

Title 296 WAC

LABOR AND INDUSTRIES, DEPARTMENT OF

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Chapter 296-15 WAC

WORKERS' COMPENSATION SELF-INSURANCE RULES AND REGULATIONS

WAC
296-15-225

Self-insurance second injury fund assessment.

WAC 296-15-225 Self-insurance second injury fund assessment. (1) The second injury fund assessment is based on anticipated second injury fund costs. The fund is used to relieve employers' costs related to pensions that result from

the combined effects of the industrial injury and another prior injury, preferred worker claims, and job modifications. The second injury fund assessment is experience rated based on a self-insurer's actual usage of the second injury fund in the previous three fiscal years. See RCW 51.44.040 for more information about experience rating. The department may estimate claims cost data when actual data from an employer has yet to be provided.

The department determines a self-insurer's second injury fund assessment rate annually for each fiscal year. The assessment is paid by active and inactive self-insurers quarterly at the same time a self-insurer submits its quarterly report.

(2) Self-insurers' relief from and contributions to the second injury fund will be recorded in an account separate from the state fund account. The self-insurers' second injury fund must maintain a two hundred thousand dollar minimum balance.

(3) The department uses the following process to determine the second injury fund assessment.

Definitions:

"A" = Individual self-insurer's total second injury fund costs (usage) for the previous three fiscal years.

"B" = All self-insurer's total second injury costs (usage) for the previous three fiscal years.

"C" = Individual self-insurer's claim costs for the previous three fiscal years.

"D" = Total self-insured claim costs for the previous three fiscal years.

"E" = Individual self-insurer's experience factor.

"F" = Individual self-insurer's claim costs for the previous fiscal year.

"G" = Total self-insured claim costs for the previous fiscal year.

(a) The department calculates the **preliminary base rate** necessary to ensure collection of adequate funds. The preliminary base rate is the estimated usage of the second injury costs for the coming fiscal year divided by the total estimated claims costs. The preliminary base rate is assessed to self-insurers certified after the fiscal year used for calculation.

(b) The department calculates the **preliminary adjusted rate**, by adjusting the preliminary base rate for over or under collections from prior periods. This rate is assessed to any self-insurer certified during or prior to the fiscal year used for calculation, and to any self-insurer who has voluntarily surrendered its self-insurance certificate.

(c) The department determines an **experience factor** for each self-insurer.

(i) The department calculates the self-insurer's **second injury fund usage share** by dividing the self-insurer's total second injury fund costs (usage) for the previous three fiscal years by the total second injury fund costs (usage) for all self-insurers in the previous three fiscal years.

Second injury fund usage share = A/B

(ii) The department calculates the self-insurer's **claims cost usage share** by dividing a self-insurer's claim costs over the previous three fiscal years by the total claim costs for all self-insurers in the previous three fiscal years.

Claims cost usage share = C/D

(iii) The department calculates the self-insurer's **experience factor** by adding the second injury fund usage share to the claim cost usage share and dividing by 2, then dividing this total by the claims cost usage share.

Self-insurer's experience factor (E) = $[(A/B) + (C/D)]/2 / (C/D)$

(d) The department calculates the **weighted average factor** to determine what adjustments to the preliminary base and adjusted rates may be necessary because of prior over or under collection for the fund. The weighted average factor is the sum for all self-insurer's of each self-insurer's **experience factor** multiplied by their self-insured claim cost for the previous fiscal year, divided by the total self-insured claim costs for the previous fiscal year.

Weighted average factor = $[(E \times F) \text{ sum all self-insurers}] / G$

(e) The department determines the **final base rate** and the **final adjusted rate** for the fiscal year by dividing the preliminary base rate and the preliminary adjusted rate ((a) and (b) of this subsection) by the weighted average factor.

(f) The department determines the second injury fund assessment rate for each self-insurer by multiplying the self-insurer's experience factor by either the final base rate or the final adjusted rate.

(g) The total assessment due each quarter is calculated by multiplying the self-insurer's second injury fund assessment rate by the self-insurer's total claims costs during that quarter.

[Statutory Authority: RCW 51.44.040, 10-20-132, § 296-15-225, filed 10/5/10, effective 11/5/10. Statutory Authority: RCW 51.14.077, 51.14.150, 51.14.160, 51.44.040, 51.44.070, and 51.44.150. 09-13-018, § 296-15-225, filed 6/5/09, effective 7/6/09.]

Reviser's note: The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency.

Chapter 296-17 WAC

GENERAL REPORTING RULES, AUDIT AND RECORDKEEPING, RATES AND RATING SYSTEM FOR WASHINGTON WORKERS' COMPENSATION INSURANCE

WAC

296-17-31002	General rule definitions.
296-17-31014	Farming and agriculture.
296-17-31017	Multiple classifications.
296-17-310171	How to report hours for employees supporting multiple business operations.
296-17-35203	Special reporting instruction.
296-17-871	Director's discretion for incurred losses on claims with vocational plans.
296-17-89503	Farm internship program industrial insurance, accident fund and medical aid fund by class.
296-17-901	Risk classification hazard group table.

DISPOSITION OF SECTIONS FORMERLY CODIFIED IN THIS CHAPTER

296-17-31020	Employee supporting multiple business operations. [Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-31020, filed 8/28/98, effective 10/1/98.] Repealed by 10-10-108, filed 5/4/10, effective 7/1/10. Statutory Authority: RCW 51.16.035 and 51.04.020.
296-17-90401	Introduction. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90401, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010, 00-11-060, § 296-17-90401, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective

296-17-90402	11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. Definitions. [Statutory Authority: RCW 51.18.010 and 51.16.035, 07-17-140, § 296-17-90402, filed 8/21/07, effective 10/1/07. Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90402, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010, 00-11-060, § 296-17-90402, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90404	Employer options. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90404, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90405	Individual retro—Enrollment. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90405, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90407	Reenrollment—Individual retro. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90407, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90409	New group—Requirements. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90409, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2), 01-23-058, § 296-17-90409, filed 11/20/01, effective 1/1/02. Statutory Authority: RCW 51.18.010, 00-11-060, § 296-17-90409, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90410	New group—Agreement finalized. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90410, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90411	Existing group. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90411, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90413	Individual employer group member requirements—Initial enrollment. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90413, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90414	Individual employer group member requirements—Reenrollment. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90414, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90421	Sponsoring organization—Retro group business and industry selection. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90421, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2), 01-23-058, § 296-17-90421, filed 11/20/01, effective 1/1/02. Statutory Authority: RCW 51.18.010, 00-11-060, § 296-17-90421, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90422	Retro group—Classification assignments. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90422, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.
296-17-90425	Additional groups. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90425, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.

296-17-90428	Disqualification of a retro group. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90428, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.	296-17-90492	Table I. [Statutory Authority: RCW 51.16.035, 51.32.-073, 51.08.010, and 51.04.020(1). 09-24-086, § 296-17-90492, filed 11/30/09, effective 1/1/10; 08-24-074, § 296-17-90492, filed 12/1/08, effective 1/1/09; 07-24-046, § 296-17-90492, filed 12/1/07, effective 1/1/08; 06-24-054, § 296-17-90492, filed 12/1/06, effective 1/1/07. Statutory Authority: RCW 51.04.020, 51.16.-035, and 51.32.073. 05-23-162, § 296-17-90492, filed 11/22/05, effective 1/1/06; 04-24-025, § 296-17-90492, filed 11/23/04, effective 1/1/05. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90492, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.-073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90492, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90492, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90492, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90492, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.
296-17-90431	Change of ownership. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90431, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.	296-17-90493	Table II. [Statutory Authority: RCW 51.04.020, 51.16.-035, and 51.32.073. 05-23-162, § 296-17-90493, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90493, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.-073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90493, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90493, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90493, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90493, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.
296-17-90437	Faxed, e-mail and machine-copied agreements and applications. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90437, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.	296-17-90494	Table III. [Statutory Authority: RCW 51.04.020, 51.16.035, and 51.32.073. 05-23-162, § 296-17-90494, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90494, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.-073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90494, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90494, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90494, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90494, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.
296-17-90438	Application, agreements and other required documentation—Due dates. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90438, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.-035, 51.16.100, 51.04.020(1), and 51.18.010.	296-17-90495	Table IV. [Statutory Authority: RCW 51.04.020, 51.16.035, and 51.32.073. 05-23-162, § 296-17-90495, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90495, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.-073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90495, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90495, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90495, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90495, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.
296-17-90440	Cancellation of participation. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90440, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.	296-17-90496	Table V. [Statutory Authority: RCW 51.04.020, 51.16.-035, and 51.32.073. 05-23-162, § 296-17-90496, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90496, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90496, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90496, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90496, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90496, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.
296-17-90445	Valuation of coverage period. [Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 51.18.010, and Title 51 RCW. 09-22-024, § 296-17-90445, filed 10/26/09, effective 11/26/09. Statutory Authority: RCW 51.18.010 and 51.16.035. 07-17-140, § 296-17-90445, filed 8/21/07, effective 10/1/07. Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90445, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90445, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.		
296-17-90446	Retrospective premium calculation. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90446, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.		
296-17-90447	Adjustments to standard premiums after the last mandatory adjustment—Individual employer. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90447, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2), 01-23-058, § 296-17-90447, filed 11/20/01, effective 1/1/02.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.		
296-17-90453	Disputes, protests and appeals. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90453, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.		
296-17-90484	Direct pay of medical bills—Prohibited. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90484, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90484, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010.		
296-17-90486	Impartial review of L&I decisions. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90486, filed 11/20/02, effective 1/1/03.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010.		
296-17-90490	Limitation of liability—Indemnification. [Statutory Authority: RCW 51.18.010(1), 02-23-089, § 296-17-90490, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90490, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory		

90496, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90496, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90496, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90496, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.

296-17-90497 Table VI. [Statutory Authority: RCW 51.04.020, 51.16.035, and 51.32.073. 05-23-162, § 296-17-90497, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90497, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90497, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90497, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90497, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90497, filed 5/12/00, effective 7/1/00.] Repealed by 10-21-086, filed 10/19/10, effective 11/19/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18-010.

WAC 296-17-31002 General rule definitions. In developing the general reporting rules and classifications which govern Washington's workers' compensation classification plan, we have used certain words or phrases which could have several meanings. Many of these words or phrases are defined by law in the Revised Code of Washington (*Title 51 RCW*) and can be found in **Appendix A** of this manual. Some words, however, are not defined by law. To reduce the misunderstanding which can result by our use of certain words or phrases not defined in law (*Title 51 RCW*), we have developed definitions which will govern what these words and phrases mean for purposes of these chapters (*chapters 296-17 and 296-17A of the Washington Administrative Code(WAC)*).

The following words or phrases mean:

Account: A unique numerical reference that we assign to you that identifies your business or businesses and allows us to track exposure that you report to us and losses (*claims*) which we pay on your behalf.

Account manager: An individual who works in the underwriting section of the department of labor and industries and manages an employer's workers' compensation insurance account. An account manager is also referred to as an underwriter.

Actual hours worked: A worker's composite work period beginning with the starting time of day that the employee's work day commenced, and includes the entire work period, excluding any nonpaid lunch period, and ending with the quitting time each day work was performed by an employee. The following example is provided to illustrate how work hours are to be reported. If you have questions on reporting please contact our underwriting section at 360-902-4817.

Example: *A carpet installer arrives at the employer's place of business at 8:00 a.m. to pick up supplies, carpet, and the job assignment. The carpet installer arrives at the job site at 9:00 a.m. and works until 12 noon. The installer takes a half hour nonpaid lunch period and resumes working from 12:30 p.m. until 4:00 p.m. The installer then returns to the employer's premise to drop off supplies and carpet waste.*

The installer leaves the employer's premise at 5:30 p.m. The employer is to report nine hours of work time regardless of whether the employee is paid by the hour or by the number of yards of carpet installed.

All: When a classification contains a descriptive phrase beginning with "all" such as in "all employees," "all other employees," "all operations," or "all work to completion," it includes all operations and employments which are normally associated with the type of business covered by the classification. This condition applies even if the operations or employments are physically separated or conducted at a separate location. Operations or employments are to be classified separately when the classification wording requires it, or when the operations or employments are not incidental to, and not usually associated with, the business described by the classification.

And: When this word is contained in any rule it is to be considered the same as the phrase "and/or."

Basic classification: A grouping of businesses or industries having common or similar exposure to loss without regard to the separate employments, occupations or operations which are normally associated with the business or industry. Basic classifications describe a specific type of business operation or industry such as mechanical logging, sawmills, aircraft manufacturing, or restaurants. In most business operations some workers are exposed to very little hazard, while others are exposed to greater hazard. Since a basic classification reflects the liability (*exposure to hazard*) of a given business or industry, all the operations and occupations that are common to an industry are blended together and included in the classification. The rate for a basic classification represents the average of the hazards within the classification. All classifications contained in this manual are considered basic classifications with the exception of classifications 4806, 4900, 4904, 5206, 6301, 6302, 6303, 7100, 7101, and temporary help classifications 7104 through 7122. Classification descriptions contained in WAC 296-17A-0101 through 296-17A-7400 establish the intended purpose or scope of each classification. These descriptions will routinely include types of businesses, operations, processes or employments which are either included or excluded from the classification. These references are not to be considered an all inclusive listing unless the classification wording so specifies.

Bone fide officer: Any person empowered in good faith by stockholders or directors, in accordance with articles of incorporation or bylaws, to discharge the duties of such officer.

But not limited to: When this phrase is used in any rule in this manual it is not to be interpreted as an all inclusive list. Such a list is meant to provide examples of operations, employments, processes, equipment or types of businesses which are either included or excluded from the scope of the classification.

Excludes or excluding: When a classification contains a descriptive phrase beginning with "excludes" or "excluding" such as "excluding drivers or delivery," "excluding second hand appliance stores," or "excludes construction operations," you must report those operations in a separate classification. If a business fails to keep the records required in the auditing recordkeeping section of this manual and we dis-

cover this, we will assign all workers hours for which records were not maintained to the highest rated classification applicable to the work which was performed.

Exposure: Worker hours, worker days, licenses, material, payroll or other measurement which we use to determine the extent to which an employer's workers have been exposed to the hazards found within a particular business or industry classification.

Free from direction or control: The contracted individual has the responsibility to deliver a finished product or service without the contracting firm or individual either exercising direct supervision over the work hours or the methods and details of performance or having the right to exercise that authority under the contract.

Includes or including: When a classification contains a descriptive phrase beginning with "includes" or "including" such as "including clerical office," "including meter readers," or "includes new construction or extension of lines," you must report these operations in that basic classification even though they may be specifically described by some other classification contained in this manual or may be conducted at a separate location.

Industrial insurance: Refer to the definition of "workers' compensation insurance."

N.O.C.: This abbreviation stands for not otherwise classified. Classifications are often worded in this way when there are many variations of the same general type of business and it would be nearly impossible to list all the variations. Before a classification designated with N.O.C. is used, all other related classifications must be reviewed to determine if the business or industry is specified in another classification.

Example: *You operate a retail store that sells greeting cards. In our search to classify your business we come across a classification that covers retail stores N.O.C. Before our underwriter assigns this classification to your business, they would look at other retail store classifications to see if a more precise classification could be found. In our review we note several classifications such as grocery and department stores where greeting cards are sold. None of these classifications, however, specify that they include stores that exclusively sell greeting cards. Classification 6406 "Retail stores, N.O.C.," on the other hand, contains language in its description that states it includes stores that sell items such as greeting cards, table top appliances, tropical fish and birds, and quick print shops. We would assign classification 6406 "Retail stores, N.O.C." to your business.*

Or: Refer to the definition of the word "and."

Premium: The total amount of money owed to the department of labor and industries as calculated by multiplying the assigned classification composite rate by the total units of exposure.

Principal place of business: The physical location of the business from which the contract of service is directed and controlled.

Rate: The amount of premium due for each unit of exposure. All rates are composite rates per worker hour except as otherwise provided for by other rules in this manual.

Related by blood within the third degree: The degree of kinship as computed according to the rules of civil law.

Related by marriage: The union subject to legal recognition under the domestic relations laws of this state.

Risk: All insured operations of one employer within the state of Washington.

Temporary help: The term "temporary help" means the same as temporary service contractors defined in (*Title 19 RCW*) and applies to any person, firm, association or corporation conducting a business which consists of employing individuals directly for the purpose of furnishing such individuals on a part-time or temporary help basis to others.

Underwriter: Refer to the definition of an "account manager."

Within a reasonable period: Establishing an account with state agencies shall be the time prior to the first date on which the individual begins performance of service toward the contract or the date upon which the individual is required to establish an account with a state agency, as otherwise required by law, whichever event shall last occur.

Work day: Any consecutive twenty-four hour period.

Work hour: Refer to the definition of "actual hours worked."

Workers' compensation insurance: The obligation imposed on an employer by the industrial insurance laws (*Title 51 RCW*) of the state of Washington to insure the payment of benefits prescribed by such laws.

[Statutory Authority: RCW 51.16.035 and 51.04.020. 10-10-108, § 296-17-31002, filed 5/4/10, effective 7/1/10. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 09-16-110, § 296-17-31002, filed 8/4/09, effective 10/1/09. Statutory Authority: RCW 51.06.035, 51.08.010, 51.04.020. 07-12-045, § 296-17-31002, filed 5/31/07, effective 7/1/07. Statutory Authority: RCW 51.16.035, 51.16.100, 05-12-031, § 296-17-31002, filed 5/24/05, effective 7/1/05. Statutory Authority: RCW 51.04.020 and 51.16.035. 04-18-025, § 296-17-31002, filed 8/24/04, effective 10/1/04. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.12.120. 03-23-025, § 296-17-31002, filed 11/12/03, effective 1/1/04. Statutory Authority: RCW 51.16.035. 98-18-042, § 296-17-31002, filed 8/28/98, effective 10/1/98.]

WAC 296-17-31014 Farming and agriculture. (1) Does this same classification approach apply to farming or agricultural operations?

Yes, but it may not appear so without further explanation. We classify farming and agricultural operations by type of crop or livestock raised. This is done because each type of grower will use different processes and grow or raise multiple crops and livestock which have different levels of hazards. It is common for farmers and ranchers to have several basic classifications assigned to their account covering various types of crops or livestock. If you fail to keep the records required in the auditing recordkeeping section of this manual, and we discover this, we will assign all worker hours for which records were not maintained to the highest rated classification applicable to the work performed.

(2) I am involved in diversified farming and have several basic classifications assigned to my business. Can I have one classification assigned to my account to cover the different types of farming I am involved in?

Yes, your account manager can assist you in determining the single classification that will apply to your business. The name and phone number of your account manager can be found on your quarterly premium report or your annual rate notice. For your convenience you can call us at 360-902-4817

and we will put you in contact with your assigned account manager.

(3) How do you determine what single farming classification will be assigned to my business?

The approach used to assign a single classification to a farming business is much the same as we use for construction or erection contractors. To do this, we will need a break down of exposure (*estimate of hours to be worked by your employees*) by type of crop or livestock being cared for (*classification*). This information will be used to estimate the premium which would be paid using multiple classifications. The total premium is then divided by the total estimated hours to produce an average rate per hour. We will select the classification assigned to your business which carries the hourly premium rate which is the closest to the average rate that we produced from the estimated hours. Classification 4806 is not to be assigned to any grower as the single farming classification.

(4) How will I know what single farming classification you have assigned to my business?

We will send you a written notice of the basic classification that will apply to your business.

(5) If I requested a single classification for my farming operation can I change my mind and use multiple classifications?

Yes, but you will need to call your account manager to verify the applicable classifications.

The name and phone number of your account manager can be found on your quarterly premium report or your annual rate notice. For your convenience you can call us at 360-902-4817 and we will put you in contact with your assigned account manager.

(6) I am a farm labor contractor. How is my business classified?

If you are a farm labor contractor we will assign the basic classification that applies to the type of crop being grown, or livestock being cared for. If you contract to supply both machine operators and machinery on a project, all operations are to be assigned to classification 4808.

(7) Farm internship pilot program. Who may participate in the farm internship pilot program created by the department as a result of Title 49 RCW, effective June 10, 2010?

Small farms with annual sales of less than two hundred fifty thousand dollars per year located in San Juan or Skagit counties that receive a special certification from the department may have farm interns. Employers who qualify may report no more than three farm interns. Farm internship program risk classifications are: WAC 296-17A-4814, 296-17A-4815, and 296-17A-4816.

[Statutory Authority: RCW 51.16.035, 51.16.100, 10-17-028, § 296-17-31014, filed 8/9/10, effective 9/9/10. Statutory Authority: RCW 51.04.020 and 51.16.035, 04-18-025, § 296-17-31014, filed 8/24/04, effective 10/1/04. Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-31014, filed 8/28/98, effective 10/1/98.]

WAC 296-17-31017 Multiple classifications. (1) Can I have more than one basic classification assigned to my account?

Yes, we will assign other classifications to your business when the assignment of another basic classification is

required or permitted by the description(s) of the employer's other classification(s).

Whenever you have more than one classification assigned to your account, you must keep detailed records of the actual time spent by each employee in each classification. An explanation of payroll records you must keep can be found under WAC 296-17-35201. Use of percentages, averages or estimates is not permitted. If you do not have original time card or time book entries to support your reporting, all worker hours in question will be assigned to the highest rated classification applicable to your business operations.

(2) Are there other circumstances when I can have more than one basic classification assigned to my account?

Yes, under certain circumstances we will assign more than one basic classification to your account. These circumstances include:

- The employer is operating a secondary business which includes operations that we do not consider a normal part of that employer's principal business in Washington, or
- The employer has multiple retail store locations.

In these instances we will assign additional basic classifications *only if all of the following conditions are met*:

- The employer maintains separate payroll records for each business,
- Different employees work in each business,
- Each business is separated by structural partitions if they share a common business location,
- Each business can exist independently of the other, and
- The classification language of the principal business does not prohibit the assignment of the secondary classification.

If all of the above *five* conditions are not met, then the operations of the secondary business will be reported in the highest rated classification that applies to the employer.

(3) What do you mean by the term "principal business?"

The principal business is represented by the basic classification assigned to an employer which produces the greatest amount of exposure. The principal business does not include standard exception or general exclusion classifications or operations.

(4) If my business is assigned a basic classification and a standard exception classification and I have an employee who works in both classifications, can I divide their exposure (hours) between the two classifications on my quarterly report?

No, you cannot divide an employee's exposure (*work hours*) between a basic classification and standard exception classification. An explanation of "standard exception classification" is discussed in the next section (*WAC 296-17-31018 (2)*). If an employee performs work covered by a basic classification and a standard exception classification, all of their exposure (*hours*) must be reported in the basic classification applicable to your business. You cannot report the exposure (*hours*) of any employee in a standard exception classification if they perform duties covered by a basic classification assigned to your business. Refer to WAC 296-17-31018 for a list and explanation of the "*exception classifications*."

(5) I have more than one standard exception classification assigned to my business. One of my employees

works in more than one of the standard exception classifications. Can I divide their exposure (hours) between two or more standard exception classifications on my quarterly report?

No, you cannot divide an employee's work hours between two standard exception classifications. You must report all exposure (*work hours*) in the highest rated standard exception classification applicable to the work being performed.

[Statutory Authority: RCW 51.16.035 and 51.04.020. 10-10-108, § 296-17-31017, filed 5/4/10, effective 7/1/10. Statutory Authority: RCW 51.16.035. 98-18-042, § 296-17-31017, filed 8/28/98, effective 10/1/98.]

WAC 296-17-310171 How to report hours for employees supporting multiple business operations. I have more than one basic classification assigned to my business and I have workers who work in more than one of these classifications. Can I divide their hours between these basic classifications on my quarterly report? Yes, you may divide a worker's hours between basic classifications when:

- The classification descriptions allow a division of hours; and
- You maintain records from which the department can determine the hours the worker worked in each classification.

If the classification descriptions do not allow a division of hours, or if you fail to maintain adequate records, you must report the workers' hours in the highest rated risk classification applicable to your business, unless you can establish that the worker did not work in that classification.

Example: An employer has the risk classifications and rates shown below:

Risk Class	Description	Rate
0507 05	Roofing work	5.1370
05010 00	Wood frame building construction	2.9554
0513 00	Interior finish carpentry	1.3821

If the employer did not maintain records showing in which classes a worker worked, all of the worker's hours must be reported in class 0507.

If the employer had records that showed the worker only worked in classifications 0510 and 0513, but no further detail, all of the worker's hours must be reported in classification 0510.

If the employer had records that showed the hours the worker worked in classification 0510 and the hours the worker worked in 0513, the employer may report the worker's hours in both classes.

I have employees with duties that support more than one basic classification, but I am unable to distinguish

their hours between classifications. In what classification(s) do I report these workers' hours? Sometimes employers are unable to divide a worker's hours between two or more classifications because the same work is incidental to more than one classification. You must report these hours in your governing classification. See "**What is my governing classification?**"

What is incidental work? Incidental work is any work, unless specifically excluded, that supports the operations described in your classification description(s), but takes place away from where the product or service is produced.

For example:

There is no incidental work:

- At the construction site if the employer is the builder;
 - At the assembly facility if the employer is the manufacturer;
 - In the emergency room if the employer is the hospital;
 - In the kitchen, if the employer is in the restaurant.
- Incidental work may include:
- Laundry workers employed by but not working at a hotel;
 - Warehouse workers employed by but not working at a retail store;
 - A technical support team working for but not at a wholesale distributor;
 - Pick-up or delivery work;
 - Travel time.

What is my governing classification? Your governing classification is the risk classification that describes what we consider your principal business. It is the basic classification assigned to your business with the largest number of worker hours/units reported in the experience rating period as defined by WAC 296-17-850(2). If you're not sure which classification is your governing classification, you should contact your account manager or refer to the expected loss summary in your current experience rating calculation.

If you're a new business and/or a business not experience rated, a provisional governing classification may be approved by your account manager.

The following exception classifications cannot be considered a governing classification: 4900, 4904, 4911, 5206, 6301, 6302, 6303, 7100, and 7101.

Example 1: You operate both a motel with classification 4905, and a restaurant with classification 3905. You have an off-site laundry facility that cleans the linens for both the restaurant and for the motel.

In the sample 2009 expected loss summary shown below, the governing classification is the restaurant classification 3905 with a total of 108,199 units.

You must report all the laundry worker hours in your governing classification.

Expected Loss Summary

Class	Fiscal Year	Employee Units	Expected Loss Rate	Expected Losses	Primary Ratio	Expected Primary Losses
4905	2005	10,571	.4288	4,532.84	.5790	2,624.51
4905	2006	12,437	.3982	4,952.41	.5790	2,867.45
4905	2007	14,676	.3516	5,160.08	.5790	2,987.69
Class Total		37,684		14,645.33		8,479.65

Class	Fiscal Year	Employee Units	Expected Loss Rate	Expected Losses	Primary Ratio	Expected Primary Losses
3905	2005	24,701	.1539	3,801.48	.5980	2,273.29
3905	2006	35,825	.1445	5,176.71	.5980	3,095.67
3905	2007	47,673	.1290	6,149.82	.5980	3,677.59
Class Total		108,199		15,128.01		9,046.55

Example 2: You are a cabinet manufacturer who also offers installation services to your customers. Your manufacturing operations are under classification 2907 and your employees performing the installation service are under classification 0513. Your expected loss summary confirms you report more hours for manufacturing work in classification 2907 than for installation work in classification 0513. You must report all the delivery work in class 2907.

Example 3: You have a floor covering store and also offer installation services to your customers. Your store operations are under classification 6309 and your employees performing the installation service are under classification 0502. Your expected loss summary confirms you report more hours for installation work in classification 0502 than for store operations in classification 6309. You must report all the delivery work in class 0502.

[Statutory Authority: RCW 51.16.035 and 51.04.020. 10-10-108, § 296-17-310171, filed 5/4/10, effective 7/1/10.]

WAC 296-17-35203 Special reporting instruction. (1) Professional and semiprofessional athletic teams. Athletes assigned and under contract to a Washington-domiciled sports team are mandatorily covered by Washington industrial insurance. Athletes assigned to a Washington-domiciled sports team but under contract with a parent team domiciled outside of the state are mandatorily covered by Washington industrial insurance unless the player is eligible for coverage in another state, and there is a valid coverage agreement as described below.

A player is eligible for coverage in another state only when both the player and the employer agree in writing that the employment is principally localized in that state.

Example, if the Washington-based team is a part of a league with teams in only Washington, Oregon, and Idaho, the player and the employer can agree to any of those three states to provide coverage. However, they cannot agree to be under California coverage since California doesn't qualify as a state in which the player competes in regularly scheduled games.

(a) Upon request, the department will provide forms to the owners of professional and semiprofessional sports teams for entering into agreements for both the sport player and the sport team. These agreements are referred to as "coverage agreements." Unless coverage is refused in the alternative state, the coverage agreement will determine the worker's home state for workers' compensation coverage.

(b) When a sport team and a player agree to workers' compensation coverage in another state, the following rules apply:

Sport player coverage agreement:

(i) A sport player coverage agreement must be signed by the team (employer) and each individual player (worker) covered out-of-state. Workers' compensation premiums for any work performed by the player before the agreement was signed must be paid to the department. To be valid, an agreement must be:

- Signed by both parties, dated, and show the name of the state where coverage is provided.
- Agree that the player's employment is principally located in that state.
- Kept as part of the employer's records for at least three years after the player is released from the team.

(ii) The employer must provide the department a copy of a sport player coverage agreement when requested. Employers who do not provide the department copies of a sport player coverage agreement when requested are considered not to have secured payment of compensation as required and all premiums and penalties allowed for in Title 51 RCW will apply.

(iii) If the employers' out-of-state workers compensation insurer rejects an injury claim because the player is a Washington worker, the employer is considered not to have secured payment of compensation as required and all premium and penalties allowed for in Title 51 RCW apply.

Sport team coverage agreement:

(c) A sport team coverage agreement must be signed by the employer (team) and the qualifying out-of-state workers' compensation insurer. Workers' compensation premiums for work performed before the agreement was signed must be paid to the department. To be valid, an agreement must:

- Be signed by both parties, dated, and show the name of the state where coverage is provided.
- Specify that the team's players are principally localized in that state.
- Specify the insurer agreeing to provide coverage for a team based in Washington.

(d) The sport team coverage agreement must be signed annually. Copies of the agreement along with a current copy of the team's out-of-state insurance policy must be submitted to the department of labor and industries every year the out-of-state coverage is provided.

Premium payments are required for any work performed by Washington players prior to the date the department receives copies of any year's current sports teams' coverage agreement and proof of out-of-state coverage.

(2) **Excluded employments.** Any employer having any person in their employ excluded from industrial insurance whose application for coverage under the elective adoption provisions of RCW 51.12.110 or authority of RCW 51.12.-095 or 51.32.030 has been accepted by the director shall report and pay premium on the actual hours worked for each such person who is paid on an hourly, salaried-part time, per-

centage of profit or piece basis; or one hundred sixty hours per month for any such person paid on a salary basis employed full time. In the event records disclosing actual hours worked are not maintained by the employer for any person paid on an hourly, salaried-part time, percentage of profits or piece basis the worker hours of such person shall be determined by dividing the gross wages of such person by the state minimum wage for the purpose of premium calculation. However, when applying the state minimum wage the maximum number of hours assessed for a month will be one hundred sixty.

(3) **Special trucking industry rules.** The following subsection shall apply to all trucking industry employers as applicable.

(a) Insurance liability. Every trucking industry employer operating as an intrastate carrier or a combined intrastate and interstate carrier must insure their workers' compensation insurance liability through the Washington state fund or be self-insured with the state of Washington.

Washington employers operating exclusively in interstate or foreign commerce or any combination of interstate and foreign commerce must insure their workers' compensation insurance liability for their Washington employees with the Washington state fund, be self-insured with the state of Washington, or provide workers' compensation insurance for their Washington employees under the laws of another state when such other state law provides for such coverage.

Interstate or foreign commerce trucking employers who insure their workers' compensation insurance liability under the laws of another state must provide the department with copies of their current policy and applicable endorsements upon request.

Employers who elect to insure their workers' compensation insurance liability under the laws of another state and who fail to provide updated policy information when requested to do so will be declared an unregistered employer and subject to all the penalties contained in Title 51 RCW.

(b) Reporting. Trucking industry employers insuring their workers' compensation insurance liability with the Washington state fund shall keep and preserve all original time records/books including supporting information from drivers' logs for a period of three calendar years plus three months.

Employers are to report actual hours worked, including time spent loading and unloading trucks, for each driver in their employ. For purposes of this section, actual hours worked does not include time spent during lunch or rest periods or overnight lodging.

Failure of employers to keep accurate records of actual hours worked by their employees will result in the department estimating work hours by dividing gross payroll wages by the state minimum wage for each worker for whom records were not kept. However, in no case will the estimated or actual hours to be reported exceed five hundred twenty hours per calendar quarter for each worker.

(c) Exclusions. Trucking industry employers meeting all of the following conditions are exempted from mandatory coverage.

(i) Must be engaged exclusively in interstate or foreign commerce.

(ii) Must have elected to cover their Washington workers on a voluntary basis under the Washington state fund and must have elected such coverage in writing on forms provided by the department.

(iii) After having elected coverage, withdrew such coverage in writing to the department on or before January 2, 1987.

If all the conditions set forth in (i), (ii), and (iii) of this subsection have not been met, employers must insure their workers' compensation insurance liability with the Washington state fund or under the laws of another state.

(d) Definitions. For purposes of interpretation of RCW 51.12.095(1) and administration of this section, the following terms shall have the meanings given below:

(i) "Agents" means individuals hired to perform services for the interstate or foreign commerce carrier that are intended to be carried out by the individual and not contracted out to others but does not include owner operators as defined in RCW 51.12.095(1).

(ii) "Contacts" means locations at which freight, merchandise, or goods are picked up or dropped off within the boundaries of this state.

(iii) "Doing business" means having any terminals, agents or contacts within the boundaries of this state.

(iv) "Employees" means the same as the term "worker" as contained in RCW 51.08.180.

(v) "Terminals" means a physical location wherein the business activities (operations) of the trucking company are conducted on a routine basis. Terminals will generally include loading or shipping docks, warehouse space, dispatch offices and may also include administrative offices.

(vi) "Washington" shall be used to limit the scope of the term "employees." When used with the term "employees" it will require the following test for benefit purposes (all conditions must be met).

- The individual must be hired in Washington or must have been transferred to Washington; and
- The individual must perform some work in Washington (i.e., driving, loading, or unloading trucks).

(4) **Forest, range, or timber land services—Industry rule.** Washington law (RCW 51.48.030) requires every employer to make, keep, and preserve records which are adequate to facilitate the determination of premiums (taxes) due to the state for workers' compensation insurance coverage for their covered workers. In the administration of Title 51 RCW, and as it pertains to the forest, range, or timber land services industry, the department of labor and industries has deemed the records and information required in the various subsections of this section to be essential in the determination of premiums (taxes) due to the state fund. The records so specified and required, shall be provided at the time of audit to any representative of the department who has requested them.

Failure to produce these required records within thirty days of the request, or within an agreed upon time period, shall constitute noncompliance of this rule and RCW 51.48.030 and 51.48.040. Employers whose premium computations are made by the department in accordance with (d) of this subsection are barred from questioning, in an appeal before the board of industrial insurance appeals or the courts, the correctness of any assessment by the department on any

period for which such records have not been kept, preserved, or produced for inspection as provided by law.

(a) General definitions. For purpose of interpretation of this section, the following terms shall have the meanings given below:

(i) "Actual hours worked" means each workers' composite work period beginning with the starting time of day that the employees' work day commenced, and includes the entire work period, excluding any nonpaid lunch period, and ending with the quitting time each day work was performed by the employee.

(ii) "Work day" shall mean any consecutive twenty-four-hour period.

(b) Employment records. Every employer shall with respect to each worker, make, keep, and preserve original records containing all of the following information for three full calendar years following the calendar year in which the employment occurred:

(i) The name of each worker;

(ii) The Social Security number of each worker;

(iii) The beginning date of employment for each worker and, if applicable, the separation date of employment for each such worker;

(iv) The basis upon which wages are paid to each worker;

(v) The number of units earned or produced for each worker paid on a piece-work basis;

(vi) The risk classification(s) applicable to each worker;

(vii) The number of actual hours worked by each worker, unless another basis of computing hours worked is prescribed in WAC 296-17-31021. For purposes of chapter 296-17 WAC, this record must clearly show, by work day, the time of day the employee commenced work, and the time of day work ended;

(viii) A summary time record for each worker showing the calendar day or days of the week work was performed and the actual number of hours worked each work day;

(ix) In the event a single worker's time is divided between two or more risk classifications, the summary contained in (b)(viii) of this subsection shall be further broken down to show the actual hours worked in each risk classification for the worker;

(x) The workers' total gross pay period earnings;

(xi) The specific sums withheld from the earnings of each worker, and the purpose of each sum withheld;

(xii) The net pay earned by each such worker.

(c) Business, financial records, and record retention. Every employer is required to keep and preserve all original time records completed by their employees for a three-year period. The three-year period is specified in WAC 296-17-352 as the composite period from the date any such premium became due.

Employers who pay their workers by check are required to keep and preserve a record of all check registers and canceled checks; and employers who pay their workers by cash are required to keep and preserve records of these cash transactions which provide a detailed record of wages paid to each worker.

(d) Recordkeeping - estimated premium computation. Any employer required by this section to make, keep, and preserve records containing the information as specified in

(b) and (c) of this subsection, who fails to make, keep, and preserve such records, shall have premiums calculated as follows:

(i) Estimated worker hours shall be computed by dividing the gross wages of each worker for whom records were not maintained and preserved, by the state's minimum wage, in effect at the time the wages were paid or would have been paid. However, the maximum number of hours to be assessed under this provision will not exceed five hundred twenty hours for each worker, per quarter for the first audited period. Estimated worker hours computed on all subsequent audits of the same employer that disclose a continued failure to make, keep, or preserve the required payroll and employment records shall be subject to a maximum of seven hundred eighty hours for each worker, per quarter.

(ii) In the event an employer also has failed to make, keep, and preserve the records containing payroll information and wages paid to each worker, estimated average wages for each worker for whom a payroll and wage record was not maintained will be determined as follows: The employer's total gross income for the audit period (earned, received, or anticipated) shall be reduced by thirty-five percent to arrive at "total estimated wages." Total estimated wages will then be divided by the number of employees for whom a record of actual hours worked was not made, kept, or preserved to arrive at an "estimated average wage" per worker. Estimated hours for each worker will then be computed by dividing the estimated average wage by the state's minimum wage in effect at the time the wages were paid or would have been paid as described in (d)(i) of this subsection.

(e) Reporting requirements and premium payments.

(i) Every employer who is awarded a forest, range, or timber land services contract must report the contract to the department promptly when it is awarded, and prior to any work being commenced, except as provided in (e)(iii) of this subsection. Employers reporting under the provisions of (e)(iii) of this subsection shall submit the informational report with their quarterly report of premium. The report shall include the following information:

(A) The employers' unified business identification account number (UBI).

(B) Identification of the landowner, firm, or primary contractor who awarded the contract, including the name, address, and phone number of a contact person.

(C) The total contract award.

(D) Description of the forest, range, or timber land services work to be performed under terms of the contract.

(E) Physical location/site where the work will be performed including legal description.

(F) Number of acres covered by the contract.

(G) Dates during which the work will be performed.

(H) Estimated payroll and hours to be worked by employees in performance of the contract.

(ii) Upon completion of every contract issued by a landowner or firm that exceeds a total of ten thousand dollars, the contractor primarily responsible for the overall project shall submit in addition to the required informational report described in (e)(i) of this subsection, report the payroll and hours worked under the contract, and payment for required industrial insurance premiums. In the event that the contracted work is not completed within a calendar quarter,

interim quarterly reports and premium payments are required for each contract for all work done during the calendar quarter. The first such report and payment is due at the end of the first calendar quarter in which the contract work is begun. Additional interim reports and payments will be submitted each quarter thereafter until the contract is completed. This will be consistent with the quarterly reporting cycle used by other employers. Premiums for a calendar quarter, whether reported or not, shall become due and delinquent on the day immediately following the last day of the month following the calendar quarter.

(iii) A contractor may group contracts issued by a landowner, firm, or other contractor that total less than ten thousand dollars together and submit a combined quarterly report of hours, payroll, and the required premium payment in the same manner and periods as nonforestation, range, or timber land services employers.

(f) Out-of-state employers. Forest, range, or timber land services contractors domiciled outside of Washington state must report on a contract basis regardless of contract size for all forest, range, or timber land services work done in Washington state. Out-of-state employers will not be permitted to have an active Washington state industrial insurance account for reporting forest, range, or timber land services work in the absence of an active Washington forest, range, or timber land services contract.

(g) Work done by subcontract. Any firm primarily responsible for work to be performed under the terms of a forest, range, or timber land services contract, that subcontracts out any work under a forest, range, or timber land services contract must send written notification to the department prior to any work being done by the subcontractor. This notification must include the name, address, Social Security number, farm labor contractor number, (UBI) of each subcontractor, and the amount and description of contract work to be done by subcontract.

(h) Forest, range, or timber land services contract release - verification of hours, payroll, and premium. The department may verify reporting of contractors by way of an on-site visit to an employers' work site. This on-site visit may include close monitoring of employees and employee work hours. Upon receipt of a premium report for a finished contract, the department may conduct an audit of the firm's payroll, employment, and financial records to validate reporting. The entity that awarded the contract can verify the status of the contractors' account online at the department's web site (www.lni.wa.gov) or by calling the account manager. The landowner, firm, or contractor will not be released from premium liability until the final report for the contract from the primary contractor and any subcontractors has been received and verified by the department.

(i) Premium liability - work done by contract. Washington law (RCW 51.12.070) places the responsibility for industrial insurance premium payments primarily and directly upon the person, firm, or corporation who lets a contract for all covered employment involved in the fulfillment of the contract terms. Any such person, firm, or corporation letting a contract is authorized to collect from the contractor the full amount payable in premiums. The contractor is in turn authorized to collect premiums from any subcontractor they may

employ his or her proportionate amount of the premium payment.

To eliminate premium liability for work done by contract permitted by Title 51 RCW, any person, firm, or corporation who lets a contract for forest, range, or timber land services work must submit a copy of the contract they have let to the department and verify that all premiums due under the contract have been paid.

Each contract submitted to the department must include within its body, or on a separate addendum, all of the following items:

- (i) The name of the contractor who has been engaged to perform the work;
- (ii) The contractor's UBI number;
- (iii) The contractor's farm labor contractor number;
- (iv) The total contract award;
- (v) The date the work is to be commenced; a description of the work to be performed including any pertinent acreage information;
- (vi) Location where the work is to be performed;
- (vii) A contact name and phone number of the person, firm, or corporation who let the contract;
- (viii) The total estimated wages to be paid by the contractor and any subcontractors;
- (ix) The amount to be subcontracted out if such subcontracting is permitted under the terms of the contract;
- (x) The total estimated number of worker hours anticipated by the contractor and his/her subcontractors in the fulfillment of the contract terms;
- (j) Reports to be mailed to the department. All contracts, reports, and information required by this section are to be sent to:

The Department of Labor and Industries
Reforestation Team 8
P.O. Box 44168
Tumwater, Washington 98504-4168

(k) Rule applicability. If any portion of this section is declared invalid, only that portion is repealed. The balance of the section shall remain in effect.

(5) Logging and/or tree thinning—Mechanized operations—Industry rule. The following subsection shall apply to all employers assigned to report worker hours in risk classification 5005, WAC 296-17A-5005.

(a) Every employer having operations subject to risk classification 5005 "logging and/or tree thinning - mechanized operations" shall have their operations surveyed by labor and industries insurance services staff prior to the assignment of risk classification 5005 to their account. Annual surveys may be required after the initial survey to retain the risk classification assignment.

(b) Every employer assigned to report exposure (work hours) in risk classification 5005 shall supply an addendum report with their quarterly premium report which lists the name of each employee reported under this classification during the quarter, the Social Security number of such worker, the piece or pieces of equipment the employee operated during the quarter, the number of hours worked by the employee during the quarter, and the wages earned by the employee during the quarter.

(6) Special drywall industry rule.

(a) What is the unit of exposure for drywall reporting? Your premiums for workers installing and finishing drywall (reportable in risk classifications 0540, 0541, 0550, and 0551) are based on the amount of material installed and finished, not the number of hours worked.

The amount of material installed equals the amount of material purchased or taken from inventory for a job. No deduction can be made for material scrapped (debris). A deduction is allowed for material returned to the supplier or inventory.

The amount of material finished for a job equals the amount of material installed. No deduction can be made for a portion of the job that is not finished (base layer of double-board application or unfinished rooms).

Example: Drywall installation firm purchases 96 4' x 8' sheets of material for a job which includes some double-wall installation. The firm hangs all or parts of 92 sheets, and returns 4 sheets to the supplier for credit. Drywall finishing firm tapes, primes and textures the same job. Both firms should report 2,944 square feet (4 x 8 x 92) for the job.

(b) I do some of the work myself. Can I deduct material I as an owner install or finish? Yes. Owners (sole proprietors, partners, and corporate officers) who have not elected coverage may deduct material they install or finish.

When you as an owner install (including scrap) or finish (including tape and prime or texture) only part of a job, you may deduct an amount of material proportional to the time you worked on the job, considering the total time you and your workers spent on the job.

