1))

**C. Employer Responsibilities**

1. Issues with Statement of Wages (D-8 Form) (NRS 616A.480 (1) (a)(b) (2))
2. Missing information on Required Form (NAC 616A.480 (1) (d) (i) (3))
3. Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-d) (3))
4. Missing Temporary Light-Duty Employment Offer (NRS 616C.475 (8))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	3
	Total Amount	\$466.40
Underpayment	No. of Files	5
	Total Amount	\$2,876.03

**REQUIRED CORRECTIVE ACTIONS**

This report contains twelve(12) Notices of Correction (NOC) for Great American Assurance Company, and administrative fines totaling \$2,250, and nine NOCs for employers, and administrative fines totaling \$375, as follows:

	Insurer/TPA	# of NOCs	Total Fines
1	Great American Alliance Insurance Company	12	\$2,250
#	Employers		
1	C & W Motors, Inc.	1	-
2	Dura Line Holdings, Inc.	2	-
3	DWWTO, Inc.	1	-
2	GB Auto Service, Inc.	2	-
3	Paul Johnson Drywall, Inc.	3	\$375
	Total	21	\$2,625



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

**GREAT AMERICAN ASSURANCE**  
**COMPANY**

**PRIVATE CARRIER**

Certificate #1125

**BACKGROUND**

Great American Assurance Company was certified 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, 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**  
**December 22, 2023.**

For more information about this or other  
WCS audit reports email

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

**EXECUTIVE SUMMARY**

One claim file was reported and reviewed for the audit period, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None identified.

**B. Claim Administration**

1. Use of Approved Forms (NAC 616A.480)
2. D-31 Packet Did Not Provide Required Information (NRS 616C.235)

**C. Employer Responsibilities**

None identified.

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Great American Assurance Company, and no administrative fines, as follows:

#	Insurer	# of NOCs	Total Fines
1	Great American Assurance Company	2	-
	Total	2	-



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

**GREAT AMERICAN SPIRIT**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #1521

**BACKGROUND**

Great American Spirit Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on November 20, 2003. 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, 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**  
**December 15, 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 three claim files out of three, or 100% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

None identified.

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. Inaccurate execution of required forms (NAC 616A.480)

**C. Employer Responsibilities**

1. Employer failed to submit C-3 form timely (NRS 616C.045)
2. Written light-duty offer requirement (NRS 616C.475)
3. Incomplete C-3 form (NAC 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains one Notice of Correction (NOC) for Sedgwick Claims Management Services, Inc., five NOCs for employers, and administrative fines totaling \$1,125, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	1	\$375
#	Employers		
1	Nevada Association of Realtors	3	\$375
2	TVI, Inc.	2	\$375
Total		6	\$1,125



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

**INSURANCE COMPANY OF THE WEST**

PRIVATE CARRIER  
 Certificate #778

**BACKGROUND**

Insurance Company of the West was certified for workers' compensation in the state of Nevada on July 1, 1999. The claims are self-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 and 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 audit final report.

**The audit final report was issued on July 6, 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 twenty (20) claim files out of six hundred forty-four (644) or 3% were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Untimely C-4 submission (NRS 616C.040)
2. Untimely claim determination (NRS 616C.065)
3. Inaccurate TTD compensation payments (NRS 616C.475)
4. Inaccurate TPD compensation payments (NRS 616C.500)
5. Untimely PPD evaluation submission (NAC 616C.148)
6. Inaccurate Average Monthly Wage (NAC 616C.432)

**Claim Administration**

1. D-31 packet did not provide required document (NRS 616C.235)
2. Use of proper forms in claims administration (NAC 616A.480)
3. Altered or outdated forms (NAC 616A.480)
4. Missing claim documentation (NAC 616C.088)
5. D-13 form not provided to injured employee (NAC 616C.112)

**Employer Responsibilities**

1. D-8 form not submitted by employer (NRS 616A.480)
2. Untimely or Missing C-3 forms (NRS 616C.045)
3. Written light-duty offer not provided (NRS 616C.475)
4. Use of proper forms in claims administration (NAC 616A.480)

**PAYMENTS**

Underpayment	No. of Files	3
	Total Amount	\$441.39

**REQUIRED CORRECTIVE ACTIONS**

This report contains three (3) Notices of Correction (NOC) for Insurance Company of the West, sixteen (16) NOCs for employers, and administrative fines totaling \$2,625.00, as follows:

#	Insurer	# of NOCs	Fines
1	Insurance Company of the West	3	\$375
#	Employers		
1	ABC Imaging of Washington, Inc.	2	375
2	Advanced Management Group Nevada LLC	2	-
3	AR Iron LLC	1	-
4	Baldwin Electrical Solutions	1	375
5	Battle Born Auto Transport LLC	1	375
6	Con-Quip Services LLC	1	-
7	Douglas Disposal	1	-
8	Patrick's Signs, Inc.	1	-
9	Professional Concrete Services, Inc.	1	-
10	Royal West Drywall, Inc.	1	375
11	Triple T Delivery, Inc.	1	375
12	Universal Plumbing & Heating Co., Inc.	2	375
13	Wall Construction, Inc.	1	-
Total		19	\$2,625



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

**INSURANCE COMPANY OF THE  
STATE OF PENNSYLVANIA**  
PRIVATE CARRIER  
Certificate #336

**BACKGROUND**

Insurance Company of the State of Pennsylvania was certified as a private carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. Claims are administered by Cannon Cochran Management Services, Inc., located at 7251 West Lake Mead Boulevard, Ste. 260, Las Vegas, Nevada.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date between July 1, 2019 through June 30, 2020.

**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 audit final report.

**The audit final report was issued on  
May 16, 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 twenty (20) claim files out of 508 or 4% were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Incorrect Average Monthly Wage (NRS 616A.135)

**Claim Administration**

1. Incorrect revision date on forms (NAC 616A.480 (1) (i) (3) (4))

**Employer Responsibilities**

1. Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-c))
2. Incomplete D-8 Forms (NAC 616A.480 (1) (i) (3) (4))

**PAYMENTS**

Overpayment	No. of Claim Files = 1
	Total Amount = \$1.95 OP
Underpayment	No. of Claim Files = N/A
	Total Amount = N/A

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notice of Correction (NOC) for CCMSI, and two (2) NOCs for the employer, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Cannon Cochran Management Services, Inc.	1	-
#	Employer		
1	The State of Nevada	2	-
Total		3	-



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

**KEY RISK INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #116829

**BACKGROUND**

Key Risk Insurance Company was certified for workers' compensation insurance in the State of Nevada on April 5, 2012. The claims are administered by BerkleyNET.

**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 October 25, 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 eight (8) claim files out of 46 or 17% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely claim acceptance (NRS 616C.065)
2. Incorrect TTD calculation (NRS 616C.420)
3. Incorrect AMW calculation (NRS 616C.420)
4. Untimely PPD rating appointment (NRS 616C.490)
5. Untimely submission of C-4 forms (NRS 616C.040)
6. Cost of living adjustment (COLA) increase not paid (NRS 616C.508)

**B. Claim Administration**

1. Untimely claim indexing (NRS 616B.018)
2. PPD letter missing closure verbiage (NRS 616C.235)
3. Required forms not maintained in file (NAC 616C.088)
4. Incomplete D-12a form (NAC 616C.274)
5. Outdated and altered forms (NAC 616A.480)

**C. Employer Responsibilities**

1. Untimely submission of C-3 forms (NRS 616C.045)
2. Incomplete C-3 forms (NAC 616A.480)
3. Inaccurate D-8 forms (NAC 616A.480(3))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$585.73
Underpayment	No. of Files	1
	Total Amount	\$933.24

**REQUIRED CORRECTIVE ACTIONS**

This report contains ten (10) Notices of Correction (NOC) for Key Risk Insurance Company, six (6) NOCs for employers, and administrative fines totaling one thousand five hundred dollars (\$1500), as follows:

#	Insurer	# of NOCs	Total Fines
1	Key Risk Insurance Company	10	\$1,125
#	Employers		
1	5f Logistics	2	\$375
2	Ellison Electrical	2	-
3	All American Contractors	1	-
4	Bravo Underground	1	-
Total		16	\$1,500



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

**MANUFACTURERS ALLIANCE**  
**INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #11243

**BACKGROUND**

Manufacturers Alliance 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 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, 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  
 December 29, 2023.**

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**EXECUTIVE SUMMARY**

A total of four claim files out of 24, or 16.6% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. No findings were identified.

**B. Claim Administration**

1. Underpayment of TTD benefits issued (NRS 616C.475(1))

**C. Employer Responsibilities**

1. No findings were identified.

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	1
	Total Amount	\$134.94

**REQUIRED CORRECTIVE ACTIONS**

This report contains one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$375
	Total	-	\$375





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

**MASSACHUSETTS BAY INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #110699

**BACKGROUND**

Massachusetts Bay Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on November 16, 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, 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 December 15, 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 15, or 33% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely Claim Acceptance (NRS 616C.065)
3. Inaccurate TTD Compensation Payment (NRS 616C.475)
4. Inaccurate PPD Award Payment (NRS 616C.490)
5. AMW and Daily Rate Calculation Errors (NAC 616C.438)

**B. Claim Administration**

1. Missing Claim Documentation (NAC 616A.480)
2. Untimely Claim Indexing in CARDS (NRS 616B.018)
3. Inaccurate Execution of Required Forms (NAC 616A.480)

**A. Employer Responsibilities**

None identified.

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$417.81
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	5	\$750
	Total	5	\$750



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

**MIDVALE INDEMNITY COMPANY**  
 PRIVATE CARRIER  
 Certificate #1409

**BACKGROUND**

Midvale Indemnity Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on May 28, 2014. 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, 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  
 December 29, 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 29, or 17% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Missing Approved Form (NAC 616A.480)
2. Missing Notice and Form (NAC 616C.088)
3. Missing Transfer of Care Notice (NAC 616C.129)
4. Average Monthly Wage (AMW) Calculation Error (NAC 616C.435)
5. Inaccurate TTD Payments (NRS 616C.475)

**B. Claim Administration**

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

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NRS 616A.480)
2. Incomplete C-1 Form (NRS 616C.015)
3. Incomplete C-3 Form (NRS 616C.045)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$268.41
Underpayment	No. of Files	2
	Total Amount	\$288.55

**REQUIRED CORRECTIVE ACTIONS**

This report contains six Notices of Correction (NOC) for Gallagher Bassett Services, Inc., two NOCs for employers, and administrative fines totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	6	-
#	Employers		
1	Innovative Plumbing Pros, LLC	-	\$375
2	MV John Corporation	2	-
Total		8	\$375



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

**MIDWEST FAMILY ADVANTAGE**  
**INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #151552

**BACKGROUND**

Midwest Family Advantage Insurance Company was certified for workers' compensation insurance in the State of Nevada on March 13, 2019. 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 between July 1, 2020 through June 30, 2021.

**RECOMMENDATION STATUS**

None required.

**The audit final report was issued on**  
**April 14, 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 three (3) claim files out of three (3) or 100% were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Untimely submission of the C-4 form (NRS 616C.040)
2. TTD inaccurately paid (NRS 616C.475)
3. Untimely PPD evaluation submission (NAC 616C.148)

**Claim Administration**

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

**Employer Responsibilities**

1. Incomplete C-3 forms (NRS 616A.480)

**PAYMENTS**

Overpayment	No. of Files = 1
	Total Amount = \$49.52

**REQUIRED CORRECTIVE ACTIONS**

This report contains no Notice of Correction and no administrative fines.



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

**MIDWEST FAMILY MUTUAL**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
Certificate #114502

**BACKGROUND**

Midwest Family Mutual Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on November 22, 2011. 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, 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**  
**November 6, 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 nine claim files out of 39 or 23% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Untimely TPD compensation payments (NAC 616C.598)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. D-31 packets did not provide required document (NRS 616C.235)
3. Altered D-30 form (NAC 616A.480)

**C. Employer Responsibilities**

1. Employers failed to submit C-3 forms to insurer (NRS 616C.045)
2. Employer failed to provide written light-duty offer (NRS 616C.475)
3. Incomplete C-3 form submitted by employer (NAC 616A.480)

**REQUIRED CORRECTIVE ACTIONS**

This report contains one Notice of Correction (NOC) for Midwest Family Mutual Insurance Company and five NOCs for employers, and administrative fines totaling \$1,125, as follows:

#	Insurer	# of NOCs	Total Fines
1	Midwest Family Mutual Insurance Co.	1	-
#	Employers	# of NOCs	Total Fines
1	AMC Concrete, Inc.	3	\$375
2	Singh Petroleum Corp.	1	375
3	WellBuilt LLC	1	375
Total		6	\$1,125



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

**NATIONAL LIABILITY AND FIRE INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #969

**BACKGROUND**

National Liability and Fire Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on November 19, 2014. 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, 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 December 22, 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 39, or 13% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Claim Determination (NRS 616C.065 (1) (2))
2. Untimely Payment of Initial TTD Benefits (NRS 616C.475 (3))
3. Untimely PPD Appointment (NRS 616.490 (2))

**B. Claim Administration**

1. Period of Earnings Used to Calculate AMW (NAC 616C.435 (1) (4) (8))

**C. Employer Responsibilities**

1. Incomplete/Inaccurate C-3 Forms (NRS 616C.045)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	1
	Total Amount	\$110.14

**REQUIRED CORRECTIVE ACTION**

This report contains one Notice of Correction (NOC) for Gallagher Bassett Services, Inc., three NOCs for employers, and administrative fines totaling \$1,125.00, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	1	\$1,125
#	Employers		
1	Counterforce Solutions	1	-
2	Nellis Auction	1	-
3	Pebble Creed of Las Vegas LLC	1	-
Total		4	\$1,125



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

**NATIONAL SPECIALTY INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #919

**BACKGROUND**

National Specialty Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 21, 2013. The claims are administered by Gallagher Bassett.

**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 December 28, 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 25, or 20% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely claim indexing in CARDS (NRS 616B.018)

**B. Claim Administration**

1. Average Monthly Wage Calculation Errors (NAC 616C.432)
2. Inaccurate Permanent Partial Disability (PPD) payment (NRS 616C.490 (1) (2) (a))

**C. Employer Responsibilities**

1. Incomplete D-8 Form (NRS 616A.480)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$202.12

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Gallagher Bassett, one NOC for National Specialty, and one NOC for an employer. This also included administrative fines totaling \$750, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	National Specialty Insurance Company	1	-
2	Gallagher Bassett	2	\$375
#	Employer		
3	HILFAB Custom Ironworks, LLC	1	\$375
Total		4	\$750



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

**NORGUARD INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #14415

**BACKGROUND**

NorGUARD Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on 06/01/2004. 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, 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  
 December 29, 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 101, or 5 % were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Collection of Overpaid Benefits (NRS 616C.155 (2))
2. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475 (1))
3. Untimely Response to a Written Request (NAC 616C.094 (1))

**B. Claim Administration**

1. Confidentiality (NRS 616B.012 (1))
2. Untimely Issuance of the D-7 Form (NAC 616C.520 (1))

**C. Employer Responsibilities**

1. Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-c))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	2
	Total Amount	\$1,633.39

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Gallagher Bassett Services, Inc., five NOCs for employers, and administrative fines totaling \$1,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services Inc.	2	\$1,875
#	Employers		
1	Air One Heating & Air Condition	1	-
2	American Protection Group Inc.	1	-
3	JM Bold LLC	1	-
4	US Energy Window & Door	1	-
5	Welcome Home Construction LLC	1	-
Total		7	\$1,875



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

**OLD REPUBLIC GENERAL**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #427

**BACKGROUND**

Old Republic General Insurance was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on November 24, 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, 2020 through June 30, 2021.