To deduct material installed or finished by owners, you must report to the department by job, project, site or location the amount of material you are deducting for this reason. You must file this report at the same time you file your quarterly report:

$$\text{Total owners hours} \div (\text{owners hours} + \text{workers hours}) = \text{\% of owner discount.}$$

$$\text{\% of owner discount} \times (\text{total footage of job} - \text{subcontracted footage, if any}) = \text{Total owner deduction of footage.}$$

(c) Can I deduct material installed or finished by subcontractors? You may deduct material installed or taped by subcontractors you are not required to report as your workers. You may not deduct for material only scrapped or primed and textured by subcontractors.

To deduct material installed or taped by subcontractors, you must report to the department by job, project, site or location the amount of material being deducted. You must file this report at the same time you file your quarterly report. You must have and maintain business records that support the number of square feet worked by the subcontractor.

(d) I understand there are discounted rates available for the drywall industry. How do I qualify for them? To qualify for discounted drywall installation and finishing rates, you must:

(i) Have an owner attend two workshops the department offers (one workshop covers claims and risk management; the other covers premium reporting and recordkeeping);

(ii) Provide the department with a voluntary release authorizing the department to contact material suppliers directly about the firm's purchases;

(iii) Have and keep all your industrial insurance accounts in good standing (including the accounts of other businesses in which you have an ownership interest), which includes fully and accurately reporting and paying premiums as they come due, including reporting material deducted as owner or subcontractor work;

(iv) Provide the department with a supplemental report (filed with the firm's quarterly report) showing by employee the employee's name, Social Security number, the wages paid them during the quarter, how they are paid (piece rate, hourly, etc.), their rate of pay, and what work they performed (installation, scrapping, taping, priming/texturing); and

(v) Maintain accurate records about work you subcontracted to others and materials provided to subcontractors (as required by WAC 296-17-31013), and about payroll and employment (as required by WAC 296-17-35201).

The discounted rates will be in effect beginning with the first quarter your business meets all the requirements for the discounted rates.

Note: If you are being audited by the department while your application for the discounted classifications is pending, the department will not make a final decision regarding your rates until the audit is completed.

(e) Can I be disqualified from using the discounted rates? Yes. You can be disqualified from using the discounted rates for three years if you:

(i) Do not file all reports, including supplemental reports, when due;

(ii) Do not pay premiums on time;

(iii) Underreport the amount of premium due; or

(iv) Fail to maintain the requirements for qualifying for the discounted rates.

Disqualification takes effect when a criterion for disqualification exists.

Example: A field audit in 2002 reveals that the drywall installation firm underreported the amount of premium due in the second quarter of 2001. The firm will be disqualified from the discounted rates beginning with the second quarter of 2001, and the premiums it owed for that quarter and subsequent quarters for three years will be calculated using the nondiscounted rates.

If the drywall underwriter learns that your business has failed to meet the conditions as required in this rule, your business will need to comply to retain using the discounted classifications. If your business does not comply promptly, the drywall underwriter may refer your business for an audit.

If, as a result of an audit, the department determines your business has not complied with the conditions in this rule, your business will be disqualified from using the discounted classifications for three years (thirty-six months) from the period of last noncompliance.

(f) If I discover I have made an error in reporting or paying premium, what should I do? If you discover you have made a mistake in reporting or paying premium, you should contact the department and correct the mistake. Firms not being audited by the department who find errors in their reporting and paying premiums, and who voluntarily report their errors and pay any required premiums, penalties and interest promptly, will not be disqualified from using the discounted rates unless the department determines they acted in bad faith.

(7) **Safe patient handling rule.** The following subsection will apply to all hospital industry employers as applicable.

(a) **Definitions.** For the purpose of interpretation of this section, the following terms shall have the meanings given below:

(i) "Hospital" means an "acute care hospital" as defined in (a)(ii) of this subsection, a "mental health hospital" as defined in (a)(iii) of this subsection, or a "hospital, N.O.C. (not otherwise classified)" as defined in (a)(iv) of this subsection.

(ii) "Acute care hospital" means any institution, place, building, or agency providing accommodations, facilities, and services over a continuous period of twenty-four hours or more for observation, diagnosis, or care of two or more individuals not related to the operator who are suffering from illness, injury, deformity, or abnormality, or from any other condition for which obstetrical, medical, or surgical services would be appropriate for care or diagnosis. "Hospital" as used in this rule does not include:

Hotels, or similar places furnishing only food and lodging, or simply domiciliary care; nor does it include

Clinics, or physicians' offices where patients are not regularly kept as bed patients for twenty-four hours or more; nor does it include

Nursing homes, as defined and which come within the scope of chapter 18.51 RCW; nor does it include

Birthing centers, which come within the scope of chapter 18.46 RCW; nor does it include

Psychiatric or alcoholism hospitals, which come within the scope of chapter 71.12 RCW; nor

Any other hospital or institution specifically intended for use in the diagnosis and care of those suffering from mental illness, mental retardation, convulsive disorders, or other abnormal mental conditions.

Furthermore, nothing in this chapter will be construed as authorizing the supervision, regulation, or control of the remedial care or treatment of residents or patients in any hospital conducted for those who rely primarily upon treatment by prayer or spiritual means in accordance with the creed or tenets of any well-recognized church or religious denominations.

(iii) "Mental health hospital" means any hospital operated and maintained by the state of Washington for the care of the mentally ill.

(iv) "Hospitals, N.O.C." means health care facilities that do not qualify as acute care or mental health hospitals and may be privately owned facilities established for purposes such as, but not limited to, treating psychiatric disorders and chemical dependencies or providing physical rehabilitation.

(v) "Safe patient handling" means the use of engineering controls, lifting and transfer aids, or assistance devices, by lift teams or other staff, instead of manual lifting to perform the acts of lifting, transferring and repositioning health care patients.

(vi) "Lift team" means hospital employees specially trained to conduct patient lifts, transfers, and repositioning using lifting equipment when appropriate.

(vii) "Department" means the department of labor and industries.

(b) Hospitals will report worker hours in the risk classification that describes the nature of their operations and either their level of implementation of, or need for, the safe patient handling program.

(c) A fully implemented safe patient handling program must include:

(i) Acquisition of at least the minimum number of lifts and/or appropriate equipment for use by lift teams as specified in chapters 70.41 and 72.23 RCW.

(ii) An established safe patient handling committee with at least one-half of its membership being front line, nonmanagerial direct care staff to design and recommend the process for implementing a safe patient handling program.

(iii) Implementation of a safe patient handling policy for all shifts and units.

(iv) Conducting patient handling hazard assessments to include such variables as patient-handling tasks, types of nursing units, patient populations, and the physical environment of patient care areas.

(v) Developing a process to identify appropriate use of safe patient handling policy based on a patient's condition and availability of lifting equipment or lift teams.

(vi) Conducting an annual performance evaluation of the program to determine its effectiveness with results reported to the safe patient handling committee.

(vii) Consideration, when appropriate, to incorporate patient handling equipment or the physical space and construction design needed to incorporate that equipment at a later date during new construction or remodeling.

(viii) Development of procedures that allow employees to choose not to perform or participate in patient handling activities that the employee believes will pose a risk to him/herself or to the patient.

(d) Department staff will conduct an on-site survey of each acute care and mental health hospital before assigning a risk classification. Subsequent surveys may be conducted to confirm whether the assigned risk classification is still appropriate.

(e) To remain in classification 6120-00 or 7200-00, a hospital must submit a copy of the annual performance evaluation of their safe patient handling program, as required by chapters 70.41 and 72.23 RCW, to the Employer Services Program, Department of Labor and Industries, P.O. Box 44140, Olympia, Washington, 98504.

(8) Rules concerning work by Washington employers outside the state of Washington (extraterritorial coverage).

(a) **General definitions.** For purposes of this section, the following terms mean:

(i) "Actual hours worked" means the total hours of each Washington worker's composite work period during which work was performed by the worker beginning with the time the worker's work day commenced, and ending with the quitting time each day excluding any nonpaid lunch period.

(ii) "Work day" means any consecutive twenty-four-hour period.

(iii) "Temporary and incidental" means work performed by Washington employers on jobs or at job sites in another state for thirty or fewer consecutive or nonconsecutive full or partial work days within a calendar year. Temporary and incidental work days are calculated on a per state basis. The

thirty-day temporary and incidental period begins on January 1 of each year.

(iv) "Proof of out-of-state coverage" means a copy of a valid certificate of liability insurance for workers' compensation issued by:

(A) An insurer licensed to write workers compensation insurance coverage in that state; or

(B) A state workers' compensation fund in the state in which the employer will be working.

Note: Most certificates are written for a one-year period. The employer must provide the department with a current certificate of liability insurance for workers' compensation covering all periods the employer works in another state. If the policy is canceled, the employer must provide the department with a current in-force policy.

(v) "Worker" means every person in this state who is engaged in the employment of an employer under Title 51 RCW whether by way of manual labor or otherwise in the course of his or her employment; also every person in this state who is engaged in the employment of or who is working under an independent contract, the essence of which is his or her personal labor for an employer whether by way of manual labor or otherwise.

(vi) "Employer" means any person, body of persons, corporate or otherwise, and the legal representatives of a deceased employer, all while engaged in this state in any work covered by the provisions of Title 51 RCW, by way of trade or business, or who contracts with one or more workers, the essence of which is the personal labor of such worker or workers.

(b) Does a Washington employer have to pay premiums in both states while Washington workers are temporarily working in another state? A Washington employer must continue to pay Washington premiums for Washington workers performing temporary and incidental work in another state. If the Washington employer has Washington workers who work for more than thirty days in another state, it will not need to pay premiums in Washington for work in the other state during the calendar year, as long as it fulfills the following requirements:

(i) Provides the department with proof of out-of-state coverage for the Washington workers working out-of-state.

(ii) Keeps the policy continuously in force from the date the Washington employer's work exceeds the temporary and incidental period until the date the Washington employer no longer has Washington workers working in the other state. Failure to maintain a policy at the required level of workers' compensation coverage for the number of Washington workers working out-of-state may subject the Washington employer to payment of all premiums, penalties, and interest dues in the state of Washington.

(iii) For the first quarterly reporting period and all subsequent quarters during the same calendar year following the date the Washington employer's work exceeds the temporary and incidental period in the other state, the Washington employer must file a supplemental report of out-of-state work with their workers' compensation employer's quarterly report with the department. This supplemental report is available at: <http://www.LNI.wa.gov/ClaimsIns/Insurance/File/ExtraTerritorial/Default.asp>

(iv) Subitems (b)(i), (ii), and (iii) of this subsection must be met in each state in which the Washington employer has Washington workers working in excess of the temporary and incidental period.

Note: Workers' compensation coverage requirements vary widely among states. Washington employers should contact the regulatory agency in other states to determine the appropriate premium and coverage obligations in those states.

(c) What if a Washington employer knows the Washington workers work in another state will exceed the temporary and incidental period? If the Washington employer knows their Washington workers will be working in another state in excess of the temporary and incidental period, it must immediately provide the department with proof of out-of-state coverage in order to avoid Washington premium liability for hours worked during the temporary and incidental period.

Reminder: The temporary and incidental period applies separately to each state in which the Washington employer worked.

(d) What if a Washington employer anticipates its out-of-state work will exceed the temporary and incidental period, but it does not occur? If a Washington employer did not pay workers compensation premium to Washington during the temporary and incidental period, and at the end of the calendar year Washington workers of the Washington employer had worked fewer than thirty consecutive or non-consecutive days in another state, by the filing of the fourth quarter report, the Washington employer must file amended reports for the calendar year. The employer may be required to pay Washington premiums, penalties, and interest. The fourth quarter report is due by January 31 of the following year.

(e) What records must the employer keep while employing Washington workers in another state? In addition to filing the supplemental report of out-of-state work, the Washington employer is required to keep the same records that are kept for Washington workers working in Washington. The records are listed in WAC 296-17-35201 and must be provided at the time of audit to any authorized representative of the department who has requested them.

(f) What reports does a Washington employer file to avoid paying Washington workers' compensation premiums when employing Washington workers in another state for work that exceeds temporary and incidental? A Washington employer must submit the workers' compensation employer's quarterly report and a supplemental report of out-of-state work to the department for each state in which it has Washington workers performing work. The supplemental report must include the following information:

(i) The Washington employer's unified business identification number (UBI).

(ii) The Washington employer's department account identification number.

(iii) The Social Security numbers for those Washington worker(s) performing work out-of-state.

(iv) The last name, first name, and middle initial of those Washington worker(s) performing work out-of-state.

(v) The gross payroll paid during the quarter for those Washington worker(s) performing work out-of-state.

(vi) The Washington workers' compensation risk classification(s) that would have applied for each Washington worker performing work out-of-state.

(vii) The total number of hours that each Washington worker performed work out-of-state during the quarter.

(viii) In addition to completing the supplemental report of out-of-state work, the Washington employer must keep a record of all contracts awarded and worked under each state. Copies of pertinent records must be made available to auditors in the event of an audit.

(g) **Where do Washington workers file their workers' compensation claims if injured in the course of employment outside of Washington state?** Washington workers may file their claim in the state where they were injured or in Washington state.

Washington employers must inform their Washington workers of their right to file for workers' compensation benefits in Washington or the state of injury.

The cost of these claims, if accepted by the department and assigned to the Washington employer's account, will be used in the calculations that determine the employer's experience factor and the appropriate risk classification base rate.

(h) **If the Washington employer's work in another state exceeds the temporary and incidental period, may the Washington employer obtain a credit or refund for the temporary and incidental period that workers' compensation premiums were paid to Washington?** Yes, but only if the Washington employer:

- (i) Obtained workers' compensation insurance for all hours worked in the other state during the calendar year;
- (ii) Provides proof of out-of-state coverage;
- (iii) Filed the appropriate quarterly reports with the department when due; and
- (iv) Otherwise complied with all statutory and regulatory requirements of Washington state.

[Statutory Authority: RCW 51.04.020 and 51.12.120(6). 10-21-089, § 296-17-35203, filed 10/20/10, effective 1/1/11. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 09-16-110, § 296-17-35203, filed 8/4/09, effective 10/1/09. Statutory Authority: 2008 c 88, RCW 51.12.120, 51.16.035, and Title 51 RCW. 08-20-133, § 296-17-35203, filed 10/1/08, effective 11/1/08. Statutory Authority: RCW 51.16.035, 51.16.100, and 2007 c 324. 07-24-045, § 296-17-35203, filed 12/1/07, effective 1/1/08. Statutory Authority: RCW 51.06.035, 51.08.010, 51.04.020. 07-12-045, § 296-17-35203, filed 5/31/07, effective 7/1/07. Statutory Authority: RCW 51.16.035 and 51.16.100. 06-23-127, § 296-17-35203, filed 11/21/06, effective 1/1/07; 05-23-161, § 296-17-35203, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.12.120. 03-23-025, § 296-17-35203, filed 11/12/03, effective 1/1/04. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073. 02-09-093, § 296-17-35203, filed 4/17/02, effective 7/1/02. Statutory Authority: RCW 51.16.035. 01-23-059, § 296-17-35203, filed 11/20/01, effective 1/1/02; 99-18-068, § 296-17-35203, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-35203, filed 8/28/98, effective 10/1/98.]

WAC 296-17-871 Director's discretion for incurred losses on claims with vocational plans. The incurred losses charged to an employer's experience rating can be reduced, at the director's discretion, for the vocational costs paid under RCW 51.32.099 (3)(d) for retraining and time-loss benefits paid for the retraining period. The director can reduce the incurred losses when:

- The worker had a vocational plan approved after December 31, 2007, on a previous Washington state industrial insurance claim; and

• The injury or occupational disease for the present claim resulted from employment and work-related activities beyond the worker's documented restrictions from the earlier claim.

• The director's decision was made on or before June 30, 2013.

When a claim's incurred losses are reduced by this section, the reduced losses will be used for experience rating and retrospective rating calculations.

[Statutory Authority: RCW 51.16.035, 51.16.100, and Title 51 RCW. 10-06-083, § 296-17-871, filed 3/1/10, effective 4/1/10.]

WAC 296-17-89503 Farm internship program industrial insurance, accident fund and medical aid fund by class.

Base Rates Effective
June 11, 2010

Class	Accident Fund	Medical Aid Fund
4814	.0960	.1384
4815	.2042	.3300
4816	.3345	.4912

[Statutory Authority: RCW 51.16.035, 51.16.100. 10-17-028, § 296-17-89503, filed 8/9/10, effective 9/9/10.]

WAC 296-17-901 Risk classification hazard group table. Effective November 19, 2010.

Risk Classification	Hazard Group
101	9
103	8
104	8
105	5
107	9
108	8
112	7
201	9
202	9
210	8
212	9
214	8
217	7
219	7
301	4
302	9
303	9
306	8
307	7
308	3
403	6
502	8
504	9
507	8
508	9
509	9
510	7
511	7
512	9
513	6

<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</u>
514	7	2202	5
516	8	2203	2
517	9	2204	6
518	9	2401	1
519	9	2903	4
521	7	2904	6
540	8	2905	3
541	9	2906	4
550	9	2907	3
551	9	2908	7
601	7	2909	4
602	7	3101	6
603	9	3102	6
604	7	3103	6
606	4	3104	6
607	6	3105	5
608	7	3303	3
701	9	3304	3
803	5	3309	6
901	8	3402	6
1002	8	3403	6
1003	7	3404	5
1004	6	3405	3
1005	8	3406	1
1007	7	3407	6
1101	5	3408	1
1102	8	3409	1
1103	8	3410	2
1104	3	3411	6
1105	7	3412	8
1106	5	3414	6
1108	5	3415	9
1109	6	3501	6
1301	2	3503	3
1303	3	3506	7
1304	5	3509	1
1305	4	3510	2
1401	9	3511	6
1404	3	3512	3
1405	1	3513	8
1407	4	3602	4
1501	5	3603	4
1507	5	3604	7
1701	7	3605	5
1702	9	3701	5
1703	9	3702	3
1704	7	3708	5
1801	9	3802	3
1802	5	3808	7
2002	6	3901	1
2004	4	3902	4
2007	6	3903	6
2008	6	3905	1
2009	3	3906	4
2101	5	3909	3
2102	3	4002	7
2104	2	4101	5
2105	2	4103	2
2106	4	4107	6
2201	6	4108	3

Workers' Compensation Insurance

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<u>Risk Classification</u>	<u>Hazard Group</u>	<u>Risk Classification</u>	<u>Hazard Group</u>
4109	6	6103	1
4201	6	6104	2
4301	4	6105	6
4302	4	6107	1
4304	6	6108	1
4305	5	6109	4
4401	6	6110	5
4402	2	6120	5
4404	5	6121	5
4501	1	6201	7
4502	5	6202	6
4504	1	6203	1
4601	5	6204	2
4802	7	6205	4
4803	2	6206	3
4804	2	6207	6
4805	2	6208	2
4806	5	6209	3
4808	6	6301	8
4809	3	6303	5
4810	3	6304	1
4811	3	6305	1
4812	2	6306	4
4813	3	6308	2
4900	9	6309	3
4901	6	6402	1
4902	3	6403	1
4903	1	6404	3
4904	3	6405	5
4905	2	6406	1
4906	2	6407	3
4907	4	6408	4
4908	2	6409	6
4909	3	6410	3
4910	6	6501	1
4911	6	6502	4
5001	9	6503	5
5002	3	6504	1
5003	9	6505	1
5004	8	6506	2
5005	9	6509	2
5006	9	6510	8
5101	4	6511	3
5103	3	6512	6
5106	2	6601	4
5108	3	6602	5
5109	6	6603	4
5201	4	6604	1
5204	8	6605	1
5206	6	6607	4
5207	2	6608	9
5208	4	6620	1
5209	6	6704	2
5300	2	6705	2
5301	3	6706	6
5302	5	6707	1
5305	1	6708	8
5306	1	6709	2
5307	4	6801	3
5308	1	6802	2

Risk Classification	Hazard Group
6803	9
6804	3
6809	2
6901	1
6902	9
6903	9
6904	1
6905	1
6906	1
6907	4
6908	4
6909	2
7100	7
7101	8
7102	3
7103	4
7104	3
7105	3
7106	3
7107	2
7108	4
7109	4
7110	5
7111	4
7112	4
7113	3
7114	3
7115	3
7116	8
7117	3
7118	7
7119	6
7120	9
7121	9
7122	5
7200	3
7201	5
7202	6
7203	1
7301	6
7302	7
7307	5
7308	1
7309	2
7400	6

The following classes have no hazard group assigned to them

6614
6615
6616
6617
6618
7204
7205

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17-901, filed 10/19/10, effective 11/19/10.]

Chapter 296-17A WAC

CLASSIFICATIONS FOR WASHINGTON WORKERS' COMPENSATION INSURANCE

WAC

296-17A-0108	Classification 0108.
296-17A-0502	Classification 0502.
296-17A-0510	Classification 0510.
296-17A-1007	Classification 1007.
296-17A-1501	Classification 1501.
296-17A-2106	Classification 2106.
296-17A-3402	Classification 3402.
296-17A-3403	Classification 3403.
296-17A-3701	Classification 3701.
296-17A-3902	Classification 3902.
296-17A-4814	Classification 4814.
296-17A-4815	Classification 4815.
296-17A-4816	Classification 4816.
296-17A-4900	Classification 4900.
296-17A-4904	Classification 4904.
296-17A-5308	Classification 5308.
296-17A-6303	Classification 6303.
296-17A-6511	Classification 6511.
296-17A-7205	Classification 7205.

DISPOSITION OF SECTIONS FORMERLY CODIFIED IN THIS CHAPTER

296-17A-4002	Classification 4002. [Statutory Authority: RCW 51.16.-035, 51.16.100, 51.04.020(1), and Title 51 RCW 09-16-107, § 296-17A-4002, filed 8/4/09, effective 1/1/10. 07-01-014, recodified as § 296-17A-4002, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.-035. 98-18-042, § 296-17-619, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-619, filed 5/31/96, effective 7/1/96; 87-12-032 (Order 87-12), § 296-17-619, filed 5/29/87, effective 7/1/87; 85-24-032 (Order 85-33), § 296-17-619, filed 11/27/85, effective 1/1/86; 85-06-026 (Order 85-7), § 296-17-619, filed 2/28/85, effective 4/1/85; 83-24-017 (Order 83-36), § 296-17-619, filed 11/30/83, effective 1/1/84; Order 73-22, § 296-17-619, filed 11/9/73, effective 1/1/74.] Repealed by 10-05-109, filed 2/17/10, effective 4/1/10. Statutory Authority: RCW 51.16.035 and 51.16.100.
296-17A-4601	Classification 4601. [07-01-014, recodified as § 296-17A-4601, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035. 98-18-042, § 296-17-641, filed 8/28/98, effective 10/1/98; 85-24-032 (Order 85-33), § 296-17-641, filed 11/27/85, effective 1/1/86; Order 74-40, § 296-17-641, filed 11/27/74, effective 1/1/75; Order 73-22, § 296-17-641, filed 11/9/73, effective 1/1/74.] Repealed by 10-24-118, filed 12/1/10, effective 1/1/11. Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1).

WAC 296-17A-0108 Classification 0108.

0108-00 Ditches and canals, N.O.C.

Applies to contractors engaged in the construction of ditches and canals not covered by another classification (N.O.C.). A ditch or canal consists of a long trench dug in the ground that will remain uncovered to serve as an artificial waterway or artificially improved river such as for irrigation, drainage, or a boundary line. Work contemplated by this classification includes digging of main irrigation canals or drainage ditches and all laterals extending from the canal or ditch, installation of pipe, making connections as needed, and filling or backfilling as needed. Equipment used by contractors subject to this classification includes a variety of machinery and equipment such as power shovels, backhoes, bulldozers, dump trucks, and mechanical or hand tool trench diggers.

This classification excludes asphalt surfacing/resurfacing which is to be reported separately in classification 0210 or 0212, and concrete construction which is to be reported

separately in the applicable concrete construction classification(s).

0108-01 Sewer construction; septic tank installation

Applies to contractors engaged in the construction or repair of new or existing sewer lines and systems. This includes, but is not limited to, sewers, cesspools, drainpools, storm drains, and septic tanks including the drainfield construction. Work contemplated by this classification includes the installation and maintenance of all types of storm, sanitary or sewage lines and systems. Installation of these types of pipelines and systems occur entirely, or in part, at a depth greater than 3'. This classification includes such activities as excavation, trench digging, leveling trench with fill material such as sand or gravel, filling or backfilling, installation of force main type sewage work, the installation of storm sewer lines including the outfall construction of drain concrete boxes, catch basins, manholes, handling and laying of pipe (regardless of the size of pipe or depth below the ground), making connections, etc. Equipment used by contractors subject to this classification includes a variety of machinery and equipment such as power shovels, backhoes, bulldozers, dump trucks, trenchless or directional boring equipment, and manual digging.

This classification excludes side sewer hookups (street to house) when performed by a plumbing contractor as part of a plumbing contract which is to be reported separately in classification 0306; and sewer pipe cleaning including services engaged in line cleaning and unplugging of waste lines which is to be reported separately in classification 0306.

0108-02 Tanks, N.O.C. - underground: Installation, repair, or removal

Applies to contractors engaged in the installation, repair or removal of underground tanks not covered by another classification (N.O.C.) such as those used to store gas or oil. Activities include excavating or digging of holes, placement or removal of tank, and filling or backfilling. This classification makes no distinction as to the size of tank being placed or removed. Usually, the actual lifting into or out of the ground occurs with the use of a power shovel, front end loader or backhoe. Equipment used by contractors subject to this classification includes a variety of earth moving equipment such as power shovels, front end loaders, backhoes, bulldozers, and dump trucks.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 10-18-024, § 296-17A-0108, filed 8/24/10, effective 10/1/10. 07-01-014, recodified as § 296-17A-0108, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035. 98-18-042, § 296-17-50602, filed 8/28/98, effective 10/1/98. Statutory Authority: RCW 51.04.020(1) and 51.16.035. 94-12-063, § 296-17-50602, filed 5/30/94, effective 6/30/94; 93-12-093, § 296-17-50602, filed 5/31/93, effective 7/1/93; 89-24-051 (Order 89-22), § 296-17-50602, filed 12/1/89, effective 1/1/90. Statutory Authority: RCW 51.16.035. 85-24-032 (Order 85-33), § 296-17-50602, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-50602, filed 11/30/83, effective 1/1/84; 82-24-047 (Order 82-38), § 296-17-50602, filed 11/29/82, effective 1/1/83; 80-17-016 (Order 80-23), § 296-17-50602, filed 11/13/80, effective 1/1/81. Statutory Authority: RCW 51.04.030 and 51.16.035. 79-12-086 (Order 79-18), § 296-17-50602, filed 11/30/79, effective 1/1/80.]

WAC 296-17A-0502 Classification 0502.

0502-04 Carpet, vinyl, tile and other floor or counter top covering: Installation or removal

Applies to contractors engaged in the installation or removal of floor or counter top coverings such as, but not limited to, wall to wall carpet, vinyl, laminate, tile, or artificial turf in residential or commercial settings. Work contemplated by this classification includes, but is not limited to, the installation and/or removal of foam or rubber padding, floor coverings such as rugs or carpet, tack strips, door strips, sub-flooring (particle board or plywood), linoleum, vinyl, base board or door strips, and hauling existing floor covering debris away. This classification also includes the installation of clay or ceramic tiles on counter tops and backsplashes.

This classification excludes contractors engaged in the installation of counter tops as part of an interior finish carpentry or cabinetry contract which is to be reported separately in classification 0513; the installation of hardwood floors which is to be reported separately in classification 0513; the installation of brick, slate, marble or granite which is to be reported separately in classification 0302; installation of roofing tiles which is to be reported separately in classification 0507; and floor covering stores which are to be reported separately in the applicable classification.

0502-99 Carpet, vinyl, tile and other floor or counter top covering: Installation or removal

Applies to floor covering contractors who consider themselves to be independent contractors, have no employees, and have not elected owner coverage for themselves.

The purpose of assigning this classification is to allow the independent contractor the opportunity to be checked for "account in good standing" status for prime contractor liability.

Special note: Any contractor who hires employees or elects owner coverage is required to report in the applicable construction classification.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 10-18-024, § 296-17A-0502, filed 8/24/10, effective 10/1/10. 07-01-014, recodified as § 296-17A-0502, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.16.100. 06-12-075, § 296-17-517, filed 6/6/06, effective 7/7/06; 05-23-161, § 296-17-517, filed 11/22/05, effective 1/1/06. Statutory Authority: 2004 c 243, RCW 51.04.020 and 51.16.035. 04-20-023, § 296-17-517, filed 9/28/04, effective 11/1/04. Statutory Authority: RCW 51.16.035. 98-18-042, § 296-17-517, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-517, filed 5/31/96, effective 7/1/96; 87-24-060 (Order 87-26), § 296-17-517, filed 12/1/87, effective 1/1/88; 85-24-032 (Order 85-33), § 296-17-517, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-517, filed 11/30/83, effective 1/1/84; Order 75-38, § 296-17-517, filed 11/24/75, effective 1/1/76; Order 73-22, § 296-17-517, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-0510 Classification 0510.

0510-00 Wood frame building: Construction or alterations, N.O.C.

Applies to contractors engaged in wood frame building construction or alterations not covered by another classification (N.O.C.). For the purposes of this classification, wood frame building construction means buildings erected exclusively of wood or wood products. This classification includes all building framing activities done in connection with wood frame building construction including the placement of roof trusses, sheathing roofs, installation of exterior building siding, and the installation of exterior doors and door frames. This classification also includes the installation of windows, window frames, and skylights when performed by framing

workers as part of the framing contract on a wood frame building. This classification also includes the erection of log home shells at customer's location. The manufacturing of log homes in a permanent yard which includes peeling the logs, notching the logs with chainsaws, and assembly is to be reported in classification 1003-06.

This classification excludes all other phases of wood frame building construction not listed as part of the framing activities above such as, but not limited to, site preparation and excavation (0101); overhead or underground utilities, asphalt work, or concrete work which is to be reported separately in the applicable classification; new landscape work (0301); brick work (0302); stucco work (0303); plumbing work (0306); HVAC work (0307); carpet and tile work (0502); exterior painting (0504); roof work (0507); insulation work (0512); interior finish carpentry - interior doors, cabinets, fixtures or molding (0513); installation of garage doors (0514); installation of sheet metal siding, gutters, and non-structural sheet metal patio covers/carports (0519); interior painting (0521); electrical work (0601) or wallboard installation, taping or texturing which are to be reported separately in the applicable classifications. For a more thorough description of the activities included and excluded from wood frame building construction, review the Construction Industry Guide.

Special note: Classification 0510 also includes wood frame building alterations or remodel work when the activity involves building new additions. The term "new additions" is defined as adding on to an existing wood frame building (upwards or outwards) in which the use of structural supports and main bearing beams is required. This is distinguishable from classification 0516 - building repair or carpentry work that typically does not require the placement of structural supports or main bearing beams. The purpose of classification 0516 is to build or rebuild with nonstructural or bearing beams, or to replace an existing portion (including existing structural and bearing beams) of a wood frame building for appearances or as a result of deterioration to make it appear new again. Care should be exercised as the terminology to build, rebuild, remodel, construct or reconstruct is irrelevant to assignment of classification which should recognize what the project actually involves.

Guidelines:

Constructing a new wood frame building that never existed - 0510

Altering all or part of an existing wood frame building by adding on new additions - 0510

Remodeling all or part of an existing wood frame building *without* adding on new additions - 0516

Installation of wood or vinyl siding on a new or existing wood frame building - 0510

Installation of wood or vinyl siding on a new addition by the remodeling contractor - 0510-02

Installation of wood or vinyl siding on an existing structure by a remodeling contractor - 0516-00

Constructing a new wood garage that never existed - 0510

Altering all or part of an existing wood garage by adding on new additions - 0510

Remodeling all or part of an existing wood garage *without* adding on new additions - 0516

Constructing a new wood carport or wood shed that never existed - 0510

Rebuilding an existing wood carport or wood shed (all or part) with or without new additions - 0516

Construction of a new wood deck by the framing contractor when a new wood house is being built - 0510

Constructing or replacing a wood deck on an existing wood house - 0516

Constructing or replacing a wood deck for any type of nonwood building - 0516

Altering the existing interior of a wood frame building by adding exterior additions - 0510

Remodeling the existing interior of a wood frame building *without* adding exterior additions - 0516

Constructing, altering, or remodeling the interiors of nonwood frame buildings - 0516

Installation of windows, window frames, and skylights when performed by framing workers as part of the framing contract of a wood frame building - 0510.

0510-99 Wood frame building: Construction or alteration, N.O.C. (only to be assigned by the wood framing specialist)

Applies to framing contractors, who consider themselves to be independent contractors, have no employees, and have not elected owner coverage for themselves.

The purpose of assigning this classification is to allow the independent contractor the opportunity to be checked for "account in good standing" status for prime contractor liability.

Special note: Any contractor who hires employees or elects owner coverage is required to report in the applicable construction classification.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-18-024, § 296-17A-0510, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 51.16.035 and 51.16.100, 07-12-047, § 296-17A-0510, filed 5/31/07, effective 7/1/07. 07-01-014, recodified as § 296-17A-0510, filed 12/8/06, effective 12/8/06. Statutory Authority: 2004 c 243, RCW 51.04.020 and 51.16.035, 04-20-023, § 296-17-52102, filed 9/28/04, effective 11/1/04. Statutory Authority: RCW 51.16.035, 51.04.020, 00-14-052, § 296-17-52102, filed 7/1/00, effective 7/1/00. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-52102, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-52102, filed 8/28/98, effective 10/1/98. Statutory Authority: RCW 51.04.020(1) and 51.16.035, 93-12-093, § 296-17-52102, filed 5/31/93, effective 7/1/93. Statutory Authority: RCW 51.16.035, 88-12-050 (Order 88-06), § 296-17-52102, filed 5/31/88, effective 7/1/88; 87-12-032 (Order 87-12), § 296-17-52102, filed 5/29/87, effective 7/1/87; 85-24-032 (Order 85-33), § 296-17-52102, filed 11/27/85, effective 1/1/86.]

WAC 296-17A-1007 Classification 1007.

1007-08 Geophysical exploration, N.O.C.

Applies to contractors engaged in geophysical exploration, with no core drilling, and without seismic detection, who are not covered by another classification (N.O.C.). The more common methods of geophysical exploration are gravitational, electric and magnetic. In the gravitational method, delicate pendulums and torsion balances capable of detecting differences in the gravitational pull of the earth at various places enable the geologist to tell where oil is likely to be found. There are two electrical methods, resistivity and inductive. In the resistivity method, measurements are taken on an ohmmeter, which indicate the resistivity of the subsurface. The inductive method is somewhat comparable, but

instead of determining the resistivity of the subsurface formations, the conductivity is measured enabling the geologist to determine the character of the subsurface being studied. The magnetic method is accomplished by means of a highly developed form of magnetic dipping needle with a telescope magnifier. The magnetic attraction exerted by magnetic rocks and formations causes the needle to deflect from its horizontal plane, thereby enabling a geologist to develop contour maps with lines of equal magnetic attraction. This classification includes prospectors who may specialize in particular instrumentation such as electrical, gravity, magnetic or seismic. The prospector studies structure of subsurface rock formations to locate petroleum deposits; conducts research using geophysical instruments such as seismograph, gravimeter, torsion balance, and magnetometer, pendulum devices, and electrical resistivity apparatus to measure characteristics of the earth; computes variations in physical forces existing at different locations and interprets data to reveal subsurface structures likely to contain petroleum deposits; and determines desirable locations for drilling operations. This classification includes prospecting for mineral ores and the testing of soil for percolation when performed by employees of an employer subject to this classification.

This classification excludes core drilling and seismic geophysical exploration which are to be reported separately in classification 0103, and geophysical crews employed by oil companies who are to be reported in the classification applicable to the business.

Special note: When assigning classifications 1007-08, 4901-16 - Geologists, and 0103-10 - Seismic geophysical exploration, care must be taken to look beyond the word "geologist" to determine the actual nature of the activities being performed.

1007-09 Testing and inspecting of pipelines or utility lines using radiographic, video, infrared thermography or X-ray analysis process by contractor at industrial plants or construction sites

Applies to establishments engaged in the testing or inspecting of pipelines, utility lines or conduits for others, provided the testing or inspecting is not performed in conjunction with the construction of the pipeline. This classification includes testing or inspecting involving radiographic, video, infrared thermography or X-ray analysis processes such as the X raying of containers, inspecting of utility lines, and the drawing of oil samples on-site when performed by employees of an employer subject to this classification. Classification 1007-09 is assigned primarily to field activities.

This classification excludes testing or inspecting done in conjunction with construction which is to be reported separately in the appropriate construction classification.

1007-15 Inspection and grading bureaus, N.O.C.; log scaling and grading bureaus; lumber inspection services; weigh scale attendants, N.O.C.; weather stations; rainmaking - no aircraft; air flow/heat balancing and testing

Applies to establishments operating as *inspection and grading bureaus*, not covered by another classification (N.O.C.), including, but not limited to, those involved in inspecting and grading commodities such as logs, lumber, shingles, shakes, poles, and railroad ties. The commodity is examined and stamped with a grademark which indicates the

grade, species, producer's name or number and other pertinent data. A certificate of inspection may be issued in lieu of a grademark. The purpose of the inspection is to grade, tally, and stamp only those products which meet certain required specifications and to cull those products which do not meet the established standards. *Log scaling and grading bureaus* measure the logs, and by applying log rule formulas, determine the net yield, usually expressed in board feet. A scale ticket containing descriptive data is attached to the end of the log. This classification also applies to *weigh scale attendants* not covered by another classification (N.O.C.), when the service is available to the general public, otherwise the weigh scale attendants are to be included in the basic classification of the business. This classification includes establishments engaged exclusively in such services as auto emission control testing, air flow balancing and testing, the balancing and testing of heating, ventilating and air conditioning systems, hydrostatic testing of such objects as boilers, tanks, pipes and fittings using compressed air or water pressure to detect leaks, the strength testing of building material such as, but not limited to, asphalt, concrete and steel; and the testing or inspecting of steel weldments. This classification also includes *weather stations* which observe and record weather conditions for use in forecasting, and which read weather instruments, including thermometers, barometers, and hygrometers to ascertain elements such as temperature, barometric pressure, humidity, wind velocity, and precipitation. Weather data is transmitted and received also from other stations. A fully automated (computerized) weather station can be reported under classification 4904. This classification also covers rainmaking without the use of aircraft.

1007-16 Foresters (to be assigned only by reforestation underwriter)

Applies to foresters engaged in forest management. Foresters may plan and direct forestation or reforestation projects, map forest areas, estimate standing timber and future growth, or manage timber sales. Foresters also may plan cutting programs to assure continuous production of timber, and determine methods of cutting and removing timber with a minimum of waste and environmental damage. They may plan and design forest fire suppression and fire-prevention programs, plan and design construction of fire towers, trails, roads and fire breaks and may also plan and design projects for control of floods, soil erosion, tree diseases, and insect pests in forests. Foresters may specialize in one aspect of forest management.

This classification excludes manual labor or direct supervision of manual labor.

1007-18 Foresters and timber cruisers - scientific tree, forestry, and watershed studies (to be assigned only by reforestation underwriter)

Applies to establishments engaged in scientific tree studies for others. Scientific tree studies are research oriented; random sample plots are measured and data such as the size of trees, species, disease and insect or animal damage, and seedling mortality, are recorded. Plots are maintained where each tree is tagged, its genealogy recorded, and growth statistics entered. A scion (a detached living shoot or twig) may be grafted onto a root stock and detailed records maintained of its genealogy and growth. Other data, such as fertilizers used,

also may be maintained. These test plots are sometimes referred to as progeny plots or progeny studies. This classification includes scientific studies of watersheds or watershed restoration which involves the evaluation of slopes, road systems, streams and the entire ecosystem (an ecological community with its physical environment, regarded as a unit). This classification also includes precommercial thinning layouts or pruning inspections to determine if an area is ready for thinning or pruning.

This classification excludes manual labor or direct supervision of manual labor.

1007-19 Timber cruisers (to be assigned only by reforestation underwriter)

Applies to timber cruisers engaged in cruising timber land to estimate the volume and quality of a timber stand through an on-site visual inspection. A timber cruiser collects data concerning forest conditions for appraisal, sales, administration, logging, land use, and forest management planning. A forest area is traversed on foot in an established pattern and sampling techniques applied. The height and diameter of each tree in a test site is recorded as are defects such as rot and bends, to estimate the useable wood in each tree. From the data collected a summary report is prepared giving the timber types, sizes, condition and outstanding features of an area, such as existing roads, streams, and communication facilities. Trees may be marked with spray paint to denote trail, boundary, or for cutting.

This classification excludes manual labor or direct supervision of manual labor.

1007-20 Foresters and timber cruisers - tree auditing (to be assigned only by reforestation underwriter)

Applies to establishments engaged in tree auditing for others. This service is generally associated with new plantations and is the process of evaluating the quality and the rate of planting of new trees, as well as surveying newly planted sites on a periodic schedule to determine the survival rate.

This classification excludes tree auditing services when planting is in process, which is to be reported separately in classification 5004.

This classification excludes manual labor or direct supervision of manual labor.

1007-21 Environmental and ecological surveyor services, N.O.C.

Applies to establishments engaged in providing environmental and ecological surveying services not covered by another classification (N.O.C.) for others. Environmental or ecological surveying firms typically serve as consultants to industrial or commercial enterprises, governmental agencies or private citizens. Environmental engineer is a term applied to engineering personnel who apply knowledge of chemical, civil, mechanical, or other engineering disciplines to preserve the quality of life by correcting and improving various areas of environmental concern, such as air, soil, or water pollution. Services include identifying and projecting potential environmental impact resulting from proposed projects, assessing the source, severity and extent of environmental damage resulting from human or natural causes, and recommending solutions to protect or regain the natural balance between organisms and their environment. Activities of envi-

ronmental surveying/consulting establishments include, but are not limited to, locating archaeological sites for preservation, researching and collecting field data on birds and insects, preparing impact statement for landowners and developers, stream and fish monitoring, botanical surveys, wetland surveys, soil and groundwater testing for contamination, air monitoring including industrial hygiene services, monitoring and testing at hazardous waste sites, providing advice on pollution control at its source, and developing a plan for cleaning up already recognized problems such as waste disposal sites, radon or asbestos contamination. Other services provided may include helping clients develop a system for complying with various governmental regulations. This classification includes employees of the environmental surveying service who conduct field work as well as those who are assigned to act as project managers or project superintendents to oversee the work of remediation contractors.

This classification excludes all types of remediation work which is to be reported separately in the classification applicable to the type of remediation work being performed, and surveyors employed by construction companies or other types of businesses who are to be reported separately in the applicable classifications.

Special note: When assigning classifications 1007 or 4901, care must be taken to look beyond the words "consulting" or "engineering" to determine the actual nature of the activities being performed.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-18-024, § 296-17A-1007, filed 8/24/10, effective 10/1/10. 07-01-014, recodified as § 296-17A-1007, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.16.100, 05-23-161, § 296-17-53504, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-53504, filed 8/28/98, effective 10/1/98. Statutory Authority: RCW 51.04.020(1) and 51.16.035, 94-12-063, § 296-17-53504, filed 5/30/94, effective 6/30/94; 93-12-093, § 296-17-53504, filed 5/31/93, effective 7/1/93. Statutory Authority: RCW 51.16.035, 85-24-032 (Order 85-33), § 296-17-53504, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-53504, filed 11/30/83, effective 1/1/84; 82-24-047 (Order 82-38), § 296-17-53504, filed 11/29/82, effective 1/1/83.]

WAC 296-17A-1501 Classification 1501.

1501-00 Counties and taxing districts, N.O.C. - all other employees

Applies to employees of counties and taxing districts, not covered by another classification (N.O.C.), who perform manual labor, or who supervise a work crew performing manual labor such as custodial or maintenance, and machinery or equipment operators including transit bus drivers. This classification includes administrative personnel such as engineers, safety inspectors, and biologists who have field exposure, and internal inventory and supply clerks. For purposes of this classification, field exposure is defined as any exposure other than the normal travel to or from a work assignment.

This classification excludes electric light and power public utility districts which are to be reported separately in classification 1301; privately owned and operated bus or transit systems which are to be reported separately in classification 1407; water distribution or purification system public utility districts which are to be reported separately in classification 1507; irrigation system public utility districts which are to be reported separately in classification 1507; port districts which

are to be reported separately in classification 4201; school districts, library districts or museum districts which are to be reported separately in classifications 6103 or 6104; hospital districts which are to be reported separately in classification 6105; firefighters who are to be reported separately in classification 6904; law enforcement officers who are to be reported separately in classification 6905 and 6906, as appropriate; clerical office and administrative employees who are to be reported separately in classification 5306, and volunteers who are to be reported separately in classifications 6901 or 6906, as appropriate.

1501-01 Housing authorities, N.O.C. - all other employees

Applies to employees of housing authorities, not covered by another classification, who perform manual labor, or who supervise a work crew performing manual labor such as custodial or maintenance, and machinery or equipment operators. This classification includes all functional operations of a housing authority such as inspection, maintenance and repairs, including minor structural repairs, janitorial service, and building and grounds maintenance. Also included in this classification are meter readers, security personnel, other than those with law enforcement powers, administrative personnel such as engineers and safety inspectors who have field exposure, and internal inventory and supply clerks. For purposes of this classification, housing authorities are defined as nonprofit, public and political entities which serve the needs of a specific city, county or Indian tribe. The nature and objectives of some of the projects undertaken by housing authorities include providing decent, safe and sanitary living accommodations for low income persons, or providing group homes or halfway houses to serve developmentally or otherwise disabled persons or juveniles released from correctional facilities. A housing authority has the power to prepare, carry out, lease and operate housing facilities; to provide for the construction, reconstruction, improvement, alteration or repair of any housing project; to sell or rent dwellings forming part of the project to or for persons of low income; to acquire, lease, rent or sell or otherwise dispose of any commercial space located in buildings or structures containing a housing project; to arrange or contract for the furnishing of the units; and to investigate into the means and methods of improving such conditions where there is a shortage of suitable, safe and sanitary dwelling accommodations for persons of low income.

This classification excludes new construction or major alteration activities which are to be reported separately in the appropriate construction classifications; clerical office and administrative employees who are to be reported separately in classification 5306; security personnel with law enforcement powers who are to be reported separately in classification 6905; and volunteers who are to be reported separately in classifications 6901 or 6906, as appropriate.

1501-08 Native American tribal councils - all other employees

Applies to employees of Native American tribal councils who perform manual labor, or who supervise a work crew performing manual labor such as custodial or maintenance, and machinery or equipment operators. This classification includes administrative personnel such as engineers, safety inspectors, and biologists who have field exposure, and inter-

nal inventory and supply clerks of the tribal council. For purposes of this classification, field exposure is defined as any exposure other than the normal travel to and from a work assignment.

This classification excludes electric light and power public utility districts which are to be reported separately in classification 1301; water distribution or purification system public utility districts which are to be reported separately in classification 1507; irrigation system public utility districts which are to be reported separately in classification 1507; school districts, library districts or museum districts which are to be reported separately in classifications 6103 or 6104; hospital districts which are to be reported separately in classification 6105; firefighters who are to be reported separately in classification 6904; law enforcement officers who are to be reported separately in classifications 6905 and 6906; new construction or reconstruction activities which are to be reported separately in the appropriate construction classification; clerical office and administrative employees who are to be reported separately in classification 5306.

Special notes: Housing authorities operating under the name of, and for the benefit of, a particular tribe are not exempt from mandatory coverage. These housing authorities are federally funded and are not owned or controlled by a tribe.

Only those tribal operations which are also provided by county governments are subject to classification 1501. The following activities, such as but not limited to, visiting nurses and home health care, grounds keepers, building maintenance, park maintenance, road maintenance, and garbage and sewer works, are considered to be normal operations to be included in this classification. All other tribal council operations which are not normally performed by a county government shall be assigned the appropriate classification for the activities being performed. The following operations, such as but not limited to, meals on wheels, bingo parlors, casinos, liquor stores, tobacco stores, grocery stores, food banks, gift shops, restaurants, motels/hotels, Head Start programs, fish/shellfish hatcheries, logging, and tree planting/reforestation are outside the scope of classification 1501 and are to be reported separately in the applicable classifications.

1501-09 Military base maintenance, N.O.C.

Applies to establishments, not covered by another classification (N.O.C.), engaged in providing all support operations and services on a military base on a contract basis. Such services include, but are not limited to, data processing, photography, mail delivery (on post and to other military facilities), hotel/motel services, mess halls, recreational facilities, grounds and building maintenance, vehicle maintenance, and may also include the maintenance of such facilities as water works, sewer treatment plants and roads.

This classification excludes new construction or construction repair projects which are to be reported separately in the applicable construction classification for the work being performed; contracts for specific activities on a military base such as, but not limited to, building maintenance, club or mess hall operations, or vehicle maintenance, which are to be reported separately in the applicable classification for the work being performed; firefighters who are to be reported separately in classification 6904; law enforcement officers

who are to be reported separately in classification 6905; and clerical office and administrative employees who are to be reported separately in classification 5306.

Special note: Classification 1501-09 is to be assigned to an establishment only when *all* support services on a military base are being provided by the contractor. Care should be taken when assigning classification 1501-09 to firms whose military support services include loading, unloading, repair or construction of vessels, or the repair of buildings or structures used for such activities as that firm may be subject to federal maritime law.

1501-20 Community action organizations - all other employees N.O.C.

Applies to organizations performing an array of services to support the local community and citizens in need. The services provided by community action organizations may include, but are not limited to: Child care; after school care; alternative schools; in home chore services; employment or independence training, counseling and assistance; drug and alcohol recovery programs; decent, safe and sanitary living accommodations for low-income or needy citizens; transitional or emergency housing; weatherization; food and clothing banks; meals; or medical services.

This classification applies to employees of community action organizations N.O.C. (not otherwise classified) who perform manual-type labor, or who supervise a work crew performing manual labor. Work in this classification includes, but is not limited to: Cooks, food banks, drivers, janitorial or maintenance and repair work, or weatherization services.

Excluded from this risk classification is new construction or major alteration activities which are to be reported separately in the appropriate construction classifications; office employees who work exclusively in an administrative office environment who are to be reported in classification 4904-20; professional or administrative employees who may also have duties outside of the office who are to be reported in classification 5308-20; chore workers/home service workers who are to be reported in classification 6511-20; housing authorities which are to be reported in 1501-01 and 5306-26; welfare special works programs which are to be reported in 6505; work activity centers which are to be reported in 7309; and volunteers who are to be reported in classification 6901.

See classifications 5308-20 and 4904-20 for other community action operations.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-18-024, § 296-17A-1501, filed 8/24/10, effective 10/1/10; 10-16-121, § 296-17A-1501, filed 8/3/10, effective 10/1/10. Statutory Authority: RCW 51.16.035, 51.16.100, and 2007 c 324, 07-24-045, § 296-17A-1501, filed 12/1/07, effective 1/1/09. Statutory Authority: RCW 51.16.035 and 51.16.100, 07-12-047, § 296-17A-1501, filed 5/31/07, effective 7/1/07. 07-01-014, recodified as § 296-17A-1501, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.04.020, 00-14-052, § 296-17-545, filed 7/1/00, effective 7/1/00. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-545, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-545, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-545, filed 5/31/96, effective 7/1/96. Statutory Authority: RCW 51.04.020(1) and 54.16.035, 93-12-093, § 296-17-545, filed 5/31/93, effective 7/1/93. Statutory Authority: RCW 51.16.035, 85-24-032 (Order 85-33), § 296-17-545, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-545, filed 11/30/83, effective 1/1/84; 80-17-016 (Order 80-23), § 296-17-545, filed 11/13/80, effective 1/1/81; Order 77-27, § 296-17-545, filed 11/30/77, effective 1/1/78; Emergency Order 77-25, § 296-17-545, filed 12/1/77; Order 73-22, § 296-17-545, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-2106 Classification 2106.

2106-00 Fertilizer, anhydrous ammonia and agricultural chemical dealers

Applies to establishments engaged in the sale of fertilizer, anhydrous ammonia, and agricultural chemicals. This classification includes the mixing of wet or dry chemical fertilizers all of which fall into one of three categories: Nitrogen, phosphate or potassium. Fertilizer dealers may use a chemical or mechanical process to mix one or more of the basic fertilizers or combine portions of each per customer specifications. Included in this classification is the manufacture, distribution, and application of anhydrous ammonia which is dry ammonia gas compressed into a liquid and used as a fertilizer. Also included in this classification are establishments that sell and distribute "natural" fertilizers (manure). Typical establishments in this classification include, but are not limited to, commercial fertilizer dealers, farmer co-ops, and grange supply dealers which may do some chemical mixing but are more predominately involved in the sales and delivery of the fertilizer.

This classification excludes the mining of raw ores (phosphate and potassium) used in *manufacturing* the fertilizer which is to be reported separately in classification 1701; the manufacture of ammonia and nitric acid which is to be reported separately in classification 3701; and the application of fertilizer by a custom farm services contractor which is to be reported separately in classification 4808.

2106-01 Explosive powder and chemical dealers

Applies to establishments engaged in the sale of explosive powders and chemicals, including the incidental mixing, blending, packaging, and bulk delivery and/or blending at the customer's site and in the sale of blasting supplies. Products include, but are not limited to, dry, liquid and gel explosives, fuses and detonators.

This classification excludes the mining of raw ores or the manufacture of chemicals used in manufacturing explosives which are to be reported separately in 1701 and 3701 respectively, the manufacture of explosive devices which is to be reported separately in the applicable manufacturing classification, and contract blasting such as at a quarry or construction site which is to be reported separately in classification 0103.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-24-118, § 296-17A-2106, filed 12/1/10, effective 1/1/11. 07-01-014, recodified as § 296-17A-2106, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-56402, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-56402, filed 5/31/96, effective 7/1/96; 88-12-050 (Order 88-06), § 296-17-56402, filed 5/31/88, effective 7/1/88.]

WAC 296-17A-3402 Classification 3402.

3402-00 Air compressor: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of air compressors. This includes air or gas compressors used for paint sprayers, air tools, tire inflation, and general industrial purposes. Operations contemplated include, but are not limited to, welding, machining, general mechanical and electrical work. Machinery and equipment includes, but is not limited to, hand and air tools, welders, punches, shears, and compression equipment. This classification includes the repair of items being manufactured or

assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-01 Printing or bookbinding machinery: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of printing or bookbinding machinery. The outside casings of the machines may be made of plate metal that varies between 1" to 2 1/2" in thickness. The machines used to make the presses and binding machinery may include both Computer Numeric Controlled (CNC) and manual mills and lathes. Other machinery used in the manufacturing process includes, but is not limited to, welders or cutters, grinders, and drill presses. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; and the set up, installation and repair of printing or bookbinding machinery which is to be reported separately in classification 0603.

3402-02 Pump, safe, scale, auto jack, and water meter: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of pumps, safes, scales, auto jacks, and water meters. Materials range from brass screws and rubber washers used to rebuild water meters to plate metal and steel castings used for safe and pump manufacturing. Machinery includes, but is not limited to, hand tools used for repairs, lathes, welders, and pressure testers. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; the installation and repair of safes which is to be reported separately in classification 0607; and the installation of pumps which is to be reported separately in the applicable classification.

3402-03 Shoe or textile machinery: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of shoe machinery or textile machinery. Metal materials used vary in size, shape and dimension. Machinery includes, but is not limited to, drills, mills, lathes, saws, and

welders. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and the installation and repair of shoe or textile machinery which is to be reported separately in classification 0603.

3402-04 Confectioners or food processing machinery: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of food processing or confectioners machinery. Metal materials used vary in size, shape and weight. These establishments often have an assembly line operation and a separate electronic assembly area. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and the installation and repair of confectioners and food processing machinery which is to be reported separately in classification 0603.

3402-05 Machine shops, N.O.C.

Applies to establishments engaged in general machine shop operations not covered by another classification (N.O.C.), tool sharpening, and mobile welding shops. Many of the establishments in this classification are "job shops." Size and shape of materials vary with steel and aluminum being the most common. Plastics, light weight aluminum, and alloyed metals are becoming increasingly popular in the manufacture of equipment for some industries. These establishments often have welding shops along with machine shops. Machinery and equipment includes, but is not limited to, mills, lathes, grinders, saws, welding equipment, inspection equipment, and material handling equipment. Machinery is both manual and Computer Numeric Controlled (CNC). This classification also includes "mobile shops" which are used *exclusively* to repair machinery or equipment. A "mobile shop" in this classification usually means a van or pick up pulling a utility trailer equipped with hand tools, specialty tools, air tools, a compressor, and a portable welding unit. The machinery or equipment is usually repaired at the customer's location, however, sometimes the broken part is removed and taken back to the shop for repair.

This classification excludes repairs to buildings and structures which are to be reported separately in the appropriate construction classification, and mechanical repairs which are to be reported separately in the classification applicable to the work being performed.

Special note: The term "job shop" is an industry term that means the shop will produce products to customer specifications.

3402-06 Power saw, lawn and garden equipment, small motor, N.O.C.: Repair

Applies to establishments engaged in repairing small power tools, small motors powered by gas or diesel, outboard marine engines, and lawn and garden equipment not covered by another classification (N.O.C.). The largest piece of equipment repaired in this classification is generally a riding lawn mower. Classification 3402-06 is assigned in conjunction with a store classification for establishments that have a store operation and also repair the type of items they sell. Classification 3402-06 may also be assigned to a manufacturer representative who performs warranty repairs. Tools used in this type of repair are mainly hand and air tools. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and the repair of electrical motors which is to be reported separately in classification 5201.

3402-07 Gear: Manufacturing or grinding

Applies to establishments engaged in the manufacture or grinding of gears. Establishments in this classification may also cut key slots and broaches. Establishments that cut stock to manufacture the gear are often not the same ones that perform the final grinding process. Gears may go through two, three, or four different grinding, slotting, and/or keying establishments and then go to another establishment for electroplating or galvanizing before they are ready for sale or use. Precision machine shops may grind gears to the ten thousandths of an inch. Materials used are usually stainless steel, aluminum, or plastic. Machinery includes, but is not limited to, gear shapers, drill presses, mill, hobbers, grinders, some of which might be Computer Numeric Controlled (CNC). This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-08 Elevator: Manufacturing

Applies to establishments engaged in the manufacture of elevators and associated electronic components. Machinery includes, but is not limited to, mills, drills, lathes, saws, and grinders. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and the installation, service, and repair of elevators which is to be reported separately in classification 0602.

3402-12 Multimedia blasting

Applies to establishments engaged in multimedia (such as, but not limited to, glass, plastic and sand) blasting operations which strip paint or other coatings from metal or fiberglass. Most of the blasting operations in this classification are done on automobiles, but it also applies to establishments that perform blasting on items such as, but not limited to, barbecue grills, and cast iron pieces. Multimedia blasting processes in this classification are performed in a shop, use less air pressure and media with softer finishes than other blasting operations. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and sandblasting of buildings or structures which is to be reported separately in classification 0504.

3402-14 Furnace, heater, radiator, wood, propane, or pellet stoves: Manufacturing

Applies to establishments engaged in the manufacture of furnaces, radiators, wood, propane, or pellet burning stoves or similar heating fixtures. Materials include, but are not limited to, metal cast parts, sheet metal, plate metal, aluminum, or stainless steel. Machinery includes, but is not limited to, hand tools, solder guns, punches, lathes, and saws. Establishments in this classification may have separate areas for electronic assembly and/or painting. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; establishments engaged in the manufacture of radiators for automobiles or trucks which are to be reported separately in classification 3402-48; and establishments engaged in the manufacture of baseboard heaters which are to be reported separately in classification 3404.

3402-16 Die casting

Applies to establishments engaged in the manufacture of products by die casting. Die casting is a manufacturing process for producing accurately-dimensioned, sharply-defined metal products which are referred to as "die castings." "Dies" are the steel molds used to mass produce the product. The process begins when ingots of various metal alloys are melted in die casting machines. The machine forces the metal into the die under hydraulic or pneumatic pressure. The casting quickly solidifies in the die, and is automatically ejected by the machine, and the cycle starts again. The castings are cleaned by grinding or sanding, which also removes any excess metal "flash." Many die casting manufacturers maintain their own machine shop for making the dies. Die making, when done as a part of die casting operations, is included within the scope of this classification. This classification includes the repair of items being manufactured or assembled

when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; and establishments engaged in making dies for others which are to be reported separately in classification 3402-74.

3402-26 Saw blade: Manufacturing, assembly, or sharpening

Applies to establishments engaged in the manufacture, assembly, or sharpening of saw blades such as, but not limited to, those used in circular saws, band saws, rip saws, key-hole saws, and handsaws such as hacksaws or meat saws. This classification also includes sharpening services for items such as, but not limited to, tools, scissors, and knives. Materials include, but are not limited to, high tensile steel and carbide tipped blades. Machinery includes, but is not limited to, saws, mills, drills, and hand tools. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; establishments engaged in the repair or sharpening of chain saws which are to be reported separately in classification 3402-06; and establishments engaged in the manufacture or repair of electrical saws which are to be reported separately in classification 5201.

3402-28 Heat treating metal

Applies to establishments engaged in heat treating metal. The heat treating process may use computer numeric controlled ovens or furnaces. The oven may heat up to 1200 degrees Fahrenheit and a furnace may heat up to 2000 degrees Fahrenheit. The metal(s) is placed on a platform; the platform is hydraulically moved into the first chamber and the door is automatically closed. At this time, the oxygen is burned from the chamber. Then the second chamber door is opened and the metal enters the oven/furnace. Depending upon the specifications, the heat treating process usually takes six to sixteen hours. When the metal is finished in the heating chamber it returns automatically to the first chamber. Then the platform lowers and the metals are dipped into a cooling agent. Once the metals are cooled to room temperature the platform rises, the door opens, and the materials are removed. The process is essentially the same using noncomputer numeric controlled heat treating equipment except that, rather than being hydraulically operated, the machine operators move the metals through the system. Many establishments do not produce a product, but heat treat a variety of products to customer specifications. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-29 Nut, bolt, screw, nail, tack, rivet, eyelet spike, needle, N.O.C.: Manufacturing

Sprinkler head, speedometer, carburetor: Manufacturing or assembly

Applies to establishments engaged in the manufacture of nuts, bolts, screws, nails, tacks, rivets, eyelets, spikes, and needles not covered by another classification (N.O.C.). This classification also applies to establishments engaged in the manufacture or assembly of sprinkler heads, speedometers, or carburetors. Materials include, but are not limited to, steel or iron rods which may be pressed or formed, and small component parts. Machinery includes, but is not limited to, saws, shears, presses, chuckers, threading and tapping machines, some of which may be Computer Numeric Controlled (CNC). Establishments may have separate areas for deburring, inspecting, packing and shipping. The carburetor rebuilding may be performed on vehicles that are driven or towed into the shop, or on carburetors that have been already removed from the vehicles. In either case the repairs are made exclusively with hand and air tools and sometimes a diagnostic scope and a drill press. A speedometer is usually embodied with a mileage recording mechanism. The central feature of the device is a permanent magnet. There are gears, spindles, and a drive shaft present in most speedometers. There is also a unit counting disc and a spiral spring calibrator. Hand tools are used almost exclusively in the repair of this kind of speedometer. Today many speedometers are computer controlled. Basically, if this kind of speedometer is in need of repair, a computer chip(s) is replaced, using hand tools. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in the manufacture of hardware that is not covered under another classification, such as handles, latches, and hinges which are to be reported separately in classification 3404, and the repair of speedometers or carburetors in a vehicle which is to be reported separately in the appropriate vehicle repair classification.

3402-32 Abrasive wheel: Manufacturing

Applies to establishments engaged in the manufacture of abrasive wheels. Manufacturing operations often include a laboratory where carbon and other materials are mixed together to form the abrasive edge of the mainly high tensile steel wheels. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-40 Welding or cutting, N.O.C. (mobile operations limited to repair of equipment and machinery)

Applies to establishments engaged in welding or cutting operations not covered by another classification (N.O.C.) either in the shop or at the customer's site. Steel is the predominant material along with some aluminum alloys. Machinery is predominantly welding equipment, but may include tools such as, but not limited to, grinders, saws, drills, and material handling equipment. This classification also includes "mobile shops" which are used *exclusively* to repair machinery or equipment. A "mobile shop" in this classification usually means a van or pick up pulling a utility trailer equipped with hand tools, specialty tools, air tools, a compressor, and a portable welding unit. The machinery or equipment is usually repaired at the customer's location, sometimes with the use of the customer's equipment; however, broken parts may be removed and taken back to the shop for repair.

This classification excludes welding construction and repairs to buildings or structures which are to be reported separately in the appropriate construction classification and mechanical repairs which are to be reported separately in the classification applicable to the work being performed.

3402-48 Automobile or truck, radiator and heater core: Manufacturing and repair shops

Applies to establishments engaged in the manufacture and/or repair of automobile or truck radiator and heater cores. Manufacturers in this classification may have a die casting area and a separate electronic assembly area. Tools and equipment include, but are not limited to, hand tools, solder guns, and punches. Shops that repair radiators may work on the radiators in the vehicles, but usually the radiators have been removed from the vehicle. The radiator is examined and the core may be removed. Next the radiator is cleaned, air pressurized, and dipped in a water tank to check it for leaks. Once the leaks are found they can generally be repaired by welding the holes shut. The radiator is dipped again to ensure the repair has been made properly. Cleaning the radiator may be done by sandblasting, ultra sound baths or by "rodding" the radiator to remove corrosion. Repair equipment includes, but is not limited to, welders, air and hand tools, dipping tanks, hoists, and forklifts. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-60 Office machinery, N.O.C.: Manufacturing or assembly; Cash register or sewing machines: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of cash registers, sewing machines and office machinery not covered by another classification (N.O.C.)

such as, but not limited to, copiers, collators, mail/postage machines, calculators and automatic letter openers. Component parts may be metal, plastic, or wood. Operations include, but are not limited to, cutting, shaping, forming, drilling, riveting, clamping, and bolting; there may be a separate electronic assembly area. Machinery and tools vary within this classification; some establishments use hand and air tools only, others use additional equipment such as, but not limited to, saws, lathes, mills, drills, or water jets, some of which may be Computer Numeric Controlled (CNC). This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-61 Small arms and ammunition: Manufacturing, assembly, or rebuild

Applies to establishments engaged in the manufacture, assembly, or rebuild of small arms, the manufacture of ammunition and reloading. For the purpose of this classification, small arms means .50 caliber or less, such as pistols, rifles, shotguns, and light machine guns. Operations include, but are not limited to, metal stamping of casings, machining, assembling, and a high proportion of inspecting. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; the manufacture or repair of heavy arms which is to be reported separately in classification 5109; and gun stores which are to be reported separately in classification 6309.

3402-74 Tool: Manufacturing, not hot forming or stamping; Die: Manufacturing - ferrous

Applies to establishments engaged in tool manufacturing or die manufacturing, for others, from ferrous materials. Tools manufactured in this classification are usually cutting tools used in lathes, mills, rotors, and saws. Machinery includes, but is not limited to, sharpeners, grinders, lathes and mills, which are both manual or Computer Numeric Controlled (CNC). The die manufacturing included in this classification includes those made exclusively of ferrous materials including, but not limited to, jigs, fixtures, and dies for metal work in general. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being

performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in the manufacture of machine-finished tools which are to be reported separately in classification 3402-83.

3402-77 Auto, truck, semi-trailer and bus body: Manufacturing;

Travel trailer body: Manufacturing or repair

Applies to establishments engaged in the manufacture of auto, truck, and bus bodies, and in the manufacture or repair of travel trailer bodies or cargo containers. Repairs are usually made with the use of welders or cutting torches and air or hand tools. These establishments will also repair or replace hydraulic units. Material used in the manufacture of goods in this classification is usually steel and aluminum, varying in thickness from 16 gauge to plate metal up to one inch thick. Shapes include, but are not limited to, sheet metal, tubes, solid rod or I-beams. Equipment includes, but is not limited to, shears, breaks, hydraulic presses, iron workers, drill presses, grinders, welders, hoist, cranes, and forklifts. Shops may have a finish sanding area as well as a paint area where the vehicle bodies are sprayed with primer, a body bonding material, or a finish coat of paint. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-83 Tool: Manufacturing and machine finishing

Applies to establishments engaged in manufacturing and machine finishing tools. Tools manufactured in this classification are usually hand held instruments such as, but not limited to, wrenches, screw drivers, hammers, torque wrenches, pliers, and sockets. Machinery includes, but is not limited to, air and hand tools, polishers, grinders, inspection equipment, mills, lathes, shapers, and drill presses, some of which may be Computer Numeric Control (CNC). Establishments may have a galvanizing and/or electroplating area for the finish work which is included when performed by employees of employers subject to this classification. Other establishments in this classification send the finish work out. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; establishments engaged in the manufacture of tools from ferrous materials which are to be reported separately in classification 3402-74; and establishments engaged in tool forging which are to be reported separately in classification 5106.

3402-85 Auto or truck parts: Machining or rebuild not in vehicle

Applies to establishments engaged in machining or rebuilding auto or truck parts such as, but not limited to, water pumps, fuel pumps, transmissions, heads, brake drums, ball joints, and rear ends, which are not in the vehicle. Work contemplated in this classification may also include manufacturing sockets, pulleys, shafts, fittings, flywheels, and/or bearings. Machinery includes, but is not limited to, mills, lathes, grinders, sanders, presses, welders, and balancing equipment. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in manufacturing or rebuilding auto, truck, or aircraft engines which are to be reported separately in classification 3402-86.

3402-86 Auto, truck or aircraft engine, N.O.C.: Manufacturing or rebuilding

Applies to establishments engaged in manufacturing or rebuilding auto, truck, or aircraft engines not covered by another classification (N.O.C.), including manufacturing the component parts. Establishments in this classification often specialize in the type of engines they make or rebuild. The basic difference between automobile, truck, and aircraft engines is the size and weight of the parts being worked on. Engine rebuild shops use many specialized machines and air tools to tear the core down to an engine block; then rebuild the engine. After the engine is stripped down to the engine block, it is placed in a machine called a baker which heats to approximately 600 degrees and bakes away the grease. After baking, the engine block is placed in a sand blaster where the surface is cleaned with very fine steel shot. The engine block is then placed in a large pressure washer which removes the steel shot. Next, the crank and cam shafts are ground and turned on machinery similar to lathes. There is usually a separate room or area which is called the "head shop" where the heads and valves are machined on valve grinders, valve facers, and head grinders. Engine rebuild shops that do not have the equipment to grind the crank and cam shafts will contract work out to other shops, or buy new crank shafts and cam shafts. Other machinery includes, but is not limited to, boring bars and hones to polish cylinder walls, small pressure washers for oil pans and other smaller parts, solvent tanks, and hoists or forklifts for lifting the engines or engine parts. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in machining or rebuilding auto or truck parts, other than engines, which are to be reported separately in classification 3402-85.

3402-91 Bed spring or wire mattress: Manufacturing

Applies to establishments engaged in the manufacture of bed springs or wire mattresses. The wire stock is coiled and cut to length on a coiling machine, then tempered in an oven to produce the spring. The coils are fastened to the frame either by hand or by machine. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in the manufacture of stuffed mattresses which are to be reported separately in classification 3708.

3402-93 Valve: Manufacturing

Applies to establishments engaged in the manufacture of valves. Valves regulate the flow of air, gases, liquids, or loose material through structures by opening, closing, or obstructing passageways. They are operated manually, electrically, with compressed air, or hydraulic pressure. Valves are usually cut from aluminum, steel, or stainless steel either by a Computer Numeric Controlled machine (CNC) or water jet machine. Depending upon the complexity of the valve, they are assembled in one or several stages. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged in the manufacture of valves made in a die mold which are to be reported separately in classification 3402-74.

3402-94 Precision machined parts, N.O.C.: Manufacturing

Applies to establishments engaged in manufacturing precision machined parts not covered by another classification (N.O.C.). Most of these establishments are "job shops." Job shops make component parts for other businesses according to customer specifications, rather than manufacturing a specific product. Many establishments in this classification manufacture precision parts for the aerospace industry. Machining usually begins with solid blocks of material such as, but not limited to, steel, aluminum, titanium, inconel, or plastic, although some hollow tube, flat bar, and angle stock may also be used. The "rough cuts" are often made on manual machines, and the finish cuts on Computer Numeric Controlled (CNC) machines. Depending on the establishment and the job specifications, a specific part may be sent to one or more additional shops to be tempered, milled, or inspected before the original establishment is through with the manufacturing process. Some parts are so sensitive that climate controlled conditions are necessary. Both manual and CNC mills and lathes are the most common types of machines

used. Others include, but are not limited to, saws, drills, and grinding machines. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-95 Storage battery: Manufacturing, assembly or repair

Applies to establishments engaged in the manufacture, assembly, or repair of storage batteries. Lead ingots, weighing 20-25 pounds, are melted and poured into a mold or casting machine. After the grids are cooled lead oxide is then pumped onto each side of a grid and cured by baking in an oven of about 300 - 400 degrees F. The plates are then assembled by placing a negative separator (zinc) between a positive separator (copper), and so forth until there are enough of these cells to form the battery. Next, they are sent to a burning machine that cures the paste and plates. After the burning process, the plates are placed into a plastic or hard rubber box-like container and cured for two or three days. The plates are welded together and the top is attached to the body of the battery case with an epoxy glue. Diluted sulfuric acid is added to the battery and then it is put on a charger. The battery is then cleaned and packed for shipping. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant; establishments engaged in the manufacture of dry cell (flashlight type) batteries which are to be reported separately in classification 3602; and establishments engaged in battery sales and installation which are to be reported separately in the applicable automotive services classification.

3402-96 Automobile or motorcycle: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of automobiles or motorcycles. Most of the manufacturing operations, such as cutting, milling, and turning, are performed with Computer Numerically Controlled (CNC) machinery. Most of the assembly operations are performed with air and hand tools. Other machinery includes but is not limited to saws, grinders, and drill presses. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant and establishments engaged only in the manufacture of auto bodies which are to be reported separately in classification 3402-77.

3402-98 Machinery, N.O.C.: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of machinery not covered by another classification (N.O.C.). For purposes of this classification, machinery means any combination of mechanical parts constructed primarily with metal. Finished products vary widely and range from hand held machines to those weighing thousands of pounds; products include, but are not limited to, grinding machines, boring machines, conveyer systems, and wood chippers. Machinery used to manufacture these items includes, but is not limited to, lathes, mills, press, breaks, shears, and welders, some of which may be Computer Numerically Controlled (CNC). This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

3402-99 Photo processing machinery: Manufacturing or assembly

Applies to establishments engaged in the manufacture or assembly of photo processing machinery such as, but not limited to, photo processors or film enlargers. This classification includes the repair of items being manufactured or assembled when done by employees of an employer having operations subject to this classification when the repair is done as a part of and in connection with the manufacturing or assembly operation. This is a shop or plant only classification; it includes work being performed in an adjacent yard when operated by an employer having operations subject to this classification.

This classification excludes all activities away from the shop or plant.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-24-118, § 296-17A-3402, filed 12/1/10, effective 1/1/11. Statutory Authority: RCW 51.16.035, 51.16.100, 2008 c 70, and Title 51 RCW. 08-15-132, § 296-17A-3402, filed 7/22/08, effective 10/1/08. Statutory Authority: RCW 51.16.035 and 51.16.100, 07-12-047, § 296-17A-3402, filed 5/31/07, effective 7/1/07. 07-01-014, recodified as § 296-17A-3402, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035 and 51.16.100, 06-24-055, § 296-17-580, filed 12/1/06, effective 1/1/07; 06-12-075, § 296-17-580, filed 6/6/06, effective 1/1/07. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-580, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-580, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-580, filed 5/31/96, effective 7/1/96. Statutory Authority: RCW 51.04.020(1) and 51.16.035, 93-12-093, § 296-17-580, filed 5/31/93, effective 7/1/93; 89-24-051 (Order 89-22), § 296-17-580, filed 12/1/89, effective 1/1/90. Statutory Authority: RCW 51.16.035, 88-12-050 (Order 88-06), § 296-17-580, filed 5/31/88, effective 7/1/88; 85-24-032 (Order 85-33), § 296-17-580, filed 11/27/85, effective 1/1/86; 85-06-026 (Order 85-7), § 296-17-580, filed 2/28/85, effective 4/1/85; 83-24-017 (Order 83-36), § 296-17-580, filed 11/30/83, effective 1/1/84; 82-24-047 (Order 82-38), § 296-17-580, filed 11/29/82, effective 1/1/83; 81-24-042 (Order 81-30), § 296-17-580, filed 11/30/81, effective 1/1/82. Statutory Authority: RCW 51.04.030 and 51.16.035, 79-12-086 (Order 79-18), § 296-17-580, filed 11/30/79, effective 1/1/80; Order 76-36,

§ 296-17-580, filed 11/30/76; Order 75-38, § 296-17-580, filed 11/24/75, effective 1/1/76; Order 73-22, § 296-17-580, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-3403 Classification 3403.

3403-00 Aircraft: Manufacturing

Applies to establishments engaged in the manufacture of aircraft. For the purposes of this classification "aircraft manufacturing" means the original manufacture of such aircraft as distinguished from rebuilding, modifying, or converting existing aircraft and applies *only* to the production of units that, when completed, are capable of in-air flight as distinguished from aircraft kits to be assembled by the purchaser that are not capable of air flight when sold. This classification includes aircraft operations incidental to the manufacture, such as test flights.

This classification excludes establishments engaged in the original manufacture of aircraft parts which are to be reported separately in classification 3405 or as otherwise provided for in WAC 296-17A-3405; the manufacture of aircraft kits which is to be reported separately in the classification applicable to the work being performed; modification, repair or conversions made to an existing aircraft which are to be reported separately in classification 6804; and the *assembly of aircraft kits into an airplane* which is to be reported separately in classification 6804.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-18-024, § 296-17A-3403, filed 8/24/10, effective 10/1/10. 07-01-014, recodified as § 296-17A-3403, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-581, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-581, filed 8/28/98, effective 10/1/98; 85-24-032 (Order 85-33), § 296-17-581, filed 11/27/85, effective 1/1/86; 85-06-026 (Order 85-7), § 296-17-581, filed 2/28/85, effective 4/1/85; 83-24-017 (Order 83-36), § 296-17-581, filed 11/30/83, effective 1/1/84. Statutory Authority: RCW 51.04.020(1) and 51.16.035, 78-12-043 (Order 78-23), § 296-17-581, filed 11/27/78, effective 1/1/79; Order 73-22, § 296-17-581, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-3701 Classification 3701.

3701-03 Ammonia, nitrogen and ammonium nitrate: Manufacturing

Applies to establishments engaged in the manufacture of ammonia, nitrogen and ammonium nitrate. Ammonia is a colorless gas used as a component in fertilizer, medicines and cleaning compounds manufacturing. The manufacturing process involves combining hydrogen and nitrogen gases with a catalyst which causes a reaction between the two gases when heated in a generator. Ammonium nitrate is a crystalline compound used mainly in fertilizers, explosives and propellants. The manufacturing process involves combining ammonia and nitric acid in a reactor. Nitrogen is a colorless gas that is obtained from the air and processed by compressing air in a pressurized tank, removing impurities, and separating nitrogen and oxygen through heating.

3701-04 Nitrate recovery from X-ray and photo films

Applies to establishments engaged in recovering nitrate or silver from X-ray and photo films. The recovery process involves placing the films in developing solutions, ionizing the solution and separating the elements.

3701-05 Dye and chemicals: Manufacturing

Applies to establishments engaged in the manufacture of all types of dyes and in the manufacture of dyes and chemi-

cals that are used exclusively for tinting candles. Organic and inorganic compounds such as, but not limited to, phenols, alcohols, caustics, acids, salts and gases are used in the manufacturing process. Manufacturing methods include, but are not limited to, weighing raw materials to specifications and pumping them into vats where they are heated, agitated and cooled. They are then filtered through presses, dried in ovens, ground into a powder, and then packaged. Liquid or paste forms of dye go through the same process with the exception of the drying and grinding operations.

3701-06 Chemicals, N.O.C.: Manufacturing by nitration, alkylation and oxidation processes

Applies to establishments engaged in the manufacture of chemicals not covered by another classification (N.O.C.) using a nitration, alkylation or oxidation process. Nitration involves the combining of nitrate with an organic compound to produce nitrobenzenes used in solvents, fertilizers and acids. Alkylation involves combining alkyls with other substances to form products used in the production of paper pulp, hard soap and petroleum products. Oxidation involves the combining of oxygen with other substances to produce products such as, but not limited to, hydrogen peroxide, protective metal coatings, and pharmaceutical preparations.

This classification excludes the manufacture of ammonia or nitrogen which is to be reported separately in classification 3701-03 and the manufacture of oxygen, hydrogen, acetylene gas, carbonic acid gas, or acids which is to be reported separately in classification 3701-10.

3701-07 Chemical mixing, blending and repackaging only: Fireworks manufacturing

Applies to establishments engaged exclusively in mixing, blending or repackaging chemicals; it does *not* apply to the manufacture of ingredients for the mixing operation. The product may be mixed by hand or through a mechanical process. The equipment used by establishments covered by this classification is limited to storage tanks, mixing or blending screens and vats, filling and packaging machines and miscellaneous equipment such as fork lifts and trucks. Fireworks are assembled by hand and using hand operated tools.

This classification excludes establishments involved in more than a mixing, blending or repackaging operation which are to be reported separately in the appropriate chemical manufacturing classification, and technicians who set up and carry out fireworks displays who are to be reported separately in classification 6207.

3701-08 Cosmetics: Manufacturing

Applies to establishments engaged in the manufacture of cosmetics such as, but not limited to, soap, shampoo, hair conditioners, skin moisturizers, baby powder, lipstick, nail polish, bath oil, bath salts, and various personal care creams, gels or lotions. The process involves the mixing of premanufactured ingredients, using equipment such as storage tanks, mixers, heating devices, bottling/packaging/labeling equipment, and laboratory equipment for product development and quality control.

This classification excludes the manufacturing of the ingredients used in the mixing of the cosmetics.

3701-09 Drug, medicine, or pharmaceutical preparation: Manufacturing

Applies to establishments engaged in the manufacture of pharmaceuticals including drugs, medicines, and preparations such as, but not limited to, tablets, pills, ointments, liquids, and powders. Processes contemplated by this classification include mixing or blending of the base medicinal ingredients and additives such as, but not limited to, sugars, starches, flavorings, and waxes used for coating tablets. Compounds are then pulverized, distilled, heated and/or dried.

This classification excludes the manufacture or harvest of the ingredients used in the manufacture of the pharmaceuticals.

3701-10 Oxygen, hydrogen, acetylene gas, carbonic acid gas: Manufacturing

Applies to establishments engaged in the manufacture of oxygen, hydrogen, acetylene gas, carbonic acid gas, dry ice, or acid. The manufacture of oxygen and hydrogen involves the recovery of these gaseous elements from the air by compression, expansion and cooling operations until it liquefies. The liquid air then goes to a fractionator where the oxygen is separated from the hydrogen along with other gases such as neon and helium. Acetylene is a highly flammable but non-toxic gas that is manufactured by reacting calcium carbide with water in a pressure generator which combines carbon and lime to form the end product. Carbonic acid gas, also known as phenol, is a caustic poisonous gas used in manufacturing resins, plastics, and disinfectants. The manufacture of phenol involves a compression and refrigeration process.

3701-11 Alcohol: Manufacturing, distilling, N.O.C.

Applies to establishments engaged in manufacturing or distilling nonspirituous alcohol not covered by another classification (N.O.C.). Types of alcohol include, but are not limited to, methanol (wood alcohol), ethanol (grain alcohol) or denatured alcohol (combination of methanol and ethanol). Products produced include, but are not limited to, solvents, processing materials, germicides, antiseptics, or materials intended to be used as an ingredient in other products such as varnish and shellac. The processes for the production are varied depending on the type of alcohol and end product but all use a distillation process which involves the heating of liquids and subsequent condensation of vapors to purify or separate a substance contained in the original wood or grain product.

This classification excludes the manufacture of spirituous liquor which is to be reported separately in classification 3702 and gasohol distilling or refining which is to be reported separately in classification 3407.

3701-13 Polish, dressing, or ink: Manufacturing

Applies to establishments engaged in the manufacture of polish, dressings, or ink. Polish and dressing products include, but are not limited to, polish or dressings for shoes, leather, furniture, automobiles or metal. The ingredients and processes for polish and dressing manufacturing vary, depending on the end product. Typical ingredients include but are not limited to oils, waxes, resins, detergents, methanol, solvents, water and coloring. The process may involve a simple mixing operation or a more involved process involv-

ing heating or cooking and molding into a cake or stick form. Typical equipment includes, but is not limited to, weighing and measuring scales, mixers, stoves, molding apparatus, automatic filling, labeling, wrapping and packaging machines. Ink manufacturing covers all types of ink including, but not limited to, newspaper, book, magazine, and writing ink. The process involves the cooking of oils and resins which produces a resin. Pigments and driers are blended into the resin mixture and diluted to proper consistency.

This classification excludes the manufacture of candles, crayons, and adhesives which is to be reported separately in classification 3701-25.

3701-14 Extract: Manufacturing, including distillation of essential oils

Applies to establishments engaged in the manufacture of extract including the distillation of essential oils. Extracts are concentrated forms of an essential component of a food or a plant. Extracts include, but are not limited to, flavorings, perfume oils, sachet powders, ingredients for skin conditioners and hop extracts used in the brewing of beer. The process involves extracting flavorings or oils from various plants, herbs or fruit peelings by pressing, cooking, steaming or distillation. The extracts may be mixed or blended with other extracts for strength, consistency or color and are then bottled or canned. Typical equipment includes, but is not limited to, steam cookers, presses, distillation apparatus, filters, grinders, tanks, vats and filling, packaging and labeling machines.

This classification excludes perfume manufacturing which is to be reported separately in classification 3701-15; mint distilling which is to be reported separately in classification 3701-17; and hop pellet manufacturing which is to be reported separately in classification 2101.

3701-15 Perfume: Manufacturing, including distillation of essential oils

Applies to establishments engaged in the manufacture of perfumes including the distillation of essential oils. Perfumes may be used as a personal fragrance or by other manufacturers such as in the making of scented candles. The process typically involves the distillation, cooking, grinding, compounding, drying, blending, or liquidizing of ingredients. These ingredients may include, but not be limited to, extracts, oils, colors and binders.

This classification excludes the manufacture of candles which is to be reported separately in classification 3701-25.

3701-17 Mint distilling

Applies to establishments engaged in the distillation of mint. The process may begin with mint oil that is purchased from others or with the distillation of the mint leaves into mint oil. The mint leaves are chopped and blown into a mint steamer which lifts the moisture and oils from the mint. The resultant steam then goes through a series of condensation lines. Water is added to force the oil to the top of the liquid. The mint oil is heated for purification and to lessen the fragrance. Various mint oils may then be blended together to produce different types such as spearmint and peppermint. The product is then packaged in stainless steel or epoxy lined barrels.

This classification excludes the raising and harvesting of mint which is to be reported separately in classification 4811.

3701-20 Salt, borax or potash producing or refining

Applies to establishments engaged in the production of or refining of salt, borax or potash. This classification includes the manufacture of common salt used in chemical and food processing, borax which is used in the manufacture of glass, glazes, soap, and boric acid, and potash which is used in fertilizer. Salt ores received from others are dissolved in water to produce a brine of the desired concentration. It is refined into common salt by adding caustic soda and soda ash. Potash is refined by adding an amine to the brine which causes the salts to float to the surface where they are skimmed off. Borax is made by separating it from the potash by a rapid cooling process. All three of these products are then fully evaporated by heating in a partial vacuum to produce crystals or granules which are then dried.

This classification excludes the production of raw materials used in the manufacture of these products.

3701-21 Serum, antitoxin or virus: Manufacturing

Applies to establishments engaged in the manufacture of serums, antitoxins, or viruses. The process involves considerable microscopic laboratory work as well as working with animals. The animals are injected with bacteria and viruses, periodically bled and eventually killed. The killing of the animals is included in this classification as it is incidental and necessary to perform the operation to extract the serum from the glands and to separate the red blood cells from the blood.

This classification excludes the manufacture of other drugs or medicines which are to be reported separately in classification 3701-09.

3701-22 Paint, varnish or lacquer: Manufacturing

Applies to establishments engaged in the manufacture of paint, varnish, lacquer, enamel, shellac, paint removers and thinners. The paint manufacturing process involves a series of mixing and grinding operations. The pigments (solids) are then blended with oils or resins (liquids). A paint extender may also be added at this point. The paint is then pumped into filling machines where various sized containers are filled and then labeled. Lacquer, varnish, enamel, shellac and paint removers and thinners vary in the ingredients used but the process is similar to that of paint manufacturing in that it is mainly a mixing operation. Varnishes involve a cooking process which is generally not used in the manufacture of the other products included in this classification.

This classification excludes the production of raw materials used in the manufacture of these products.

3701-23 Putty or synthetic resin: Manufacturing

Applies to establishments engaged in the manufacture of putty or synthetic resin. Putty is a finely powdered chalk mixed with linseed oil. The main ingredients for both putty and synthetic resins are ground chalk, limestone and/or calcite. The process for both products involves grinding and mixing operations.

This classification excludes the production of the raw materials used in the manufacture of these products.

3701-25 Candle, crayon, and paste or glue: Manufacturing

Applies to establishments engaged in the manufacture of candles, crayons, and synthetic adhesives such as paste or glue. Raw materials used for making candles include, but are

not limited to, beeswax, paraffin, stearin, wicks and colors which are received from others. The wax is heated in kettles or similar devices into which the wicks are dipped either by hand or by dipping equipment which can be either manual or automated. A fragrance may be added to the melted wax for scented candles. When the wax has attained the desired shape and size it is hung on lines to dry. The wicks are then cut and the candles are placed in molds to shape the base of the candle. Color is then added by dipping either by hand for specialized designs or by machine for solid colors. The candles are then inspected, wrapped, packaged and labeled. Crayons use the same ingredients that are used in making candles with the exception of the wicks. The type of wax used in making crayons determines the hardness. The wax is melted in a kettle or similar device and poured into molds for shaping and cooling. The crayons are then inspected, packaged and labeled. Synthetic paste or glue is made from powder or granule arabic gum or modified starch which is received from others along with preservatives and the containers and caps. The process involves mixing and cooking the ingredients in steel tanks and pumping the product to a filling area where it is packaged, labeled and capped.

This classification excludes the manufacture of polish, dressing, or ink which is to be reported separately in classification 3701-13; the manufacture of glue from animal substances which is to be reported separately in classification 4301; and the production of raw materials used in the manufacture of these products.