**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 6, 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 15 claim files out of 169, or 9% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate TTD Payments (NRS 616C.475(1))
2. Average Monthly Wage Calculation Error (NAC 616C.435(1)(8))

**B. Claim Administration**

1. Use of Proper Forms (NAC 616A.480(3)(4))
2. Missing Documents (NAC 616C.088 (1)(a-d))
3. Missing D-7 Form (NAC 616C.520(1))

**C. Employer Responsibilities**

1. Required Execution of Blank Forms (NRS 616A.480 (1)(a-b)(2))
2. Temporary, Light Duty Job Offer (NRS 616C.475 (8))
3. Duty of Employer to Complete Report of Industrial Injury (NRS 616C.045 (2)(a-c))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$1,654.38
Underpayment	No. of Files	2
	Total Amount	\$1,832.04

**REQUIRED CORRECTIVE ACTIONS**

This report contains four Notices of Correction (NOC) for Gallagher Bassett Services Inc., and 14 NOCs for employers, and administrative fines for Gallagher Bassett Services Inc. totaling \$1,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services Inc.	4	\$1,875
#	Employers		
1	Apex Bulk Commodities, Inc.	1	-
2	Bombard Electric LLC	1	-
3	Clear Solutions Group LLC	1	-
4	George M. Raymond Company	2	-
5	M.J. Construction Inc.	1	-
6	Titan Systems Inc.	3	-
7	Tracy & Ryder Landscape Inc.	1	-
Total		14	\$1,875





**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 July 1, 1999. The claims reported during the audit scope were administered by multiple TPAs. This report contains claims 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, 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**  
**December 15, 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 5 claim files out of 6, or 83% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Untimely claim denial (NRS 616C.065)
3. Untimely response to prior authorization request (NRS 616C.157)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. Untimely medical bill payments (NRS 616C.136)
3. Incomplete and altered D-12a forms (NAC 616C.274)

**C. Employer Responsibilities**

1. Untimely C-3 form submission (NRS 616C.045)
2. Incomplete C-3 form (NAC 616A.480)
3. Written light-duty offer requirement (NRS 616C.475)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	3	\$375
#	Employers		
1	Catapult Staffing, LLC	1	375
2	Green 16, LLC	1	-
3	TKO Staffing, LLC	1	-
Total		6	\$750



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

**PREFERRED EMPLOYERS**  
**INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #119736

**BACKGROUND**

Preferred Employers Insurance Company was certified for workers' compensation insurance in Nevada on January 2, 2013. The claims are administered by BerkleyNET.

**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 between 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**  
**October 25, 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 six (6) claim files out of 6 or 100% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. D-30 Form not saved in the claim file (NAC 616A.480)
2. Untimely claim acceptance (NRS 616C.065)
3. Inaccurate calculation of Average Monthly Wage (NRS 616C.420)
4. Inaccurate TTD payment (NRS 616C.475)
5. Untimely submission of the C-4 form (NRS 616C.040)

**B. Claim Administration**

1. Issues of confidentiality (NRS 616B.012)
2. Untimely claims indexing (NRS 616B.018)
3. Inaccurate claims indexing (NRS 616B.018)
4. Untimely medical bill payment (NRS 616C.136)
5. Closure of claim requirements (NRS 616C.235)
6. Altered and outdated forms (NAC 616A.480)
7. Required items to be maintained in a claim file (NAC 616C.088)
8. Proper use of the D-12a form (NAC 616C.274)

**C. Employer Responsibilities**

1. C-3 form not filed (NAC 616A.480)
2. D-8 form not filed (NAC 616A.480)

**REQUIRED CORRECTIVE ACTIONS**

This report contains twelve (12) Notices of Correction (NOC) for Preferred Employers Insurance Company, two (2) NOCs for one employer, and administrative fines totaling \$750, as follows:

#	Insurer	# of NOCs	Total Fines
1	Preferred Employers Insurance Company	12	\$750
#	Employer		
1	Sunrise Mechanical, Inc.	2	-
Total		14	\$750



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

**PROPERTY & CASUALTY INSURANCE**  
**COMPANY OF HARTFORD**

PRIVATE CARRIER  
 Certificate #1608

**BACKGROUND**

Property & Casualty Insurance Company of Hartford was certified for workers' compensation in the State of Nevada on July 1, 1999. The claims are self-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, 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 August 16, 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 17 claim files out of 131 or 13% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submissions (NRS 616C.040)
2. Inaccurate TTD compensation payments (NRS 616C.475)
3. Untimely TTD compensation payments (NRS 616C.475)
4. Untimely PPD rating appointment (NRS 616C.490)
5. Unpaid TPD compensation payments (NRS 616C.500)
6. Required forms not provided to injured employees (NAC 616A.480)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. D-31 packets did not provide required document (NRS 616C.235)
3. Altered D-12a forms (NAC 616A.480)
4. PPD rating evaluation submitted untimely (NAC 616C.148)

**C. Employer Responsibilities**

1. D-8 forms not timely submitted by employers (NRS 616A.480)
2. Employers failed to submit C-3 forms to insurer (NRS 616C.045)

**PAYMENTS**

Overpayment	No. of Files	2
	Total Amount	\$3,256.98
Underpayment	No. of Files	1
	Total Amount	\$164.12

**REQUIRED CORRECTIVE ACTIONS**

This report contains six (6) Notices of Correction (NOC) for Property & Casualty Insurance Company of Hartford, thirteen (13) NOCs for employers, and administrative fines totaling \$4,875.00, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Property & Casualty Insurance Company of Hartford	6	-
#	Employers		
1	Apex Materials LLC	1	\$375
2	Bring EM Young Academy LLC	1	375
3	Carson Valley Subs, Inc.	2	750
4	Honey's Grooming Shack LLC	1	375
5	LV Dog, Inc.	2	750
6	Primoris Services Corp.	2	750
7	Ramon Canales	2	750
8	United Security Co. Holdings LLC	1	375
9	Western Big R, Inc.	1	375
	Total	19	\$4,875



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

**REGENT INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #1514

**BACKGROUND**

Regent Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. The claims are administered by Sedgwick Claim 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 December 15, 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 10, or 50% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely Claim Acceptance (NRS 616C.065)
3. Inaccurate TTD Payment (NRS 616C.475)

**B. Claim Administration**

1. Untimely Claim Indexing in CARDS (NRS 616B.018)
2. Incomplete D-12a Form (NAC 616C.274)
3. Untimely Medical Bill Payment (NRS 616C.136)
4. Untimely Submission of Medical Bills (NAC 616C.413)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$3,460.80
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	3	\$750
	Total	3	\$750



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

**ROCKWOOD CASUALTY INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #15869

**BACKGROUND**

Rockwood Casualty Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on May 31, 2005. The claims are administered by Gallagher Bassett.

**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**  
**December 29, 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 four claim files out of 16, or 25% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

1. Late Claim Determination (NRS 616C.065 (1) (a))
2. Missing Forms (NAC 616A.480 (1) (p) (zz))
3. Untimely Medical Bill Payment (NRS 616C.136 (1))

**C. Employer Responsibilities**

No findings were identified.

**REQUIRED CORRECTIVE ACTIONS**

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

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett	3	\$1,125
	Total	3	\$1,125



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

**SAFETY FIRST INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #11758

**BACKGROUND**

Safety First Insurance Company was certified as a Private Carrier for workers' compensation insurance in the State of Nevada on December 7, 2021. The claims are administered by Canon 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**  
**December 21, 2023.**

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

## EXECUTIVE SUMMARY

Safety First Insurance Company reported 11 claims for the audit period.

### METHODOLOGY

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

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database containing 11 medical only claims filed with an injury date within the defined audit period. To ensure the number of claims reported was complete and accurate, WCS compared the data reported in the audit announcement to the number of claims indexed in the Claims and Regulatory Data System (CARDS). Access to the claim files 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**  
**DIVISION OF INDUSTRIAL RELATIONS**  
**WORKERS' COMPENSATION SECTION**

**SERVICE AMERICAN INDEMNITY COMPANY**

PRIVATE CARRIER  
 Certificate #1314

**BACKGROUND**

Service American Indemnity Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on August 1, 1999. The claims are administered by Method Claims 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, 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 December 29, 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 10 claim files out of 25, or 40% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Permanent Partial Disability Appointment (NRS 616C.490)
2. Untimely Permanent Partial Disability Offer (NRS 616C.490)

**B. Claim Administration**

1. Missing D-2 Form (NAC 616A.480)
2. Untimely Indexing in CARDS (NRS 616B.018)
3. Untimely Medical Bill Payment (NRS 616C.136)
4. Missing Effects of Closure Form (NRS 616C.235)
5. Incomplete D-12a Form (NAC 616C.274)

**C. Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Method Claims Management, LLC, one NOC for employers, and administrative fines totaling \$2,250, as follows:

#	TPA	# of NOCs	Total Fines
1	Tristar Claims Management Services, Inc	0	\$750
2	Method Claims Management, LLC	2	\$1,125
#	Employers		
2	Goodfellow Corporation	1	\$375
	Total	3	\$2,250



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

**SFM MUTUAL INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #98397

**BACKGROUND**

SFM Mutual Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on May 17, 2007. 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, 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**  
**December 15, 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 three claims file out of seven, or 43% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings identified.