3701-27 Hazardous/toxic material: Repackaging for disposal

Applies to establishments engaged in *identifying and repackaging* hazardous/toxic materials for disposal. This classification is distinguished from classification 4305-20, in that classification 3701-27 applies to the *identifying and repackaging for disposal* of such materials as drugs, pesticides, chemicals, and toners that contain toxic or hazardous materials, while classification 4305-20 includes the *processing or handling* of such materials as medical or septic tank waste, drug lab or hazardous spill *cleanup*, and *reprocessing or handling* of low-level radioactive materials. For handling hazardous or toxic materials, the workers are equipped with protective clothing such as long sleeved shirts, depending on the material to which they will be exposed. They may also be equipped with steel toed boots, protective gloves, safety glasses and various types of respirator equipment. On a typical project, the first step is to visually inspect the materials to see if they appear to be the materials described on a job order. If there is a question of identity, a sample of the material is sent to a lab for analysis. The establishment may have its own lab facilities or the sample may be sent to an outside lab, or the customer may have it analyzed. Every component of the sample must be identified. Once the material has been identified, and all containers labeled, the containers are separated into appropriate groupings. Smaller containers of similar types of materials are packed into 55 gallon drums with plastic or other cushioning protective material to prevent breakage. All necessary paper work and forms required by various government agencies must be completed before the material can be transported to a disposal site.

This classification excludes hazardous/toxic material *processing or handling*, including processing of medical or septic tank waste, drug lab or hazardous spill cleanup; reprocessing or handling of low-level radioactive materials which is to be reported separately in classification 4305-20; and the replacement of nontoxic toner in cartridges used in business machines which is to be reported separately in classification 4107.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-24-118, § 296-17A-3701, filed 12/1/10, effective 1/1/11, 07-01-014, recodified as § 296-17A-3701, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-599, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-599, filed 5/31/96, effective 7/1/96; 85-24-032 (Order 85-33), § 296-17-599, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-599, filed 11/30/83, effective 1/1/84; 82-24-047 (Order 82-38), § 296-17-599, filed 11/29/82, effective 1/1/83. Statutory Authority: RCW 51.04.020(1) and 51.16.035, 78-12-043 (Order 78-23), § 296-17-599, filed 11/27/78, effective 1/1/79; Order 74-40, § 296-17-599, filed 11/27/74, effective 1/1/75; Order 73-22, § 296-17-599, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-3902 Classification 3902.

3902-00 Fruit and vegetable: Cannery and freezer operations

Applies to establishments engaged in fruit and vegetable canning or freezing operations for wholesale customers. Operations contemplated by this classification include the receipt of fruit and vegetables directly from growers or dealers, preparing produce for canning by removing foreign materials such as leaves or weeds, washing, sterilizing, grading, peeling, slicing, coring, blanching, scalding and pre-cooking, premeasuring, mixing them in a hopper with sugar or other ingredients, and further processing into canned or frozen products. Pea vining, when performed by employees of a cannery, is also included in this classification.

This classification excludes establishments engaged in evaporating, preserving or dehydrating fruits and vegetables which are to be reported separately in classification 3902-01; establishments engaged in manufacturing fruit juice, cider, jam or jelly which are to be reported separately in classification 3902-02; establishments engaged in packing *fresh* vegetables and fruits which are to be reported separately in classification 2104; and pea vining when done by employees of farm operations or farm labor contractors which is to be reported separately in the applicable farm classification.

3902-01 Fruit and vegetable: Evaporating, preserving or dehydrating

Applies to establishments engaged in evaporating, preserving, or dehydrating fruits and vegetables for wholesale customers. Operations contemplated by this classification include the receipt of fruit and vegetables directly from growers or dealers, washing, peeling, cooking, pressing fruits and vegetables by machine, adding preservatives and congealants, pasteurizing, then dehydrating, drying, or evaporating to remove the moisture which preserves the fruits and vegetables and leaves only the dry, solid portion. Finished products are packaged in cans, plastic bags, or boxes for shipping.

This classification excludes establishments engaged in canning or freezing of fruits and vegetables which are to be reported separately in classification 3902-00; establishments engaged in manufacturing fruit juice, cider, jam or jelly which are to be reported separately in classification 3902-02;

establishments engaged in packing fresh vegetables and fruits which are to be reported separately in classification 2104; and farm operations which are to be reported separately in the applicable farm classification.

3902-02 Fruit syrup or juice, cider, jam or jelly: Manufacturing

Applies to establishments engaged in the manufacture of fruit syrup, juice, cider, jam, or jelly. Operations contemplated by this classification include the receipt of fruit directly from growers or dealers, washing, peeling, and cooking the fruit, extracting juice and separating seeds from pulp with fruit presses or separators, adding sugars, congealants and preservatives, pasteurizing, blending juices to produce a variety of flavors, and further processing to produce bottled, canned, or concentrate products.

This classification excludes establishments engaged in canning or freezing of fruits and vegetables which are to be reported separately in classification 3902-00; establishments engaged in evaporating, preserving or dehydrating fruits and vegetables which are to be reported separately in classification 3902-01; and farm operations which are to be reported separately in the applicable farm classification.

3902-11 Chocolate, cocoa, corn products: Manufacturing

Applies to establishments engaged in the manufacture of cocoa or chocolate such as Dutch or sweet chocolate or of corn products such as, but not limited to, tortillas. Operations contemplated by this classification include receipt of corn and cocoa beans from growers or dealers, processing operations, testing, packaging and shipping. Foreign matter is removed from the cocoa beans and they are sorted, divided, cleaned, and roasted in ovens. Shells are cracked, usually by machines, and the beans examined to ensure quality. Depending on the products being manufactured, beans may be pasteurized, ground, further dried, mixed with chocolate liquor, sugar, powdered milk, cocoa butter, or potassium solutions to make into finished products. Depending on the corn product being made, ingredients are pressed, kneaded, cut, shaped or flattened, and baked or cooked.

This classification excludes establishments engaged in the manufacture of crackers, potato chips, ravioli, tamale, and pasta, or chocolate candy and confections which are to be reported separately in classification 3906, and farm operations which are to be reported separately in the applicable farm classification.

3902-12 Baking powder, dextrine, glucose and starch: Manufacturing

Applies to establishments engaged in the manufacture of baking powder, dextrine, glucose and starch. Operations contemplated by this classification include the receipt of vegetables and grains, such as, but not limited to, potatoes, corn, and wheat from growers or dealers, processing operations, testing, storing finished products in storage tanks, packaging into drums or cans, and shipping. Vegetables or grains are cleaned, sorted, and foreign matter removed. They are dumped onto conveyors and transported to grinding machines where they are ground into a starch paste. Water may be added to make liquid starch or starch milk or dryers may remove excess moisture. Starch blends may be made from raw starch suspensions using chemical solutions. Shak-

ers remove bran, gluten or other particles from the starch suspension. Dextrine is made by further mixing the starch with dextrine paste, adding chemicals, cooking and stirring until the starch is converted to dextrine. Baking powder is made by mixing baking soda, starch, and an acid compound such as cream of tartar.

This classification excludes establishments engaged in the manufacture of food sundries not covered by another classification which are to be reported separately in classification 3902-14 and farm operations which are to be reported separately in the applicable farm classification.

3902-13 Nut shelling, egg breaking, coconut shredding and peanut handling

Applies to establishments engaged in nut shelling, egg breaking, coconut shredding, and peanut handling. Nuts are received from suppliers in bulk and placed into machinery which cracks shells and separates broken shells from the nut meat. Another machine sorts whole nut meats from those that are chipped, broken, or contaminated. At each machine, nuts are examined for rejects, and foreign matter is removed with a vacuum hose or by hand. They may be chopped, sliced, or left whole, then poured from the machines into sacks or containers. The meats of certain nuts, such as almonds, may be ground into meal, then canned for shipment. This classification also includes the grading and polishing of nuts, and shredding of coconuts. Egg breaking machines break eggs and separate the yolk from the white. They are observed for color, quantity, and clarity; inferior yolks or whites are discarded prior to being automatically dropped onto separator trays with individual cups. Eggs may then be mixed with water, pasteurized or dried prior to packaging.

This classification excludes establishments engaged in the manufacture of oils which are to be reported separately in classification 3902-27 and establishments engaged in the manufacture of food sundries which are to be reported separately in classification 3902-14.

3902-14 Food sundries, N.O.C.: Manufacturing or processing

Applies to establishments engaged in the manufacture of a variety of miscellaneous food products not covered by another classification (N.O.C.). Products include, but are not limited to, imitation crab, spices, peanut butter, condiments, salsa, salad dressings, mayonnaise, soups, tofu, instant potatoes, salads and certain ready-to-eat dishes that are usually sold to wholesale distributors. This classification also applies to the grinding and roasting of coffee beans. Operations contemplated by this classification include the receipt of raw ingredients from growers or dealers, processing operations, testing, quality control, laboratory operations, packaging and shipping. Individual processes, which vary depending on the product being manufactured, include, but are not limited to, cleaning, dividing, grinding, mixing, blending with other ingredients, cooking, cooling, dividing again into desired portions, and packaging. The products are packaged in plastic bags, bottles, or cans, usually by machine. Some products require vacuum sealing, pasteurizing, or freezing.

This classification excludes establishments engaged in the manufacture of crackers, potato chips, ravioli, tamale, pasta, cough drops, confectionery, and chewing gum which are to be reported separately in classification 3906 and farm

operations which are to be reported separately in the applicable farm classification.

3902-15 Pickles and sauerkraut: Manufacturing

Applies to establishments engaged in the manufacture of pickles and sauerkraut. Operations contemplated by this classification include the receipt of produce from growers or dealers, processing operations, testing, laboratory operations, packaging and shipping. Produce, such as cucumbers and cabbage, is cleaned, cut, chopped and placed in barrels, vats, or tanks of brine (a mixture of salt, sugar, spices, vinegar) until cured. At the end of curing period, product may be packed into glass jars, plastic bags, or cans. This classification also applies to the pickling of fruits or vegetables such as, but not limited to, tomatoes, peppers, and asparagus.

This classification excludes establishments engaged in canning or freezing of fruits and vegetables which are to be reported separately in classification 3902-00; establishments engaged in evaporating, preserving or dehydrating fruits and vegetables which are to be reported separately in classification 3902-01; establishments engaged in packing fresh vegetables and fruits which are to be reported separately in classification 2104; and farm operations which are to be reported separately in the applicable farm classification.

3902-17 Pet food: Manufacturing

Applies to establishments engaged in the manufacture of frozen or canned pet foods. Operations contemplated by this classification include the receipt of raw ingredients, processing operations, packaging and shipping. After bones and foreign matter are removed, raw ingredients are cleaned and ground. Depending on the product, various ingredients such as, but not limited to, animal meat and fat, fish by-products, cornmeal, soybean meal, ground wheat, rice, poultry, yeast, whey, salt, acids, chemicals, minerals, vitamins, water, or oil are mixed in large vats either by machine or by hand. Mixture is frozen or baked, dried, and packed into cans.

This classification excludes establishments engaged in the manufacture of dry pet food using a milling process which is to be reported separately in classification 2101 and farm operations which are to be reported separately in the applicable farm classification.

3902-24 Breakfast food: Manufacturing

Applies to establishments engaged in the manufacture of breakfast foods such as cereals or breakfast bars. Operations contemplated by this classification include the receipt of ingredients, processing operations, quality control, laboratory operations, packaging, and shipping. Flour, meal, or milled grains such as, but not limited to, corn, oats, barley, wheat, and nuts are mixed with other ingredients, formed into a dough, rolled out and extruded into flakes or other shapes. Pressure cylinders may be used to expand or puff whole grains. Cereals may be sifted through screens to check for size, color, and uniformity or otherwise tested for quality, then baked or dried in bulk prior to packaging.

This classification excludes establishments engaged in the manufacture of wholesale bakery goods which are to be reported separately in classification 3906; establishments engaged in milling or grinding operations which are to be reported separately in classification 2101; and farm opera-

tions which are to be reported separately in the applicable farm classification.

3902-26 Poultry canning and canneries, N.O.C.

Applies to establishments engaged in canning poultry or canning operations not covered by another classification (N.O.C.). Operations contemplated by this classification include the receipt of poultry or other products, processing operations, quality control, laboratory operations, packaging, and shipping. The process includes, but is not limited to, washing, cutting or chopping, and cooking poultry or other foods items. Preservatives or flavorings may be added before product is sealed in cans or jars.

This classification excludes establishments engaged in canning or freezing fruits or vegetables which are to be reported separately in classification 3902-00 and establishments engaged in canning or dehydrating meat products which are to be reported separately in classification 4301.

3902-27 Vegetable oil or butter substitutes: Manufacturing

Applies to establishments engaged in the manufacture of salad or vegetable oils, shortening, margarine or other butter substitutes. Operations contemplated by this classification include the receipt of seeds or beans from growers or through dealers, processing operations, quality control, laboratory operations, packaging and shipping. To make oils, soybeans, cottonseeds, safflower seeds, or shelled corn is cracked, ground, milled, steam cooked, and pressed to extract the oil. Depending on the product being made, other ingredients such as water, milk, powdered milk or salt may be blended with the oil, then heated, filtered, and filled into cans or bottles. To make shortening or butter substitutes, flavoring, catalytic agents, and chemicals are added to harden the oils; some products are kneaded to spread the coloring uniformly; then they are packaged in cans, plastic containers, or wrapped in plastic or foil. Machinery includes, but is not limited to, grinders, screens, presses, extractors, dryers, and conveyors.

This classification excludes establishments engaged in the manufacture of "real" butter which are to be reported separately in classification 3902-28 and farm operations which are to be reported separately in the applicable farm classification.

3902-28 Dairy products: Bottling or manufacturing

Applies to establishments engaged in the bottling or manufacture of dairy products such as, but not limited to, bottled liquid or dried products derived from milk, butter, natural or processed cheeses, prepared products such as custard, dips or spread, whipped toppings, ice cream, ice cream mixes, and sherbet. Raw milk is received from suppliers and may go through heat treating, pasteurizing, cooling, and separators which adjust fat content by skimming the milk or adding cream, then pumping into vessels or vats. Additives, preservatives, flavorings, enzymes, or lactic acid may be added depending on the product being made. Further processing to manufacture cheese and other prepared dairy foods may include, but not be limited to, mixing, draining, pressing, spray drying, aging, cutting, and shredding. Product may be bottled or otherwise packaged for shipment.

This classification excludes establishments primarily engaged in the manufacture of dairy-based salad dressings

which are to be reported separately in classification 3902-14 and dairy cattle farming operations which are to be reported separately in classification 7301.

[Statutory Authority: RCW 51.16.035 and 51.16.100. 10-05-109, § 296-17A-3902, filed 2/17/10, effective 4/1/10. 07-01-014, recodified as § 296-17A-3902, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.04.020. 00-14-052, § 296-17-615, filed 7/1/00, effective 7/1/00. Statutory Authority: RCW 51.16.035. 99-18-068, § 296-17-615, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-615, filed 8/28/98, effective 10/1/98; 87-12-032 (Order 87-12), § 296-17-615, filed 5/29/87, effective 7/1/87; 85-24-032 (Order 85-33), § 296-17-615, filed 11/27/85, effective 1/1/86; 83-24-017 (Order 83-36), § 296-17-615, filed 11/30/83, effective 1/1/84; 82-24-047 (Order 82-38), § 296-17-615, filed 11/29/82, effective 1/1/83; Order 75-38, § 296-17-615, filed 11/24/75, effective 1/1/76; Order 74-40, § 296-17-615, filed 11/27/74, effective 1/1/75; Order 73-22, § 296-17-615, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-4814 Classification 4814.

4814-00 Farms: Internship program (to be assigned only by the agricultural specialist)

Applies to qualified farms engaged in providing an internship program for agricultural education. To qualify, the farm must hold a valid certification from labor and industries to provide an internship program that includes a curriculum of learning modules and supervised participation. The internship program is designed to teach farm interns about farming practices and farm enterprise.

Classification 4814 can only be assigned to those farms which have one of the following classifications assigned to their account as the governing classification: 4806, 4810, or 4813. For governing classification, reference: WAC 296-17-310171.

Special note: The term "farm intern" applies to those certified to participate in the farm internship program. Intern hours must be reported exclusively in classification 4814. All other farm employees hours are to be reported separately in the applicable farm classification that applies to the farm operation.

[Statutory Authority: RCW 51.16.035, 51.16.100. 10-17-028, § 296-17A-4814, filed 8/9/10, effective 9/9/10.]

WAC 296-17A-4815 Classification 4815.

4815-00 Farms: Internship program (to be assigned only by the agricultural specialist)

Applies to qualified farms engaged in providing an internship program for agricultural education. To qualify, the farm must hold a valid certification from labor and industries to provide an internship program that includes a curriculum of learning modules and supervised participation. The internship program is designed to teach farm interns about farming practices and farm enterprise.

Classification 4815 can only be assigned to those farms which have one of the following classifications assigned to their account as the governing classification: 4802, 4803, 4805, 4809, 4811, or 4812. For governing classification, reference: WAC 296-17-310171.

Special note: The term "farm intern" applies to those certified to participate in the farm internship program. Intern hours must be reported exclusively in classification 4815. All other farm employees hours are to be reported separately in the applicable farm classification that applies to the farm operation.

[Statutory Authority: RCW 51.16.035, 51.16.100. 10-17-028, § 296-17A-4815, filed 8/9/10, effective 9/9/10.]

WAC 296-17A-4816 Classification 4816.

4816-00 Farms: Internship program (to be assigned only by the agricultural specialist)

Applies to qualified farms engaged in providing an internship program for agricultural education. To qualify, the farm must hold a valid certification from labor and industries to provide an internship program that includes a curriculum of learning modules and supervised participation. The internship program is designed to teach farm interns about farming practices and farm enterprise.

Classification 4816 can only be assigned to those farms which have one of the following classifications assigned to their account as the governing classification: 4804, 4808, 7301, 7302, or 7307. For governing classification, reference: WAC 296-17-310171.

Special note: The term "farm intern" applies to those certified to participate in the farm internship program. Intern hours must be reported exclusively in classification 4816. All other farm employees hours are to be reported separately in the applicable farm classification that applies to the farm operation.

[Statutory Authority: RCW 51.16.035, 51.16.100. 10-17-028, § 296-17A-4816, filed 8/9/10, effective 9/9/10.]

WAC 296-17A-4900 Classification 4900.

4900-00 Construction: Superintendent or project manager

This is a special exception classification and it can only be assigned to an account along with another basic construction classification. It applies to employees of a construction company with administrative oversight or management duties. It permits working at a construction site when overseeing a project if not directly taking part in any construction operations. The work can include:

- Consulting with engineers, architects, or other design experts;
- Managing supervisors and coordinating subcontractor schedules;
- Ordering and scheduling equipment and supplies;
- Inspection of work.

This classification excludes anyone who performs any of the following duties:

- Directly supervising the work of employees or independent contractors;
- Performing manual labor;
- Operating or repairing equipment;
- Delivering supplies or equipment.

If all of these conditions are not met, the superintendent or project manager must be reported in the basic classification applicable to the construction project. A construction project is defined by a unique location and unique building permit.

[Statutory Authority: RCW 51.16.035 and 51.04.020. 10-21-088, § 296-17A-4900, filed 10/20/10, effective 1/1/11. 07-01-014, recodified as § 296-17A-4900, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.04.020 and 51.16.035. 04-18-025, § 296-17-64999, filed 8/24/04, effective 10/1/04. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.12.120. 03-23-025, § 296-17-64999, filed 11/12/03, effective 1/1/04.]

Statutory Authority: RCW 51.16.035, 98-18-042, § 296-17-64999, filed 8/28/98, effective 10/1/98; 96-12-039, § 296-17-64999, filed 5/31/96, effective 7/1/96.]

WAC 296-17A-4904 Classification 4904.

4904-00 Clerical office, N.O.C.

Applies to those employees whose job duties and work environment meet *all* the conditions of the general reporting rules covering clerical office standard exception employees who are not covered by another classification (N.O.C.) assigned to their employer's account. Duties of clerical office personnel contemplated by this classification are limited to answering telephones, handling correspondence, creating or maintaining financial, employment, personnel or payroll records, composing informational material on a computer, creating or maintaining computer software, and technical drafting.

Special note: When considering this classification, care must be taken to look beyond titles of employees. Employees with occupational titles such as, but not limited to, cashiers, clerks, or ticket sellers, may or may not qualify for this classification. This is a restrictive classification; the qualifying factor is that all the conditions of the general reporting rules covering standard exception employees have been met.

4904-13 Clerical office: Insurance companies, agents or brokers

Applies to clerical office employees of insurance companies, including insurance agents or brokers who perform duties exclusively of clerical nature and without an interchange of labor between clerical and nonclerical duties. This classification is limited to duties defined as responding to telephone inquiries, assisting walk-in customers, handling correspondence such as the preparation of insurance policies and billing, receiving and processing payments and invoices, maintaining personnel and payroll records, and performing the necessary computer work.

Special note: Individuals performing duties as an agent, broker, or solicitor (and hold a license as issued by the office of the insurance commissioner) are exempt from coverage as specified in RCW 51.12.020(11) and 48.17.010, 48.17.020, and 48.17.030. To elect voluntary coverage these individuals must submit a completed optional coverage form to the department. In addition, care should be exercised to determine if the insurance company employs individuals such as receptionists, bookkeepers, or claims clerks who perform clerical duties which may include the incidental taking of insurance applications and receiving premiums in the office of an agent or broker. Such individuals may or may not hold a license as issued by the office of the insurance commissioner, and are not deemed to be a solicitor, agent or broker when compensation is not related to the volume of such applications, insurance, or premiums. In these instances, the clerical individuals fall under mandatory workers' compensation coverage, and do not meet the requirements to be exempt from coverage as specified in RCW 51.12.020(11).

4904-17 Clerical office: Employee leasing companies

Applies to clerical office employees of employee leasing companies. This classification requires that clerical office employees perform duties exclusively of a clerical nature, without an interchange of labor between clerical and nonclerical

duties, and that these duties be performed in an area or areas separated from the operative hazards of the business. This classification is limited to duties defined as responding to telephone inquiries, receptionist and administrative duties, handling correspondence such as preparing and processing billing statements and forms, maintaining personnel and payroll records, and performing the necessary computer entry work.

Special note: This is a standard exception classification and is not to be assigned unless all the conditions of the general reporting rule covering clerical office standard exception employees have been met.

4904-20 Community action organizations - Clerical office employees

Applies to organizations performing an array of services to support the local community and citizens in need. The services provided by community action organizations include: Child care; after school care; alternative schools; in-home chore services; employment or independence training, counseling and assistance; drug and alcohol recovery programs; decent, safe and sanitary living accommodations for low-income or needy citizens; transitional or emergency housing; weatherization; food and clothing banks; meals; medical services.

This classification includes employees whose work duties include administrative office work such as answering phones, completing correspondence and forms, reception work, computer work, maintaining financial, personnel and payroll records, conducting meetings, providing counseling services within the offices of the organization. All work is performed exclusively in an office environment where no other types of work are conducted, and the office is separated from any other work activity by walls, partitions, or other physical barriers. Work performed outside of the office is limited to banking or post office type duties performed by workers who qualify for this classification. A worker's reported hours may not be divided between this classification and any other risk classifications.

Excluded from this risk classification are all other employees including: Medical, dental or nursing professionals, and administrative employees whose duties are not performed exclusively in an administrative office, who are to be reported in risk classification 5308-20; chore workers/home service workers who are to be reported in 6511-20; employees who perform labor such as food bank operations, driving, weatherization, janitorial, property management, maintenance and repair work which are to be reported in risk classification 1501-20; housing authorities which are to be reported in 1501-01 and 5306-26; welfare special works programs which are to be reported in 6505; work activity centers which are to be reported in 7309; and volunteers who are to be reported separately in classification 6901.

See classifications 1501-20 and 5308-20 for other community action operations.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), 10-18-024, § 296-17A-4904, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 51.16.035, 51.16.100, and 2007 c 324, 07-24-045, § 296-17A-4904, filed 12/1/07, effective 1/1/09. 07-01-014, recodified as § 296-17A-4904, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-653, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-653, filed 8/28/98, effective 10/1/98; 85-24-032 (Order 85-33), § 296-17-

653, filed 11/27/85, effective 1/1/86; 85-06-026 (Order 85-7), § 296-17-653, filed 2/28/85, effective 4/1/85; 83-24-017 (Order 83-36), § 296-17-653, filed 11/30/83, effective 1/1/84; Order 73-22, § 296-17-653, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-5308 Classification 5308.

5308-20 Community action organizations - Professional services and administrative employees

Applies to organizations performing an array of services to support the local community and citizens in need. The services provided by community action organizations include: Child care; after school care; alternative schools; in-home chore services; employment or independence training, counseling and assistance; drug and alcohol recovery programs; decent, safe and sanitary living accommodations for low-income or needy citizens; transitional or emergency housing; weatherization; food and clothing banks; meals; medical services.

This classification applies to professional services and administrative employees. Work duties in this classification are not performed exclusively in an administrative office environment. Travel may be necessary to perform work at an alternate work site for appointments with clients, patients, meetings, presentations, agency promotions, or other required out-of-office administrative type work. Work performed in this classification may include, but is not limited to, counselors or educators for various programs, medical, dental and nursing services; child care professionals or teachers, program coordinators and directors. Also included are estimators and project managers who do not supervise a work crew or perform any type of labor.

Excluded from this risk classification is any manual labor or supervision of a work crew that performs manual labor, construction or maintenance work, work in a food bank, delivery, or other similar work which is to be reported in risk classification 1501-20; chore workers/home service workers who are to be reported in 6511-20; office employees who work exclusively in an administrative office environment who are to be reported in risk classification 4904-20; housing authorities which are to be reported in 1501-01 and 5306-26; welfare special works programs which are to be reported in 6505; work activity centers which are to be reported in 7309; and volunteers who are to be reported in risk classification 6901.

See classifications 1501-20 and 4904-20 for other community action operations.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 10-18-024, § 296-17A-5308, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 51.16.035, 51.16.100, and 2007 c 324. 07-24-045, § 296-17A-5308, filed 12/1/07, effective 1/1/09.]

WAC 296-17A-6303 Classification 6303.

6303-00 Outside sales personnel, N.O.C.; messengers

Applies to those employees whose job duties and work environment meet *all* the conditions of the general reporting rules covering outside sales personnel, and who are not covered by another classification (N.O.C.) assigned to the employer's account. Duties of outside sales personnel contemplated by this classification are limited to soliciting new customers by telephone or in person, showing, selling, and explaining products or services, servicing existing accounts,

completing correspondence, placing orders, performing public relations duties, and estimating. Duties of messengers are limited to delivering interoffice mail, making deposits, and similar duties that are exclusively for the administration of the employer's business.

This classification excludes the delivery of products or merchandise or the stocking of shelves which is to be reported separately as applicable; the demonstration or delivery of machinery or equipment which are to be reported separately as applicable, establishments engaged as collection agencies or public relations agencies which are to be reported separately in classification 5301; sales personnel engaged in home or door-to-door sales which are to be reported in classification 6309; establishments engaged in providing inspection and valuations exclusively for insurance companies which are to be reported separately in classification 4903; establishments engaged in process and legal messenger services which are to be reported separately in classification 6601.

Special note: When considering this classification care must be taken to look beyond titles of employees. Employees with occupational titles such as, but not limited to, collectors, counselors, consultants, or appraisers may or may not qualify for this classification. This is a restrictive classification; the qualifying factor is that all the conditions of the general reporting rules covering standard exception employees have been met.

6303-03 Insurance sales personnel and claims adjusters

Applies to insurance sales personnel and claims adjusters with outside duties. Duties of employees subject to this classification are limited to selling insurance policies at their place of business or at the client's home, or going to the scene of an accident or catastrophe to assess damage. Work may be performed within an office or away from the employer's premises.

Special note: Individuals performing duties as an agent, broker, or solicitor (and hold a license as issued by the office of the insurance commissioner) are exempt from coverage as specified in RCW 51.12.020(11) and 48.17.010, 48.17.020, and 48.17.030. To elect voluntary coverage these individuals must submit a completed optional coverage form to the department.

6303-21 Home health care services: Social workers and dietitians

Applies to social workers and dietitians employed by home health care service establishments who provide care for handicapped individuals. Duties of these employees include teaching physically or developmentally disabled individuals in their own home to manage daily living skills such as caring for themselves, dressing, cooking, shopping, and going to the doctor. This classification also includes dietitians, sometimes called nutritionists, who usually are referred to patients by their physicians. The dietitian assesses the patient's current nutritional status, including current food intake, medical background, family history, currently prescribed medications, and social and psychological needs, then develops a food plan to meet the patient's needs. Employees subject to this classification do no cooking.

This classification excludes nursing and home health care services which are to be reported separately in classifica-

tion 6110; therapy services which are to be reported separately in classification 6109; domestic servants who are to be reported separately in classification 6510; and chore workers who are to be reported separately in classification 6511.

Special note: This is a restrictive classification; the qualifying factor is that all the conditions of the general reporting rules covering standard exception employees have been met. *This classification is not to be assigned to any account that does not also have classification 6110 and/or 6511.*

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 10-18-024, § 296-17A-6303, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 51.16.035, 51.16.100, and Title 51 RCW. 09-20-039, § 296-17A-6303, filed 9/30/09, effective 1/1/10. 07-01-014, recodified as § 296-17A-6303, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.16.100, 05-23-161, § 296-17-698, filed 11/22/05, effective 1/1/06. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.12.120. 03-23-025, § 296-17-698, filed 11/12/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-698, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-698, filed 8/28/98, effective 10/1/98; 85-24-032 (Order 85-33), § 296-17-698, filed 11/27/85, effective 1/1/86; 85-06-026 (Order 85-7), § 296-17-698, filed 2/28/85, effective 4/1/85; 83-24-017 (Order 83-36), § 296-17-698, filed 11/30/83, effective 1/1/84. Statutory Authority: RCW 51.04.030 and 51.16.035. 79-12-086 (Order 79-18), § 296-17-698, filed 11/30/79, effective 1/1/80; Order 76-36, § 296-17-698, filed 11/30/76; Order 73-22, § 296-17-698, filed 11/9/73, effective 1/1/74.]

WAC 296-17A-6511 Classification 6511.

6511-00 Chore services/home care assistants

Applies to establishments engaged in providing chore services/home care assistants to private individuals. Chore services performed by the chore workers/home care assistants include, but are not limited to, general household chores, meal planning and preparation, shopping and errands either with or without the client, personal care such as bathing, body care, dressing, and help with ambulating, as well as companionship. Frequently the recipients of service are funded by DSHS or some other community service agency; however, the services are also available to those who pay privately. This classification also applies to supported living, tenant support, and intensive tenant support services.

This classification excludes individuals working under a welfare special works training program who are to be reported separately in classification 6505; domestic (residential) cleaning or janitorial services which are to be reported separately in classification 6602; and skilled or semiskilled nursing care which is to be reported separately in classification 6110. This classification also excludes home care providers covered under the home care quality authority who are to be reported separately under classification 6512.

6511-20 Community action organizations - Chore services/home care assistants

Applies to community action organizations who provide chore services/home care assistants to private individuals. Chore services performed by the chore workers/home care assistants include, but are not limited to, general household chores, meal planning and preparation, shopping and errands either with or without the client, personal care such as bathing, body care, dressing, and help with ambulating, as well as companionship. This classification also applies to supported living, tenant support, and intensive tenant support services.

This classification excludes individuals working under a special work experience training program who are to be reported separately in classification 6505; domestic (residential) cleaning or janitorial services which are to be reported separately in classification 6602; and skilled or semiskilled nursing care which is to be reported separately in classification 6110. This classification also excludes home care providers covered under the Washington state home care quality authority who are to be reported separately in classification 6512.

[Statutory Authority: RCW 51.16.035, 51.16.100, and 51.04.020(1). 10-16-121, § 296-17A-6511, filed 8/3/10, effective 10/1/10. Statutory Authority: RCW 51.16.035 and 51.16.100. 07-12-047, § 296-17A-6511, filed 5/31/07, effective 7/1/07. 07-01-014, recodified as § 296-17A-6511, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.16.100. 06-12-075, § 296-17-72202, filed 6/6/06, effective 1/1/07. Statutory Authority: RCW 51.04.020 and 51.16.035. 04-18-025, § 296-17-72202, filed 8/24/04, effective 10/1/04. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.12.120. 03-23-025, § 296-17-72202, filed 11/12/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 99-18-068, § 296-17-72202, filed 8/31/99, effective 10/1/99; 98-18-042, § 296-17-72202, filed 8/28/98, effective 10/1/98.]

WAC 296-17A-7205 Classification 7205.

Life and rescue - Emergency workers

Applies to employees of nongovernmental employers provided in response to a request for assistance by a state or local official in the "life and rescue phase" of a declared emergency. This classification is only applicable for reporting the exposures (worker hours and claims) of nongovernmental employees occurring during this phase of the declared emergency. The phrase "life and rescue phase" is defined in RCW 51.16.220 as being the first seventy-two hours after a natural or man-made disaster has occurred. To qualify for this special classification, a state or local official such as, but not limited to, the governor; a county executive; a mayor; a fire marshal; a sheriff or police chief must declare an emergency and must request help from private sector employers to assist in locating and rescuing disaster survivors.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1). 10-18-024, § 296-17A-7205, filed 8/24/10, effective 10/1/10. 07-01-014, recodified as § 296-17A-7205, filed 12/8/06, effective 12/8/06. Statutory Authority: RCW 51.16.035, 51.16.100, 05-23-161, § 296-17-76601, filed 11/22/05, effective 1/1/06.]

Chapter 296-17B WAC

RETROSPECTIVE RATING FOR WORKERS' COMPENSATION INSURANCE

WAC

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WAC 296-17B-010 Introduction and overview. Retrospective rating (retro) is a voluntary financial incentive program offered by the department of labor and industries to encourage improvements in workplace safety.

Chapter 296-17 WAC defines the standard method for determining the price of workers' compensation insurance for employers insured with the state fund. All employers insured with the state fund must pay the accident fund, medical aid fund, and supplemental pension fund premiums established in that chapter.

Employers who participate in retrospective rating bind themselves to the rules of the retrospective rating program found in this chapter. Under these sections, a participant's ultimate cost of workers' compensation insurance will be different than under chapter 296-17 WAC.

Employers participate in retrospective rating because it creates an opportunity to earn refunds of premiums they are required to pay under chapter 296-17 WAC. However, participation involves risk: Participants not successful in controlling losses can be assessed additional premiums.

Employers control losses by preventing workplace illnesses and injuries, and helping injured workers return to work.

Employers that participate in retro can enroll either individually or as members of a sponsored group. Enrollment is for a one-year coverage period, but it is possible for employers to join a sponsored group after the group's one-year coverage period has begun, at the beginning of a calendar quarter.

After a coverage period is over, the department evaluates premiums and claims losses and determines retro premiums according to these rules. If a retro group's or an individually enrolled employer's retro premiums are less than the standard premiums paid initially, that firm or group will receive a refund. If the retro premiums are more than the standard pre-

miums initially paid, the firm or group will be assessed the additional amount. Calculation of retrospective premiums is defined further in this chapter. The department goes through this annual adjustment process three times for each coverage period.

The department will repeat the studies that resulted in the hazard group assignments and changes to retrospective plan tables that are shown in WAC 296-17-901, 296-17B-300, 296-17B-560, 296-17B-830, and 296-17B-910 through 296-17B-990. The repeated studies will determine whether the results are consistent with the expectation of improved fairness in the distribution of the retrospective rating refunds among participants. These repeated studies will be done by March 1, 2012.

The department will evaluate and if necessary update the tables beginning at WAC 296-17B-910 every five years.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-010, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-020 How to read these rules. We have written these rules so that employers and group sponsors can understand how the retrospective rating program works, both generally and in detail. These rules are meant to be read together. Often, we will make simple statements in one section, followed in another section by more detailed explanations. We hope that the simple statements are helpful, but if there appears to be a conflict between the simple statements and the detailed explanations that follow, it is the detailed explanation that tells you what we do and how we do it.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-020, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-030 The language we use in these rules. In these rules, when we say "we," we mean the retrospective rating program at the department of labor and industries. When we say "you," we mean either an individually enrolled employer or a sponsored group.

Except when the context specifically indicates, "you" does not mean an individual employer enrolled in a sponsored group.

We have tried to write these rules using plain language. When we use a word or phrase that means other than what it might ordinarily mean, an explanation of the word or phrase can be found in these rules.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-030, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-040 Which version of these rules applies to you? If you participate in retrospective rating, either as an enrolled employer or a group sponsor, the rules in effect on the first day of a coverage period are the rules that will apply to you for that coverage period, even if some of these rules are changed later.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-040, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-100 Individual retrospective rating. (1) We will enroll a qualified employer who applies for enrollment for individual retrospective rating. To qualify, an employer must:

(a) Have an industrial insurance account in good standing;

(b) Have paid standard premiums at least equivalent to the minimum premium listed in size group 1, Table 1, WAC 296-17B-900, in the four calendar quarters prior to applying for enrollment; and

(c) Apply for enrollment no later than the fifteenth day of the month before the calendar quarter in which the coverage period begins. The application must indicate the employer's choices regarding loss limits and whether its net insurance charges will be calculated using standard premiums or incurred losses as explained in these rules. The application must be signed by an owner, partner, corporate officer or managing member of the employer's business.

(2) To reenroll, a currently enrolled employer must submit a new enrollment application no later than the fifteenth day of the month before the calendar quarter in which the new coverage period will begin.

(3) Employers enrolled individually are responsible for retrospective rating premiums for the coverage period enrolled.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-100, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-200 Group retrospective rating—

Overview. In group retrospective rating, participating employers become members of an enrolled group sponsored by an approved organization. Employers continue to pay premiums directly to the department as determined by chapter 296-17 WAC. We calculate the group's retrospective rating premiums as though the standard premiums paid by members of the group were paid by the sponsor, and claims assigned to employer members were assigned to the group sponsor. Group sponsors are responsible for the retrospective rating premiums for the coverage period enrolled. If an adjustment results in us refunding premiums, the refund is the property of the group sponsor. If an adjustment results in us assessing additional premiums, the additional premiums are the responsibility of the group sponsor. With limited exceptions explained in these rules, the department is not involved in the private contractual relationship between group sponsor and group member.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-200, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-210 Qualifications for sponsoring organizations. We will approve an organization that applies for group sponsorship if the organization:

- (1) Has been in existence for at least four years;
- (2) Is an organization with dues paying members; and
- (3) Exists primarily for some purpose other than that of obtaining or offering insurance coverage or insurance related services.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-210, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-220 Qualifications for new groups. We will enroll a new retrospective rating group only if:

- (1) We approve the organization sponsoring the group;

(2) The members of the group qualify for group membership;

(3) The sponsor demonstrates an acceptable workplace safety and accident prevention plan for the group;

(4) The sponsor demonstrates an acceptable plan for cooperating with the department's claims management activities;

(5) At least half of the proposed members have been dues paying members of the sponsoring organization for at least one year;

(6) The standard premiums for the group members for the four quarters prior to enrollment total at least one million five hundred thousand dollars; and

(7) Enrolling the group will substantially improve workplace safety and accident prevention for its members.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-220, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-230 Qualifications for existing groups. The department will reenroll an existing group if the sponsor asks for it to be reenrolled, and the group still meets the requirements of WAC 296-17B-220 (1) through (4) and (7). Existing groups must submit application for group enrollment, noting their plan selection, maximum and minimum loss ratios and single loss limit for each plan year. The application must be received by the department at least one month prior to the start of the new plan year.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-230, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-240 Enrolling a group. An organization seeking to sponsor a group must notify us in writing of its intention to sponsor a group, select the industry category, and indicate its loss limit choices for the group no later than two months before the beginning of the coverage period. Organizations that have not previously been approved must at that time establish that the organization qualifies for group sponsorship. Evidence of qualification may include bylaws or articles of incorporation filed with the secretary of state.

We will not enroll a new group if the sponsoring organization also sponsors another group in a different industry category that has not yet received its final adjustment for its second coverage period.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-240, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-250 Employer qualifications for group membership. An employer qualifies for membership in a group if the employer:

- (1) Has an industrial insurance account in good standing;
- (2) Is a dues paying member of the organization sponsoring the group;

(3) Is not enrolled in retrospective rating either as a member of a group or individually for the coverage period; and

(4) The employer satisfies the homogeneity requirement of WAC 296-17B-260.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-250, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-260 Homogeneity. An employer may enroll in a group only if:

(1) We determine that the risk classes appropriately assigned to the employer are related to the industry category selected by the sponsoring organization for the group;

(2) The employer shares common ownership with an employer enrolled in the group that satisfies the requirements of subsection (1) of this section; or

(3) The employer has been a member of the group since prior to July 25, 1999.

In evaluating whether an employer's risk classes are related to the industry category, we will consider only those risk classes that define the nature of the employer's business operations insured with the state fund.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-260, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-270 Industry categories. The following is the list of industry categories from which a sponsor must select for a group:

(1) Agriculture and related services, including services related to the care and breeding of animals, and all agricultural related activities including growing, harvesting, packing, and processing for shipment.

(2) Automotive, truck and boat, manufacturing, sales, repair and related services.

(3) Construction and related services.

(4) Distillation, chemicals, food and related services.

(5) Entertainment, hospitality and related services.

(6) Facilities, property management, maintenance and related services.

(7) Government, utilities, schools, health care and related services.

(8) Grocery stores, grocery distribution centers, bakeries, milk and dairy products processing, delivery to customers and related services.

(9) Health care, pharmaceutical, laboratories and related services.

(10) Logging and wood products manufacturing and related services.

(11) Manufacturing, processing, mining, quarrying, and related services.

(12) Retail and wholesale stores and professional services such as banks and law firms and related services.

(13) Temporary help and related services.

(14) Transportation, recycle, warehousing, facility maintenance and related services.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-270, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-280 Enrolling an employer in a group. We will enroll a qualified employer in an enrolled group if the employer applies for enrollment and the sponsoring organization endorses the application. The application must be signed by an owner, corporate officer, partner or managing member of the employer's business, and may not be assigned or transferred to anyone else.

By endorsing an application, the sponsor is certifying that the employer is a dues paying member of the sponsoring organization. We must receive the endorsed application no

later than the fifteenth day of the month before the calendar quarter the employer wishes to be enrolled for.

New applications do not need to be submitted by each member annually. As long as the employer maintains their account in good standing, we will automatically reenroll all participants in the group on an annual basis unless notified in writing by the employer or the group that the employer should be removed. This notification must be received by the last day of the prior coverage period.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-280, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-300 Choosing loss limits. The loss limits you select will also affect your net insurance charge.

(1) Single loss occurrence limit: Your losses incurred for each claim occurrence will be limited by the amount of protection chosen, as described in WAC 296-17B-440. You must choose one of the following single loss occurrence limits:

- \$120,000;
- \$250,000;
- \$500,000;
- \$1,000,000;
- Unlimited.

(2) Aggregate loss limits: The product of the sum of your losses incurred and the performance adjustment factor will be limited by the maximum and minimum loss ratios you select. You will choose both a maximum and minimum loss ratio limit from the options available in the tables. You can also choose loss limits between the options listed in the tables.

(3) Restrictions on choice of limits:

(a) If you wish to select a single loss occurrence limit other than unlimited, the four most recent quarters of standard premiums must be at least twice the limit chosen. For example, you can only choose a single loss occurrence limit of two hundred fifty thousand dollars if your standard premiums in the four most recent calendar quarters were at least five hundred thousand dollars.

(b) Your minimum loss ratio limit must be at least ten percentage points lower than your maximum loss ratio limit.

(c) The three limits must be chosen so that the highest possible retrospective premiums cannot be more than twice the standard premiums, assuming a performance adjustment factor of 1.0 and the same size and hazard groups as your most recent coverage period.

(d) You can choose any maximum loss ratio between thirty percent and one hundred sixty percent. Also you can choose any minimum loss ratio between zero percent and sixty percent. Your choice needs to be rounded to two decimal places. For example, you could choose a maximum loss ratio of ninety-eight and seventy-six one-hundredths percent.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-300, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-400 Adjustments. (1) We will calculate your retrospective rating premiums three times for a coverage period.

(2) We will pick a date approximately nine months after the coverage period ends, determine your standard premiums and losses as of that date, and then calculate your retrospec-

tive rating premiums. If the standard premiums you have paid are higher than your retrospective rating premiums, we will refund you the difference. If the standard premiums you have paid are lower than your retrospective rating premiums, we will send you a notice and order of assessment directing you to pay us the difference.

(3) We will repeat this process of determining standard premiums and losses and calculating retro premiums approximately twenty-one and thirty-three months after the coverage period ended, netting the retro premiums against the retro premiums paid previously.

(4) For participants having multiple coverage periods being adjusted at the same time, we will add the adjustments together and either pay you the net amount due you or send you a notice and order of assessment directing you to pay the net difference.

(5) If we send you a notice of assessment you will have thirty days to pay us. We will charge you late penalties and interest pursuant to RCW 51.48.210 on retrospective rating premium assessments you do not pay within thirty days.

If you are enrolled individually and owe any section of the department money, we may withhold from your refund an amount equal to the debt.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-400, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-410 Calculating your retrospective rating premiums. Your retrospective rating premiums will be evaluated at the time of each annual retrospective adjustment, and will be the sum of three charges:

- Premium administration expense charge;
- Incurred loss and expense charge;
- Net insurance charge.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-410, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-420 Premium administration expense charge. You will pay a premium administration expense charge for your share of the expenses of the industrial insurance program that are not directly related to claims administration. To determine your premium administration expense charge, our actuaries will multiply your standard premiums by the premium administration expense factor, which is four and eight-tenths percent. This charge is not performance adjusted.

The premium administration expense factor was determined using premium and expense data from fiscal years 2007 through 2009.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-420, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-430 Incurred loss and expense charge. You will pay for the cost of your claims and their administration for those injuries and illnesses occurring during your retrospective rating enrollment period. You can protect yourself from high claims costs at the claim level with the single loss occurrence limit you select. You can protect yourself from high claims costs at the aggregate claims level with the maximum loss ratio you select.

Our actuaries will determine your incurred loss and expense charge by multiplying your losses incurred by the performance adjustment factor and one hundred seven percent, which is one plus the claims administration expense factor, currently seven percent.

Data from fiscal years 2000 through 2009 was used to determine the claims administration expense factor.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-430, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-440 Net insurance charge. You will pay a net insurance charge for the protection provided by your single loss occurrence limit and your maximum loss ratio.

Your net insurance charge can be calculated as a percentage of either your standard premiums or your incurred loss and expense charge.

(1) If you choose to have your net insurance charge calculated using your standard premiums, your net insurance charge will be calculated using the following formula:

(Premium insurance charge factor - Premium insurance savings factor) x (Standard premiums) x (Performance adjustment factor)

Your premium insurance charge factor and premium insurance savings factor will depend on your maximum and minimum loss ratio choice, size group and hazard group, and can be found in WAC 296-17B-910 through 296-17B-990. If you choose a maximum and/or minimum loss ratio between the options found in one of the tables, the department will interpolate to obtain the charge and/or savings factors from the factors found in the tables.

(2) If you choose to have your net insurance charge calculated using your losses incurred, your net insurance charge will be calculated using the following formula:

(Loss insurance charge factor - Loss insurance savings factor) / [1.0 - (Loss insurance charge factor - Loss insurance savings factor)] x Incurred loss and expense charge

Your loss insurance charge factor and loss insurance savings factor will depend on your maximum and minimum loss ratio choice, size group and hazard group, and can be found in WAC 296-17B-910 through 296-17B-990. If you choose a maximum and/or minimum loss ratio between the options found in one of the tables, the department will interpolate to obtain the charge and/or savings factors from the factors found in the tables.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-440, filed 10/19/10, effective 11/19/10.]

Reviser's note: The brackets and enclosed material in the text of the above section occurred in the copy filed by the agency.

WAC 296-17B-500 Determining your standard premiums. Employers are required to pay accident fund, medical aid, and supplemental pension fund premiums according to chapter 296-17 WAC. Partial payments of premiums are applied first to the liability to the supplemental pension fund, then to the medical aid fund, and finally then to the accident fund. Standard premiums are the premiums an employer

pays to the accident and medical aid funds under chapter 296-17 WAC for employment during the coverage period.

For an employer enrolled in a group after the start of a group's coverage period, we will only consider the employer's premiums for the calendar quarters for which the employer was enrolled.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-500, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-510 Assigning claims to coverage periods. We will include your industrial injury claims with a date of injury that falls within the coverage period.

We will include occupational disease claims with a date of last injurious exposure with you (prior to the filing of the claim) that falls within the coverage period.

For an employer enrolled in a group after the start of a group's coverage period, we will only consider the employer's claims related to the calendar quarters for which the employer was enrolled.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-510, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-520 Determining your losses. We determine your losses at the time of an adjustment.

To determine your losses, we first determine the case incurred losses for your claims. To these, we apply loss development, discount and expected loss ratio factors and your single loss occurrence limit to determine your losses incurred for each claim, as explained in these rules. The sum of your losses incurred will be your loss incurred, unless your maximum or minimum loss ratios apply.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-520, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-530 Determining case incurred losses. If a claim is closed, we will use the actual losses for the claim as defined in WAC 296-17-870(1). If the claim is open, we will use either the case reserve amounts or the actual losses, whichever are higher.

Where not in conflict with these rules, we will use the rules for valuing claims for experience rating found in WAC 296-17-870 (1), (5) through (7), and (10) through (12).

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-530, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-540 Determining loss incurred for each claim. (1) Calculating the initial loss incurred:

For each of your claims, we will multiply the case incurred loss by the appropriate loss development, and discount factors to determine the initial loss incurred.

If you have a fatality, we will use two hundred eighty thousand four hundred dollars as the claim's initial incurred loss for the claim, regardless of the case incurred loss, and before recovery factors if applicable.

(2) Applying the single loss occurrence limit:

The initial loss incurred for a claim will be the amount we use as the loss incurred unless the single loss occurrence limit applies.

The single loss occurrence limit applies when the sum of all initial losses incurred for your claims arising out of a sin-

gle event is greater than your selected single loss occurrence limit. In that case, each claim's initial loss incurred will be its proportionate share of your single loss occurrence limit.

(3) Applying the expected loss ratio factors:

The preliminary loss incurred for a claim will be the amount of the initial loss incurred, after application of the single loss limit, multiplied by the appropriate expected loss ratio factor. The accident fund and medical aid fund portions of each claim will have separate expected loss ratio factors applied.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-540, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-550 Determining your incurred losses. If the sum of the losses incurred for your claims divided by your standard premiums and multiplied by the performance adjustment factor is greater than the maximum loss ratio you selected, your incurred losses will be reduced accordingly. If it is less than the minimum loss ratio you selected, your incurred losses will be increased accordingly.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-550, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-560 Determining your hazard group and size group. (1) Each risk classification is assigned to a hazard group, as shown in WAC 296-17-901. To determine your hazard group, we will first multiply your standard premiums in each risk class by the hazard group index for that risk class. This is called the adjusted standard premium. Hazard group indices are shown in subsection (3) of this section. We will then divide the total adjusted standard premiums by your total standard premiums, rounded to three decimal places to determine your average hazard index. We will assign you to a hazard group based on your average hazard index using the table in subsection (4) of this section.

(2) We will determine your size group based on your standard premiums using the table in WAC 296-17B-900.

(3) Hazard group index table.

Hazard Group Number	Hazard Index Number
1	0.22
2	0.26
3	0.37
4	0.51
5	0.75
6	1.00
7	1.22
8	1.76
9	2.78

(4) Average hazard index table.

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
1	0.000	0.239
2	0.240	0.314
3	0.315	0.439
4	0.440	0.629
5	0.630	0.874
6	0.875	1.109
7	1.110	1.489

Hazard Group Number	Average Hazard Index Value is at Least:	But Less Than or Equal to:
8	1.490	2.269
9	2.270	2.780

Example:

- For your retrospective enrollment year, your group has exposure in risk classifications with Hazard Groups 4 and 6 and corresponding standard premiums of \$1,000,000 and \$2,000,000 during the enrollment year.

Risk Classification Hazard Group	Standard Premium	Hazard Index Number	Adjusted Standard Premium
4	\$1,000,000	0.510	\$510,000
6	\$2,000,000	1.000	\$2,000,000
Total	\$3,000,000		\$2,510,000

- The Average Hazard Index value for your group is the total adjusted standard premiums divided by the total standard premiums or $\$2,510,000/\$3,000,000 = 0.837$ to three decimal places. This value 0.837 is in the range between 0.630 and 0.874.

- Therefore, your group will be assigned Hazard Group Number 5 during this annual adjustment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-560, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-600 Performance adjustment—Overview. The department uses performance adjustment to ensure equity between employers that participate in retrospective rating and employers that do not. The goal of performance adjustment is to make sure that overall, after adjustments, retro participants pay the same share of their losses as employers that do not participate in retro.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-600, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-610 How we determine the performance adjustment factor. Our actuaries compare standard premiums and losses of employers in retro with those of employers not in retro to determine a target refund amount that would result in the groups of retro and nonretro employers funding the same percentage of their claim costs. In doing this, the actuaries pool the experience of the coverage period being adjusted with the experience from the coverage periods beginning the three previous quarters, and take into account possible future changes in losses based on historical data. The actuaries then add interest to the target amount to take into consideration the time value of money.

A performance adjustment factor (rounded to four decimal places) is then selected, so that when we calculate adjustments, the sum of all adjustments will most nearly equal the target refund amount.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-610, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-620 More about the performance adjustment factor. There is no particular significance to the performance adjustment factor being less than, greater than, or equal to 1.0000. The performance adjustment factor is

influenced by many things, including overall premium rates, large losses by either retro or nonretro employers, and what options retro participants select when enrolling.

A new performance adjustment factor is calculated for each annual retrospective rating annual adjustment so that loss ratios of retro and nonretro employers are equal after refunds and additional premium assessments have been paid.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-620, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-700 Protest and appeals. If at the time of an adjustment you are disputing a decision affecting a claim's losses and you want us to recalculate your adjustment after that dispute has been resolved, you must protest the adjustment and identify the claim and dispute pending. We will issue a further order indicating that the adjustment may be revised after the dispute regarding the claim is resolved. After the dispute has been resolved, if you still want us to recalculate the adjustment, you must notify us, and we will recalculate your adjustment as though the dispute had been resolved at the time of the adjustment. We will not pay interest on any amount refunded.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-700, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-710 Account in good standing. To participate in retrospective rating, you as an employer or group sponsor need to have an account in good standing. This means that you need to have an open industrial insurance account with our industrial insurance program, have filed all required reports, and have paid all industrial insurance premiums, penalties and interest (or be current with a repayment plan the department agreed to), and not owe a debt to any other section of the department.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-710, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-720 Prohibited conduct. (1) Employers and group sponsors must not engage in claims suppression as defined in RCW 51.28.010(4).

(2) Employers and group sponsors must not pay medical service providers for medical services related to an industrial injury or occupational disease.

(3) Unless disclosed to the member at the time of enrollment, group sponsors must not require members to pay dues, fees, or continue membership in the retrospective rating program beyond the last date of the coverage year in order to receive their share of refunds, if any.

If we determine that you have violated any of these provisions, we will remove you from retrospective rating effective the date we notify you, and permanently bar you from further participation in the retrospective rating program. You will remain liable for any additional premium assessments related to your participation prior to your removal, but you will forfeit any right to refunds for adjustments calculated after your removal.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-720, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-730 Probation. If you as a sponsored group receive a net assessment for two consecutive coverage periods, you will be placed on probationary status. We will review your workplace safety and accident prevention plan and your methods of cooperation with the department's claims management activities, and contact you to discuss ways of improving your performance. If you receive a net assessment in the following coverage period, you will be denied future enrollment, and your sponsoring organization will not be allowed to sponsor another group in the same industry category for the five years following the third coverage period with a net assessment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-730, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-740 Refunds of standard premiums after final adjustment. If, after the final adjustment for a coverage period, it is determined that an employer enrolled in retrospective rating is entitled to a refund of standard premiums for any reason other than the recalculation of experience provided for in WAC 296-17-870(3), we will adjust the amount of standard premiums to be refunded such that the net impact on the state fund is the same as if refund had taken place before the final adjustment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-740, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-750 Notification. We will notify you if we need more information to make a decision about your application. We will also notify you of our decision to enroll or deny enrollment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-750, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-760 Coverage periods. Individual employers and sponsored groups enroll for one-year coverage periods. Coverage periods begin on the first day of a calendar quarter. Employers may join a sponsored group after its coverage period has begun, beginning on the first day of the next calendar quarter and continuing for the remainder of the coverage period.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-760, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-770 Common ownership. An employer that shares common ownership with one or more other employers cannot enroll in retrospective rating unless all employers sharing common ownership that are within the same industry category also enroll. Employers sharing common ownership can enroll individually or as members of a sponsored group. Employers sharing common ownership that are enrolled individually can choose to be rated separately or together.

Employers share common ownership when:

- (1) One or more owners, directly or indirectly, own a majority interest in both employers; or
- (2) One employer, directly or indirectly, owns a majority interest in another employer.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-770, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-780 Due dates. When you are required to submit a document (application, report, etc.) it must be received in the Tumwater labor and industries office by 5:00 p.m. on the date due. Documents may be mailed, faxed, or hand delivered. If the due date falls on a Saturday, Sunday, or holiday, it is due the next state business day.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-780, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-810 Loss development factors. At the time of adjustment, our actuaries determine loss development factors by claim type. Loss development factors account for the fact that claims ultimately cost the state fund more than they have cost the state fund to date, and more than they are estimated to cost the state fund at any particular point in time.

Separate factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-810, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-820 Discount factors. At the time of adjustment, we determine discount factors by claim type. Discount factors account for the fact that benefits are not paid all at once, but rather are paid over a period of time. Discount factors vary for different types of claims based on when benefits tend to be paid.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-820, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-830 Expected loss ratio factors. The expected loss ratio factor is a factor applied to case incurred loss amounts of claims and loss development factor and discount factor so that the ratio of discounted developed loss to standard premiums for the entire state fund used in the actuarial calculations equals the expected loss ratios. By doing this, loss ratios will not be expected to change simply because the department changed the rates for one fund significantly more than the rates for another fund. The expected loss ratios are:

Accident Fund	81.2%
Medical Aid Fund	88.0%

Separate factors will be calculated by fund and also by enrollment period at the time of each annual retrospective rating adjustment.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-830, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-840 Claim types. The following claim types are considered when calculating the loss development factors and discount factors:

- (1) Fatality;
- (2) Total permanent disability pension claim;
- (3) Permanent partial disability claim;
- (4) Time-loss claim;
- (5) Miscellaneous accident fund claim;
- (6) Medical only claim.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.-010. 10-21-086, § 296-17B-840, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-910 Hazard Group 1 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 1
Effective November 19, 2010

Size	Maximum Loss Ratio													
	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8457	.8239	.8050	.7881	.7727	.7586	.7455	.7332	.7217	.7107	.7003	.6903	.6808	.6716
2	.8398	.8169	.7970	.7792	.7631	.7482	.7344	.7214	.7092	.6977	.6867	.6762	.6661	.6565
3	.8342	.8101	.7892	.7705	.7536	.7380	.7234	.7098	.6970	.6849	.6733	.6623	.6518	.6416
4	.8286	.8035	.7815	.7619	.7441	.7278	.7125	.6983	.6848	.6721	.6600	.6484	.6374	.6267
5	.8232	.7969	.7740	.7535	.7349	.7177	.7018	.6869	.6728	.6595	.6468	.6347	.6231	.6120
6	.8179	.7905	.7665	.7451	.7257	.7078	.6911	.6755	.6609	.6469	.6337	.6211	.6090	.5975
7	.8127	.7842	.7592	.7369	.7167	.6980	.6806	.6644	.6490	.6346	.6208	.6076	.5951	.5831
8	.8077	.7780	.7520	.7288	.7077	.6883	.6702	.6533	.6373	.6223	.6080	.5943	.5813	.5688
9	.8028	.7719	.7450	.7208	.6989	.6787	.6599	.6423	.6257	.6101	.5953	.5811	.5676	.5547
10	.7979	.7659	.7380	.7129	.6901	.6691	.6496	.6314	.6142	.5980	.5827	.5680	.5541	.5407
11	.7932	.7600	.7310	.7051	.6815	.6597	.6395	.6206	.6028	.5861	.5702	.5551	.5407	.5269
12	.7885	.7542	.7242	.6973	.6729	.6503	.6294	.6099	.5915	.5742	.5578	.5422	.5274	.5133
13	.7839	.7485	.7174	.6896	.6643	.6410	.6194	.5992	.5803	.5624	.5455	.5295	.5143	.4997
14	.7794	.7428	.7107	.6820	.6558	.6318	.6094	.5886	.5691	.5507	.5333	.5169	.5012	.4863
15	.7750	.7372	.7041	.6744	.6474	.6226	.5995	.5781	.5580	.5391	.5212	.5043	.4883	.4731
16	.7706	.7317	.6975	.6669	.6390	.6134	.5897	.5676	.5470	.5276	.5093	.4920	.4756	.4600
17	.7663	.7262	.6910	.6594	.6307	.6043	.5799	.5573	.5360	.5161	.4974	.4797	.4629	.4471
18	.7620	.7207	.6845	.6519	.6224	.5953	.5702	.5469	.5252	.5048	.4856	.4675	.4504	.4343
19	.7578	.7153	.6780	.6445	.6142	.5863	.5605	.5366	.5144	.4935	.4739	.4554	.4380	.4216
20	.7537	.7100	.6716	.6372	.6060	.5773	.5509	.5264	.5036	.4823	.4623	.4435	.4258	.4091
21	.7496	.7047	.6652	.6299	.5978	.5684	.5413	.5163	.4929	.4712	.4508	.4317	.4136	.3967
22	.7455	.6994	.6589	.6226	.5896	.5595	.5318	.5062	.4823	.4601	.4394	.4199	.4016	.3844
23	.7415	.6942	.6526	.6153	.5815	.5507	.5223	.4961	.4718	.4492	.4280	.4083	.3897	.3723
24	.7376	.6891	.6463	.6081	.5735	.5419	.5129	.4861	.4613	.4383	.4168	.3967	.3779	.3603
25	.7337	.6839	.6401	.6009	.5654	.5331	.5035	.4762	.4509	.4274	.4056	.3853	.3662	.3484
26	.7298	.6788	.6339	.5937	.5574	.5244	.4941	.4662	.4405	.4167	.3945	.3739	.3546	.3366
27	.7260	.6738	.6277	.5866	.5494	.5157	.4848	.4564	.4302	.4060	.3836	.3627	.3432	.3250
28	.7222	.6687	.6216	.5795	.5415	.5070	.4755	.4466	.4200	.3954	.3726	.3515	.3318	.3134
29	.7185	.6638	.6155	.5724	.5336	.4984	.4662	.4368	.4098	.3848	.3618	.3404	.3205	.3019
30	.7149	.6588	.6095	.5654	.5257	.4897	.4570	.4271	.3996	.3743	.3510	.3293	.3093	.2905
31	.7112	.6540	.6034	.5584	.5179	.4812	.4479	.4174	.3896	.3639	.3403	.3184	.2981	.2793
32	.7077	.6491	.5975	.5514	.5100	.4727	.4387	.4078	.3795	.3535	.3296	.3075	.2871	.2680
33	.7042	.6443	.5915	.5445	.5023	.4642	.4297	.3982	.3695	.3432	.3190	.2967	.2761	.2569
34	.7007	.6396	.5856	.5376	.4945	.4557	.4206	.3887	.3595	.3329	.3084	.2859	.2651	.2458
35	.6973	.6349	.5797	.5307	.4868	.4472	.4115	.3791	.3496	.3226	.2979	.2752	.2542	.2349
36	.6940	.6302	.5739	.5238	.4790	.4388	.4025	.3696	.3396	.3123	.2873	.2644	.2433	.2240
37	.6907	.6256	.5681	.5170	.4714	.4304	.3935	.3601	.3297	.3021	.2769	.2538	.2326	.2132
38	.6874	.6210	.5624	.5102	.4637	.4220	.3845	.3506	.3198	.2919	.2664	.2432	.2220	.2026
39	.6843	.6165	.5567	.5035	.4561	.4137	.3755	.3411	.3100	.2817	.2561	.2327	.2115	.1922
40	.6812	.6121	.5511	.4969	.4486	.4054	.3666	.3317	.3002	.2717	.2458	.2224	.2012	.1820
41	.6782	.6078	.5456	.4903	.4411	.3972	.3578	.3224	.2905	.2617	.2358	.2123	.1911	.1720
42	.6754	.6036	.5402	.4839	.4338	.3891	.3491	.3132	.2810	.2520	.2259	.2024	.1813	.1624
43	.6726	.5995	.5349	.4775	.4265	.3811	.3405	.3041	.2715	.2423	.2162	.1928	.1718	.1530
44	.6699	.5956	.5297	.4713	.4194	.3731	.3319	.2951	.2622	.2329	.2067	.1833	.1625	.1439
45	.6673	.5917	.5246	.4651	.4123	.3653	.3235	.2862	.2531	.2236	.1974	.1741	.1535	.1351
46	.6648	.5879	.5196	.4590	.4053	.3575	.3151	.2775	.2441	.2145	.1883	.1652	.1447	.1267
47	.6624	.5842	.5147	.4531	.3984	.3499	.3069	.2689	.2352	.2056	.1794	.1564	.1362	.1185
48	.6601	.5806	.5099	.4472	.3915	.3423	.2987	.2603	.2265	.1968	.1707	.1479	.1280	.1106
49	.6579	.5772	.5052	.4413	.3848	.3348	.2907	.2519	.2179	.1882	.1623	.1397	.1200	.1030
50	.6558	.5738	.5006	.4356	.3781	.3273	.2827	.2436	.2095	.1798	.1540	.1316	.1123	.0957
51	.6537	.5705	.4961	.4300	.3715	.3200	.2749	.2355	.2012	.1715	.1459	.1238	.1049	.0887
52	.6518	.5673	.4917	.4244	.3649	.3127	.2671	.2274	.1931	.1634	.1380	.1163	.0977	.0819
53	.6500	.5643	.4873	.4189	.3585	.3055	.2594	.2195	.1850	.1555	.1303	.1089	.0908	.0755
54	.6482	.5613	.4831	.4135	.3521	.2985	.2519	.2117	.1772	.1478	.1229	.1018	.0841	.0693
55	.6466	.5584	.4790	.4082	.3459	.2915	.2444	.2040	.1695	.1402	.1156	.0950	.0777	.0634
56	.6450	.5556	.4749	.4030	.3397	.2846	.2370	.1964	.1619	.1329	.1085	.0883	.0716	.0578
57	.6435	.5530	.4710	.3979	.3336	.2778	.2298	.1889	.1545	.1257	.1017	.0819	.0657	.0525
58	.6421	.5504	.4672	.3929	.3276	.2711	.2226	.1816	.1472	.1186	.0951	.0758	.0601	.0475
59	.6408	.5480	.4635	.3880	.3218	.2645	.2156	.1744	.1401	.1118	.0887	.0699	.0548	.0428
60	.6396	.5456	.4599	.3832	.3160	.2580	.2087	.1674	.1332	.1052	.0825	.0643	.0498	.0383
61	.6385	.5434	.4564	.3786	.3103	.2516	.2019	.1605	.1264	.0987	.0765	.0589	.0450	.0342
62	.6374	.5413	.4531	.3741	.3048	.2453	.1952	.1537	.1198	.0925	.0708	.0538	.0405	.0303
63	.6365	.5394	.4499	.3697	.2994	.2392	.1887	.1471	.1134	.0865	.0654	.0489	.0363	.0268
64	.6357	.5375	.4469	.3654	.2941	.2332	.1823	.1406	.1071	.0807	.0601	.0444	.0324	.0235
65	.6349	.5358	.4440	.3613	.2890	.2273	.1760	.1343	.1011	.0751	.0552	.0401	.0288	.0205

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
66	.6342	.5342	.4413	.3574	.2839	.2215	.1699	.1282	.0953	.0698	.0505	.0361	.0255	.0178
67	.6336	.5328	.4387	.3536	.2791	.2159	.1639	.1222	.0897	.0647	.0461	.0324	.0225	.0154
68	.6331	.5315	.4362	.3499	.2744	.2105	.1581	.1165	.0843	.0599	.0419	.0289	.0197	.0132
69	.6326	.5302	.4339	.3464	.2698	.2051	.1524	.1109	.0791	.0553	.0380	.0258	.0172	.0113
70	.6322	.5292	.4318	.3430	.2653	.1999	.1470	.1055	.0741	.0510	.0344	.0229	.0149	.0096
71	.6319	.5282	.4297	.3398	.2609	.1948	.1415	.1002	.0693	.0468	.0310	.0202	.0129	.0081
72	.6316	.5273	.4279	.3368	.2569	.1900	.1365	.0953	.0649	.0431	.0280	.0179	.0112	.0069
73	.6314	.5266	.4263	.3341	.2531	.1856	.1318	.0908	.0609	.0398	.0254	.0158	.0097	.0058
74	.6313	.5262	.4253	.3324	.2508	.1828	.1288	.0880	.0584	.0377	.0238	.0146	.0088	.0052

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0284	.0603	.0956	.1337	.2147	.2999	.3880	.4781
2	.0000	.0266	.0573	.0919	.1292	.2088	.2929	.3800	.4692
3	.0000	.0249	.0545	.0883	.1248	.2032	.2861	.3722	.4605
4	.0000	.0232	.0518	.0848	.1206	.1976	.2795	.3645	.4519
5	.0000	.0217	.0493	.0815	.1165	.1922	.2729	.3570	.4435
6	.0000	.0203	.0470	.0783	.1125	.1869	.2665	.3495	.4351
7	.0000	.0189	.0447	.0752	.1087	.1817	.2602	.3422	.4269
8	.0000	.0177	.0426	.0722	.1050	.1767	.2540	.3350	.4188
9	.0000	.0165	.0405	.0693	.1013	.1718	.2479	.3280	.4108
10	.0000	.0154	.0385	.0665	.0978	.1669	.2419	.3210	.4029
11	.0000	.0144	.0367	.0639	.0944	.1622	.2360	.3140	.3951
12	.0000	.0134	.0348	.0612	.0910	.1575	.2302	.3072	.3873
13	.0000	.0125	.0331	.0587	.0878	.1529	.2245	.3004	.3796
14	.0000	.0117	.0314	.0562	.0846	.1484	.2188	.2937	.3720
15	.0000	.0109	.0298	.0538	.0814	.1440	.2132	.2871	.3644
16	.0000	.0101	.0282	.0515	.0784	.1396	.2077	.2805	.3569
17	.0000	.0094	.0267	.0492	.0754	.1353	.2022	.2740	.3494
18	.0000	.0087	.0253	.0470	.0724	.1310	.1967	.2675	.3419
19	.0000	.0081	.0239	.0449	.0696	.1268	.1913	.2610	.3345
20	.0000	.0074	.0225	.0428	.0668	.1227	.1860	.2546	.3272
21	.0000	.0069	.0212	.0407	.0640	.1186	.1807	.2482	.3199
22	.0000	.0063	.0200	.0387	.0613	.1145	.1754	.2419	.3126
23	.0000	.0058	.0188	.0368	.0586	.1105	.1702	.2356	.3053
24	.0000	.0053	.0176	.0349	.0561	.1066	.1651	.2293	.2981
25	.0000	.0049	.0165	.0331	.0535	.1027	.1599	.2231	.2909
26	.0000	.0045	.0154	.0313	.0510	.0988	.1548	.2169	.2837
27	.0000	.0041	.0144	.0296	.0486	.0950	.1498	.2107	.2766
28	.0000	.0037	.0134	.0279	.0462	.0912	.1447	.2046	.2695
29	.0000	.0034	.0125	.0263	.0438	.0875	.1398	.1985	.2624
30	.0000	.0030	.0116	.0247	.0416	.0839	.1348	.1925	.2554
31	.0000	.0027	.0107	.0232	.0393	.0802	.1300	.1864	.2484
32	.0000	.0025	.0099	.0217	.0372	.0767	.1251	.1805	.2414
33	.0000	.0022	.0091	.0203	.0350	.0732	.1203	.1745	.2345
34	.0000	.0020	.0083	.0189	.0330	.0697	.1156	.1686	.2276
35	.0000	.0017	.0076	.0176	.0310	.0663	.1109	.1627	.2207
36	.0000	.0015	.0070	.0163	.0290	.0630	.1062	.1569	.2138
37	.0000	.0014	.0063	.0150	.0271	.0597	.1016	.1511	.2070
38	.0000	.0012	.0057	.0139	.0253	.0564	.0970	.1454	.2002
39	.0000	.0010	.0052	.0127	.0235	.0533	.0925	.1397	.1935
40	.0000	.0009	.0047	.0117	.0218	.0502	.0881	.1341	.1869
41	.0000	.0008	.0042	.0107	.0201	.0472	.0838	.1286	.1803
42	.0000	.0007	.0037	.0097	.0186	.0444	.0796	.1232	.1739
43	.0000	.0006	.0033	.0088	.0171	.0416	.0755	.1179	.1675
44	.0000	.0005	.0029	.0080	.0157	.0389	.0716	.1127	.1613
45	.0000	.0004	.0026	.0072	.0144	.0363	.0677	.1076	.1551
46	.0000	.0004	.0023	.0065	.0131	.0338	.0639	.1026	.1490
47	.0000	.0003	.0020	.0058	.0119	.0314	.0602	.0977	.1431
48	.0000	.0002	.0017	.0052	.0108	.0291	.0566	.0929	.1372
49	.0000	.0002	.0015	.0046	.0098	.0269	.0532	.0882	.1313
50	.0000	.0002	.0013	.0041	.0088	.0248	.0498	.0836	.1256
51	.0000	.0001	.0011	.0036	.0079	.0227	.0465	.0791	.1200
52	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0747	.1144
53	.0000	.0001	.0008	.0027	.0062	.0190	.0403	.0703	.1089
54	.0000	.0001	.0007	.0023	.0055	.0172	.0373	.0661	.1035
55	.0000	.0001	.0006	.0020	.0048	.0156	.0344	.0620	.0982

Size	Minimum Loss Ratio								
	0%	5%	10%	15%	20%	30%	40%	50%	60%
56	.0000	.0000	.0005	.0017	.0042	.0140	.0316	.0579	.0930
57	.0000	.0000	.0004	.0014	.0036	.0125	.0290	.0540	.0879
58	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0502	.0829
59	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0465	.0780
60	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0641
63	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0169	.0364
70	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 1
Effective November 19, 2010

Size	Single Loss Limit*	Maximum Loss Ratio													
		30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6809	.6117	.5504	.4960	.4476	.4047	.3683	.3376	.3119	.2904	.2723	.2570	.2442	.2337
41	\$120	.6780	.6074	.5449	.4895	.4402	.3974	.3613	.3310	.3057	.2844	.2667	.2518	.2395	.2295
42	\$120	.6751	.6032	.5395	.4830	.4331	.3905	.3546	.3247	.2996	.2787	.2613	.2469	.2352	.2257
43	\$120	.6723	.5991	.5342	.4767	.4265	.3839	.3483	.3186	.2938	.2732	.2562	.2424	.2312	.2222
44	\$120	.6696	.5951	.5291	.4706	.4202	.3777	.3422	.3126	.2881	.2679	.2514	.2381	.2275	.2189
45	\$120	.6670	.5913	.5240	.4648	.4142	.3717	.3363	.3069	.2826	.2629	.2469	.2342	.2240	.2159
46	\$120	.6646	.5875	.5190	.4592	.4085	.3659	.3306	.3013	.2774	.2581	.2427	.2304	.2207	.2131
47	\$120	.6622	.5838	.5143	.4540	.4029	.3603	.3250	.2960	.2725	.2537	.2387	.2269	.2177	.2105
48	\$120	.6599	.5802	.5097	.4489	.3976	.3548	.3195	.2908	.2677	.2494	.2349	.2237	.2149	.2082
49	\$120	.6577	.5768	.5054	.4440	.3924	.3495	.3143	.2859	.2632	.2453	.2314	.2206	.2123	.2060
50	\$120	.6556	.5735	.5012	.4393	.3873	.3442	.3092	.2811	.2589	.2415	.2280	.2177	.2099	.2040
	\$250	.6557	.5737	.5005	.4354	.3778	.3270	.2829	.2449	.2127	.1855	.1626	.1434	.1275	.1142
51	\$120	.6535	.5703	.4972	.4347	.3823	.3392	.3043	.2765	.2547	.2378	.2249	.2151	.2077	.2022
	\$250	.6537	.5704	.4959	.4297	.3712	.3198	.2755	.2377	.2056	.1787	.1562	.1376	.1221	.1094
52	\$120	.6516	.5673	.4934	.4303	.3775	.3342	.2995	.2721	.2507	.2343	.2219	.2126	.2057	.2006
	\$250	.6518	.5673	.4915	.4242	.3647	.3129	.2684	.2306	.1988	.1722	.1501	.1319	.1170	.1048
53	\$120	.6498	.5644	.4897	.4259	.3728	.3295	.2949	.2678	.2469	.2310	.2191	.2102	.2038	.1991
	\$250	.6499	.5642	.4872	.4187	.3584	.3061	.2615	.2238	.1922	.1659	.1443	.1265	.1122	.1006
54	\$120	.6481	.5617	.4861	.4216	.3682	.3248	.2905	.2637	.2433	.2279	.2165	.2081	.2021	.1977
	\$250	.6482	.5612	.4829	.4133	.3523	.2996	.2548	.2171	.1857	.1598	.1386	.1214	.1076	.0966
55	\$120	.6464	.5591	.4826	.4175	.3637	.3203	.2861	.2598	.2398	.2249	.2140	.2061	.2005	.1965
	\$250	.6465	.5583	.4788	.4081	.3463	.2932	.2483	.2106	.1795	.1539	.1332	.1166	.1033	.0928
56	\$120	.6449	.5567	.4793	.4135	.3594	.3159	.2820	.2560	.2365	.2221	.2117	.2043	.1990	.1954
	\$250	.6449	.5556	.4748	.4030	.3405	.2870	.2419	.2043	.1734	.1482	.1280	.1119	.0992	.0893
57	\$120	.6435	.5543	.4760	.4096	.3551	.3117	.2779	.2523	.2333	.2195	.2096	.2026	.1977	.1944
	\$250	.6435	.5529	.4709	.3982	.3349	.2810	.2356	.1981	.1675	.1428	.1231	.1075	.0954	.0860
58	\$120	.6422	.5521	.4729	.4058	.3510	.3075	.2740	.2488	.2303	.2170	.2076	.2010	.1965	.1935
	\$250	.6421	.5503	.4672	.3934	.3294	.2750	.2295	.1921	.1618	.1375	.1183	.1034	.0918	.0830
	\$500	.6421	.5504	.4671	.3929	.3276	.2710	.2226	.1816	.1474	.1191	.0958	.0770	.0617	.0495
59	\$120	.6410	.5499	.4699	.4022	.3470	.3035	.2702	.2455	.2275	.2146	.2057	.1996	.1955	.1927
	\$250	.6408	.5479	.4636	.3888	.3241	.2692	.2236	.1863	.1562	.1324	.1138	.0995	.0885	.0802
	\$500	.6408	.5480	.4634	.3880	.3217	.2644	.2156	.1745	.1405	.1125	.0897	.0714	.0567	.0451
60	\$120	.6399	.5479	.4670	.3986	.3431	.2996	.2666	.2422	.2247	.2125	.2040	.1983	.1945	.1921
	\$250	.6396	.5456	.4601	.3844	.3189	.2636	.2178	.1806	.1509	.1276	.1096	.0958	.0854	.0776
	\$500	.6396	.5456	.4599	.3832	.3159	.2580	.2088	.1676	.1337	.1061	.0838	.0660	.0520	.0410
61	\$120	.6389	.5460	.4642	.3951	.3393	.2958	.2631	.2392	.2222	.2104	.2024	.1971	.1937	.1914
	\$250	.6384	.5434	.4568	.3801	.3138	.2581	.2121	.1751	.1458	.1230	.1055	.0923	.0825	.0753
	\$500	.6385	.5434	.4564	.3786	.3103	.2516	.2020	.1609	.1271	.0999	.0781	.0610	.0476	.0372
62	\$120	.6380	.5442	.4615	.3918	.3356	.2922	.2597	.2362	.2198	.2085	.2010	.1961	.1929	.1909
	\$250	.6374	.5414	.4537	.3759	.3089	.2527	.2066	.1697	.1408	.1185	.1016	.0891	.0798	.0731
	\$500	.6374	.5413	.4531	.3740	.3048	.2454	.1955	.1543	.1207	.0939	.0727	.0562	.0434	.0337
63	\$120	.6371	.5425	.4589	.3886	.3321	.2886	.2564	.2334	.2175	.2067	.1997	.1951	.1922	.1904
	\$250	.6365	.5395	.4507	.3719	.3041	.2474	.2013	.1646	.1360	.1143	.0980	.0860	.0774	.0712

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$500	.6365	.5394	.4499	.3697	.2994	.2394	.1891	.1478	.1145	.0882	.0675	.0516	.0395	.0304
	\$120	.6364	.5409	.4565	.3855	.3286	.2852	.2533	.2308	.2154	.2051	.1984	.1942	.1916	.1900
	\$250	.6357	.5377	.4479	.3681	.2995	.2423	.1961	.1596	.1315	.1103	.0946	.0832	.0751	.0694
	\$500	.6356	.5375	.4469	.3654	.2942	.2334	.1828	.1416	.1086	.0826	.0626	.0474	.0359	.0274
65	\$1,000	.6357	.5375	.4469	.3654	.2941	.2332	.1823	.1406	.1071	.0807	.0602	.0444	.0325	.0235
	\$120	.6357	.5394	.4541	.3824	.3253	.2819	.2504	.2283	.2134	.2036	.1973	.1935	.1911	.1897
	\$250	.6349	.5361	.4452	.3643	.2950	.2374	.1910	.1547	.1271	.1064	.0914	.0806	.0731	.0678
	\$500	.6349	.5358	.4440	.3614	.2891	.2277	.1767	.1355	.1028	.0774	.0579	.0434	.0326	.0247
66	\$1,000	.6349	.5358	.4440	.3613	.2890	.2273	.1760	.1343	.1011	.0752	.0552	.0401	.0288	.0206
	\$120	.6350	.5380	.4519	.3796	.3221	.2788	.2475	.2259	.2115	.2022	.1964	.1928	.1907	.1894
	\$250	.6342	.5346	.4426	.3608	.2906	.2326	.1861	.1501	.1229	.1028	.0884	.0783	.0712	.0664
	\$500	.6342	.5342	.4413	.3574	.2842	.2220	.1708	.1296	.0972	.0723	.0535	.0397	.0295	.0223
67	\$1,000	.6342	.5342	.4413	.3574	.2839	.2215	.1699	.1282	.0953	.0698	.0505	.0361	.0255	.0179
	\$120	.6345	.5367	.4498	.3768	.3190	.2757	.2448	.2237	.2098	.2009	.1955	.1922	.1903	.1892
	\$250	.6337	.5332	.4402	.3574	.2864	.2279	.1814	.1456	.1189	.0995	.0857	.0761	.0695	.0652
	\$500	.6336	.5328	.4387	.3537	.2794	.2166	.1650	.1238	.0918	.0675	.0494	.0362	.0267	.0200
68	\$1,000	.6336	.5328	.4387	.3536	.2791	.2159	.1639	.1222	.0897	.0648	.0461	.0324	.0225	.0154
	\$120	.6340	.5355	.4477	.3741	.3161	.2728	.2422	.2216	.2081	.1997	.1946	.1916	.1899	.1889
	\$250	.6332	.5320	.4380	.3541	.2824	.2234	.1769	.1414	.1151	.0963	.0831	.0741	.0680	.0641
	\$500	.6331	.5315	.4363	.3501	.2748	.2112	.1594	.1183	.0867	.0630	.0455	.0330	.0242	.0181
69	\$1,000	.6331	.5315	.4362	.3499	.2744	.2105	.1581	.1165	.0843	.0599	.0420	.0290	.0197	.0133
	\$120	.6335	.5344	.4458	.3716	.3132	.2700	.2398	.2196	.2066	.1987	.1939	.1912	.1896	.1888
	\$250	.6327	.5308	.4359	.3510	.2784	.2191	.1725	.1373	.1115	.0933	.0807	.0723	.0667	.0631
	\$500	.6326	.5303	.4340	.3466	.2703	.2061	.1539	.1130	.0818	.0586	.0419	.0301	.0219	.0163
70	\$1,000	.6326	.5302	.4339	.3464	.2698	.2051	.1525	.1109	.0791	.0553	.0381	.0258	.0172	.0113
	\$120	.6331	.5334	.4440	.3691	.3105	.2674	.2375	.2177	.2053	.1977	.1933	.1908	.1894	.1886
	\$250	.6323	.5298	.4339	.3480	.2747	.2149	.1683	.1333	.1081	.0905	.0785	.0706	.0655	.0623
	\$500	.6322	.5292	.4319	.3433	.2660	.2010	.1486	.1078	.0771	.0546	.0385	.0274	.0198	.0148
71	\$1,000	.6322	.5292	.4318	.3430	.2653	.1999	.1470	.1055	.0741	.0510	.0345	.0229	.0150	.0097
	\$120	.6328	.5324	.4423	.3667	.3078	.2648	.2352	.2159	.2040	.1968	.1927	.1904	.1891	.1885
	\$250	.6320	.5289	.4320	.3451	.2710	.2108	.1641	.1295	.1048	.0878	.0765	.0691	.0644	.0615
	\$500	.6319	.5282	.4299	.3401	.2617	.1961	.1434	.1028	.0725	.0507	.0354	.0249	.0180	.0134
72	\$1,000	.6319	.5282	.4297	.3398	.2610	.1948	.1415	.1002	.0693	.0469	.0311	.0202	.0129	.0082
	\$120	.6325	.5316	.4407	.3646	.3054	.2624	.2332	.2144	.2028	.1960	.1922	.1901	.1889	.1884
	\$250	.6318	.5281	.4303	.3425	.2676	.2070	.1603	.1261	.1019	.0855	.0747	.0678	.0635	.0609
	\$500	.6317	.5274	.4281	.3372	.2578	.1915	.1386	.0981	.0683	.0472	.0326	.0228	.0164	.0123
73	\$1,000	.6316	.5273	.4279	.3368	.2569	.1900	.1365	.0954	.0649	.0432	.0281	.0179	.0112	.0069
	\$120	.6322	.5308	.4393	.3626	.3031	.2603	.2314	.2130	.2018	.1953	.1917	.1898	.1888	.1883
	\$250	.6316	.5274	.4289	.3401	.2644	.2034	.1568	.1229	.0992	.0834	.0731	.0667	.0628	.0604
	\$500	.6315	.5267	.4265	.3346	.2541	.1872	.1341	.0939	.0646	.0440	.0301	.0209	.0150	.0114
74	\$1,000	.6314	.5266	.4263	.3341	.2532	.1856	.1318	.0909	.0609	.0398	.0254	.0159	.0098	.0059
	\$120	.6321	.5304	.4384	.3614	.3018	.2590	.2302	.2121	.2012	.1949	.1915	.1897	.1887	.1882
	\$250	.6315	.5270	.4280	.3386	.2625	.2012	.1546	.1209	.0976	.0821	.0722	.0660	.0623	.0601
	\$500	.6313	.5263	.4255	.3329	.2518	.1845	.1313	.0912	.0622	.0421	.0286	.0198	.0143	.0108
74	\$1,000	.6313	.5262	.4253	.3324	.2508	.1828	.1289	.0881	.0585	.0378	.0238	.0147	.0089	.0053

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 1
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0009	.0046	.0116	.0216	.0499	.0877	.1334	.1860
41	\$120	.0000	.0008	.0041	.0106	.0200	.0470	.0834	.1279	.1795
42	\$120	.0000	.0007	.0037	.0096	.0185	.0441	.0792	.1225	.1730
43	\$120	.0000	.0006	.0033	.0087	.0170	.0413	.0751	.1172	.1667
44	\$120	.0000	.0005	.0029	.0079	.0156	.0386	.0711	.1121	.1606
45	\$120	.0000	.0004	.0026	.0071	.0143	.0360	.0673	.1070	.1548
46	\$120	.0000	.0003	.0023	.0064	.0130	.0336	.0635	.1020	.1492
47	\$120	.0000	.0003	.0020	.0057	.0118	.0312	.0598	.0973	.1440
48	\$120	.0000	.0002	.0017	.0051	.0107	.0289	.0562	.0927	.1389
49	\$120	.0000	.0002	.0015	.0045	.0097	.0267	.0528	.0884	.1340