**B. Claim Administration**

Certificate of Mailing not provided with Denial Determination (NRS 616C.065)

**C. Employer Responsibilities**

No findings identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	-	\$375
	Total	-	\$375





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

**STARR SPECIALTY INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #143108

**BACKGROUND**

Starr Specialty Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 30, 2022. The claims reported during the audit scope were administered by multiple TPAs. This report contains claims 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, 2021 through June 31, 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 December 15, 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 548 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Untimely claim acceptance (NRS 616C.065)
3. AMW and daily rate calculation errors (NAC 616C.438)
4. Inaccurate TTD compensation payment (NRS 616C.475)
5. Untimely TTD payment (NRS 616C.475)

**B. Claim Administration**

1. Untimely response to written request (NAC 616C.094)
2. Untimely claim indexing in CARDS (NRS 616B.018)
3. Incomplete and altered D-12a form (NAC 616C.274)

**C. Employer Responsibilities**

1. Incomplete D-8 form (NAC 616A.480)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	1
	Total Amount	\$354.50

**REQUIRED CORRECTIVE ACTIONS**

This report contains five Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., two NOCs for employers, and administrative fines totaling \$1,125, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	5	\$1,125
#	Employers		
1	Staffchex, Inc.	1	-
2	Big Lots Stores, Inc.	1	-
	Total	7	\$1,125



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

**STARR SPECIALTY INSURANCE**  
**COMPANY**

PRIVATE CARRIER  
Certificate #143108

**BACKGROUND**

Starr Specialty Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on June 15, 2018. The claims are administered by Gallagher Bassett.

**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**  
**December 28, 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 94, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

1. Late Claim Determination (NRS 616C.065 (1) (a))
2. Untimely Medical Bill Payment (NRS 616C.136 (1))

**C. Employer Responsibilities**

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

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Gallagher Bassett, two NOCs for employers, and administrative fines totaling \$1,500, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett	2	\$750
#	Employers		
1	Frontier Airlines	1	\$375
2	Allegiant Air, LLC	1	\$375
	Total	4	\$1,500



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

**THE FIRST LIBERTY INSURANCE CORPORATION**  
 PRIVATE CARRIER  
 Certificate #1633

**BACKGROUND**

The First Liberty Insurance Corporation was certified as Private Carrier for workers' compensation insurance in the State of Nevada on July 1, 1999. Claims are administered in-house.

**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 between July 1, 2018 through June 30, 2019.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on June 22, 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 twenty (20) claim files out of 86 or 23 % were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Inaccurate TTD Payments per NRS 616C.675(1)
2. Untimely PPD Appointment per NRS 616C.490(2)
3. PPD Award Offer per NRS 616C.490(7)
4. Late TTD Payment per NAC 616B.021(1) (a) (b) (2)
5. Late Claim Determinations per NRS 616C.064 (1)
6. Missing Transfer of Care Notice per NAC 616C.129 (2)

**Claim Administration**

No issues identified in this area.

**Employer Responsibilities**

1. Untimely D-8 Form per NRS 616A.480(1)
2. Incomplete C-3 Forms per NRS 616C.045
3. Missing Temporary Light-Duty Employment Offer per NRS 616C.475 (8)

**PAYMENTS**

Overpayment	No. of Files	2
	Total Amount	\$ 789.38
Underpayment	No. of Files	1
	Total Amount	\$ 59.05

**REQUIRED CORRECTIVE ACTIONS**

This report contains three (3) Notices of Correction (NOC) for The First Liberty Insurance Corporation, three (3) NOCs for employers, and administrative fines totaling \$2,250, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	The First Liberty Insurance Corporation	3	\$2,250
#	Employers		
1	IntelliSource, LLC	3	
Total		6	\$2,250



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

**TRANSPORTATION INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #649

**BACKGROUND**

Transportation Insurance Company 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, 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 December 29, 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 42, or 12% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Altered D-30 Form (NAC 616A.480)
2. Missing Average Monthly Wage Determination (AMW) (NAC 616C.088)
3. Missing Transfer of Care Notice (NAC 616C.129)
4. Average Monthly Wage (AMW) Calculation Errors (NAC 616C.435)
5. Inaccurate TTD Payments (NRS 616C.475)

**B. Claim Administration**

1. Missing D-7 Form (NAC 616C.520)
2. Confidentiality (NRS 616B.012)

**C. Employer Responsibilities**

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

**PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	*
Underpayment	No. of Files	1
	Total Amount	*

\*Amounts undetermined due to issues with the D-8 Form and AMW.

**REQUIRED CORRECTIVE ACTIONS**

This report contains seven Notices of Correction (NOC) for Gallagher Bassett Services, Inc., one NOC for employers, and administrative fines totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett Services, Inc.	7	-
#	Employers		
1	Lemans Corporation	1	\$375
Total		8	\$375



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

**TRAVELERS INDEMNITY COMPANY OF AMERICA**  
 PRIVATE CARRIER  
 Certificate #651

**BACKGROUND**

Travelers Indemnity Company of America was certified 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 between July 1, 2021 - 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 November 7, 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 eleven (11) claim files out of one hundred (100) or 11% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Claims reported incorrectly to DIR (NAC 616B.016 (1) (a) (1-3, 5))

**B. Claim Administration**

1. PPD rating scheduled untimely (NRS 616C.490 (2) (a))

**C. Employer Responsibilities**

1. Missing, incomplete and untimely responses to requests for C-3 and C-1 Forms (NRS 616A. 480 (1) (a) (b) (2))
2. Incomplete and untimely D-8 Forms (NRS 616A.480)
3. Missing written temporary light-duty employment offer (NRS 616C.475)

**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 Travelers Indemnity Company of America, two NOCs for employers, and one administrative fine totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Travelers Indemnity Company of America	1	\$375
#	Employers		
1	Get Fresh Kitchen, LLC	1	\$375
2	Xpert Pipe Services, LLC	1	-
Total		3	\$750



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

**TRAVELERS PROPERTY CASUALTY**  
**COMPANY OF AMERICA**  
 PRIVATE CARRIER  
 Certificate #822

**BACKGROUND**

Travelers Property Casualty Company of America was certified for workers' compensation insurance in 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 between July 1, 2020 and June 30, 2021.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on August 3, 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 twenty (20) claim files out of seven hundred six (706) or 3% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Review of Claims**

1. Average Monthly Wage (AMW) calculation errors (NAC 616C.435 (1) (5) (8))
2. Missing AMW determination (NAC 616C.088 (1) (c) (5))

**B. Claim Administration**

1. Missing D-7 Form NAC 616C.520 (1)
2. Missing Forms (NAC 616C.088 (1) (f))

**C. Employer Responsibilities**

1. D-8 Form Missing from claim file (NRS 616C.045 (2)(d))
2. Missing temporary light-duty employment offer (NRS 616C.475 (8))
3. Incomplete C-3 Form (NRS 616C.045 (2) (a-c))
4. Incomplete C-1 Form (NRS 616C.015 (2) (b))

**PAYMENTS**

Overpayment	No. of claims = 1
	Total Amount = \$285.34

**REQUIRED CORRECTIVE ACTIONS & FINES**

This report contains thirteen (13) Notices of Correction (NOC) for Travelers Property Casualty Company of America, twenty (21) NOCs for employers, and administrative fines totaling \$4,125, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Travelers Property Casualty Company of America	13	\$2,625
<b>#</b>	<b>Employers</b>		
1	All Four Seasons Roofing	2	\$375
2	Almo Corp.	2	-
3	Cool Dudes LLC	1	-
4	Delmar Gardens of Green Valley	0	-
5	Get Fresh Sales Inc.	1	-
6	Global Refining Group West	2	\$375
7	Gucci America	2	-
8	Lincare Holdings, Inc.	1	-
9	Lmnra Guest Services, LLC	2	-
10	New Benchmark, LLC dba Never Give Up Youth Health Center	2	-
11	Rivera Logistics, LLC	2	\$375
12	Ruby Mt, Heli-Ski Guides, Inc.	2	-
13	Seabreeze Management Company	1	-
14	VVG Holdings LLC	1	\$375
		34	\$4,125



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

**VANLINER INSURANCE COMPANY**  
PRIVATE CARRIER  
Certificate #294

**BACKGROUND**

Vanliner Insurance Company was certified as 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, 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  
December 15, 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 six, or 83% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)

**B. Claim Administration**

1. Untimely claim indexing in CARDS (NRS 616B.018)
2. Untimely medical bill payments (NRS 616C.136)
3. Inaccurate payments of medical bills (NRS 616C.260)
4. Inaccurate execution of required forms (NAC 616A.480)

**C. Employer Responsibilities**

1. Written light-duty offer requirement (NRS 616C.475)
2. Incomplete C-3 form (NAC 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., three NOCs for employers, and no administrative fines, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	2	-
#	Employers		
1	Olcese Construction Co., Inc.	2	-
2	William Tank Lines	1	-
	Total	5	-



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

**VIGILANT INSURANCE COMPANY**  
 PRIVATE CARRIER  
 Certificate #708

**BACKGROUND**

Vigilant Insurance Company 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.