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
50	\$120	.0000	.0002	.0013	.0040	.0087	.0246	.0495	.0842	.1293
	\$250	.0000	.0002	.0013	.0040	.0088	.0247	.0497	.0835	.1254
51	\$120	.0000	.0001	.0011	.0035	.0078	.0225	.0463	.0802	.1247
	\$250	.0000	.0001	.0011	.0035	.0078	.0227	.0464	.0789	.1197
52	\$120	.0000	.0001	.0009	.0031	.0069	.0206	.0433	.0764	.1203
	\$250	.0000	.0001	.0009	.0031	.0070	.0208	.0433	.0745	.1142
53	\$120	.0000	.0001	.0008	.0027	.0061	.0188	.0404	.0727	.1159
	\$250	.0000	.0001	.0008	.0027	.0062	.0189	.0402	.0702	.1087
54	\$120	.0000	.0001	.0007	.0023	.0054	.0171	.0377	.0691	.1116
	\$250	.0000	.0001	.0007	.0023	.0054	.0172	.0372	.0659	.1033
55	\$120	.0000	.0001	.0005	.0020	.0047	.0154	.0351	.0656	.1075
	\$250	.0000	.0001	.0006	.0020	.0048	.0155	.0343	.0618	.0981
56	\$120	.0000	.0000	.0004	.0017	.0041	.0139	.0327	.0623	.1035
	\$250	.0000	.0000	.0005	.0017	.0041	.0139	.0316	.0578	.0930
57	\$120	.0000	.0000	.0004	.0014	.0035	.0125	.0303	.0590	.0996
	\$250	.0000	.0000	.0004	.0014	.0036	.0125	.0289	.0539	.0882
58	\$120	.0000	.0000	.0003	.0012	.0030	.0112	.0281	.0559	.0958
	\$250	.0000	.0000	.0003	.0012	.0031	.0111	.0263	.0502	.0834
	\$500	.0000	.0000	.0003	.0012	.0031	.0111	.0264	.0501	.0829
59	\$120	.0000	.0000	.0002	.0010	.0026	.0100	.0259	.0529	.0922
	\$250	.0000	.0000	.0002	.0010	.0026	.0098	.0239	.0466	.0788
	\$500	.0000	.0000	.0002	.0010	.0026	.0098	.0240	.0464	.0780
60	\$120	.0000	.0000	.0002	.0008	.0022	.0089	.0239	.0500	.0886
	\$250	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0431	.0744
	\$500	.0000	.0000	.0002	.0008	.0022	.0086	.0216	.0429	.0732
61	\$120	.0000	.0000	.0001	.0006	.0018	.0079	.0220	.0472	.0851
	\$250	.0000	.0000	.0001	.0006	.0018	.0074	.0194	.0398	.0701
	\$500	.0000	.0000	.0001	.0006	.0018	.0075	.0194	.0394	.0686
62	\$120	.0000	.0000	.0001	.0005	.0015	.0070	.0202	.0445	.0818
	\$250	.0000	.0000	.0001	.0005	.0015	.0064	.0174	.0367	.0659
	\$500	.0000	.0000	.0001	.0005	.0015	.0064	.0173	.0361	.0640
63	\$120	.0000	.0000	.0001	.0004	.0012	.0061	.0185	.0419	.0786
	\$250	.0000	.0000	.0001	.0004	.0012	.0055	.0155	.0337	.0619
	\$500	.0000	.0000	.0001	.0004	.0012	.0055	.0154	.0329	.0597
64	\$120	.0000	.0000	.0001	.0003	.0010	.0054	.0169	.0395	.0755
	\$250	.0000	.0000	.0001	.0003	.0010	.0047	.0137	.0309	.0581
	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0554
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0135	.0299	.0554
65	\$120	.0000	.0000	.0000	.0002	.0008	.0047	.0154	.0371	.0724
	\$250	.0000	.0000	.0000	.0002	.0008	.0039	.0121	.0282	.0543
	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0514
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0118	.0270	.0513
66	\$120	.0000	.0000	.0000	.0002	.0006	.0040	.0140	.0349	.0696
	\$250	.0000	.0000	.0000	.0002	.0006	.0032	.0106	.0256	.0508
	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0102	.0243	.0474
67	\$120	.0000	.0000	.0000	.0001	.0005	.0035	.0127	.0328	.0668
	\$250	.0000	.0000	.0000	.0001	.0004	.0027	.0092	.0232	.0474
	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0437
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0026	.0088	.0217	.0436
68	\$120	.0000	.0000	.0000	.0001	.0004	.0030	.0115	.0307	.0641
	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0210	.0441
	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0193	.0401
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0075	.0192	.0399
69	\$120	.0000	.0000	.0000	.0001	.0003	.0025	.0104	.0288	.0616
	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0068	.0189	.0410
	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0170	.0366

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0169	.0364
70	\$120	.0000	.0000	.0000	.0000	.0002	.0021	.0094	.0270	.0591
	\$250	.0000	.0000	.0000	.0000	.0002	.0013	.0058	.0169	.0380
	\$500	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0149	.0333
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0012	.0052	.0148	.0330
71	\$120	.0000	.0000	.0000	.0000	.0002	.0018	.0084	.0253	.0567
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0049	.0150	.0351
	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0129	.0301
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0127	.0298
72	\$120	.0000	.0000	.0000	.0000	.0001	.0015	.0076	.0237	.0546
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0041	.0133	.0325
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0034	.0111	.0272
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0109	.0268
73	\$120	.0000	.0000	.0000	.0000	.0001	.0012	.0068	.0223	.0526
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0119	.0301
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0246
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0093	.0241
74	\$120	.0000	.0000	.0000	.0000	.0001	.0011	.0064	.0214	.0514
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0110	.0286
	\$500	.0000	.0000	.0000	.0000	.0000	.0003	.0023	.0085	.0229
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0083	.0224

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 1
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8883	.8655	.8456	.8278	.8117	.7969	.7831	.7702	.7580	.7465	.7356	.7251	.7151	.7054
2	.8822	.8581	.8372	.8185	.8015	.7859	.7714	.7578	.7450	.7329	.7213	.7103	.6997	.6896
3	.8762	.8510	.8290	.8094	.7916	.7752	.7599	.7456	.7322	.7194	.7073	.6957	.6846	.6740
4	.8704	.8440	.8209	.8004	.7817	.7645	.7485	.7335	.7194	.7060	.6933	.6811	.6695	.6583
5	.8647	.8371	.8130	.7915	.7719	.7539	.7372	.7215	.7067	.6927	.6794	.6667	.6546	.6429
6	.8591	.8303	.8052	.7827	.7623	.7435	.7260	.7096	.6942	.6796	.6657	.6524	.6397	.6276
7	.8537	.8237	.7975	.7741	.7528	.7332	.7149	.6979	.6818	.6665	.6521	.6383	.6251	.6125
8	.8484	.8172	.7900	.7656	.7434	.7230	.7040	.6862	.6695	.6536	.6386	.6243	.6106	.5975
9	.8432	.8108	.7825	.7572	.7341	.7129	.6931	.6747	.6573	.6409	.6253	.6104	.5962	.5827
10	.8382	.8045	.7752	.7489	.7249	.7029	.6824	.6632	.6452	.6282	.6120	.5967	.5820	.5680
11	.8332	.7984	.7679	.7406	.7158	.6930	.6717	.6519	.6332	.6156	.5989	.5831	.5679	.5535
12	.8283	.7923	.7607	.7325	.7068	.6831	.6612	.6406	.6213	.6031	.5859	.5696	.5540	.5391
13	.8234	.7862	.7536	.7244	.6978	.6733	.6506	.6294	.6095	.5908	.5730	.5562	.5402	.5249
14	.8187	.7803	.7466	.7164	.6889	.6636	.6402	.6183	.5978	.5785	.5602	.5429	.5265	.5109
15	.8140	.7744	.7396	.7084	.6800	.6539	.6298	.6072	.5861	.5663	.5475	.5298	.5129	.4970
16	.8094	.7685	.7327	.7005	.6712	.6443	.6195	.5963	.5746	.5542	.5349	.5168	.4995	.4832
17	.8049	.7628	.7258	.6926	.6625	.6348	.6092	.5853	.5631	.5421	.5224	.5039	.4863	.4696
18	.8004	.7571	.7190	.6848	.6538	.6253	.5990	.5745	.5516	.5302	.5101	.4911	.4731	.4561
19	.7960	.7514	.7122	.6770	.6451	.6158	.5888	.5637	.5403	.5184	.4978	.4784	.4601	.4428
20	.7917	.7458	.7055	.6693	.6365	.6064	.5787	.5530	.5290	.5066	.4856	.4659	.4473	.4297
21	.7874	.7402	.6988	.6616	.6279	.5971	.5686	.5423	.5178	.4949	.4735	.4534	.4345	.4167
22	.7831	.7347	.6921	.6540	.6194	.5877	.5586	.5317	.5067	.4833	.4615	.4411	.4219	.4038
23	.7789	.7292	.6855	.6463	.6109	.5785	.5487	.5211	.4956	.4718	.4496	.4289	.4094	.3911
24	.7748	.7238	.6789	.6387	.6024	.5692	.5387	.5106	.4846	.4604	.4378	.4167	.3970	.3784
25	.7707	.7184	.6724	.6312	.5939	.5600	.5288	.5002	.4736	.4490	.4261	.4047	.3847	.3660
26	.7666	.7130	.6659	.6237	.5855	.5508	.5190	.4897	.4627	.4377	.4144	.3928	.3725	.3536
27	.7626	.7077	.6594	.6162	.5771	.5417	.5092	.4794	.4519	.4265	.4029	.3809	.3605	.3413
28	.7586	.7025	.6529	.6087	.5688	.5325	.4994	.4691	.4411	.4153	.3914	.3692	.3485	.3292
29	.7547	.6972	.6466	.6013	.5605	.5235	.4897	.4588	.4304	.4043	.3800	.3575	.3366	.3172
30	.7509	.6921	.6402	.5939	.5522	.5144	.4801	.4486	.4198	.3932	.3687	.3460	.3248	.3052
31	.7471	.6869	.6339	.5865	.5440	.5055	.4705	.4385	.4092	.3823	.3574	.3345	.3132	.2934
32	.7434	.6818	.6276	.5792	.5358	.4965	.4609	.4284	.3986	.3714	.3462	.3230	.3015	.2816
33	.7397	.6768	.6213	.5719	.5276	.4876	.4513	.4183	.3882	.3605	.3351	.3117	.2900	.2699
34	.7360	.6718	.6151	.5647	.5194	.4787	.4418	.4082	.3777	.3497	.3240	.3003	.2785	.2582

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
35	.7325	.6669	.6090	.5575	.5113	.4698	.4323	.3982	.3672	.3389	.3129	.2890	.2670	.2467
36	.7289	.6620	.6028	.5502	.5032	.4609	.4228	.3882	.3568	.3281	.3018	.2778	.2556	.2353
37	.7255	.6571	.5967	.5431	.4951	.4521	.4133	.3782	.3464	.3173	.2908	.2666	.2443	.2239
38	.7221	.6523	.5907	.5360	.4871	.4433	.4039	.3682	.3360	.3066	.2798	.2554	.2331	.2128
39	.7188	.6476	.5847	.5289	.4791	.4345	.3945	.3583	.3256	.2959	.2690	.2445	.2221	.2018
40	.7156	.6430	.5789	.5219	.4712	.4258	.3851	.3485	.3153	.2854	.2582	.2336	.2113	.1911
41	.7124	.6385	.5731	.5150	.4634	.4172	.3759	.3387	.3052	.2749	.2477	.2230	.2008	.1807
42	.7094	.6341	.5674	.5083	.4557	.4087	.3667	.3290	.2951	.2647	.2373	.2126	.1905	.1705
43	.7065	.6298	.5618	.5016	.4480	.4003	.3576	.3194	.2852	.2546	.2271	.2025	.1804	.1607
44	.7037	.6256	.5564	.4950	.4405	.3920	.3487	.3100	.2755	.2446	.2171	.1926	.1707	.1512
45	.7009	.6215	.5510	.4886	.4331	.3837	.3398	.3007	.2659	.2349	.2074	.1829	.1612	.1420
46	.6983	.6175	.5458	.4822	.4257	.3756	.3310	.2915	.2564	.2253	.1978	.1735	.1520	.1331
47	.6958	.6137	.5407	.4759	.4184	.3675	.3224	.2824	.2471	.2159	.1885	.1643	.1431	.1245
48	.6934	.6099	.5356	.4697	.4113	.3595	.3138	.2735	.2379	.2067	.1794	.1554	.1344	.1162
49	.6911	.6063	.5307	.4636	.4042	.3516	.3053	.2646	.2289	.1977	.1704	.1467	.1261	.1082
50	.6888	.6027	.5259	.4576	.3971	.3438	.2970	.2559	.2201	.1888	.1617	.1383	.1180	.1005
51	.6867	.5993	.5211	.4516	.3902	.3361	.2887	.2473	.2114	.1802	.1532	.1301	.1102	.0931
52	.6847	.5959	.5165	.4458	.3833	.3285	.2806	.2389	.2028	.1717	.1450	.1221	.1026	.0861
53	.6827	.5927	.5119	.4400	.3766	.3209	.2725	.2305	.1944	.1634	.1369	.1144	.0954	.0793
54	.6809	.5896	.5074	.4344	.3699	.3135	.2646	.2223	.1861	.1553	.1291	.1070	.0884	.0728
55	.6792	.5866	.5031	.4288	.3633	.3062	.2567	.2142	.1780	.1473	.1214	.0997	.0816	.0666
56	.6775	.5836	.4989	.4233	.3568	.2989	.2490	.2063	.1701	.1396	.1140	.0928	.0752	.0607
57	.6759	.5808	.4947	.4180	.3504	.2918	.2414	.1985	.1623	.1320	.1068	.0861	.0691	.0552
58	.6745	.5782	.4907	.4127	.3442	.2847	.2339	.1908	.1546	.1246	.0999	.0796	.0632	.0499
59	.6731	.5756	.4868	.4076	.3380	.2778	.2265	.1832	.1472	.1174	.0931	.0734	.0576	.0449
60	.6718	.5731	.4831	.4026	.3319	.2710	.2192	.1758	.1399	.1105	.0866	.0675	.0523	.0403
61	.6707	.5708	.4795	.3977	.3260	.2643	.2121	.1686	.1328	.1037	.0804	.0619	.0473	.0359
62	.6696	.5686	.4760	.3929	.3202	.2577	.2051	.1614	.1258	.0972	.0744	.0565	.0426	.0319
63	.6686	.5666	.4726	.3883	.3145	.2513	.1982	.1545	.1191	.0909	.0687	.0514	.0382	.0281
64	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1126	.0848	.0632	.0466	.0341	.0247
65	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0733	.0531	.0379	.0268	.0187
67	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0629	.0441	.0304	.0207	.0139
69	.6645	.5570	.4558	.3638	.2834	.2155	.1601	.1165	.0830	.0581	.0400	.0271	.0180	.0119
70	.6641	.5558	.4535	.3603	.2787	.2100	.1544	.1108	.0778	.0536	.0362	.0240	.0157	.0101
71	.6638	.5548	.4514	.3569	.2741	.2046	.1486	.1053	.0728	.0492	.0326	.0212	.0135	.0085
72	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1001	.0682	.0453	.0294	.0188	.0117	.0072
73	.6633	.5532	.4478	.3509	.2659	.1949	.1384	.0954	.0640	.0418	.0267	.0166	.0102	.0061
74	.6632	.5527	.4468	.3491	.2634	.1920	.1353	.0925	.0614	.0396	.0250	.0154	.0093	.0055

Loss-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 1
Effective November 19, 2010**

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0298	.0633	.1005	.1404	.2255	.3150	.4075	.5022
2	.0000	.0279	.0602	.0965	.1357	.2194	.3077	.3992	.4929
3	.0000	.0261	.0572	.0927	.1311	.2134	.3006	.3910	.4838
4	.0000	.0244	.0545	.0891	.1267	.2076	.2935	.3829	.4747
5	.0000	.0228	.0518	.0856	.1224	.2019	.2867	.3750	.4658
6	.0000	.0213	.0493	.0822	.1182	.1963	.2799	.3672	.4571
7	.0000	.0199	.0470	.0790	.1142	.1909	.2733	.3595	.4485
8	.0000	.0186	.0447	.0759	.1103	.1856	.2668	.3519	.4400
9	.0000	.0174	.0426	.0728	.1065	.1804	.2604	.3445	.4315
10	.0000	.0162	.0405	.0699	.1028	.1753	.2541	.3371	.4232
11	.0000	.0151	.0385	.0671	.0991	.1704	.2479	.3299	.4150
12	.0000	.0141	.0366	.0643	.0956	.1655	.2418	.3227	.4069
13	.0000	.0132	.0348	.0617	.0922	.1606	.2358	.3156	.3988
14	.0000	.0123	.0330	.0591	.0888	.1559	.2298	.3085	.3907
15	.0000	.0114	.0313	.0565	.0855	.1512	.2240	.3016	.3828
16	.0000	.0106	.0296	.0541	.0823	.1466	.2181	.2946	.3749
17	.0000	.0099	.0281	.0517	.0792	.1421	.2124	.2878	.3670
18	.0000	.0091	.0265	.0494	.0761	.1376	.2066	.2809	.3592
19	.0000	.0085	.0251	.0471	.0731	.1332	.2010	.2742	.3514

Retrospective Rating

296-17B-910

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
20	.0000	.0078	.0237	.0449	.0701	.1288	.1954	.2674	.3437
21	.0000	.0072	.0223	.0428	.0672	.1245	.1898	.2607	.3360
22	.0000	.0067	.0210	.0407	.0644	.1203	.1843	.2541	.3283
23	.0000	.0061	.0197	.0387	.0616	.1161	.1788	.2475	.3207
24	.0000	.0056	.0185	.0367	.0589	.1119	.1734	.2409	.3131
25	.0000	.0051	.0173	.0348	.0562	.1078	.1680	.2344	.3056
26	.0000	.0047	.0162	.0329	.0536	.1038	.1626	.2278	.2980
27	.0000	.0043	.0151	.0311	.0510	.0998	.1573	.2214	.2905
28	.0000	.0039	.0141	.0293	.0485	.0958	.1520	.2149	.2831
29	.0000	.0035	.0131	.0276	.0461	.0919	.1468	.2085	.2757
30	.0000	.0032	.0121	.0259	.0437	.0881	.1416	.2022	.2683
31	.0000	.0029	.0112	.0243	.0413	.0843	.1365	.1958	.2609
32	.0000	.0026	.0104	.0228	.0390	.0805	.1314	.1896	.2536
33	.0000	.0023	.0096	.0213	.0368	.0769	.1264	.1833	.2463
34	.0000	.0021	.0088	.0198	.0346	.0732	.1214	.1771	.2390
35	.0000	.0018	.0080	.0184	.0325	.0697	.1164	.1709	.2318
36	.0000	.0016	.0073	.0171	.0305	.0661	.1115	.1648	.2246
37	.0000	.0014	.0067	.0158	.0285	.0627	.1067	.1587	.2175
38	.0000	.0012	.0060	.0146	.0265	.0593	.1019	.1527	.2103
39	.0000	.0011	.0054	.0134	.0247	.0560	.0972	.1467	.2033
40	.0000	.0009	.0049	.0123	.0229	.0528	.0926	.1408	.1963
41	.0000	.0008	.0044	.0112	.0212	.0496	.0881	.1351	.1894
42	.0000	.0007	.0039	.0102	.0195	.0466	.0837	.1294	.1826
43	.0000	.0006	.0035	.0093	.0180	.0437	.0794	.1238	.1760
44	.0000	.0005	.0031	.0084	.0165	.0408	.0752	.1184	.1694
45	.0000	.0004	.0027	.0076	.0151	.0381	.0711	.1130	.1629
46	.0000	.0004	.0024	.0068	.0138	.0355	.0671	.1078	.1566
47	.0000	.0003	.0021	.0061	.0125	.0330	.0633	.1027	.1503
48	.0000	.0003	.0018	.0054	.0114	.0306	.0595	.0976	.1441
49	.0000	.0002	.0016	.0048	.0103	.0282	.0559	.0927	.1380
50	.0000	.0002	.0014	.0043	.0092	.0260	.0523	.0878	.1319
51	.0000	.0001	.0012	.0037	.0083	.0239	.0489	.0831	.1260
52	.0000	.0001	.0010	.0033	.0073	.0219	.0455	.0784	.1201
53	.0000	.0001	.0008	.0028	.0065	.0199	.0423	.0739	.1144
54	.0000	.0001	.0007	.0024	.0057	.0181	.0392	.0694	.1087
55	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0651	.1032
56	.0000	.0000	.0005	.0018	.0044	.0147	.0332	.0608	.0977
57	.0000	.0000	.0004	.0015	.0038	.0131	.0304	.0567	.0923
58	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0871
59	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0451	.0769
61	.0000	.0000	.0002	.0007	.0019	.0079	.0204	.0414	.0721
62	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	.0000	.0000	.0001	.0004	.0013	.0058	.0162	.0346	.0627
64	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 1
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7153	.6425	.5782	.5211	.4701	.4251	.3868	.3547	.3277	.3050	.2860	.2700	.2566	.2455
41	\$120	.7121	.6380	.5724	.5142	.4624	.4174	.3795	.3477	.3211	.2988	.2801	.2645	.2516	.2411
42	\$120	.7091	.6336	.5667	.5074	.4550	.4102	.3725	.3410	.3147	.2928	.2745	.2594	.2471	.2371
43	\$120	.7062	.6293	.5612	.5007	.4480	.4033	.3659	.3346	.3086	.2869	.2691	.2546	.2428	.2334
44	\$120	.7034	.6251	.5557	.4943	.4414	.3968	.3595	.3284	.3026	.2814	.2641	.2501	.2389	.2300
45	\$120	.7007	.6211	.5504	.4882	.4351	.3905	.3533	.3224	.2969	.2761	.2594	.2460	.2353	.2268
46	\$120	.6981	.6171	.5452	.4824	.4291	.3844	.3472	.3165	.2914	.2712	.2550	.2421	.2319	.2238
47	\$120	.6956	.6133	.5402	.4769	.4233	.3785	.3414	.3109	.2862	.2665	.2508	.2384	.2287	.2212
48	\$120	.6931	.6095	.5354	.4715	.4176	.3727	.3356	.3055	.2812	.2620	.2468	.2349	.2257	.2187
49	\$120	.6908	.6059	.5308	.4664	.4122	.3671	.3301	.3003	.2765	.2577	.2430	.2317	.2230	.2164
50	\$120	.6886	.6024	.5265	.4615	.4068	.3616	.3248	.2953	.2719	.2536	.2395	.2287	.2205	.2143
	\$250	.6888	.6026	.5257	.4573	.3968	.3435	.2971	.2573	.2234	.1948	.1708	.1507	.1339	.1200
51	\$120	.6865	.5991	.5223	.4566	.4016	.3563	.3196	.2904	.2675	.2498	.2362	.2259	.2182	.2124
	\$250	.6867	.5992	.5209	.4514	.3899	.3360	.2894	.2496	.2160	.1877	.1641	.1445	.1282	.1149
52	\$120	.6845	.5959	.5182	.4519	.3965	.3511	.3146	.2858	.2634	.2461	.2331	.2233	.2160	.2107
	\$250	.6846	.5959	.5163	.4455	.3831	.3287	.2819	.2422	.2088	.1809	.1577	.1386	.1229	.1101
53	\$120	.6825	.5929	.5143	.4474	.3915	.3461	.3098	.2813	.2594	.2427	.2301	.2208	.2140	.2091
	\$250	.6827	.5926	.5117	.4398	.3765	.3216	.2747	.2351	.2019	.1743	.1515	.1329	.1178	.1056
54	\$120	.6807	.5900	.5106	.4429	.3867	.3412	.3051	.2770	.2555	.2394	.2274	.2186	.2122	.2077
	\$250	.6808	.5895	.5073	.4342	.3700	.3147	.2676	.2281	.1951	.1679	.1456	.1275	.1130	.1014
55	\$120	.6790	.5873	.5069	.4386	.3820	.3365	.3006	.2729	.2519	.2363	.2248	.2165	.2106	.2064
	\$250	.6791	.5865	.5030	.4287	.3638	.3080	.2608	.2212	.1885	.1617	.1399	.1224	.1085	.0975
56	\$120	.6775	.5847	.5034	.4344	.3775	.3319	.2962	.2689	.2484	.2333	.2224	.2146	.2091	.2052
	\$250	.6775	.5836	.4987	.4234	.3577	.3015	.2541	.2146	.1821	.1557	.1345	.1176	.1042	.0938
57	\$120	.6760	.5823	.5000	.4303	.3730	.3274	.2919	.2650	.2451	.2305	.2201	.2128	.2077	.2042
	\$250	.6759	.5808	.4946	.4182	.3518	.2951	.2475	.2081	.1759	.1500	.1293	.1130	.1002	.0904
58	\$120	.6746	.5799	.4967	.4263	.3687	.3230	.2878	.2614	.2419	.2279	.2180	.2112	.2065	.2033
	\$250	.6744	.5781	.4907	.4132	.3461	.2889	.2411	.2018	.1699	.1444	.1243	.1086	.0965	.0872
	\$500	.6745	.5782	.4907	.4127	.3441	.2847	.2338	.1908	.1548	.1251	.1007	.0808	.0648	.0520
59	\$120	.6734	.5777	.4935	.4224	.3645	.3188	.2838	.2578	.2389	.2255	.2161	.2097	.2053	.2025
	\$250	.6731	.5755	.4869	.4084	.3405	.2828	.2348	.1956	.1641	.1391	.1196	.1045	.0930	.0842
	\$500	.6731	.5756	.4868	.4075	.3379	.2777	.2265	.1833	.1475	.1181	.0942	.0749	.0596	.0474
60	\$120	.6722	.5756	.4905	.4187	.3604	.3147	.2800	.2545	.2361	.2232	.2143	.2083	.2043	.2017
	\$250	.6718	.5731	.4833	.4038	.3350	.2769	.2288	.1897	.1585	.1340	.1151	.1006	.0897	.0815
	\$500	.6718	.5731	.4831	.4025	.3319	.2710	.2193	.1761	.1404	.1114	.0880	.0694	.0546	.0431
61	\$120	.6711	.5735	.4876	.4151	.3564	.3107	.2763	.2512	.2334	.2210	.2126	.2071	.2034	.2011
	\$250	.6706	.5708	.4799	.3993	.3297	.2711	.2228	.1839	.1531	.1292	.1108	.0970	.0867	.0791
	\$500	.6707	.5708	.4794	.3976	.3259	.2643	.2122	.1690	.1335	.1049	.0820	.0640	.0500	.0391
62	\$120	.6701	.5717	.4848	.4116	.3526	.3069	.2728	.2481	.2308	.2190	.2111	.2060	.2026	.2005
	\$250	.6696	.5687	.4766	.3949	.3245	.2654	.2170	.1783	.1479	.1245	.1068	.0936	.0839	.0768
	\$500	.6696	.5686	.4759	.3929	.3202	.2578	.2054	.1620	.1268	.0986	.0764	.0590	.0456	.0354
63	\$120	.6693	.5699	.4821	.4082	.3488	.3032	.2694	.2452	.2285	.2172	.2097	.2049	.2019	.2000
	\$250	.6686	.5667	.4734	.3907	.3195	.2599	.2114	.1729	.1429	.1200	.1030	.0904	.0813	.0748
	\$500	.6686	.5666	.4726	.3883	.3145	.2514	.1986	.1553	.1203	.0926	.0709	.0542	.0415	.0319
64	\$120	.6684	.5682	.4795	.4049	.3452	.2996	.2661	.2424	.2262	.2154	.2085	.2040	.2013	.1996
	\$250	.6677	.5649	.4705	.3866	.3146	.2546	.2060	.1676	.1381	.1158	.0994	.0874	.0789	.0729
	\$500	.6677	.5646	.4694	.3839	.3090	.2452	.1920	.1487	.1140	.0868	.0658	.0497	.0377	.0288
	\$1,000	.6677	.5646	.4694	.3839	.3089	.2449	.1915	.1477	.1125	.0848	.0632	.0466	.0341	.0247
65	\$120	.6677	.5666	.4770	.4017	.3417	.2961	.2630	.2398	.2241	.2138	.2073	.2032	.2007	.1993
	\$250	.6669	.5631	.4676	.3827	.3099	.2494	.2007	.1625	.1335	.1118	.0960	.0847	.0768	.0713
	\$500	.6669	.5628	.4664	.3796	.3037	.2391	.1856	.1423	.1080	.0813	.0609	.0456	.0342	.0260
	\$1,000	.6669	.5628	.4664	.3795	.3035	.2387	.1849	.1411	.1062	.0789	.0580	.0421	.0303	.0216
66	\$120	.6670	.5652	.4747	.3987	.3383	.2928	.2600	.2373	.2222	.2124	.2063	.2025	.2003	.1990
	\$250	.6662	.5616	.4649	.3790	.3053	.2443	.1955	.1577	.1291	.1080	.0929	.0822	.0748	.0698
	\$500	.6662	.5612	.4635	.3755	.2985	.2332	.1794	.1361	.1021	.0760	.0562	.0417	.0310	.0234
	\$1,000	.6662	.5612	.4635	.3754	.2983	.2327	.1785	.1347	.1001	.0734	.0531	.0379	.0268	.0188
67	\$120	.6664	.5638	.4724	.3958	.3351	.2896	.2571	.2349	.2203	.2110	.2053	.2019	.1998	.1987
	\$250	.6656	.5601	.4624	.3754	.3009	.2394	.1906	.1530	.1249	.1045	.0900	.0799	.0731	.0685
	\$500	.6655	.5597	.4608	.3715	.2935	.2275	.1733	.1301	.0965	.0709	.0519	.0380	.0281	.0211
	\$1,000	.6655	.5597	.4608	.3714	.2931	.2268	.1722	.1284	.0942	.0680	.0484	.0340	.0236	.0162
68	\$120	.6659	.5625	.4703	.3930	.3320	.2866	.2544	.2327	.2186	.2098	.2045	.2013	.1995	.1985
	\$250	.6651	.5588	.4601	.3720	.2966	.2347	.1858	.1485	.1209	.1011	.0873	.0778	.0715	.0673
	\$500	.6650	.5583	.4583	.3677	.2886	.2219	.1674	.1243	.0911	.0661	.0478	.0347	.0254	.0190
	\$1,000	.6650	.5583	.4582	.3675	.2882	.2211	.1661	.1224	.0885	.0630	.0441	.0304	.0207	.0139
69	\$120	.6655	.5614	.4683	.3903	.3290	.2836	.2519	.2306	.2171	.2087	.2037	.2008	.1992	.1983
	\$250	.6646	.5576	.4578	.3687	.2925	.2301	.1812	.1442	.1171	.0980	.0848	.0759	.0701	.0663

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6645	.5570	.4559	.3641	.2839	.2164	.1617	.1187	.0859	.0616	.0440	.0316	.0230	.0172
	\$1,000	.6645	.5570	.4558	.3638	.2834	.2155	.1601	.1165	.0831	.0581	.0400	.0271	.0181	.0119
70	\$120	.6650	.5603	.4664	.3877	.3261	.2809	.2494	.2287	.2156	.2077	.2030	.2004	.1989	.1981
	\$250	.6642	.5565	.4558	.3655	.2885	.2257	.1768	.1401	.1136	.0950	.0825	.0742	.0688	.0654
	\$500	.6641	.5559	.4536	.3606	.2794	.2112	.1561	.1133	.0810	.0573	.0405	.0288	.0208	.0156
	\$1,000	.6641	.5558	.4535	.3603	.2787	.2100	.1544	.1109	.0779	.0536	.0362	.0241	.0157	.0102
71	\$120	.6647	.5593	.4646	.3852	.3233	.2781	.2471	.2268	.2142	.2067	.2024	.2000	.1987	.1980
	\$250	.6639	.5555	.4538	.3625	.2846	.2214	.1724	.1361	.1101	.0923	.0803	.0726	.0677	.0647
	\$500	.6638	.5548	.4515	.3573	.2749	.2060	.1506	.1079	.0761	.0532	.0371	.0262	.0189	.0141
	\$1,000	.6638	.5548	.4514	.3569	.2741	.2046	.1487	.1053	.0728	.0492	.0326	.0212	.0136	.0086
72	\$120	.6644	.5584	.4629	.3830	.3208	.2757	.2450	.2252	.2130	.2059	.2019	.1997	.1985	.1979
	\$250	.6636	.5547	.4520	.3598	.2811	.2174	.1684	.1324	.1070	.0898	.0785	.0712	.0667	.0640
	\$500	.6635	.5540	.4497	.3542	.2708	.2011	.1456	.1031	.0718	.0495	.0342	.0239	.0172	.0129
	\$1,000	.6635	.5539	.4495	.3538	.2699	.1996	.1434	.1002	.0682	.0453	.0295	.0188	.0118	.0073
73	\$120	.6641	.5576	.4614	.3809	.3184	.2734	.2430	.2237	.2120	.2052	.2014	.1994	.1983	.1978
	\$250	.6634	.5540	.4505	.3572	.2778	.2137	.1647	.1291	.1042	.0876	.0768	.0701	.0659	.0635
	\$500	.6633	.5532	.4480	.3514	.2669	.1966	.1409	.0986	.0678	.0463	.0316	.0220	.0158	.0119
	\$1,000	.6633	.5532	.4478	.3509	.2659	.1950	.1385	.0955	.0640	.0418	.0267	.0167	.0103	.0062
74	\$120	.6640	.5571	.4605	.3796	.3170	.2720	.2419	.2228	.2113	.2048	.2011	.1992	.1982	.1977
	\$250	.6633	.5536	.4495	.3557	.2757	.2114	.1624	.1270	.1025	.0863	.0758	.0694	.0655	.0632
	\$500	.6632	.5528	.4470	.3497	.2645	.1938	.1379	.0958	.0654	.0442	.0301	.0208	.0150	.0114
	\$1,000	.6632	.5527	.4468	.3491	.2634	.1920	.1354	.0925	.0614	.0397	.0250	.0155	.0094	.0056

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 1
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0009	.0048	.0122	.0227	.0524	.0921	.1402	.1954
41	\$120	.0000	.0008	.0043	.0111	.0210	.0493	.0876	.1344	.1885
42	\$120	.0000	.0007	.0039	.0101	.0194	.0463	.0832	.1287	.1818
43	\$120	.0000	.0006	.0035	.0092	.0178	.0434	.0789	.1232	.1751
44	\$120	.0000	.0005	.0031	.0083	.0164	.0406	.0747	.1177	.1687
45	\$120	.0000	.0004	.0027	.0075	.0150	.0379	.0706	.1124	.1626
46	\$120	.0000	.0004	.0024	.0067	.0137	.0353	.0667	.1072	.1568
47	\$120	.0000	.0003	.0021	.0060	.0124	.0327	.0628	.1022	.1512
48	\$120	.0000	.0003	.0018	.0054	.0113	.0303	.0591	.0974	.1459
49	\$120	.0000	.0002	.0016	.0048	.0102	.0280	.0555	.0928	.1408
50	\$120	.0000	.0002	.0013	.0042	.0091	.0258	.0520	.0884	.1358
	\$250	.0000	.0002	.0014	.0042	.0092	.0260	.0522	.0877	.1317
51	\$120	.0000	.0001	.0012	.0037	.0082	.0237	.0486	.0842	.1310
	\$250	.0000	.0001	.0012	.0037	.0082	.0238	.0488	.0829	.1258
52	\$120	.0000	.0001	.0010	.0032	.0073	.0217	.0455	.0802	.1263
	\$250	.0000	.0001	.0010	.0033	.0073	.0218	.0454	.0783	.1199
53	\$120	.0000	.0001	.0008	.0028	.0064	.0197	.0425	.0763	.1217
	\$250	.0000	.0001	.0008	.0028	.0065	.0199	.0422	.0737	.1142
54	\$120	.0000	.0001	.0007	.0024	.0057	.0179	.0396	.0726	.1173
	\$250	.0000	.0001	.0007	.0024	.0057	.0180	.0391	.0693	.1085
55	\$120	.0000	.0001	.0006	.0021	.0050	.0162	.0369	.0689	.1129
	\$250	.0000	.0001	.0006	.0021	.0050	.0163	.0361	.0649	.1031
56	\$120	.0000	.0000	.0005	.0018	.0043	.0146	.0343	.0654	.1087
	\$250	.0000	.0000	.0005	.0018	.0043	.0146	.0331	.0607	.0977
57	\$120	.0000	.0000	.0004	.0015	.0037	.0132	.0318	.0620	.1046
	\$250	.0000	.0000	.0004	.0015	.0038	.0131	.0303	.0566	.0926
58	\$120	.0000	.0000	.0003	.0012	.0032	.0118	.0295	.0587	.1007
	\$250	.0000	.0000	.0003	.0012	.0032	.0116	.0277	.0527	.0876
	\$500	.0000	.0000	.0003	.0012	.0032	.0117	.0277	.0527	.0870

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
59	\$120	.0000	.0000	.0002	.0010	.0027	.0105	.0273	.0555	.0968
	\$250	.0000	.0000	.0002	.0010	.0027	.0103	.0251	.0489	.0828
	\$500	.0000	.0000	.0002	.0010	.0027	.0103	.0252	.0488	.0819
60	\$120	.0000	.0000	.0002	.0008	.0023	.0094	.0251	.0525	.0931
	\$250	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0453	.0781
	\$500	.0000	.0000	.0002	.0008	.0023	.0090	.0227	.0450	.0769
61	\$120	.0000	.0000	.0001	.0007	.0019	.0083	.0231	.0495	.0894
	\$250	.0000	.0000	.0001	.0007	.0019	.0078	.0204	.0418	.0736
	\$500	.0000	.0000	.0002	.0007	.0019	.0078	.0204	.0414	.0720
62	\$120	.0000	.0000	.0001	.0005	.0016	.0073	.0212	.0467	.0859
	\$250	.0000	.0000	.0001	.0005	.0016	.0067	.0183	.0386	.0693
	\$500	.0000	.0000	.0001	.0005	.0016	.0068	.0182	.0379	.0673
63	\$120	.0000	.0000	.0001	.0004	.0013	.0064	.0194	.0440	.0825
	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0163	.0354	.0650
	\$500	.0000	.0000	.0001	.0004	.0013	.0058	.0161	.0346	.0627
64	\$120	.0000	.0000	.0001	.0003	.0011	.0056	.0178	.0415	.0793
	\$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0324	.0610
	\$500	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0142	.0314	.0582
65	\$120	.0000	.0000	.0000	.0002	.0008	.0049	.0162	.0390	.0761
	\$250	.0000	.0000	.0000	.0002	.0008	.0041	.0127	.0296	.0571
	\$500	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0041	.0124	.0284	.0539
66	\$120	.0000	.0000	.0000	.0002	.0007	.0042	.0147	.0366	.0731
	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0111	.0269	.0533
	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0108	.0255	.0498
67	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0134	.0344	.0701
	\$250	.0000	.0000	.0000	.0001	.0005	.0028	.0097	.0244	.0498
	\$500	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0228	.0459
	\$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0092	.0227	.0457
68	\$120	.0000	.0000	.0000	.0001	.0004	.0031	.0121	.0323	.0673
	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0084	.0220	.0463
	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0421
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0022	.0078	.0202	.0419
69	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0109	.0303	.0647
	\$250	.0000	.0000	.0000	.0001	.0002	.0018	.0072	.0198	.0430
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0384
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0178	.0382
70	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0284	.0621
	\$250	.0000	.0000	.0000	.0000	.0002	.0014	.0061	.0177	.0399
	\$500	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0156	.0350
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0054	.0155	.0347
71	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0089	.0266	.0596
	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0051	.0158	.0369
	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0316
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0134	.0313
72	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0080	.0249	.0573
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0043	.0140	.0341
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0116	.0286
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0115	.0281
73	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0072	.0234	.0553
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0125	.0316
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0100	.0258
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0098	.0253
74	\$120	.0000	.0000	.0000	.0000	.0001	.0012	.0067	.0225	.0540
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0031	.0115	.0301

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0241
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0235

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-910, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-920 Hazard Group 2 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 2
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8627	.8442	.8279	.8131	.7995	.7868	.7749	.7637	.7530	.7429	.7332	.7238	.7148	.7062
2	.8572	.8377	.8204	.8047	.7902	.7768	.7642	.7523	.7410	.7302	.7199	.7100	.7005	.6913
3	.8519	.8313	.8129	.7963	.7810	.7668	.7535	.7409	.7290	.7176	.7067	.6963	.6862	.6765
4	.8467	.8249	.8055	.7880	.7719	.7569	.7428	.7296	.7170	.7050	.6935	.6825	.6719	.6617
5	.8415	.8185	.7982	.7797	.7628	.7470	.7322	.7183	.7050	.6924	.6803	.6688	.6577	.6470
6	.8363	.8123	.7909	.7715	.7537	.7372	.7216	.7070	.6931	.6799	.6672	.6551	.6435	.6323
7	.8313	.8061	.7837	.7634	.7448	.7274	.7112	.6958	.6813	.6675	.6542	.6416	.6294	.6177
8	.8263	.7999	.7765	.7553	.7358	.7177	.7007	.6847	.6695	.6551	.6413	.6281	.6154	.6033
9	.8214	.7939	.7695	.7473	.7270	.7081	.6903	.6736	.6578	.6428	.6284	.6147	.6015	.5889
10	.8165	.7879	.7624	.7394	.7182	.6985	.6800	.6626	.6462	.6305	.6156	.6014	.5877	.5746
11	.8117	.7819	.7555	.7315	.7094	.6889	.6697	.6516	.6346	.6183	.6029	.5881	.5740	.5605
12	.8070	.7760	.7485	.7236	.7007	.6794	.6595	.6407	.6230	.6062	.5902	.5750	.5604	.5464
13	.8023	.7702	.7416	.7157	.6920	.6699	.6492	.6298	.6115	.5941	.5776	.5619	.5468	.5325
14	.7976	.7643	.7348	.7079	.6833	.6604	.6390	.6190	.6000	.5821	.5651	.5489	.5334	.5186
15	.7930	.7586	.7279	.7002	.6746	.6510	.6289	.6082	.5886	.5701	.5526	.5359	.5200	.5049
16	.7885	.7528	.7211	.6924	.6660	.6416	.6188	.5974	.5773	.5582	.5402	.5231	.5068	.4913
17	.7839	.7471	.7144	.6847	.6574	.6322	.6087	.5867	.5659	.5464	.5279	.5103	.4937	.4778
18	.7795	.7415	.7076	.6770	.6489	.6229	.5986	.5760	.5547	.5346	.5156	.4977	.4806	.4644
19	.7750	.7358	.7009	.6693	.6403	.6135	.5886	.5653	.5435	.5229	.5035	.4851	.4677	.4511
20	.7706	.7302	.6942	.6617	.6318	.6042	.5786	.5547	.5323	.5112	.4914	.4726	.4549	.4380
21	.7663	.7246	.6876	.6540	.6233	.5949	.5686	.5441	.5212	.4996	.4793	.4602	.4421	.4250
22	.7619	.7191	.6809	.6464	.6148	.5857	.5587	.5336	.5101	.4881	.4674	.4479	.4295	.4121
23	.7576	.7135	.6743	.6388	.6063	.5764	.5488	.5231	.4991	.4766	.4555	.4356	.4170	.3993
24	.7534	.7080	.6677	.6312	.5979	.5672	.5389	.5126	.4881	.4651	.4437	.4235	.4045	.3866
25	.7491	.7025	.6611	.6236	.5894	.5580	.5290	.5021	.4771	.4538	.4319	.4114	.3922	.3740
26	.7449	.6971	.6545	.6160	.5810	.5488	.5192	.4917	.4662	.4424	.4202	.3994	.3799	.3616
27	.7408	.6917	.6479	.6085	.5726	.5397	.5094	.4814	.4554	.4312	.4086	.3875	.3678	.3492
28	.7366	.6862	.6414	.6010	.5642	.5305	.4996	.4710	.4446	.4200	.3971	.3757	.3557	.3369
29	.7326	.6809	.6349	.5935	.5558	.5214	.4898	.4607	.4338	.4088	.3856	.3639	.3437	.3248
30	.7285	.6755	.6284	.5860	.5475	.5123	.4801	.4505	.4231	.3977	.3742	.3522	.3318	.3127
31	.7245	.6702	.6219	.5785	.5392	.5033	.4704	.4403	.4124	.3867	.3628	.3407	.3200	.3007
32	.7205	.6649	.6155	.5711	.5308	.4942	.4607	.4300	.4018	.3757	.3515	.3291	.3082	.2888
33	.7166	.6597	.6091	.5637	.5226	.4852	.4511	.4199	.3912	.3647	.3403	.3176	.2966	.2770
34	.7127	.6545	.6027	.5563	.5143	.4762	.4415	.4097	.3806	.3538	.3290	.3061	.2849	.2652
35	.7089	.6493	.5964	.5489	.5060	.4672	.4319	.3996	.3701	.3429	.3179	.2947	.2733	.2535
36	.7051	.6442	.5900	.5415	.4978	.4582	.4223	.3895	.3595	.3320	.3067	.2833	.2618	.2419
37	.7014	.6391	.5837	.5342	.4896	.4492	.4127	.3794	.3490	.3211	.2955	.2720	.2504	.2304
38	.6977	.6341	.5775	.5269	.4814	.4403	.4031	.3693	.3384	.3103	.2844	.2608	.2391	.2191
39	.6941	.6291	.5713	.5196	.4732	.4314	.3936	.3592	.3280	.2995	.2734	.2497	.2279	.2081
40	.6906	.6242	.5652	.5124	.4651	.4226	.3841	.3493	.3176	.2888	.2626	.2387	.2170	.1972
41	.6872	.6194	.5592	.5054	.4571	.4138	.3747	.3394	.3073	.2783	.2519	.2280	.2063	.1866
42	.6838	.6147	.5532	.4984	.4492	.4051	.3654	.3296	.2972	.2679	.2414	.2175	.1959	.1763
43	.6806	.6101	.5474	.4915	.4414	.3966	.3562	.3199	.2871	.2577	.2311	.2072	.1857	.1663
44	.6775	.6056	.5417	.4847	.4337	.3881	.3471	.3103	.2773	.2476	.2210	.1972	.1758	.1566
45	.6744	.6013	.5361	.4780	.4261	.3797	.3381	.3009	.2676	.2378	.2112	.1874	.1661	.1472
46	.6715	.5970	.5306	.4714	.4186	.3714	.3292	.2916	.2580	.2281	.2015	.1778	.1568	.1381
47	.6687	.5928	.5252	.4649	.4111	.3631	.3204	.2824	.2486	.2186	.1920	.1685	.1477	.1294
48	.6660	.5888	.5199	.4585	.4037	.3550	.3117	.2734	.2394	.2093	.1828	.1594	.1389	.1209
49	.6634	.5848	.5147	.4521	.3964	.3470	.3032	.2644	.2302	.2002	.1737	.1506	.1304	.1127
50	.6608	.5810	.5096	.4459	.3892	.3390	.2947	.2556	.2213	.1912	.1649	.1420	.1221	.1048
51	.6584	.5773	.5045	.4397	.3821	.3312	.2863	.2469	.2124	.1824	.1563	.1336	.1141	.0972
52	.6561	.5736	.4996	.4336	.3751	.3234	.2780	.2383	.2038	.1738	.1479	.1255	.1063	.0899
53	.6539	.5701	.4948	.4276	.3681	.3157	.2698	.2299	.1952	.1653	.1396	.1176	.0989	.0829
54	.6518	.5667	.4901	.4217	.3613	.3081	.2618	.2216	.1869	.1571	.1316	.1100	.0917	.0762