**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  
 December 29, 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 three claim files out of three, or 100 % were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

1. Late Claim Determination (NRS 616C.065 (1) (a))
2. Inaccurate Temporary Total Disability Payment(NRS 616C.475)

**C. Employer Responsibilities**

No findings were identified.

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$0.01

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Gallagher Bassett, and administrative fines totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Gallagher Bassett	2	\$375
	Total	2	\$375





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

**XL SPECIALTY INSURANCE COMPANY**

PRIVATE CARRIER  
 Certificate #1561

**BACKGROUND**

XL Specialty Insurance Company was certified as Private Carrier for workers' compensation insurance in the State of Nevada on August 1, 1999. The claims reported during the audit scope were administered by multiple TPAs. This report contains claims 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, 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 December 15, 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 212 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Inaccurate TTD compensation payment (NRS 616C.475)
3. Untimely TTD payment (NRS 616C.475)
4. Untimely subsequent TTD payments (NRS 616C.475)

**B. Claim Administration**

1. Untimely claim Indexing in CARDS (NRS 616B.018)
2. Missing claim documentation (NAC 616C.088)
3. Incomplete and altered D-12a forms (NAC 616C.274)

**C. Employer Responsibilities**

1. Incomplete C-3 form (NAC 616A.480)
2. Missing C-3 form (NRS 616A.480)
3. Missing D-8 form (NAC 616A.480)
4. Written light-duty offer requirement (NRS 616C.475 (8))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$6,234.90
Underpayment	No. of Files	-
	Total Amount	-

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	2	\$750
#	Employers		
1	The Salvation Army	1	-
2	Starbucks Coffee Company	3	-
	Total	6	\$750

## B. SELF-INSURED EMPLOYERS



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

**AFFINITY INTERACTIVE**  
 SELF-INSURED EMPLOYER  
 Certificate #142274

**BACKGROUND**  
 Affinity Interactive was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on January 31, 2017. The claims are administered by Sierra Nevada Administrators, 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 December 29, 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 four claim files out of 19, or 21% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Temporary Total Disability (TTD) (NRS 616C.475 (1))

**B. Claim Administration**

None

**C. Employer Responsibilities**

1. Incomplete C-3 Forms (NRS 616C.045 (1) (2) (a-c))
2. Missing Temporary Light-Duty Employment Offer (NRS 616C.475(8))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	1
	Total Amount	\$1,116.45

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Affinity Interactive, the self-insured employer, one for Sierra Nevada Administrators, Inc., and no administrative fines, as follows:

#	Self-Insured Employer/TPA	# of NOCs	Total Fines
1	Affinity Interactive	2	-
2	Sierra Nevada Administrators, Inc.	1	-
Total		3	-



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

**CLARK COUNTY SCHOOL DISTRICT**  
SELF-INSURED EMPLOYER  
Certificate #123140

**BACKGROUND**

Clark County School District was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on July 1, 1990. The claims are administered by Sierra Nevada Administrators, 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  
December 29, 2023.**

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**EXECUTIVE SUMMARY**

A total of 11 claim files out of 1,150 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely PPD Appointment (NRS 616C.490 (2))
2. Untimely PPD Determination (NRS 616C.490 (7))

**B. Claim Administration**

1. Untimely Issuance of the D-7 Form (NAC 616C.520 (1))

**C. Employer Responsibilities**

1. Incomplete C-1 Form (NRS 616C.015)
2. Incomplete C-3 Form (NRS 616C.045 (1) (2) (a-c))
3. Missing Written Offer of Temporary Light-Duty Employment (NRS 616C.475 (8))

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Clark County School District, one NOC for Sierra Nevada Administrators, Inc., and administrative fines totaling \$1,125, as follows:

#	Self-Insurer-Employer/TPA	# of NOCs	Total Fines
1	Clark County School District	3	-
2	Sierra Nevada Administrators, Inc.	1	\$1,125
	Total	4	\$1,125



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

**CLARK COUNTY WATER RECLAMATION DISTRICT**  
**SELF-INSURED EMPLOYER**  
 Certificate #123152

**BACKGROUND**

Clark County Water Reclamation District was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on April 1, 1992. The claims are administered by Davies Claims Solutions.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 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 October 26, 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 six claim files out of fifteen or 40% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely PPD Appointment Scheduling (NRS 616.490)
3. Outdated C-4 Form (NAC 616A.480)

**B. Claim Administration**

1. Errors in D-9a Form (NAC 616A.480)
2. Incomplete D-12a Form (NAC 616C.274)
3. Retention of Medical Bills and EOBs (NAC 616C.088)

**C. Self-Insured Employer Responsibilities**

1. Outdated and Incomplete C-1 Form (NAC 616A.480)
2. Offer of Employment at Light Duty Requirements (NAC 616C.583)

**REQUIRED CORRECTIVE ACTIONS**

This report contains three Notices of Correction (NOC) for Davies Claims Solutions, one NOC for Clark County Water Reclamation District, and zero administrative fines, as follows:

#	TPA	# of NOCs	Total Fines
1	Davies Claims Solutions	3	-
#	Self-Insured Employer		
1	Clark County Water Reclamation District	1	-
Total		4	-



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

**COMMONSPIRIT HEALTH**

SELF-INSURED EMPLOYER

Certificate #156199

**BACKGROUND**

CommonSpirit Health was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on February 1, 2020. The claims are administered by Sedgwick Claims Management Services, Inc.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 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  
December 15, 2023.**

For more information about this or other  
WCS audit reports email

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**EXECUTIVE SUMMARY**

A total of five claim files out of 270 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely TTD compensation payments (NRS 616C.475)
2. Untimely claim acceptance (NRS 616C.065)

**B. Claim Administration**

1. Untimely Claim Indexing in CARDS (NRS 616B.018)

**C. Self-Insured Employer Responsibilities**

1. Untimely D-8 form submissions (NRS 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains two Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for the self-insured employer, and administrative fines totaling \$1,500, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc	2	\$750
#	Self-Insured Employer		
1	CommonSpirit Health	1	\$750
	Total	3	\$1,500



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

**ELKO COUNTY SCHOOL DISTRICT**  
**SELF-INSURED EMPLOYER**  
 Certificate #123129

**BACKGROUND**

Elko County School District was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on November 1, 1993. The claims are administered by Davies Claims Solutions.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 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 final audit report was issued on  
 October 26, 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 eight (8) claim files out of 27 or 30% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate AMW and Daily Rate Calculations (NAC 616C.435)
2. Inaccurate TTD Compensation (NRS 616C.475)
3. Errors in the PPD Award Calculation Worksheet (D-9a) (NAC 616A.480)
4. Inaccurate PPD Award Payment (NRS 616C.490)
5. Untimely C-4 Form Submission (NRS 616C.040)

**B. Claim Administration**

1. Errors in the D-30 Form (NAC 616A.480)
2. Altered and Outdated D-12a Forms (NAC 616A.480)
3. Untimely Indexing of Claims in CARDS (NRS 616B.018)
4. Retention of medical bills and EOBs (NAC 616C.088)

**C. Self-Insured Employer Responsibilities**

1. Requirements of the Offer of Employment at Light Duty (NAC 616C.583)
2. Correct use of the D-1 Informational Poster (NAC 616A.480)

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$2,321.19
Underpayment	No. of Files	1
	Total Amount	\$434.53

**REQUIRED CORRECTIVE ACTIONS**

This report contains six (6) Notices of Correction (NOC) for the TPA, two (2) NOCs for the self-insured employer, and one (1) administrative fine, as follows:

#	TPA	# of NOCs	Total Fines
1	Davies Claims Solutions	6	\$375
#	Self-Insured Employer		
1	Elko County School District	2	-
	<b>Total</b>	<b>8</b>	<b>\$375</b>



**STATE OF NEVADA**  
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**FEDEX CORPORATION**  
SELF-INSURED EMPLOYER  
Certificate #122936

**BACKGROUND**

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

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 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  
December 15, 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 137, or 4% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

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

**B. Claim Administration**

None identified.