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
55	.6498	.5634	.4855	.4159	.3545	.3006	.2538	.2134	.1786	.1490	.1238	.1026	.0847	.0698
56	.6479	.5602	.4809	.4102	.3478	.2932	.2459	.2053	.1705	.1411	.1163	.0954	.0781	.0637
57	.6461	.5571	.4766	.4047	.3412	.2859	.2382	.1973	.1626	.1334	.1089	.0885	.0717	.0579
58	.6444	.5542	.4723	.3992	.3348	.2787	.2305	.1895	.1548	.1258	.1018	.0819	.0656	.0523
59	.6428	.5513	.4682	.3938	.3284	.2716	.2230	.1818	.1472	.1185	.0948	.0755	.0598	.0471
60	.6413	.5486	.4642	.3886	.3222	.2647	.2156	.1742	.1398	.1114	.0882	.0694	.0543	.0422
61	.6400	.5461	.4603	.3835	.3160	.2578	.2083	.1668	.1325	.1044	.0817	.0635	.0490	.0376
62	.6387	.5437	.4566	.3785	.3100	.2510	.2011	.1596	.1254	.0977	.0755	.0579	.0441	.0334
63	.6376	.5414	.4530	.3737	.3041	.2444	.1941	.1524	.1185	.0912	.0696	.0526	.0395	.0294
64	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0224
66	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0533	.0385	.0275	.0194
67	.6340	.5338	.4403	.3559	.2820	.2192	.1673	.1256	.0928	.0675	.0485	.0344	.0241	.0167
68	.6334	.5322	.4376	.3519	.2768	.2133	.1610	.1194	.0869	.0623	.0439	.0306	.0210	.0142
69	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0812	.0572	.0396	.0270	.0182	.0121
70	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0758	.0525	.0357	.0238	.0157	.0102
71	.6320	.5284	.4303	.3406	.2621	.1962	.1429	.1016	.0705	.0479	.0319	.0208	.0134	.0085
72	.6317	.5275	.4282	.3373	.2577	.1909	.1374	.0962	.0657	.0438	.0286	.0183	.0115	.0071
73	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0401	.0256	.0160	.0098	.0059
74	.6313	.5262	.4254	.3325	.2509	.1829	.1290	.0882	.0585	.0378	.0239	.0147	.0089	.0053

Premium-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 2
Effective November 19, 2010**

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0321	.0674	.1058	.1464	.2317	.3202	.4109	.5031
2	.0000	.0304	.0646	.1023	.1422	.2262	.3137	.4034	.4947
3	.0000	.0288	.0620	.0989	.1382	.2209	.3073	.3959	.4863
4	.0000	.0272	.0595	.0956	.1342	.2157	.3009	.3885	.4780
5	.0000	.0257	.0570	.0924	.1303	.2105	.2945	.3812	.4697
6	.0000	.0243	.0547	.0893	.1264	.2053	.2883	.3739	.4615
7	.0000	.0229	.0525	.0863	.1227	.2003	.2821	.3667	.4534
8	.0000	.0216	.0503	.0834	.1190	.1953	.2759	.3595	.4453
9	.0000	.0204	.0483	.0805	.1154	.1904	.2699	.3525	.4373
10	.0000	.0192	.0462	.0777	.1119	.1855	.2639	.3454	.4294
11	.0000	.0181	.0443	.0749	.1084	.1807	.2579	.3385	.4215
12	.0000	.0171	.0424	.0722	.1050	.1760	.2520	.3315	.4136
13	.0000	.0161	.0406	.0696	.1016	.1713	.2462	.3246	.4057
14	.0000	.0152	.0388	.0670	.0983	.1666	.2403	.3178	.3979
15	.0000	.0143	.0370	.0645	.0950	.1620	.2346	.3109	.3902
16	.0000	.0134	.0353	.0620	.0917	.1575	.2288	.3041	.3824
17	.0000	.0126	.0337	.0595	.0886	.1529	.2231	.2974	.3747
18	.0000	.0118	.0321	.0572	.0854	.1485	.2175	.2906	.3670
19	.0000	.0110	.0305	.0548	.0823	.1440	.2118	.2839	.3593
20	.0000	.0103	.0290	.0525	.0793	.1396	.2062	.2772	.3517
21	.0000	.0096	.0275	.0502	.0763	.1353	.2006	.2706	.3440
22	.0000	.0089	.0261	.0480	.0733	.1309	.1951	.2639	.3364
23	.0000	.0083	.0246	.0458	.0704	.1266	.1895	.2573	.3288
24	.0000	.0077	.0233	.0437	.0675	.1224	.1840	.2507	.3212
25	.0000	.0071	.0220	.0416	.0647	.1181	.1785	.2441	.3136
26	.0000	.0066	.0207	.0396	.0619	.1139	.1731	.2375	.3060
27	.0000	.0061	.0194	.0376	.0591	.1098	.1677	.2309	.2985
28	.0000	.0056	.0182	.0356	.0564	.1056	.1622	.2244	.2910
29	.0000	.0051	.0171	.0337	.0538	.1016	.1569	.2179	.2835
30	.0000	.0047	.0159	.0318	.0512	.0975	.1515	.2114	.2760
31	.0000	.0043	.0149	.0300	.0486	.0935	.1462	.2049	.2685
32	.0000	.0039	.0138	.0282	.0461	.0895	.1409	.1985	.2611
33	.0000	.0035	.0128	.0265	.0436	.0856	.1357	.1921	.2537
34	.0000	.0032	.0118	.0248	.0412	.0817	.1305	.1857	.2463
35	.0000	.0029	.0109	.0232	.0388	.0779	.1253	.1794	.2389

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
36	.0000	.0026	.0100	.0216	.0365	.0741	.1202	.1730	.2315
37	.0000	.0023	.0092	.0201	.0342	.0704	.1151	.1667	.2242
38	.0000	.0020	.0084	.0186	.0320	.0667	.1101	.1605	.2169
39	.0000	.0018	.0076	.0171	.0298	.0631	.1051	.1543	.2096
40	.0000	.0016	.0069	.0158	.0278	.0596	.1002	.1482	.2024
41	.0000	.0014	.0062	.0145	.0258	.0562	.0954	.1422	.1954
42	.0000	.0012	.0056	.0133	.0239	.0528	.0907	.1362	.1884
43	.0000	.0010	.0050	.0121	.0221	.0496	.0861	.1304	.1815
44	.0000	.0009	.0045	.0110	.0203	.0465	.0816	.1247	.1747
45	.0000	.0008	.0040	.0100	.0186	.0434	.0773	.1191	.1680
46	.0000	.0007	.0035	.0090	.0171	.0405	.0730	.1136	.1614
47	.0000	.0006	.0031	.0081	.0156	.0377	.0688	.1082	.1549
48	.0000	.0005	.0027	.0073	.0142	.0350	.0648	.1029	.1485
49	.0000	.0004	.0024	.0065	.0128	.0324	.0608	.0977	.1421
50	.0000	.0003	.0021	.0057	.0115	.0298	.0570	.0926	.1359
51	.0000	.0003	.0018	.0050	.0104	.0274	.0533	.0875	.1297
52	.0000	.0002	.0015	.0044	.0092	.0251	.0496	.0826	.1236
53	.0000	.0002	.0013	.0039	.0082	.0229	.0461	.0778	.1176
54	.0000	.0001	.0011	.0033	.0072	.0208	.0427	.0731	.1117
55	.0000	.0001	.0009	.0029	.0063	.0188	.0394	.0685	.1059
56	.0000	.0001	.0007	.0024	.0055	.0169	.0362	.0639	.1002
57	.0000	.0001	.0006	.0020	.0048	.0151	.0331	.0596	.0947
58	.0000	.0001	.0005	.0017	.0041	.0134	.0302	.0553	.0892
59	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0512	.0838
60	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0472	.0786
61	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0735
62	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0396	.0685
63	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637
64	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
65	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
66	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0112	.0273
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6903	.6237	.5645	.5116	.4641	.4222	.3871	.3577	.3330	.3122	.2946	.2797	.2672	.2569
41	\$120	.6868	.6189	.5585	.5045	.4562	.4148	.3801	.3510	.3266	.3061	.2888	.2744	.2624	.2527
42	\$120	.6835	.6142	.5525	.4975	.4488	.4078	.3734	.3446	.3205	.3002	.2833	.2694	.2581	.2489
43	\$120	.6803	.6096	.5467	.4906	.4420	.4012	.3670	.3384	.3145	.2946	.2782	.2648	.2541	.2454
44	\$120	.6772	.6052	.5410	.4841	.4355	.3948	.3608	.3324	.3087	.2892	.2734	.2606	.2503	.2421
45	\$120	.6742	.6008	.5354	.4780	.4294	.3887	.3547	.3265	.3031	.2842	.2689	.2566	.2468	.2391
46	\$120	.6712	.5965	.5300	.4722	.4235	.3828	.3489	.3208	.2979	.2794	.2646	.2529	.2436	.2363
47	\$120	.6684	.5924	.5248	.4667	.4178	.3770	.3431	.3153	.2928	.2749	.2606	.2494	.2405	.2337
48	\$120	.6657	.5883	.5199	.4614	.4123	.3713	.3375	.3101	.2881	.2706	.2568	.2461	.2378	.2314
49	\$120	.6631	.5844	.5153	.4563	.4068	.3657	.3321	.3051	.2835	.2665	.2533	.2430	.2352	.2292
50	\$120	.6606	.5807	.5108	.4514	.4015	.3603	.3269	.3002	.2791	.2626	.2499	.2402	.2328	.2272
	\$250	.6608	.5809	.5094	.4456	.3889	.3387	.2951	.2576	.2257	.1986	.1758	.1566	.1405	.1271
51	\$120	.6582	.5772	.5065	.4465	.3963	.3551	.3219	.2956	.2749	.2590	.2468	.2375	.2306	.2254

		Maximum Loss Ratio													
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6584	.5772	.5044	.4394	.3818	.3312	.2874	.2501	.2184	.1916	.1692	.1504	.1349	.1220
52	\$120	.6559	.5738	.5024	.4418	.3912	.3501	.3171	.2911	.2709	.2555	.2438	.2351	.2286	.2238
	\$250	.6561	.5735	.4994	.4334	.3748	.3239	.2800	.2428	.2113	.1849	.1628	.1446	.1295	.1173
53	\$120	.6537	.5706	.4984	.4371	.3863	.3451	.3124	.2868	.2671	.2522	.2410	.2328	.2267	.2224
	\$250	.6539	.5700	.4946	.4274	.3681	.3168	.2728	.2356	.2044	.1783	.1567	.1389	.1245	.1128
54	\$120	.6516	.5676	.4945	.4326	.3815	.3404	.3078	.2827	.2635	.2491	.2384	.2307	.2250	.2210
	\$250	.6517	.5666	.4899	.4216	.3616	.3099	.2658	.2287	.1976	.1719	.1508	.1336	.1197	.1086
55	\$120	.6497	.5647	.4907	.4282	.3769	.3357	.3034	.2787	.2600	.2461	.2360	.2287	.2235	.2198
	\$250	.6497	.5633	.4853	.4159	.3553	.3032	.2590	.2219	.1911	.1658	.1452	.1285	.1152	.1047
56	\$120	.6479	.5619	.4870	.4239	.3723	.3312	.2992	.2748	.2567	.2434	.2337	.2269	.2221	.2188
	\$250	.6478	.5601	.4808	.4104	.3491	.2966	.2523	.2153	.1847	.1598	.1398	.1237	.1110	.1010
57	\$120	.6463	.5592	.4835	.4198	.3679	.3268	.2951	.2712	.2535	.2408	.2316	.2253	.2208	.2178
	\$250	.6461	.5570	.4765	.4051	.3432	.2903	.2457	.2088	.1786	.1541	.1346	.1191	.1070	.0976
58	\$120	.6447	.5567	.4800	.4157	.3636	.3225	.2911	.2677	.2505	.2383	.2297	.2238	.2197	.2170
	\$250	.6444	.5541	.4724	.4000	.3373	.2840	.2393	.2025	.1726	.1487	.1297	.1148	.1033	.0944
	\$500	.6444	.5541	.4723	.3991	.3347	.2787	.2305	.1896	.1551	.1265	.1029	.0835	.0677	.0551
59	\$120	.6433	.5543	.4767	.4118	.3593	.3184	.2873	.2643	.2477	.2360	.2279	.2224	.2187	.2162
	\$250	.6428	.5513	.4684	.3951	.3316	.2778	.2331	.1964	.1669	.1434	.1250	.1107	.0998	.0915
	\$500	.6428	.5513	.4681	.3938	.3283	.2716	.2230	.1820	.1477	.1194	.0963	.0775	.0623	.0503
60	\$120	.6420	.5520	.4735	.4080	.3553	.3143	.2836	.2611	.2450	.2339	.2262	.2211	.2178	.2156
	\$250	.6413	.5486	.4646	.3903	.3261	.2719	.2270	.1905	.1613	.1383	.1205	.1069	.0965	.0888
	\$500	.6413	.5486	.4641	.3885	.3221	.2647	.2157	.1746	.1405	.1126	.0899	.0717	.0572	.0458
61	\$120	.6407	.5498	.4704	.4043	.3513	.3104	.2800	.2580	.2425	.2319	.2247	.2200	.2170	.2150
	\$250	.6399	.5461	.4609	.3856	.3207	.2660	.2210	.1847	.1559	.1335	.1163	.1032	.0935	.0863
	\$500	.6400	.5461	.4603	.3834	.3160	.2579	.2086	.1674	.1335	.1060	.0839	.0663	.0524	.0416
62	\$120	.6396	.5477	.4675	.4007	.3474	.3067	.2766	.2551	.2401	.2300	.2233	.2190	.2162	.2145
	\$250	.6387	.5438	.4574	.3811	.3154	.2603	.2152	.1791	.1507	.1289	.1123	.0999	.0907	.0841
	\$500	.6387	.5437	.4565	.3785	.3100	.2512	.2016	.1604	.1267	.0996	.0780	.0611	.0479	.0378
63	\$120	.6385	.5457	.4646	.3972	.3437	.3030	.2733	.2523	.2379	.2283	.2221	.2181	.2156	.2141
	\$250	.6376	.5416	.4541	.3767	.3102	.2547	.2096	.1737	.1457	.1244	.1085	.0967	.0881	.0820
	\$500	.6376	.5414	.4530	.3737	.3042	.2447	.1947	.1535	.1201	.0934	.0725	.0562	.0437	.0342
64	\$120	.6376	.5439	.4619	.3938	.3401	.2995	.2702	.2497	.2358	.2267	.2209	.2173	.2151	.2137
	\$250	.6365	.5396	.4509	.3725	.3052	.2493	.2041	.1684	.1410	.1202	.1049	.0938	.0858	.0802
	\$500	.6365	.5393	.4496	.3690	.2985	.2383	.1880	.1468	.1137	.0875	.0672	.0516	.0398	.0309
	\$1,000	.6365	.5393	.4496	.3690	.2984	.2379	.1872	.1455	.1117	.0849	.0639	.0476	.0352	.0258
65	\$120	.6367	.5421	.4592	.3905	.3365	.2961	.2671	.2472	.2339	.2253	.2199	.2166	.2146	.2134
	\$250	.6356	.5377	.4479	.3684	.3004	.2440	.1988	.1634	.1364	.1163	.1016	.0911	.0837	.0785
	\$500	.6356	.5373	.4463	.3645	.2930	.2321	.1814	.1403	.1075	.0818	.0621	.0472	.0361	.0280
	\$1,000	.6356	.5373	.4463	.3645	.2928	.2315	.1804	.1387	.1052	.0789	.0585	.0429	.0312	.0225
66	\$120	.6360	.5405	.4567	.3874	.3332	.2929	.2643	.2448	.2321	.2240	.2190	.2160	.2142	.2132
	\$250	.6348	.5360	.4451	.3645	.2957	.2389	.1936	.1585	.1320	.1125	.0985	.0886	.0817	.0771
	\$500	.6348	.5354	.4433	.3602	.2877	.2260	.1750	.1339	.1015	.0764	.0574	.0432	.0328	.0253
	\$1,000	.6348	.5354	.4432	.3601	.2873	.2253	.1738	.1321	.0989	.0731	.0534	.0385	.0275	.0195
67	\$120	.6353	.5390	.4543	.3844	.3299	.2897	.2616	.2426	.2304	.2228	.2181	.2154	.2138	.2129
	\$250	.6341	.5344	.4424	.3608	.2912	.2340	.1886	.1538	.1278	.1090	.0956	.0863	.0800	.0758
	\$500	.6340	.5338	.4404	.3561	.2825	.2201	.1688	.1278	.0957	.0712	.0529	.0394	.0297	.0228
	\$1,000	.6340	.5338	.4403	.3559	.2820	.2192	.1674	.1256	.0928	.0676	.0485	.0344	.0241	.0167
68	\$120	.6346	.5376	.4521	.3815	.3267	.2867	.2590	.2406	.2289	.2217	.2174	.2149	.2135	.2128
	\$250	.6335	.5329	.4399	.3572	.2868	.2292	.1838	.1493	.1239	.1057	.0929	.0843	.0785	.0747
	\$500	.6334	.5322	.4376	.3521	.2774	.2143	.1628	.1218	.0902	.0663	.0487	.0360	.0270	.0207
	\$1,000	.6334	.5322	.4376	.3519	.2768	.2133	.1611	.1194	.0869	.0623	.0440	.0306	.0210	.0143
69	\$120	.6341	.5362	.4499	.3787	.3237	.2839	.2565	.2386	.2274	.2207	.2167	.2145	.2133	.2126
	\$250	.6330	.5316	.4375	.3538	.2825	.2245	.1791	.1450	.1201	.1025	.0905	.0824	.0771	.0737
	\$500	.6328	.5309	.4351	.3483	.2725	.2087	.1569	.1160	.0848	.0616	.0448	.0328	.0244	.0187
	\$1,000	.6328	.5308	.4350	.3480	.2718	.2074	.1549	.1133	.0813	.0573	.0397	.0271	.0183	.0121
70	\$120	.6336	.5350	.4478	.3760	.3208	.2811	.2542	.2368	.2261	.2198	.2161	.2141	.2130	.2125
	\$250	.6325	.5304	.4353	.3505	.2784	.2200	.1747	.1409	.1166	.0996	.0882	.0807	.0759	.0728
	\$500	.6324	.5296	.4327	.3447	.2678	.2033	.1511	.1105	.0798	.0572	.0411	.0299	.0222	.0171
	\$1,000	.6324	.5296	.4326	.3443	.2669	.2018	.1489	.1074	.0759	.0525	.0357	.0239	.0158	.0103
71	\$120	.6332	.5339	.4459	.3734	.3180	.2785	.2519	.2351	.2249	.2190	.2156	.2138	.2129	.2124
	\$250	.6322	.5294	.4332	.3473	.2744	.2156	.1702	.1368	.1131	.0969	.0861	.0791	.0748	.0721
	\$500	.6320	.5285	.4305	.3411	.2631	.1979	.1455	.1050	.0748	.0530	.0377	.0272	.0202	.0156
	\$1,000	.6320	.5284	.4303	.3406	.2621	.1962	.1430	.1016	.0706	.0480	.0320	.0209	.0135	.0086
72	\$120	.6328	.5329	.4441	.3710	.3154	.2760	.2499	.2336	.2238	.2182	.2152	.2135	.2127	.2123
	\$250	.6319	.5284	.4313	.3444	.2707	.2115	.1662	.1332	.1100	.0944	.0843	.0778	.0739	.0715
	\$500	.6317	.5276	.4285	.3379	.2588	.1928	.1402	.1000	.0703	.0492	.0346	.0248	.0184	.0143
	\$1,000	.6317	.5275	.4283	.3373	.2577	.1909	.1374	.0963	.0657	.0439	.0286	.0184	.0116	.0072
73	\$120	.6325	.5320	.4424	.3688	.3130	.2738	.2481	.2322	.2229	.2176	.2148	.2133	.2126	.2122
	\$250	.6316	.5277	.4296	.3417	.2673	.2077	.1625	.1298	.1073	.0923	.0827	.0767	.0731	.0710
	\$500	.6315	.5268	.4267	.3350	.2548	.1882	.1353	.0953	.0662	.0458	.0319	.0228	.0170	.0133
	\$1,000	.6315	.5267	.4265	.3343	.2535	.1860	.1323	.0913	.0613	.0402	.0257	.0161	.0099	.0060
74	\$120	.6323	.5315	.4414	.3674	.3115	.2725	.2470	.2314	.2223	.2173	.2146	.2132	.2125	.2122

Retrospective Rating

296-17B-920

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6315	.5272	.4286	.3401	.2651	.2053	.1601	.1277	.1056	.0910	.0817	.0760	.0726	.0707
	\$500	.6314	.5263	.4257	.3332	.2523	.1852	.1323	.0924	.0636	.0437	.0303	.0216	.0161	.0127
	\$1,000	.6313	.5262	.4254	.3325	.2509	.1830	.1291	.0882	.0586	.0379	.0240	.0148	.0090	.0054

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 2
Effective November 19, 2010

Minimum Loss Ratio											
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	50%	50%
40	\$120	.0000	.0016	.0069	.0157	.0276	.0593	.0997	.1475	.2016	
41	\$120	.0000	.0014	.0062	.0144	.0256	.0558	.0949	.1415	.1945	
42	\$120	.0000	.0012	.0056	.0132	.0237	.0525	.0902	.1355	.1875	
43	\$120	.0000	.0010	.0050	.0120	.0219	.0493	.0856	.1297	.1806	
44	\$120	.0000	.0009	.0045	.0109	.0202	.0462	.0812	.1240	.1741	
45	\$120	.0000	.0008	.0040	.0099	.0185	.0432	.0768	.1184	.1680	
46	\$120	.0000	.0006	.0035	.0089	.0169	.0402	.0725	.1130	.1622	
47	\$120	.0000	.0006	.0031	.0080	.0154	.0374	.0684	.1078	.1567	
48	\$120	.0000	.0005	.0027	.0072	.0140	.0347	.0643	.1029	.1514	
49	\$120	.0000	.0004	.0024	.0064	.0127	.0321	.0604	.0983	.1463	
50	\$120	.0000	.0003	.0020	.0057	.0114	.0296	.0567	.0938	.1414	
	\$250	.0000	.0003	.0021	.0057	.0115	.0298	.0569	.0924	.1356	
51	\$120	.0000	.0003	.0018	.0050	.0103	.0272	.0532	.0895	.1365	
	\$250	.0000	.0003	.0018	.0050	.0103	.0274	.0532	.0874	.1294	
52	\$120	.0000	.0002	.0015	.0044	.0091	.0249	.0498	.0854	.1318	
	\$250	.0000	.0002	.0015	.0044	.0092	.0251	.0495	.0824	.1234	
53	\$120	.0000	.0002	.0013	.0038	.0081	.0227	.0466	.0814	.1271	
	\$250	.0000	.0002	.0013	.0038	.0082	.0229	.0460	.0776	.1174	
54	\$120	.0000	.0001	.0011	.0033	.0072	.0206	.0436	.0775	.1226	
	\$250	.0000	.0001	.0011	.0033	.0072	.0207	.0426	.0729	.1116	
55	\$120	.0000	.0001	.0009	.0028	.0063	.0187	.0407	.0737	.1182	
	\$250	.0000	.0001	.0009	.0028	.0063	.0187	.0393	.0683	.1059	
56	\$120	.0000	.0001	.0007	.0024	.0054	.0169	.0379	.0700	.1139	
	\$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0638	.1004	
57	\$120	.0000	.0001	.0006	.0020	.0047	.0153	.0352	.0665	.1098	
	\$250	.0000	.0001	.0006	.0020	.0047	.0151	.0330	.0595	.0951	
58	\$120	.0000	.0001	.0005	.0017	.0040	.0137	.0327	.0630	.1057	
	\$250	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0554	.0900	
	\$500	.0000	.0001	.0005	.0017	.0041	.0134	.0301	.0553	.0891	
59	\$120	.0000	.0000	.0004	.0014	.0034	.0123	.0303	.0597	.1018	
	\$250	.0000	.0000	.0004	.0014	.0034	.0118	.0273	.0514	.0851	
	\$500	.0000	.0000	.0004	.0014	.0035	.0118	.0273	.0511	.0838	
60	\$120	.0000	.0000	.0003	.0011	.0029	.0110	.0280	.0565	.0980	
	\$250	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0476	.0803	
	\$500	.0000	.0000	.0003	.0011	.0029	.0103	.0246	.0471	.0785	
61	\$120	.0000	.0000	.0002	.0009	.0024	.0097	.0258	.0534	.0943	
	\$250	.0000	.0000	.0002	.0009	.0024	.0089	.0221	.0439	.0756	
	\$500	.0000	.0000	.0002	.0009	.0024	.0090	.0221	.0433	.0734	
62	\$120	.0000	.0000	.0002	.0007	.0020	.0086	.0237	.0505	.0907	
	\$250	.0000	.0000	.0002	.0007	.0020	.0077	.0198	.0404	.0711	
	\$500	.0000	.0000	.0002	.0007	.0020	.0077	.0197	.0395	.0685	
63	\$120	.0000	.0000	.0001	.0006	.0016	.0075	.0217	.0476	.0872	
	\$250	.0000	.0000	.0001	.0006	.0016	.0066	.0176	.0371	.0667	
	\$500	.0000	.0000	.0001	.0006	.0016	.0066	.0174	.0360	.0637	

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	50%
64	\$120	.0000	.0000	.0001	.0004	.0013	.0066	.0199	.0449	.0838
	\$250	.0000	.0000	.0001	.0004	.0013	.0055	.0156	.0339	.0625
	\$500	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
	\$1,000	.0000	.0000	.0001	.0004	.0013	.0055	.0153	.0326	.0590
65	\$120	.0000	.0000	.0001	.0003	.0011	.0057	.0181	.0422	.0805
	\$250	.0000	.0000	.0001	.0003	.0010	.0046	.0137	.0309	.0584
	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0046	.0133	.0293	.0545
66	\$120	.0000	.0000	.0000	.0002	.0009	.0050	.0165	.0397	.0774
	\$250	.0000	.0000	.0000	.0002	.0007	.0038	.0120	.0281	.0545
	\$500	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0263	.0502
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0038	.0114	.0262	.0501
67	\$120	.0000	.0000	.0000	.0002	.0007	.0043	.0150	.0373	.0744
	\$250	.0000	.0000	.0000	.0002	.0006	.0031	.0104	.0254	.0508
	\$500	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0234	.0461
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0233	.0459
68	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0136	.0351	.0715
	\$250	.0000	.0000	.0000	.0001	.0004	.0025	.0089	.0229	.0472
	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0421
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0206	.0419
69	\$120	.0000	.0000	.0000	.0001	.0004	.0031	.0122	.0329	.0687
	\$250	.0000	.0000	.0000	.0001	.0003	.0020	.0076	.0205	.0438
	\$500	.0000	.0000	.0000	.0001	.0003	.0018	.0069	.0181	.0383
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0018	.0068	.0180	.0380
70	\$120	.0000	.0000	.0000	.0001	.0003	.0026	.0110	.0308	.0660
	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0064	.0183	.0405
	\$500	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0347
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0156	.0343
71	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0099	.0289	.0634
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0054	.0162	.0373
	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0311
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0133	.0306
72	\$120	.0000	.0000	.0000	.0000	.0002	.0018	.0089	.0271	.0610
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0143	.0344
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0279
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0035	.0113	.0273
73	\$120	.0000	.0000	.0000	.0000	.0001	.0015	.0080	.0254	.0588
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0037	.0126	.0317
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0097	.0250
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0095	.0243
74	\$120	.0000	.0000	.0000	.0000	.0001	.0013	.0075	.0244	.0574
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0032	.0116	.0301
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0232
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 2
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9062	.8868	.8696	.8541	.8398	.8265	.8140	.8022	.7910	.7803	.7701	.7603	.7509	.7418
2	.9005	.8799	.8617	.8452	.8301	.8159	.8027	.7902	.7783	.7670	.7562	.7458	.7358	.7261
3	.8949	.8732	.8539	.8365	.8204	.8055	.7915	.7783	.7657	.7538	.7424	.7314	.7208	.7106
4	.8893	.8664	.8461	.8277	.8108	.7950	.7803	.7663	.7531	.7405	.7285	.7169	.7058	.6951
5	.8839	.8598	.8384	.8190	.8012	.7847	.7691	.7545	.7406	.7273	.7146	.7025	.6908	.6796

Retrospective Rating

296-17B-920

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
6	.8785	.8532	.8308	.8104	.7917	.7743	.7580	.7426	.7281	.7142	.7009	.6882	.6759	.6642
7	.8732	.8467	.8232	.8019	.7823	.7641	.7470	.7309	.7156	.7011	.6872	.6739	.6612	.6489
8	.8680	.8403	.8157	.7934	.7729	.7539	.7360	.7192	.7033	.6881	.6736	.6598	.6465	.6337
9	.8628	.8339	.8083	.7850	.7636	.7438	.7251	.7076	.6910	.6752	.6601	.6457	.6319	.6186
10	.8577	.8276	.8009	.7766	.7544	.7337	.7143	.6960	.6787	.6623	.6467	.6317	.6174	.6036
11	.8526	.8213	.7935	.7683	.7452	.7236	.7035	.6845	.6666	.6495	.6333	.6178	.6029	.5887
12	.8477	.8151	.7863	.7601	.7360	.7136	.6927	.6730	.6544	.6368	.6200	.6040	.5886	.5740
13	.8427	.8090	.7790	.7518	.7268	.7037	.6820	.6616	.6423	.6241	.6067	.5902	.5744	.5593
14	.8378	.8029	.7718	.7436	.7177	.6937	.6713	.6502	.6303	.6114	.5936	.5765	.5603	.5448
15	.8330	.7968	.7646	.7355	.7087	.6838	.6606	.6388	.6183	.5989	.5805	.5629	.5463	.5303
16	.8282	.7908	.7575	.7273	.6996	.6739	.6500	.6275	.6064	.5864	.5674	.5495	.5323	.5160
17	.8235	.7848	.7504	.7192	.6906	.6641	.6394	.6162	.5945	.5739	.5545	.5361	.5186	.5019
18	.8188	.7788	.7433	.7111	.6816	.6543	.6288	.6050	.5826	.5616	.5416	.5228	.5048	.4878
19	.8141	.7729	.7363	.7031	.6726	.6445	.6183	.5938	.5709	.5492	.5288	.5096	.4913	.4739
20	.8095	.7670	.7292	.6950	.6637	.6347	.6078	.5827	.5591	.5370	.5162	.4964	.4778	.4601
21	.8049	.7612	.7222	.6870	.6547	.6249	.5973	.5715	.5474	.5248	.5035	.4834	.4644	.4464
22	.8003	.7553	.7152	.6790	.6458	.6152	.5869	.5605	.5358	.5127	.4909	.4705	.4511	.4329
23	.7958	.7495	.7083	.6710	.6369	.6055	.5765	.5494	.5242	.5006	.4785	.4576	.4380	.4194
24	.7913	.7437	.7013	.6630	.6280	.5958	.5661	.5384	.5127	.4886	.4660	.4448	.4249	.4061
25	.7869	.7380	.6944	.6550	.6191	.5862	.5557	.5275	.5012	.4766	.4537	.4322	.4119	.3929
26	.7825	.7322	.6875	.6471	.6103	.5765	.5454	.5165	.4897	.4647	.4414	.4196	.3991	.3798
27	.7781	.7265	.6806	.6392	.6015	.5669	.5351	.5056	.4783	.4529	.4292	.4071	.3863	.3668
28	.7738	.7208	.6737	.6313	.5926	.5573	.5248	.4948	.4670	.4411	.4171	.3946	.3736	.3539
29	.7695	.7152	.6669	.6234	.5838	.5477	.5145	.4840	.4557	.4294	.4050	.3823	.3610	.3411
30	.7652	.7096	.6601	.6155	.5751	.5382	.5043	.4732	.4444	.4178	.3930	.3700	.3485	.3284
31	.7610	.7040	.6533	.6077	.5663	.5287	.4942	.4624	.4332	.4062	.3811	.3578	.3361	.3159
32	.7569	.6985	.6465	.5999	.5576	.5191	.4840	.4517	.4220	.3946	.3692	.3457	.3238	.3033
33	.7528	.6930	.6398	.5921	.5489	.5097	.4739	.4411	.4109	.3831	.3574	.3336	.3115	.2909
34	.7487	.6875	.6331	.5843	.5402	.5002	.4637	.4304	.3998	.3716	.3456	.3216	.2993	.2786
35	.7447	.6821	.6264	.5766	.5316	.4908	.4537	.4198	.3887	.3602	.3339	.3096	.2871	.2663
36	.7407	.6767	.6198	.5688	.5229	.4813	.4435	.4091	.3776	.3487	.3221	.2976	.2750	.2541
37	.7367	.6713	.6132	.5611	.5142	.4719	.4335	.3985	.3666	.3373	.3104	.2857	.2630	.2421
38	.7329	.6660	.6066	.5534	.5056	.4625	.4234	.3879	.3555	.3259	.2988	.2739	.2511	.2302
39	.7291	.6608	.6001	.5458	.4971	.4531	.4134	.3773	.3445	.3146	.2872	.2622	.2394	.2185
40	.7254	.6557	.5937	.5383	.4886	.4439	.4035	.3669	.3336	.3034	.2758	.2508	.2279	.2071
41	.7218	.6506	.5873	.5308	.4802	.4347	.3936	.3565	.3228	.2923	.2646	.2395	.2167	.1960
42	.7183	.6457	.5811	.5235	.4719	.4256	.3838	.3462	.3121	.2814	.2536	.2284	.2057	.1852
43	.7149	.6409	.5750	.5163	.4637	.4166	.3742	.3360	.3016	.2707	.2428	.2176	.1950	.1747
44	.7116	.6362	.5690	.5091	.4556	.4076	.3646	.3260	.2913	.2601	.2322	.2071	.1846	.1645
45	.7084	.6316	.5631	.5021	.4476	.3988	.3552	.3161	.2811	.2498	.2218	.1968	.1745	.1546
46	.7054	.6271	.5574	.4952	.4397	.3901	.3458	.3063	.2710	.2396	.2117	.1868	.1647	.1451
47	.7024	.6227	.5517	.4883	.4318	.3815	.3366	.2966	.2612	.2296	.2017	.1770	.1552	.1359
48	.6996	.6185	.5461	.4816	.4241	.3729	.3275	.2871	.2514	.2199	.1920	.1675	.1459	.1270
49	.6968	.6143	.5406	.4749	.4164	.3645	.3184	.2777	.2418	.2103	.1825	.1582	.1369	.1184
50	.6942	.6103	.5353	.4683	.4088	.3561	.3095	.2685	.2324	.2008	.1732	.1492	.1282	.1101
51	.6916	.6064	.5300	.4619	.4014	.3479	.3007	.2594	.2232	.1916	.1642	.1404	.1198	.1021
52	.6892	.6026	.5248	.4555	.3940	.3397	.2920	.2503	.2140	.1825	.1553	.1319	.1117	.0944
53	.6869	.5988	.5197	.4492	.3867	.3316	.2834	.2415	.2051	.1737	.1467	.1236	.1038	.0871
54	.6847	.5953	.5148	.4430	.3795	.3237	.2750	.2327	.1963	.1650	.1383	.1156	.0963	.0800
55	.6826	.5918	.5099	.4369	.3724	.3158	.2666	.2241	.1876	.1565	.1301	.1078	.0890	.0733
56	.6806	.5884	.5052	.4309	.3653	.3080	.2583	.2156	.1791	.1482	.1221	.1003	.0820	.0669
57	.6787	.5852	.5006	.4251	.3584	.3004	.2502	.2073	.1708	.1401	.1144	.0930	.0753	.0608
58	.6769	.5821	.4961	.4193	.3516	.2928	.2422	.1990	.1627	.1322	.1069	.0860	.0689	.0550
59	.6752	.5791	.4918	.4137	.3450	.2853	.2342	.1910	.1546	.1245	.0996	.0793	.0628	.0495
60	.6737	.5763	.4876	.4082	.3384	.2780	.2265	.1830	.1468	.1170	.0926	.0729	.0570	.0444
61	.6722	.5736	.4835	.4028	.3320	.2708	.2188	.1752	.1392	.1097	.0858	.0667	.0515	.0395
62	.6709	.5711	.4796	.3976	.3257	.2637	.2113	.1676	.1317	.1026	.0793	.0608	.0463	.0351
3	.6697	.5687	.4758	.3925	.3195	.2567	.2039	.1601	.1244	.0958	.0731	.0553	.0415	.0309
64	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0369	.0271
65	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0828	.0614	.0450	.0327	.0236
66	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0404	.0288	.0204
67	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0709	.0509	.0361	.0253	.0175
68	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0461	.0321	.0220	.0149
69	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0853	.0601	.0416	.0284	.0191	.0127
70	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0796	.0551	.0375	.0250	.0165	.0107
71	.6639	.5551	.4520	.3578	.2753	.2060	.1501	.1067	.0741	.0503	.0335	.0219	.0141	.0089
72	.6635	.5541	.4498	.3544	.2707	.2005	.1443	.1011	.0690	.0460	.0300	.0192	.0120	.0074
73	.6633	.5532	.4480	.3512	.2663	.1954	.1389	.0959	.0644	.0421	.0269	.0168	.0103	.0062
74	.6632	.5528	.4468	.3492	.2636	.1921	.1355	.0926	.0615	.0397	.0251	.0154	.0093	.0055

Loss-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 2
Effective November 19, 2010**

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0338	.0708	.1111	.1538	.2434	.3364	.4316	.5285
2	.0000	.0320	.0679	.1074	.1494	.2376	.3295	.4237	.5196
3	.0000	.0302	.0651	.1039	.1452	.2321	.3227	.4159	.5109
4	.0000	.0286	.0625	.1005	.1410	.2265	.3160	.4081	.5021
5	.0000	.0270	.0599	.0971	.1368	.2211	.3094	.4004	.4934
6	.0000	.0255	.0575	.0938	.1328	.2157	.3028	.3927	.4848
7	.0000	.0241	.0551	.0907	.1289	.2104	.2963	.3852	.4763
8	.0000	.0227	.0529	.0876	.1250	.2052	.2898	.3777	.4678
9	.0000	.0214	.0507	.0846	.1212	.2000	.2835	.3702	.4594
10	.0000	.0202	.0486	.0816	.1175	.1949	.2772	.3628	.4510
11	.0000	.0191	.0465	.0787	.1139	.1898	.2709	.3555	.4427
12	.0000	.0180	.0445	.0759	.1103	.1848	.2647	.3482	.4344
13	.0000	.0169	.0426	.0731	.1067	.1799	.2586	.3410	.4262
14	.0000	.0159	.0407	.0704	.1032	.1750	.2525	.3338	.4180
15	.0000	.0150	.0389	.0677	.0998	.1702	.2464	.3266	.4098
16	.0000	.0141	.0371	.0651	.0964	.1654	.2404	.3195	.4017
17	.0000	.0132	.0354	.0626	.0930	.1607	.2344	.3124	.3936
18	.0000	.0124	.0337	.0600	.0897	.1559	.2284	.3053	.3855
19	.0000	.0116	.0320	.0576	.0865	.1513	.2225	.2982	.3774
20	.0000	.0108	.0304	.0551	.0833	.1467	.2166	.2912	.3694
21	.0000	.0101	.0289	.0528	.0801	.1421	.2107	.2842	.3613
22	.0000	.0094	.0274	.0504	.0770	.1375	.2049	.2772	.3533
23	.0000	.0087	.0259	.0482	.0740	.1330	.1991	.2702	.3453
24	.0000	.0081	.0245	.0459	.0709	.1285	.1933	.2633	.3374
25	.0000	.0075	.0231	.0437	.0680	.1241	.1875	.2564	.3294
26	.0000	.0069	.0217	.0416	.0650	.1197	.1818	.2495	.3215
27	.0000	.0064	.0204	.0395	.0621	.1153	.1761	.2426	.3135
28	.0000	.0059	.0191	.0374	.0593	.1110	.1704	.2357	.3056
29	.0000	.0054	.0179	.0354	.0565	.1067	.1648	.2289	.2977
30	.0000	.0049	.0167	.0334	.0537	.1024	.1592	.2220	.2899
31	.0000	.0045	.0156	.0315	.0510	.0982	.1536	.2153	.2821
32	.0000	.0041	.0145	.0296	.0484	.0941	.1481	.2085	.2742
33	.0000	.0037	.0135	.0278	.0458	.0899	.1426	.2018	.2664
34	.0000	.0033	.0124	.0261	.0432	.0859	.1371	.1951	.2587
35	.0000	.0030	.0115	.0243	.0407	.0818	.1317	.1884	.2509
36	.0000	.0027	.0105	.0227	.0383	.0779	.1263	.1818	.2432
37	.0000	.0024	.0096	.0211	.0359	.0739	.1209	.1751	.2355
38	.0000	.0021	.0088	.0195	.0336	.0701	.1156	.1686	.2278
39	.0000	.0019	.0080	.0180	.0313	.0663	.1104	.1621	.2202
40	.0000	.0017	.0073	.0166	.0292	.0626	.1052	.1557	.2127
41	.0000	.0014	.0066	.0152	.0271	.0590	.1002	.1493	.2052
42	.0000	.0013	.0059	.0139	.0251	.0555	.0953	.1431	.1979
43	.0000	.0011	.0053	.0127	.0232	.0521	.0905	.1370	.1906
44	.0000	.0009	.0047	.0116	.0213	.0488	.0858	.1310	.1835
45	.0000	.0008	.0042	.0105	.0196	.0456	.0812	.1251	.1765
46	.0000	.0007	.0037	.0095	.0179	.0426	.0767	.1193	.1695
47	.0000	.0006	.0033	.0085	.0164	.0396	.0723	.1137	.1627
48	.0000	.0005	.0029	.0076	.0149	.0367	.0681	.1081	.1559
49	.0000	.0004	.0025	.0068	.0135	.0340	.0639	.1026	.1493
50	.0000	.0003	.0022	.0060	.0121	.0314	.0599	.0972	.1427
51	.0000	.0003	.0019	.0053	.0109	.0288	.0560	.0920	.1362
52	.0000	.0002	.0016	.0046	.0097	.0264	.0521	.0868	.1298
53	.0000	.0002	.0013	.0040	.0086	.0241	.0484	.0817	.1235
54	.0000	.0002	.0011	.0035	.0076	.0219	.0448	.0768	.1174