**C. Self- Insured Employer Responsibilities**

1. Incomplete C-3 and D-8 forms (NAC 616A.480)

2. Untimely D-8 form submissions (NRS 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains one Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., two NOCs for the self-insured employer, and administrative fines totaling \$750, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	1	\$375
#	Self-Insured Employer		
1	FedEx Corporation	2	\$375
	Total	3	\$750





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

**GAUGHAN SOUTH, LLC**  
 SELF-INSURED EMPLOYER  
 Certificate #122965

**BACKGROUND**

Gaughan South, LLC, was certified for workers' compensation insurance in Nevada on October 25, 2006. The claims are administered by Nevada Alternative Solutions, Inc.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date between July 1, 2021 and June 30, 2022.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on July 28, 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 eight (8) claim files out of 148 or 5 % were reviewed, and the following was identified:

**KEY FINDINGS**

**Claim Review**

1. PPD Award Offer NRS 616C.490 (7)
2. Missing Transfer of Care Notice NAC 616C.129 (2)

**Claim Administration**

Claim Closure under \$800 NRS 616C.235 (2) (3) (4)

**Employer Responsibilities**

None identified

**PAYMENTS**

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

**REQUIRED CORRECTIVE ACTIONS**

This report contains three (3) Notices of Correction (NOC), and one (1) administrative fine for Nevada Alternative Solutions, Inc., totaling \$375, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Nevada Alternative Solutions, Inc.	3	\$375
#	Employers		
1	Gaughan South, LLC	-	-
	<b>Total</b>	<b>3</b>	<b>\$375</b>



**STATE OF NEVADA**  
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**KENNAMETAL INC.**

SELF-INSURED EMPLOYER

Certificate #123048

**BACKGROUND**

Kennametal Inc. was certified as a Self-Insured Employer for workers' compensation insurance in the State of Nevada on October 1, 1991. The claims are administered by Nevada Alternative Solutions.

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 2020 through June 30, 2021.

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

**KEY FINDINGS**

**A. Claim Review**

No findings were identified.

**B. Claim Administration**

No findings were identified.

**C. Employer Responsibilities**

1. Duty of Employer to Complete Report of Industrial Injury (NRS 616C.045(2)(c)(4))

**REQUIRED CORRECTIVE ACTION**

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

#	Self-Insured Employer	# of NOCs	Total Fines
1	Kennametal Inc.	1	-
	Total	1	-



**STATE OF NEVADA**  
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**KIEWIT CORPORATION**  
SELF-INSURED EMPLOYER  
Certificate #123021

**BACKGROUND**

Kiewit Corporation was certified for workers' compensation insurance in Nevada on November 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 between July 1, 2020 through June 30, 2021.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on April 26, 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 six (6) claim files out of six (6) or 100 % were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Untimely submission of C-4 Forms (NAC 616C.040(1))

**Claim Administration**

1. Incorrect payment of medical bills (NRS 616C.260(1)(a))
2. Untimely indexing of claims (NRS 616B.018)

**Employer Responsibilities**

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

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notice of Correction (NOC) for Kiewit Corporation and one (1) NOC for Sedgwick Claims Management Services, Inc., as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Kiewit Corporation	1	-
2	Sedgwick Claims Management Services, Inc.	1	-
Total		2	-



**STATE OF NEVADA**  
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**WORKERS' COMPENSATION SECTION**

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

**BACKGROUND**

The insurer was certified as 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, 2017 through June 30, 2018.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on December 29, 2023.**

For more information about this or other WCS audit reports email

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**EXECUTIVE SUMMARY**

A total of 10 claim files out of 60, or 17% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate Permanent Partial Disability (PPD) Payments (NRS 616C.490 (1))
2. Inaccurate Factor Used to Calculate PPD (NAC616C.502)
3. Untimely Response to Written Requests (NAC 616C.094 (1) (a) (2))

**B. Claim Administration**

1. Missing Dates of Receipt (NAC 616C.082 (1))
2. Input Errors found on the D-9a Form (NAC 616A.480 (1) (j) (3))

**C. Self-Insured Employer Responsibilities**

1. Incomplete C-1 Form (NRS 616C.015 (1) (2))
2. Incomplete C-3 Form (NRS 616C.045 (1) (2) (3))

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	4
	Total Amount	\$2,655.71
Underpayment	No. of Files	1
	Total Amount	\$0.41

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Tristar Risk Management	4	\$375
#	Self-Insured Employer		
1	Kinross Gold Corporation	2	-
	Total	6	\$375



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

**MARNELL GAMING LLC**  
 SELF-INSURED EMPLOYER  
 Certificate #135181

**BACKGROUND**

Marnell Gaming LLC was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on May 31, 2023. 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, 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 December 15, 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 220 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. AMW and Daily Rate Calculation Errors (NAC 616C.438)
2. Inaccurate TTD Compensation Payments (NRS 616C.475)
3. Untimely Subsequent TTD Payments (NRS 616C.475)
4. Untimely PPD Award Determination (NRS 616C.490)

**B. Claim Administration**

1. Untimely Claim Indexing in CARDS (NRS 616B.018)
2. Inaccurate Claim Indexing in CARDS(NRS 616B.018)
3. Missing Claim Documentation (NAC 616C.088)

**C. Self-Insured Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$433.52
Underpayment	No. of Files	2
	Total Amount	\$451.55

**REQUIRED CORRECTIVE ACTIONS**

This report contains five Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., one NOC for the self-insured employer, and administrative fines totaling \$750, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	5	\$750
#	Self-Insured Employer		
1	Marnell Gaming LLC	1	-
	Total	6	\$750



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

**NEVADA READY MIX CORPORATION**  
 SELF-INSURED EMPLOYER  
 Certificate #123170

**BACKGROUND**

Nevada Ready Mix Corporation was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on March 1, 1994. The claims are administered by Sierra Nevada Administrators, 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  
 October 26, 2023.**

For more information about this or other  
 WCS audit reports email  
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**EXECUTIVE SUMMARY**

A total of three (3) claim files out of three or 100 % were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely Permanent Partial Disability (PPD) Appointment (NRS 616C.490(2))

**B. Claim Administration**

1. Calculation of Days in Period of Earnings (NAC 616C.438 (1))

**C. Employer Responsibilities**

1. Incomplete C-1 Form (NRS 616C.015 (1) (2) (a-d))
2. Incomplete C-3 Form (NRS 616X.045 (1) (2) (a-c))
3. Missing Written Offer of Temporary, Light-Duty Employment (NRS 616C.475 (8))

**PAYMENTS**

Overpayment	No. of Files	-
	Total Amount	-
Underpayment	No. of Files	1
	Total Amount	\$788.87

**REQUIRED CORRECTIVE ACTIONS**

This report contains three (3) Notices of Correction (NOC) for Nevada Ready Mix Corporation, the self-employer, and administrative fines totaling \$375.00, as follows:

#	Self-Insured Employer/TPA	# of NOCs	Total Fines
1	Nevada Ready Mix Corporation	3	\$375.00
2	Sierra Nevada Administrators, Inc.	2	-
	Total	5	\$375.00



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

**RIVERSIDE RESORT HOTEL &  
CASINO**

SELF-INSURED EMPLOYER  
Certificate #123238

**BACKGROUND**

Riverside Resort Hotel & Casino was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on September 28, 1985. 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, 2020 through June 30, 2021.

**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  
November 22, 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 12 claim files out of 36, or 33% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Inaccurate AMW and Daily Rate Calculations (NAC 616C.432)

**B. Claim Administration**

1. Altered and Outdated Forms (NAC 616A.480)
2. Untimely Medical Bill Payments (NRS 616C.136)

**C. Self-Insured Employer Responsibilities**

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

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

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

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management, Services, Inc.	-	\$750
#	Self-Insured Employer		
1	Riverside Resort Hotel & Casino	-	\$375
Total		-	\$1,125



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

**ROBERTSON'S READY MIX LTD**  
 SELF-INSURED EMPLOYER  
 Certificate #153157

**BACKGROUND**

Robertson's Ready Mix LTD was certified as Self-Insured Employer for workers' compensation insurance in the State of Nevada on June 11, 2019. 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, 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 December 15, 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 six claim files out of 18, or 33% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 Form Submission (NRS 616C.040)
2. Untimely PPD Rating Appointment (NRS 616C.490)
3. Untimely Claim Acceptance/Denial (NRS 616C.065)
4. Untimely TTD Payment (NRS 616C.475)
5. Untimely Submission of PPD Evaluation Report (NAC 616C.148)
6. Untimely PPD Determination (NRS 616C.490)

**B. Claim Administration**

1. Incomplete D-12a Form (NAC 616A.480)
2. Untimely Claim Indexing in CARDS (NRS 616B.018)
3. Missing Claim Documentation (NAC 616C.088)
4. Untimely Medical Bill Payments (NRS 616C.136)

**C. Self-Insured Employer Responsibilities**

1. Missing D-8 Form (NRS 616A.480)

**COMPENSATION PAYMENTS**

None identified.

**REQUIRED CORRECTIVE ACTIONS**

This report contains five Notices of Correction (NOC) for Sedgwick Claims Management, Inc., one NOC for self-insured employer, and administrative fines totaling \$1,125, as follows:

#	TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	5	\$750
#	Self-Insured Employer		
1	Robertson's Ready Mix LTD	1	\$375
Total		6	\$1,125





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

**SILVERTON CASINO, LLC &  
MAJESTIC NEVADA PROPERTY**  
SELF-INSURED EMPLOYER  
Certificate #123201

**BACKGROUND**

Silverton Casino, LLC & Majestic Nevada Property was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on July 1, 1997. 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  
December 21, 2023.**

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

**EXECUTIVE SUMMARY**

Silverton Casino, LLC & Majestic Nevada Property reported 28 claims for the audit period.

**METHODOLOGY**

To gain an understanding of Silverton Casino, LLC & Majestic Nevada Property's workers' compensation claim administration process, the compliance audit investigator reviewed policies and procedures and interviewed Tina Sanchez, Compliance Manager, at Cannon Cochran Management Services, Inc.

The DIR/WCS reviewed the insurer's responses to the 2023 Audit Announcement Letter and the claims database containing five denied, 23 medical only and two indemnity claims submitted for 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 files 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**  
**DIVISION OF INDUSTRIAL RELATIONS**  
**WORKERS' COMPENSATION SECTION**

**TARGET CORPORATION**  
 SELF-INSURED EMPLOYER  
 Certificate #123055

**BACKGROUND**

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

**PURPOSE**

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

**SCOPE**

The scope of the audit is for claims filed with an injury date from July 1, 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 December 15, 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 94, or 5% were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely claim acceptance (NRS 616C.065)
2. Untimely TTD compensation payments (NRS 616C.475)
3. AMW and Daily Rate Calculation Errors (NAC 616C.438)
4. Inaccurate TTD Compensation Payments (NRS 616C.475)
5. Inaccurate PPD Compensation Payment (NRS 616C.490)
6. Untimely PPD Rating Appointment (NRS 616C.490)
7. Untimely PPD Award Determination (NRS 616C.490)

**B. Claim Administration**

1. Untimely Claim Indexing in CARDS (NRS 616B.018)
2. Missing Claim Documentation (NAC 616C.088)

**C. Self-Insured Employer Responsibilities**

1. Untimely C-3 form submission (NRS 616C.045)
2. Incomplete C-3 form (NAC 616A.480)
3. Untimely D-8 form submission (NRS 616A.480)
4. Written light-duty offer requirement (NRS 616C.475)

**PAYMENTS**

Overpayment	No. of Files	2
	Total Amount	\$2,439.21
Underpayment	No. of Files	1
	Total Amount	\$609.28

**REQUIRED CORRECTIVE ACTIONS**

This report contains eight Notices of Correction (NOC) for Sedgwick Claims Management Services, Inc., four NOCs for the self-insured employer, and administrative fines totaling \$1,875, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Sedgwick Claims Management Services, Inc.	8	\$1,125
#	Self-Insured Employer		
1	Target Corporation	4	\$750
	<b>Total</b>	<b>12</b>	<b>\$1,875</b>



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

**VENETIAN LAS VEGAS GAMING LLC**  
SELF-INSURED EMPLOYER  
Certificate #166430

**BACKGROUND**

Venetian Las Vegas Gaming LLC was certified as a self-insured employer for workers' compensation insurance in the State of Nevada on February 23, 2022. The claims are administered by Sierra Nevada Administrators, 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  
October 13, 2023.**

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

**EXECUTIVE SUMMARY**

Venetian Las Vegas Gaming LLC reported 123 claims for the audit period.

**METHODOLOGY**

To gain an understanding of the claim administration process, we interviewed Adriana Doctolero, Associate Director at Sierra Nevada Administrators, Inc. We reviewed policies and procedures to assess claim administration practices.

The DIR/WCS reviewed the insurer's responses to the 2022 Audit Announcement Letter and the list containing 13 denied, 35 medical only and 75 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). We received copies of the selected claim files for review. For each claim selected, we 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**

**WESTERN STATES CONTRACTING, INC.**  
**SELF-INSURED EMPLOYER**  
 Certificate #122888

**BACKGROUND**

Western States Contracting, Inc. was certified for workers' compensation insurance in Nevada on September 1, 1995. 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 between July 1, 2021 through June 30, 2022.

**RECOMMENDATION STATUS**

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

**The audit final report was issued on June 30, 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 eight (8) claim files out of forty six (46) or 17% were reviewed, and the following was identified:

**KEY FINDINGS**

**Review of Claims**

1. Average Monthly Wage calculation errors (NAC 616C.432 (1) (2))

**Claim Administration**

None

**Employer Responsibilities**

None identified

**PAYMENTS**

Overpayment	No. of Files	1
	Total Amount	\$238.11
Underpayment	No. of Files	2
	Total Amount	\$28.44

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notices of Corrections (NOC) for Western States Contracting, Inc., and no administrative fines, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Western States Contracting, Inc.	1	-
	Total	1	-

## C. SELF-INSURED ASSOCIATIONS



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

**BUILDERS ASSOCIATION OF WESTERN NEVADA SIG**

ASSOCIATION  
 Certificate #5012

**BACKGROUND**

Builders Association of Western Nevada SIG was certified as an association for workers' compensation insurance in the State of Nevada on April 15, 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, 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 August 28, 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 15 claim files out of 962 were reviewed, and the following was identified:

**KEY FINDINGS**

**A. Claim Review**

1. Untimely C-4 form submission (NRS 616C.040)
2. Inaccurate TTD compensation payments (NRS 616C.475)
3. Untimely PPD evaluation submission (NAC 616C.148)

**B. Claim Administration**

1. D-31 packet did not provide required document (NRS 616C.235)
2. AMW packet did not provide D-7 form (NAC 616C.520)

**C. Employer Responsibilities**

1. D-8 form untimely submitted by employer (NRS 616A.480)
2. Untimely submission of C-3 forms (NRS 616C.045)

**PAYMENTS**

Overpayment	No. of Files	2
	Total Amount	\$1,055.28

**REQUIRED CORRECTIVE ACTIONS**

This report contains one (1) Notice of Correction (NOC) for Builders Association of Western Nevada SIG, three (3) NOCs for employers, and administrative fines totaling \$1,125, as follows:

#	Insurer/TPA	# of NOCs	Total Fines
1	Builders Association of Western Nevada SIG	1	-
#	Employers		
1	Cedco Commercial LLC	1	\$375
2	Western Commercial Services LLC	2	750
Total		4	\$1,125

D. NO CLAIMS AUDITS

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS</b>		
1	21st Century Assurance Company	107966
2	21st Century Pacific Insurance Company	11745
3	Acadia Insurance Company	127969
4	Acceptance Indemnity Insurance Company	1695
5	Ace Fire Underwriters Insurance Company	5
6	Admiral Indemnity Company	10959
7	Alea North America Insurance Company	403
8	Allied Eastern Indemnity Company	127969
9	Allied Insurance Company of America	119969
10	Allied Property & Casualty Insurance Company	1645
11	Allied World Insurance Company	1415
12	AMCO Insurance Company	1646
13	American Business & Mercantile Insurance Mutual Inc	1176
14	American Family Home Insurance Company	1177
15	American Modern Home Insurance Company	58
16	American Property Insurance Company	1771
17	American Select Insurance Company	117618
18	AMEX Assurance Corporation	893
19	Ascot Insurance Company	857
20	Auto-Owners Insurance Company	11085
21	Bell United Insurance Company	1282
22	Berkley Insurance Company	803
23	Berkshire Hathaway Specialty Insurance Company	619
24	BITCO National Insurance Company	115
25	Central Mutual Insurance Company	136
26	Centre Insurance Company	380
27	Centurion Casualty Company	1461
28	Clermont Insurance Company	149203
29	Colonial American Casualty and Surety Company	1716
30	Colonial Surety Company	1764
31	Colorado Casualty Insurance Company	1554
32	Constitution Insurance Company	1738
33	Depositors Insurance Company	1647
34	Discover Property & Casualty Insurance Company	1121
35	Eastern Advantage Assurance Company	127970
36	Eastern Alliance Insurance Company	127967
37	Endurance Assurance Corporation	14192
38	Esurance Insurance Company of New Jersey	1384
39	Everspan Insurance Company	597
40	Farmland Mutual Insurance Company	1232
41	Fidelity and Deposit Company of Maryland	237
42	Fidelity And Guaranty Insurance Company	1201



INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS CONT.</b>		
43	Fidelity and Guaranty Insurance Underwriters, Inc	238
44	Firemen's Insurance Company of Washington, D.C.	100961
45	Florida Casualty Insurance Company	1498
46	Freedom Specialty Insurance Company	94
47	General Insurance Company of America	269
48	Great American Insurance Company	288
49	Great American Security Insurance Company	1520
50	Great Midwest Insurance Company	1728
51	Greystone Insurance Company	1654
52	GuideOne Specialty Insurance Company	412
53	HDI Global Insurance Company	1214
54	Home-Owners Insurance Company	11091
55	ICW Premier Insurance Company	144513
56	Imperial Fire & Casualty Insurance Company	11356
57	Incline Casualty Company	159467
58	Indemnity National Insurance Company	11056
59	Insurance Company of North America	337
60	Markel Global Reinsurance Company	1707
61	Medical Protective Company	1666
62	Midwest Builders Casualty Mutual Company	154307
63	Motorists Commercial Mutual Insurance Company	46
64	Mountain Valley Indemnity Company	1729
65	MountainPoint Insurance Company	1527
66	Munich Reinsurance America Inc	71
67	National American Insurance Company	434
68	National Farmers Union Property And Casualty Company	866
69	Nationwide General Insurance Company	458
70	Nationwide Insurance Company of America	194
71	Nevada Capital Insurance Company	11537
72	Occidental Fire & Casualty Company	489
73	Openly Insurance Company	1678
74	Owners Insurance Company	11083
75	Park National Insurance Company	109340
76	Partner Reinsurance Company of the U.S.	1116
77	Pennsylvania Lumbermens Mutual Insurance Company	84269
78	Petroleum Casualty Company	522
79	Pinnacle National Insurance Company	208
80	Preferred Professional Insurance Company	1900
81	Property-Owners Insurance Company	11087
82	QBE Reinsurance Corporation	1706
83	Select Insurance Company	595
84	Service Lloyds Insurance Company	11723

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS CONT.</b>		
85	Sparta Insurance Company	35
86	St. Paul Fire and Marine Insurance Company	584
87	St. Paul Guardian Insurance Company	1762
88	St. Paul Protective Insurance Company	18
89	The Gray Insurance Company	10833
90	The Toa Reinsurance Company of America	281
91	The Travelers Casualty Company	1171
92	TIG Insurance Company	641
93	Transguard Insurance Company of America	1690
94	Travelers Commercial Casualty Company	1363
95	Travelers Constitution State Insurance Company	1195
96	Union Insurance Company	99729
97	United Fire & Casualty Company	1543
98	United States Liability Insurance Company	693
99	Vantapro Specialty Insurance Company	128538
100	Verde Insurance Company	11610
101	Wellfleet Insurance Company	1705
102	Wesco Insurance Company	1614
103	Westchester Fire Insurance Company	111667
104	Westfield Insurance Company	725
105	Westfield National Insurance Company	117617
106	Westport Insurance Corporation	218
107	Wilshire Insurance Company	728
108	XL Insurance Company of New York, Inc	1191
<b>SELF-INSURED EMPLOYERS</b>		
1	Eighth Judicial District Court	167646

5. 2024 PROJECTED AUDIT SCHEDULE

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS</b>		
1	American Compensation Insurance Company	99532
2	American Family Mutual Insurance Company, S.I.	1743
3	Berkley Casualty Company	1777
4	Berkshire Hathaway Homestate Insurance Company	1888
5	California Insurance Company	1111
6	Cincinnati Insurance Company	1188
7	Clear Spring Property & Casualty Company	11126
8	Continental Casualty Company	187
9	Continental Insurance Company	188
10	2023 Carryover: Crestbrook Insurance Company	1474
11	Crum & Forster Indemnity Company	1497
12	Electric Insurance Company	10814
13	EMC Property & Casualty Company	11673
14	Employers Assurance Company	113385
15	Employers Compensation Insurance Company	100892
16	Employers Preferred Insurance Company	111020
17	Firemans Fund Insurance Company	249
18	2023 Carryover: FirstComp Insurance Company	1536
19	Great West Casualty Company	296
20	GuideOne Mutual Insurance Company	543
21	Hartford Fire Insurance Company	309
22	Hartford Insurance Company of the Midwest	1684
23	2023 Carryover: Memic Indemnity Company	18015
24	Milford Casualty Insurance Company	100334
25	2023 Carryover: Mitsui Sumitomo Insurance USA, Inc	1096
26	National Surety Corporation	454
27	National Union Fire Insurance Company of Pittsburgh Pa	456
28	2023 Carryover: Nationwide Assurance Company	162
29	2023 Carryover: Nationwide Mutual Insurance Company	461
30	2023 Carryover: Nationwide Property and Casualty Insurance Company	1129
31	New Hampshire Insurance Company	466
32	New York Marine and General Insurance Company	1449
33	2023 Carryover: North River Insurance Company	632
34	Pacific Compensation Insurance Company	98012
35	Pacific Indemnity Company	510
36	Pennsylvania Insurance Company	1662

2024 PROJECTED AUDIT SCHEDULE, continued

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>PRIVATE CARRIERS CONT.</b>		
37	Pharmacists Mutual Insurance Company	11662
38	2023 Carryover: Praetorian Insurance Company (NARS)	983
39	2023 Carryover: Protective Insurance Company	548
40	QBE Insurance Corporation	1199
41	Safety National Casualty Corporation	936
42	2023 Carryover: Sequoia Insurance Company	1702
43	2023 Carryover: Siriuspoint America Insurance Company	1095
44	Southern Insurance Company	603
45	2023 Carryover: Starr Specialty Insurance Company (ESIS)	143108
46	2023 Carryover: Starstone National Insurance Company	1279
47	Technology Insurance Company	17636
48	The Phoenix Insurance Company	526
49	Trans Pacific Insurance Company	1073
50	Travelers Indemnity Company	650
51	Travelers Indemnity Company of Connecticut	652
52	2023 Carryover: United States Fire Insurance Company	692
53	Utah Business Insurance Company	118514
54	WCF Select Insurance Company	90
55	2023 Carryover: Wellfleet New York Insurance Company	204
56	2023 Carryover: Western National Assurance Company	722
57	2023 Carryover: Work First Casualty Company	1718
58	2023 Carryover: Zenith Insurance Company	1714
59	Zurich American Insurance Company	737
60	2023 Carryover: Zurich American Insurance Company of Illinois	1241
<b>SELF-INSURED EMPLOYERS</b>		
1	2023 Carryover: Caesars Entertainment Inc	123011
2	City of Reno	123079
3	Douglas County	143601
4	Kinross Gold Corporation	123052
5	2023 Carryover: Nye County	163132
6	Nye County School District	122969
7	2023 Carryover: NV Yellow NV Checker & NV Star Cab Corp	122873
8	Pilot Travel Centers LLC	122981
9	T&R Construction Group	135224
10	2023 Carryover: Viad Corp	123153

2024 PROJECTED AUDIT SCHEDULE, continued

INSURER NAME		CERTIFICATE OF AUTHORITY #
<b>NO CLAIMS AUDITS</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	Clarendon National Insurance Company	134
7	Colony Specialty Insurance Company	1786
8	Country Casualty Insurance Company	1334
9	Country Mutual Insurance Company	1359
10	Country Preferred Insurance Company	1368
11	Eagle West Insurance Company	1733
12	Fortuity Insurance Company	10728
13	Frankenmuth Mutual Insurance Company	1766
14	Great American Insurance Company of New York	65
15	Hudson Insurance Company	1741
16	Illinois National Insurance Company	1507
17	Meridian Security	116538
18	Midwest Insurance Company	100017
19	National Indemnity Company	444
20	Nevada Mutual Insurance Company	12716
21	Openly Insurance Company	1678
22	ProAssurance Indemnity Company Inc	1622
23	Procentury Insurance Company	17720
24	2023 Carryover: Sagamore Insurance Company	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

Other 2024 projects:

- ❖ Lung & Heart Disease Claim Review

## 6. REPORT CONTRIBUTORS

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