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
55	.0000	.0001	.0009	.0030	.0067	.0197	.0414	.0719	.1113
56	.0000	.0001	.0008	.0025	.0058	.0177	.0380	.0672	.1053
57	.0000	.0001	.0006	.0021	.0050	.0159	.0348	.0626	.0994
58	.0000	.0001	.0005	.0018	.0043	.0141	.0317	.0581	.0937
59	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0537	.0880
60	.0000	.0000	.0003	.0012	.0030	.0109	.0259	.0495	.0826
61	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0455	.0772
62	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0416	.0720
63	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	.0000	.0000	.0001	.0003	.0010	.0048	.0140	.0308	.0572
66	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0440
69	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0189	.0399
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 2
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7251	.6552	.5930	.5374	.4875	.4435	.4066	.3757	.3498	.3279	.3094	.2938	.2807	.2699
41	\$120	.7215	.6501	.5866	.5299	.4792	.4357	.3992	.3687	.3431	.3215	.3034	.2882	.2757	.2655
42	\$120	.7180	.6452	.5804	.5226	.4715	.4283	.3922	.3620	.3366	.3154	.2976	.2830	.2711	.2615
43	\$120	.7146	.6404	.5743	.5154	.4643	.4214	.3855	.3555	.3304	.3094	.2922	.2782	.2669	.2577
44	\$120	.7113	.6357	.5683	.5085	.4575	.4147	.3790	.3491	.3243	.3038	.2871	.2737	.2630	.2543
45	\$120	.7081	.6311	.5624	.5021	.4511	.4083	.3726	.3429	.3184	.2985	.2824	.2696	.2593	.2511
46	\$120	.7051	.6266	.5567	.4960	.4449	.4021	.3664	.3369	.3129	.2935	.2780	.2656	.2559	.2482
47	\$120	.7021	.6223	.5513	.4903	.4389	.3960	.3604	.3312	.3076	.2888	.2738	.2619	.2527	.2455
48	\$120	.6993	.6180	.5461	.4847	.4331	.3900	.3545	.3257	.3026	.2843	.2698	.2585	.2497	.2430
49	\$120	.6965	.6139	.5413	.4793	.4274	.3842	.3489	.3204	.2978	.2800	.2660	.2553	.2470	.2408
50	\$120	.6939	.6100	.5366	.4741	.4218	.3785	.3434	.3154	.2932	.2759	.2625	.2523	.2445	.2387
	\$250	.6941	.6102	.5351	.4681	.4085	.3558	.3100	.2706	.2371	.2086	.1847	.1645	.1476	.1335
51	\$120	.6914	.6063	.5321	.4690	.4163	.3730	.3382	.3105	.2888	.2720	.2592	.2495	.2422	.2368
	\$250	.6916	.6063	.5298	.4616	.4010	.3479	.3019	.2627	.2294	.2013	.1777	.1580	.1417	.1282
52	\$120	.6890	.6027	.5277	.4640	.4110	.3677	.3331	.3058	.2846	.2684	.2561	.2469	.2401	.2351
	\$250	.6891	.6024	.5246	.4552	.3937	.3402	.2942	.2550	.2219	.1942	.1710	.1518	.1361	.1232
53	\$120	.6867	.5994	.5235	.4592	.4058	.3625	.3281	.3013	.2806	.2649	.2532	.2445	.2382	.2336
	\$250	.6868	.5987	.5196	.4489	.3867	.3327	.2866	.2475	.2147	.1873	.1646	.1460	.1308	.1185
54	\$120	.6845	.5962	.5194	.4544	.4008	.3575	.3234	.2969	.2768	.2616	.2504	.2423	.2364	.2322
	\$250	.6846	.5952	.5146	.4428	.3798	.3255	.2792	.2402	.2076	.1806	.1584	.1404	.1258	.1141
55	\$120	.6825	.5931	.5155	.4498	.3959	.3526	.3187	.2927	.2731	.2585	.2479	.2402	.2348	.2309
	\$250	.6825	.5917	.5098	.4369	.3732	.3185	.2720	.2331	.2007	.1741	.1525	.1350	.1210	.1099
56	\$120	.6806	.5902	.5116	.4453	.3911	.3479	.3143	.2887	.2696	.2556	.2455	.2383	.2333	.2298
	\$250	.6805	.5883	.5051	.4311	.3667	.3116	.2650	.2261	.1940	.1679	.1468	.1299	.1166	.1061
57	\$120	.6789	.5874	.5079	.4409	.3864	.3433	.3100	.2849	.2663	.2529	.2433	.2366	.2320	.2288
	\$250	.6786	.5851	.5005	.4256	.3605	.3049	.2581	.2193	.1876	.1619	.1414	.1251	.1124	.1025
58	\$120	.6772	.5848	.5043	.4367	.3819	.3388	.3058	.2812	.2632	.2503	.2413	.2350	.2308	.2279
	\$250	.6769	.5820	.4962	.4202	.3543	.2983	.2514	.2127	.1813	.1562	.1362	.1206	.1085	.0992
	\$500	.6769	.5821	.4961	.4192	.3516	.2927	.2421	.1991	.1630	.1329	.1080	.0877	.0712	.0578
59	\$120	.6757	.5822	.5008	.4326	.3775	.3344	.3017	.2776	.2602	.2479	.2394	.2336	.2297	.2271
	\$250	.6752	.5791	.4920	.4150	.3484	.2919	.2448	.2063	.1753	.1506	.1313	.1163	.1048	.0961
	\$500	.6752	.5791	.4917	.4136	.3449	.2853	.2343	.1912	.1552	.1255	.1011	.0814	.0655	.0528
60	\$120	.6743	.5798	.4974	.4285	.3732	.3302	.2979	.2742	.2574	.2457	.2377	.2323	.2287	.2265
	\$250	.6736	.5763	.4880	.4099	.3425	.2856	.2384	.2001	.1694	.1453	.1266	.1122	.1014	.0932
	\$500	.6737	.5763	.4875	.4081	.3383	.2780	.2266	.1834	.1476	.1183	.0945	.0753	.0601	.0481
61	\$120	.6730	.5775	.4942	.4246	.3690	.3261	.2941	.2710	.2547	.2436	.2361	.2311	.2279	.2259
	\$250	.6722	.5737	.4842	.4050	.3368	.2794	.2321	.1940	.1638	.1402	.1221	.1084	.0982	.0907

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6722	.5736	.4835	.4028	.3319	.2709	.2191	.1759	.1403	.1113	.0881	.0696	.0551	.0437
62	\$120	.6718	.5753	.4910	.4209	.3649	.3221	.2905	.2679	.2522	.2416	.2346	.2300	.2272	.2253
	\$250	.6709	.5712	.4805	.4003	.3313	.2734	.2261	.1881	.1583	.1354	.1179	.1049	.0953	.0883
	\$500	.6709	.5711	.4796	.3976	.3257	.2639	.2117	.1685	.1331	.1046	.0820	.0642	.0503	.0397
63	\$120	.6707	.5732	.4880	.4172	.3610	.3183	.2871	.2650	.2499	.2398	.2333	.2291	.2265	.2249
	\$250	.6697	.5689	.4770	.3957	.3259	.2676	.2201	.1824	.1531	.1307	.1139	.1016	.0926	.0862
	\$500	.6697	.5687	.4758	.3925	.3195	.2570	.2045	.1612	.1261	.0981	.0761	.0590	.0459	.0359
64	\$120	.6697	.5713	.4852	.4137	.3572	.3146	.2838	.2623	.2477	.2382	.2321	.2283	.2259	.2245
	\$250	.6686	.5668	.4737	.3913	.3206	.2619	.2144	.1769	.1481	.1263	.1102	.0985	.0901	.0842
	\$500	.6686	.5664	.4722	.3876	.3136	.2503	.1975	.1542	.1194	.0919	.0706	.0542	.0418	.0325
	\$1,000	.6686	.5665	.4722	.3876	.3134	.2499	.1966	.1528	.1174	.0892	.0671	.0500	.0370	.0271
65	\$120	.6688	.5695	.4824	.4102	.3535	.3110	.2806	.2596	.2457	.2367	.2310	.2275	.2254	.2242
	\$250	.6677	.5648	.4705	.3870	.3155	.2564	.2088	.1716	.1433	.1221	.1067	.0957	.0879	.0825
	\$500	.6676	.5644	.4688	.3829	.3078	.2438	.1906	.1473	.1129	.0859	.0653	.0496	.0379	.0294
	\$1,000	.6676	.5644	.4688	.3829	.3075	.2432	.1895	.1457	.1105	.0829	.0614	.0451	.0328	.0236
66	\$120	.6680	.5678	.4798	.4069	.3500	.3076	.2776	.2572	.2438	.2353	.2300	.2268	.2250	.2239
	\$250	.6668	.5630	.4675	.3829	.3106	.2510	.2034	.1665	.1387	.1182	.1035	.0931	.0859	.0810
	\$500	.6668	.5624	.4656	.3784	.3022	.2374	.1839	.1407	.1066	.0802	.0603	.0454	.0344	.0265
	\$1,000	.6668	.5624	.4656	.3783	.3018	.2367	.1826	.1387	.1039	.0768	.0560	.0405	.0289	.0204
67	\$120	.6673	.5662	.4773	.4038	.3465	.3043	.2747	.2549	.2420	.2340	.2291	.2263	.2246	.2237
	\$250	.6661	.5613	.4647	.3790	.3058	.2458	.1981	.1615	.1343	.1145	.1004	.0907	.0840	.0796
	\$500	.6660	.5607	.4626	.3740	.2967	.2312	.1773	.1342	.1005	.0748	.0556	.0414	.0312	.0240
	\$1,000	.6660	.5607	.4625	.3738	.2962	.2303	.1758	.1319	.0975	.0710	.0510	.0361	.0253	.0176
68	\$120	.6666	.5647	.4749	.4007	.3432	.3012	.2720	.2527	.2404	.2328	.2284	.2258	.2243	.2235
	\$250	.6655	.5598	.4621	.3752	.3012	.2407	.1931	.1568	.1301	.1110	.0976	.0885	.0824	.0784
	\$500	.6653	.5591	.4597	.3699	.2914	.2252	.1710	.1280	.0947	.0696	.0512	.0378	.0283	.0217
	\$1,000	.6653	.5591	.4596	.3696	.2908	.2240	.1692	.1254	.0913	.0654	.0462	.0322	.0221	.0150
69	\$120	.6661	.5633	.4726	.3978	.3400	.2982	.2694	.2507	.2389	.2318	.2277	.2253	.2240	.2233
	\$250	.6649	.5584	.4596	.3716	.2968	.2358	.1882	.1523	.1262	.1077	.0950	.0865	.0810	.0774
	\$500	.6648	.5576	.4570	.3659	.2863	.2192	.1648	.1219	.0891	.0647	.0470	.0344	.0257	.0197
	\$1,000	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1190	.0854	.0601	.0417	.0285	.0192	.0128
70	\$120	.6655	.5620	.4704	.3950	.3370	.2953	.2670	.2488	.2375	.2309	.2270	.2249	.2238	.2232
	\$250	.6644	.5572	.4572	.3682	.2925	.2311	.1835	.1480	.1224	.1047	.0927	.0848	.0797	.0765
	\$500	.6643	.5563	.4545	.3620	.2813	.2135	.1588	.1161	.0838	.0601	.0432	.0314	.0233	.0179
	\$1,000	.6643	.5563	.4544	.3616	.2804	.2120	.1564	.1128	.0797	.0552	.0375	.0251	.0166	.0108
71	\$120	.6651	.5608	.4683	.3922	.3340	.2925	.2647	.2470	.2362	.2300	.2265	.2246	.2236	.2231
	\$250	.6640	.5560	.4550	.3648	.2882	.2264	.1788	.1437	.1188	.1018	.0904	.0831	.0785	.0757
	\$500	.6639	.5551	.4522	.3583	.2764	.2078	.1528	.1103	.0786	.0556	.0395	.0285	.0212	.0164
	\$1,000	.6639	.5551	.4520	.3578	.2753	.2061	.1502	.1067	.0741	.0504	.0336	.0220	.0142	.0090
72	\$120	.6647	.5597	.4665	.3897	.3313	.2900	.2625	.2454	.2351	.2293	.2260	.2243	.2234	.2230
	\$250	.6637	.5551	.4530	.3618	.2843	.2221	.1746	.1399	.1156	.0992	.0885	.0818	.0776	.0751
	\$500	.6636	.5542	.4501	.3550	.2719	.2026	.1473	.1050	.0738	.0517	.0364	.0261	.0194	.0151
	\$1,000	.6635	.5541	.4498	.3544	.2707	.2006	.1444	.1011	.0691	.0461	.0301	.0193	.0121	.0075
73	\$120	.6644	.5588	.4647	.3874	.3288	.2876	.2606	.2439	.2341	.2286	.2256	.2241	.2233	.2229
	\$250	.6635	.5543	.4513	.3590	.2808	.2181	.1707	.1364	.1127	.0969	.0868	.0806	.0768	.0745
	\$500	.6633	.5533	.4482	.3519	.2677	.1977	.1422	.1001	.0695	.0481	.0335	.0240	.0178	.0140
	\$1,000	.6633	.5532	.4480	.3512	.2663	.1954	.1390	.0959	.0644	.0422	.0270	.0169	.0104	.0063
74	\$120	.6642	.5583	.4637	.3860	.3272	.2862	.2595	.2431	.2335	.2282	.2254	.2240	.2232	.2229
	\$250	.6634	.5538	.4502	.3573	.2785	.2157	.1682	.1342	.1109	.0956	.0858	.0799	.0763	.0742
	\$500	.6632	.5528	.4471	.3500	.2651	.1946	.1389	.0971	.0669	.0459	.0318	.0227	.0169	.0134
	\$1,000	.6632	.5528	.4468	.3492	.2636	.1922	.1356	.0927	.0616	.0398	.0252	.0156	.0095	.0057

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 2
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0016	.0072	.0165	.0290	.0623	.1047	.1549	.2117
41	\$120	.0000	.0014	.0065	.0151	.0269	.0587	.0997	.1486	.2043
42	\$120	.0000	.0012	.0058	.0138	.0249	.0552	.0948	.1424	.1969
43	\$120	.0000	.0011	.0052	.0126	.0230	.0518	.0900	.1363	.1897
44	\$120	.0000	.0009	.0047	.0115	.0212	.0485	.0853	.1303	.1829
45	\$120	.0000	.0008	.0042	.0104	.0194	.0453	.0807	.1244	.1765

Retrospective Rating

296-17B-920

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	\$120	.0000	.0007	.0037	.0094	.0178	.0423	.0762	.1187	.1704
47	\$120	.0000	.0006	.0032	.0084	.0162	.0393	.0718	.1133	.1646
48	\$120	.0000	.0005	.0028	.0076	.0147	.0365	.0676	.1081	.1591
49	\$120	.0000	.0004	.0025	.0067	.0133	.0337	.0635	.1032	.1537
50	\$120	.0000	.0003	.0021	.0060	.0120	.0311	.0596	.0985	.1485
	\$250	.0000	.0003	.0022	.0060	.0121	.0313	.0598	.0970	.1425
51	\$120	.0000	.0003	.0018	.0053	.0108	.0286	.0558	.0940	.1434
	\$250	.0000	.0003	.0019	.0053	.0108	.0288	.0558	.0918	.1360
52	\$120	.0000	.0002	.0016	.0046	.0096	.0262	.0523	.0897	.1384
	\$250	.0000	.0002	.0016	.0046	.0097	.0263	.0520	.0866	.1296
53	\$120	.0000	.0002	.0013	.0040	.0085	.0239	.0490	.0855	.1335
	\$250	.0000	.0002	.0013	.0040	.0086	.0240	.0483	.0815	.1233
54	\$120	.0000	.0001	.0011	.0035	.0075	.0217	.0458	.0814	.1288
	\$250	.0000	.0001	.0011	.0035	.0076	.0218	.0447	.0766	.1172
55	\$120	.0000	.0001	.0009	.0030	.0066	.0197	.0427	.0774	.1242
	\$250	.0000	.0001	.0009	.0030	.0066	.0197	.0413	.0717	.1112
56	\$120	.0000	.0001	.0008	.0025	.0057	.0178	.0398	.0736	.1197
	\$250	.0000	.0001	.0008	.0025	.0058	.0177	.0379	.0670	.1055
57	\$120	.0000	.0001	.0006	.0021	.0049	.0160	.0370	.0698	.1153
	\$250	.0000	.0001	.0006	.0021	.0050	.0158	.0347	.0625	.0999
58	\$120	.0000	.0001	.0005	.0018	.0042	.0144	.0343	.0662	.1111
	\$250	.0000	.0001	.0005	.0018	.0043	.0140	.0316	.0581	.0946
	\$500	.0000	.0001	.0005	.0018	.0043	.0141	.0317	.0581	.0936
59	\$120	.0000	.0000	.0004	.0015	.0036	.0129	.0318	.0627	.1069
	\$250	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0540	.0893
	\$500	.0000	.0000	.0004	.0015	.0036	.0124	.0287	.0537	.0880
60	\$120	.0000	.0000	.0003	.0012	.0030	.0115	.0294	.0594	.1029
	\$250	.0000	.0000	.0003	.0012	.0030	.0108	.0259	.0500	.0843
	\$500	.0000	.0000	.0003	.0012	.0030	.0109	.0259	.0495	.0825
61	\$120	.0000	.0000	.0002	.0010	.0025	.0102	.0271	.0561	.0990
	\$250	.0000	.0000	.0002	.0010	.0025	.0094	.0233	.0461	.0794
	\$500	.0000	.0000	.0002	.0010	.0025	.0094	.0232	.0454	.0771
62	\$120	.0000	.0000	.0002	.0008	.0021	.0090	.0249	.0530	.0952
	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0208	.0425	.0747
	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0207	.0415	.0719
63	\$120	.0000	.0000	.0001	.0006	.0017	.0079	.0228	.0500	.0916
	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0185	.0390	.0701
	\$500	.0000	.0000	.0001	.0006	.0017	.0069	.0183	.0378	.0669
64	\$120	.0000	.0000	.0001	.0005	.0014	.0069	.0209	.0471	.0880
	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0357	.0656
	\$500	.0000	.0000	.0001	.0004	.0013	.0058	.0160	.0342	.0620
	\$1,000	.0000	.0000	.0001	.0005	.0013	.0058	.0160	.0342	.0620
65	\$120	.0000	.0000	.0001	.0003	.0011	.0060	.0190	.0444	.0846
	\$250	.0000	.0000	.0001	.0003	.0010	.0049	.0144	.0325	.0614
	\$500	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0573
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0048	.0139	.0308	.0572
66	\$120	.0000	.0000	.0000	.0003	.0009	.0052	.0173	.0417	.0813
	\$250	.0000	.0000	.0000	.0002	.0008	.0040	.0126	.0295	.0573
	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0527
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0040	.0120	.0276	.0526
67	\$120	.0000	.0000	.0000	.0002	.0007	.0045	.0157	.0392	.0781
	\$250	.0000	.0000	.0000	.0002	.0006	.0033	.0109	.0267	.0533
	\$500	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0484
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0032	.0103	.0245	.0482
68	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0143	.0368	.0751
	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0094	.0240	.0496
	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0087	.0217	.0442

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0216	.0440
69	\$120	.0000	.0000	.0000	.0001	.0004	.0032	.0129	.0346	.0721
	\$250	.0000	.0000	.0000	.0001	.0003	.0021	.0080	.0215	.0460
	\$500	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0190	.0402
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0019	.0072	.0189	.0399
70	\$120	.0000	.0000	.0000	.0001	.0003	.0027	.0116	.0324	.0693
	\$250	.0000	.0000	.0000	.0000	.0002	.0016	.0068	.0192	.0425
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0165	.0364
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0164	.0360
71	\$120	.0000	.0000	.0000	.0000	.0002	.0023	.0104	.0303	.0666
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0056	.0170	.0392
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0327
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0139	.0322
72	\$120	.0000	.0000	.0000	.0000	.0002	.0019	.0093	.0284	.0641
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0047	.0150	.0361
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0121	.0293
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0037	.0118	.0287
73	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0084	.0267	.0618
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0038	.0133	.0333
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0102	.0263
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0099	.0256
74	\$120	.0000	.0000	.0000	.0000	.0001	.0014	.0078	.0257	.0603
	\$250	.0000	.0000	.0000	.0000	.0000	.0005	.0034	.0122	.0316
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0091	.0244
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0088	.0236

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-920, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-930 Hazard Group 3 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 3
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8658	.8480	.8322	.8180	.8049	.7926	.7811	.7703	.7599	.7501	.7406	.7316	.7228	.7144
2	.8604	.8416	.8249	.8098	.7958	.7828	.7706	.7591	.7481	.7376	.7276	.7180	.7088	.6998
3	.8552	.8353	.8177	.8016	.7869	.7731	.7602	.7480	.7364	.7253	.7147	.7046	.6948	.6854
4	.8501	.8290	.8104	.7935	.7779	.7633	.7497	.7368	.7246	.7129	.7018	.6911	.6808	.6709
5	.8450	.8228	.8032	.7854	.7689	.7536	.7393	.7257	.7129	.7006	.6889	.6777	.6669	.6566
6	.8399	.8167	.7961	.7773	.7600	.7440	.7289	.7147	.7012	.6884	.6761	.6644	.6531	.6423
7	.8350	.8106	.7890	.7693	.7512	.7344	.7186	.7037	.6896	.6762	.6634	.6511	.6394	.6281
8	.8301	.8046	.7819	.7614	.7424	.7248	.7083	.6928	.6781	.6641	.6507	.6380	.6257	.6140
9	.8252	.7986	.7749	.7535	.7337	.7153	.6981	.6819	.6666	.6521	.6382	.6249	.6122	.6000
10	.8204	.7927	.7680	.7456	.7250	.7059	.6880	.6711	.6552	.6401	.6257	.6119	.5988	.5861
11	.8157	.7868	.7611	.7378	.7164	.6965	.6779	.6604	.6439	.6282	.6133	.5990	.5854	.5724
12	.8110	.7809	.7542	.7300	.7078	.6871	.6678	.6497	.6326	.6164	.6009	.5862	.5722	.5588
13	.8063	.7751	.7474	.7223	.6992	.6778	.6578	.6391	.6214	.6046	.5887	.5735	.5590	.5452
14	.8017	.7694	.7406	.7146	.6907	.6685	.6478	.6284	.6102	.5929	.5765	.5609	.5460	.5318
15	.7971	.7636	.7339	.7069	.6822	.6593	.6379	.6179	.5990	.5812	.5643	.5483	.5330	.5184
16	.7926	.7579	.7271	.6993	.6737	.6500	.6280	.6073	.5879	.5696	.5523	.5358	.5201	.5052
17	.7881	.7523	.7205	.6916	.6652	.6408	.6181	.5969	.5769	.5581	.5403	.5234	.5074	.4921
18	.7836	.7466	.7138	.6840	.6568	.6317	.6083	.5864	.5659	.5466	.5284	.5111	.4947	.4791
19	.7791	.7410	.7071	.6765	.6484	.6225	.5985	.5760	.5550	.5352	.5165	.4988	.4821	.4662
20	.7748	.7354	.7005	.6689	.6400	.6134	.5887	.5657	.5441	.5238	.5047	.4867	.4696	.4534
21	.7704	.7299	.6939	.6614	.6317	.6043	.5789	.5553	.5332	.5125	.4930	.4746	.4572	.4406
22	.7660	.7243	.6873	.6538	.6233	.5952	.5692	.5450	.5224	.5012	.4813	.4625	.4448	.4280
23	.7617	.7188	.6807	.6463	.6150	.5862	.5595	.5347	.5116	.4900	.4697	.4506	.4325	.4155
24	.7575	.7134	.6742	.6389	.6067	.5771	.5498	.5245	.5009	.4788	.4581	.4386	.4203	.4030
25	.7532	.7079	.6676	.6314	.5984	.5681	.5401	.5143	.4902	.4677	.4466	.4268	.4081	.3905

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
26	.7490	.7024	.6611	.6239	.5901	.5591	.5305	.5040	.4795	.4565	.4351	.4150	.3960	.3782
27	.7448	.6970	.6546	.6165	.5818	.5501	.5209	.4939	.4688	.4455	.4236	.4032	.3840	.3659
28	.7407	.6916	.6481	.6090	.5735	.5411	.5112	.4837	.4581	.4344	.4122	.3914	.3720	.3536
29	.7366	.6863	.6417	.6016	.5653	.5321	.5016	.4735	.4475	.4234	.4008	.3798	.3600	.3414
30	.7325	.6809	.6352	.5942	.5570	.5231	.4920	.4634	.4369	.4123	.3895	.3681	.3481	.3293
31	.7284	.6756	.6288	.5868	.5488	.5142	.4825	.4533	.4264	.4014	.3781	.3565	.3362	.3171
32	.7244	.6703	.6224	.5794	.5406	.5052	.4729	.4432	.4158	.3904	.3668	.3448	.3243	.3050
33	.7205	.6651	.6160	.5721	.5324	.4963	.4633	.4331	.4052	.3794	.3555	.3332	.3124	.2929
34	.7166	.6599	.6097	.5647	.5241	.4873	.4537	.4229	.3946	.3684	.3441	.3215	.3005	.2808
35	.7127	.6547	.6033	.5574	.5159	.4784	.4442	.4128	.3840	.3574	.3328	.3099	.2886	.2688
36	.7088	.6495	.5970	.5500	.5077	.4694	.4345	.4026	.3733	.3463	.3214	.2982	.2767	.2568
37	.7050	.6444	.5907	.5427	.4995	.4604	.4249	.3925	.3627	.3353	.3100	.2866	.2649	.2449
38	.7013	.6393	.5844	.5354	.4913	.4514	.4153	.3822	.3520	.3242	.2986	.2750	.2532	.2332
39	.6976	.6343	.5782	.5281	.4831	.4425	.4056	.3720	.3413	.3131	.2872	.2635	.2417	.2216
40	.6941	.6294	.5720	.5209	.4750	.4336	.3960	.3619	.3307	.3021	.2760	.2521	.2303	.2103
41	.6905	.6245	.5659	.5137	.4669	.4247	.3865	.3517	.3201	.2912	.2650	.2410	.2191	.1992
42	.6871	.6197	.5599	.5066	.4589	.4159	.3770	.3417	.3096	.2805	.2541	.2301	.2082	.1884
43	.6838	.6151	.5540	.4997	.4509	.4071	.3675	.3317	.2993	.2699	.2434	.2193	.1976	.1779
44	.6806	.6105	.5482	.4927	.4431	.3984	.3582	.3219	.2891	.2595	.2329	.2089	.1872	.1677
45	.6775	.6060	.5425	.4859	.4353	.3898	.3489	.3121	.2790	.2493	.2226	.1986	.1771	.1578
46	.6745	.6016	.5369	.4792	.4275	.3812	.3397	.3025	.2691	.2392	.2125	.1886	.1673	.1482
47	.6715	.5973	.5313	.4725	.4198	.3727	.3306	.2930	.2593	.2293	.2026	.1788	.1577	.1390
48	.6687	.5932	.5259	.4658	.4122	.3643	.3216	.2836	.2497	.2196	.1929	.1693	.1484	.1300
49	.6660	.5891	.5205	.4593	.4047	.3560	.3127	.2743	.2402	.2101	.1835	.1600	.1394	.1213
50	.6633	.5851	.5152	.4528	.3972	.3477	.3039	.2651	.2308	.2007	.1742	.1510	.1306	.1129
51	.6608	.5812	.5099	.4463	.3898	.3396	.2952	.2560	.2216	.1915	.1651	.1421	.1222	.1048
52	.6584	.5774	.5048	.4400	.3824	.3315	.2865	.2471	.2125	.1824	.1562	.1336	.1139	.0970
53	.6560	.5736	.4997	.4337	.3752	.3234	.2780	.2382	.2036	.1736	.1476	.1252	.1060	.0896
54	.6538	.5700	.4947	.4276	.3680	.3155	.2696	.2295	.1948	.1649	.1392	.1171	.0983	.0824
55	.6516	.5665	.4899	.4215	.3609	.3077	.2612	.2209	.1862	.1564	.1309	.1093	.0910	.0755
56	.6496	.5631	.4851	.4155	.3539	.2999	.2530	.2125	.1777	.1480	.1229	.1017	.0838	.0689
57	.6476	.5598	.4805	.4096	.3470	.2923	.2449	.2041	.1694	.1399	.1151	.0943	.0770	.0627
58	.6458	.5567	.4759	.4038	.3402	.2847	.2369	.1959	.1612	.1319	.1075	.0872	.0705	.0567
59	.6441	.5536	.4715	.3981	.3335	.2773	.2289	.1878	.1532	.1242	.1002	.0804	.0642	.0511
60	.6425	.5507	.4672	.3926	.3269	.2699	.2212	.1799	.1453	.1166	.0930	.0738	.0583	.0458
61	.6410	.5480	.4631	.3872	.3204	.2627	.2135	.1721	.1376	.1093	.0862	.0675	.0526	.0408
62	.6396	.5453	.4591	.3819	.3141	.2556	.2059	.1644	.1301	.1021	.0796	.0615	.0473	.0361
63	.6383	.5429	.4553	.3768	.3079	.2486	.1985	.1569	.1228	.0952	.0732	.0558	.0423	.0318
64	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0504	.0376	.0278
65	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0453	.0332	.0241
66	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1019	.0759	.0558	.0406	.0292	.0208
67	.6344	.5345	.4416	.3578	.2843	.2219	.1702	.1284	.0954	.0699	.0506	.0361	.0255	.0178
68	.6336	.5328	.4386	.3534	.2788	.2156	.1635	.1217	.0891	.0643	.0456	.0320	.0221	.0151
69	.6330	.5313	.4358	.3493	.2735	.2094	.1569	.1152	.0831	.0588	.0410	.0282	.0191	.0127
70	.6325	.5299	.4332	.3453	.2683	.2033	.1505	.1090	.0773	.0537	.0367	.0247	.0163	.0106
71	.6321	.5287	.4307	.3414	.2631	.1973	.1441	.1027	.0716	.0488	.0326	.0214	.0138	.0088
72	.6317	.5276	.4285	.3378	.2583	.1917	.1382	.0970	.0664	.0444	.0290	.0186	.0117	.0073
73	.6315	.5267	.4266	.3346	.2538	.1864	.1326	.0916	.0616	.0404	.0258	.0162	.0099	.0060
74	.6313	.5262	.4254	.3325	.2510	.1830	.1291	.0883	.0586	.0379	.0239	.0148	.0089	.0053

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0328	.0687	.1076	.1487	.2348	.3240	.4152	.5080
2	.0000	.0311	.0660	.1042	.1446	.2294	.3176	.4079	.4998
3	.0000	.0295	.0634	.1009	.1406	.2242	.3113	.4007	.4916
4	.0000	.0279	.0609	.0976	.1367	.2191	.3050	.3934	.4835
5	.0000	.0264	.0585	.0945	.1329	.2140	.2988	.3862	.4754
6	.0000	.0250	.0562	.0914	.1291	.2089	.2927	.3791	.4673
7	.0000	.0236	.0540	.0884	.1254	.2040	.2866	.3720	.4593
8	.0000	.0224	.0518	.0855	.1217	.1991	.2806	.3649	.4514
9	.0000	.0211	.0498	.0827	.1182	.1942	.2746	.3579	.4435
10	.0000	.0200	.0477	.0799	.1147	.1894	.2687	.3510	.4356
11	.0000	.0189	.0458	.0771	.1112	.1847	.2628	.3441	.4278
12	.0000	.0178	.0439	.0744	.1078	.1800	.2569	.3372	.4200

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
13	.0000	.0168	.0420	.0718	.1045	.1753	.2511	.3304	.4123
14	.0000	.0159	.0402	.0692	.1011	.1707	.2454	.3236	.4046
15	.0000	.0149	.0385	.0667	.0979	.1661	.2396	.3169	.3969
16	.0000	.0141	.0368	.0642	.0947	.1616	.2339	.3101	.3893
17	.0000	.0132	.0351	.0618	.0915	.1571	.2283	.3035	.3816
18	.0000	.0124	.0335	.0593	.0883	.1526	.2226	.2968	.3740
19	.0000	.0116	.0319	.0570	.0852	.1481	.2170	.2901	.3665
20	.0000	.0109	.0304	.0547	.0822	.1438	.2114	.2835	.3589
21	.0000	.0102	.0289	.0524	.0791	.1394	.2059	.2769	.3514
22	.0000	.0095	.0274	.0501	.0762	.1350	.2003	.2703	.3438
23	.0000	.0089	.0260	.0479	.0732	.1307	.1948	.2637	.3363
24	.0000	.0082	.0246	.0458	.0703	.1265	.1894	.2572	.3289
25	.0000	.0077	.0232	.0436	.0674	.1222	.1839	.2506	.3214
26	.0000	.0071	.0219	.0415	.0646	.1180	.1784	.2441	.3139
27	.0000	.0065	.0206	.0395	.0618	.1138	.1730	.2376	.3065
28	.0000	.0060	.0194	.0375	.0591	.1097	.1676	.2311	.2990
29	.0000	.0055	.0182	.0355	.0563	.1056	.1623	.2247	.2916
30	.0000	.0051	.0170	.0336	.0537	.1015	.1569	.2182	.2842
31	.0000	.0046	.0159	.0317	.0511	.0974	.1516	.2118	.2768
32	.0000	.0042	.0148	.0299	.0485	.0934	.1463	.2054	.2694
33	.0000	.0038	.0138	.0281	.0460	.0895	.1411	.1990	.2621
34	.0000	.0035	.0127	.0264	.0435	.0856	.1359	.1927	.2547
35	.0000	.0031	.0118	.0247	.0410	.0817	.1307	.1863	.2474
36	.0000	.0028	.0108	.0231	.0386	.0778	.1255	.1800	.2400
37	.0000	.0025	.0100	.0215	.0363	.0740	.1204	.1737	.2327
38	.0000	.0022	.0091	.0199	.0340	.0703	.1153	.1674	.2254
39	.0000	.0020	.0083	.0184	.0318	.0666	.1103	.1612	.2181
40	.0000	.0018	.0075	.0170	.0297	.0631	.1054	.1550	.2109
41	.0000	.0015	.0068	.0157	.0276	.0595	.1005	.1489	.2037
42	.0000	.0013	.0062	.0144	.0256	.0561	.0957	.1429	.1966
43	.0000	.0012	.0055	.0131	.0237	.0528	.0911	.1370	.1897
44	.0000	.0010	.0050	.0120	.0219	.0496	.0865	.1312	.1827
45	.0000	.0009	.0044	.0109	.0202	.0465	.0820	.1255	.1759
46	.0000	.0008	.0039	.0099	.0185	.0435	.0776	.1199	.1692
47	.0000	.0006	.0035	.0089	.0169	.0405	.0733	.1143	.1625
48	.0000	.0005	.0030	.0080	.0154	.0377	.0692	.1089	.1558
49	.0000	.0005	.0027	.0071	.0140	.0350	.0651	.1035	.1493
50	.0000	.0004	.0023	.0063	.0127	.0323	.0611	.0982	.1428
51	.0000	.0003	.0020	.0056	.0114	.0298	.0572	.0929	.1363
52	.0000	.0003	.0017	.0049	.0102	.0274	.0534	.0878	.1300
53	.0000	.0002	.0015	.0043	.0091	.0250	.0496	.0827	.1237
54	.0000	.0002	.0012	.0037	.0081	.0228	.0460	.0777	.1176
55	.0000	.0001	.0010	.0032	.0071	.0206	.0425	.0729	.1115
56	.0000	.0001	.0009	.0028	.0062	.0186	.0391	.0681	.1055
57	.0000	.0001	.0007	.0023	.0054	.0166	.0358	.0635	.0996
58	.0000	.0001	.0006	.0020	.0046	.0148	.0327	.0589	.0938
59	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0826
61	.0000	.0000	.0003	.0011	.0027	.0100	.0240	.0461	.0772
62	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	.0000	.0000	.0002	.0007	.0018	.0073	.0189	.0383	.0668
64	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
72	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6937	.6288	.5713	.5199	.4738	.4333	.3995	.3714	.3479	.3281	.3115	.2975	.2857	.2761
41	\$120	.6902	.6240	.5652	.5128	.4659	.4259	.3926	.3649	.3417	.3223	.3060	.2923	.2812	.2721
42	\$120	.6868	.6192	.5592	.5057	.4585	.4190	.3860	.3586	.3358	.3166	.3007	.2876	.2770	.2685
43	\$120	.6835	.6145	.5533	.4988	.4517	.4124	.3798	.3526	.3300	.3111	.2957	.2832	.2732	.2651
44	\$120	.6803	.6100	.5475	.4922	.4452	.4062	.3737	.3467	.3243	.3059	.2911	.2792	.2696	.2620
45	\$120	.6772	.6055	.5418	.4860	.4391	.4001	.3678	.3409	.3189	.3010	.2868	.2754	.2663	.2592
46	\$120	.6742	.6011	.5362	.4802	.4333	.3943	.3620	.3354	.3138	.2965	.2827	.2718	.2633	.2566
47	\$120	.6712	.5968	.5310	.4747	.4276	.3886	.3563	.3300	.3089	.2922	.2789	.2685	.2604	.2542
48	\$120	.6684	.5927	.5260	.4693	.4221	.3829	.3508	.3249	.3043	.2881	.2753	.2654	.2578	.2520
49	\$120	.6657	.5886	.5212	.4642	.4167	.3774	.3455	.3201	.2999	.2842	.2719	.2625	.2554	.2500
50	\$120	.6631	.5847	.5167	.4592	.4114	.3721	.3405	.3154	.2957	.2804	.2687	.2599	.2532	.2482
	\$250	.6633	.5849	.5150	.4525	.3968	.3474	.3045	.2677	.2363	.2098	.1874	.1685	.1527	.1395
51	\$120	.6605	.5811	.5123	.4543	.4062	.3669	.3356	.3109	.2917	.2770	.2658	.2574	.2511	.2465
	\$250	.6607	.5810	.5097	.4461	.3894	.3396	.2967	.2600	.2290	.2028	.1807	.1623	.1470	.1343
52	\$120	.6581	.5776	.5081	.4495	.4011	.3620	.3309	.3066	.2879	.2737	.2630	.2551	.2493	.2451
	\$250	.6583	.5772	.5046	.4397	.3822	.3321	.2891	.2526	.2218	.1959	.1743	.1563	.1416	.1295
53	\$120	.6558	.5743	.5040	.4448	.3962	.3571	.3263	.3024	.2842	.2705	.2604	.2530	.2476	.2437
	\$250	.6559	.5735	.4995	.4335	.3752	.3248	.2818	.2454	.2148	.1892	.1680	.1507	.1365	.1250
54	\$120	.6536	.5711	.5000	.4403	.3914	.3524	.3219	.2984	.2807	.2676	.2580	.2510	.2460	.2425
	\$250	.6537	.5699	.4946	.4274	.3685	.3178	.2747	.2383	.2080	.1828	.1621	.1453	.1317	.1207
55	\$120	.6516	.5681	.4961	.4358	.3868	.3478	.3176	.2946	.2774	.2648	.2557	.2492	.2446	.2415
	\$250	.6516	.5664	.4897	.4215	.3620	.3110	.2677	.2314	.2013	.1766	.1564	.1402	.1271	.1168
56	\$120	.6497	.5652	.4924	.4315	.3822	.3434	.3135	.2909	.2743	.2623	.2536	.2476	.2434	.2405
	\$250	.6495	.5630	.4850	.4158	.3556	.3043	.2609	.2247	.1949	.1706	.1510	.1353	.1229	.1131
57	\$120	.6479	.5624	.4887	.4273	.3778	.3390	.3095	.2874	.2713	.2598	.2517	.2461	.2423	.2397
	\$250	.6476	.5597	.4804	.4103	.3495	.2977	.2542	.2181	.1886	.1648	.1458	.1307	.1188	.1096
58	\$120	.6462	.5597	.4852	.4232	.3735	.3348	.3056	.2841	.2685	.2576	.2499	.2447	.2412	.2389
	\$250	.6458	.5566	.4760	.4049	.3435	.2913	.2477	.2117	.1826	.1593	.1408	.1263	.1151	.1065
	\$500	.6458	.5567	.4759	.4037	.3401	.2846	.2368	.1960	.1616	.1329	.1090	.0894	.0734	.0604
59	\$120	.6447	.5572	.4817	.4192	.3693	.3308	.3019	.2809	.2659	.2554	.2483	.2435	.2403	.2383
	\$250	.6440	.5536	.4718	.3998	.3376	.2850	.2413	.2055	.1768	.1539	.1360	.1222	.1116	.1035
	\$500	.6441	.5536	.4715	.3981	.3334	.2772	.2290	.1881	.1539	.1255	.1021	.0831	.0677	.0553
60	\$120	.6432	.5548	.4784	.4153	.3652	.3268	.2983	.2778	.2634	.2535	.2468	.2424	.2395	.2377
	\$250	.6424	.5507	.4678	.3948	.3318	.2788	.2350	.1995	.1711	.1488	.1316	.1183	.1083	.1008
	\$500	.6425	.5507	.4672	.3925	.3268	.2699	.2214	.1804	.1464	.1183	.0955	.0770	.0623	.0506
61	\$120	.6419	.5524	.4752	.4115	.3613	.3230	.2949	.2749	.2610	.2516	.2454	.2414	.2388	.2372
	\$250	.6409	.5480	.4640	.3899	.3262	.2728	.2290	.1936	.1657	.1440	.1273	.1147	.1053	.0983
	\$500	.6410	.5479	.4631	.3871	.3204	.2628	.2139	.1729	.1390	.1114	.0891	.0713	.0572	.0461
62	\$120	.6407	.5502	.4721	.4079	.3574	.3193	.2916	.2721	.2588	.2500	.2442	.2405	.2382	.2368
	\$250	.6396	.5455	.4603	.3852	.3208	.2670	.2231	.1880	.1605	.1393	.1233	.1113	.1025	.0961
	\$500	.6396	.5453	.4591	.3819	.3141	.2558	.2065	.1655	.1319	.1047	.0830	.0658	.0524	.0420
63	\$120	.6395	.5481	.4691	.4043	.3537	.3158	.2885	.2695	.2568	.2484	.2431	.2397	.2377	.2365
	\$250	.6383	.5432	.4567	.3806	.3154	.2613	.2173	.1824	.1554	.1349	.1195	.1082	.1000	.0941
	\$500	.6383	.5428	.4552	.3767	.3080	.2490	.1994	.1583	.1250	.0982	.0771	.0606	.0479	.0382
64	\$120	.6385	.5462	.4663	.4009	.3500	.3123	.2855	.2671	.2549	.2470	.2421	.2390	.2372	.2362
	\$250	.6372	.5410	.4534	.3762	.3103	.2557	.2117	.1771	.1506	.1306	.1159	.1052	.0976	.0923
	\$500	.6371	.5405	.4516	.3718	.3020	.2423	.1923	.1513	.1182	.0920	.0715	.0558	.0438	.0347
	\$1,000	.6372	.5405	.4516	.3718	.3018	.2417	.1912	.1495	.1156	.0885	.0671	.0505	.0376	.0279
65	\$120	.6375	.5443	.4635	.3976	.3465	.3090	.2826	.2647	.2531	.2457	.2412	.2384	.2368	.2359
	\$250	.6362	.5389	.4502	.3719	.3052	.2503	.2063	.1720	.1460	.1266	.1126	.1026	.0955	.0906
	\$500	.6361	.5384	.4481	.3670	.2962	.2357	.1855	.1445	.1117	.0860	.0662	.0512	.0399	.0315
	\$1,000	.6361	.5384	.4481	.3669	.2958	.2350	.1840	.1423	.1087	.0821	.0613	.0454	.0333	.0242
66	\$120	.6367	.5425	.4609	.3943	.3432	.3058	.2799	.2626	.2514	.2445	.2404	.2379	.2365	.2357
	\$250	.6353	.5371	.4471	.3678	.3003	.2450	.2010	.1670	.1416	.1229	.1095	.1001	.0936	.0892
	\$500	.6352	.5364	.4448	.3624	.2905	.2294	.1787	.1378	.1054	.0803	.0612	.0469	.0363	.0287
	\$1,000	.6352	.5364	.4448	.3623	.2900	.2284	.1770	.1353	.1020	.0759	.0558	.0406	.0293	.0209
67	\$120	.6359	.5409	.4584	.3912	.3399	.3028	.2773	.2605	.2499	.2435	.2396	.2374	.2362	.2355
	\$250	.6345	.5353	.4443	.3639	.2956	.2399	.1959	.1623	.1373	.1193	.1066	.0978	.0919	.0879

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
68	\$500	.6344	.5345	.4417	.3580	.2850	.2231	.1722	.1314	.0994	.0749	.0565	.0429	.0331	.0261
	\$1,000	.6344	.5345	.4416	.3578	.2843	.2219	.1702	.1284	.0955	.0700	.0506	.0362	.0256	.0179
	\$120	.6352	.5393	.4560	.3883	.3368	.2999	.2748	.2586	.2485	.2425	.2390	.2370	.2359	.2354
	\$250	.6338	.5338	.4416	.3601	.2910	.2349	.1910	.1577	.1334	.1160	.1040	.0958	.0904	.0868
69	\$500	.6336	.5328	.4387	.3538	.2797	.2170	.1658	.1251	.0935	.0697	.0520	.0393	.0301	.0238
	\$1,000	.6336	.5328	.4386	.3534	.2788	.2156	.1635	.1218	.0892	.0643	.0457	.0321	.0222	.0153
	\$120	.6346	.5379	.4537	.3854	.3337	.2971	.2725	.2568	.2473	.2416	.2385	.2367	.2357	.2352
	\$250	.6332	.5323	.4390	.3564	.2866	.2301	.1862	.1533	.1296	.1129	.1015	.0940	.0890	.0859
70	\$500	.6330	.5313	.4360	.3497	.2745	.2111	.1596	.1190	.0879	.0648	.0479	.0359	.0275	.0217
	\$1,000	.6330	.5313	.4358	.3493	.2735	.2094	.1569	.1153	.0831	.0589	.0411	.0283	.0192	.0129
	\$120	.6340	.5366	.4515	.3826	.3308	.2944	.2703	.2552	.2461	.2409	.2380	.2364	.2356	.2351
	\$250	.6327	.5310	.4366	.3530	.2823	.2254	.1816	.1492	.1260	.1100	.0993	.0923	.0879	.0851
71	\$500	.6325	.5300	.4334	.3458	.2694	.2053	.1536	.1131	.0826	.0601	.0440	.0328	.0251	.0199
	\$1,000	.6325	.5299	.4332	.3453	.2683	.2033	.1505	.1090	.0773	.0538	.0368	.0248	.0165	.0108
	\$120	.6335	.5353	.4494	.3799	.3280	.2919	.2682	.2536	.2450	.2402	.2375	.2361	.2354	.2351
	\$250	.6323	.5298	.4343	.3496	.2781	.2208	.1771	.1451	.1226	.1073	.0972	.0908	.0868	.0843
72	\$500	.6321	.5287	.4310	.3421	.2645	.1996	.1476	.1073	.0773	.0556	.0404	.0299	.0229	.0183
	\$1,000	.6321	.5287	.4307	.3414	.2631	.1973	.1442	.1028	.0716	.0489	.0327	.0216	.0140	.0090
	\$120	.6331	.5342	.4475	.3775	.3254	.2895	.2664	.2523	.2441	.2396	.2372	.2359	.2353	.2350
	\$250	.6320	.5288	.4323	.3465	.2742	.2166	.1729	.1414	.1195	.1049	.0954	.0895	.0859	.0838
73	\$500	.6318	.5277	.4289	.3386	.2599	.1943	.1420	.1020	.0726	.0516	.0372	.0274	.0211	.0170
	\$1,000	.6317	.5276	.4285	.3378	.2583	.1917	.1382	.0971	.0665	.0445	.0292	.0188	.0119	.0075
	\$120	.6328	.5332	.4457	.3752	.3230	.2874	.2647	.2510	.2433	.2391	.2369	.2358	.2352	.2350
	\$250	.6317	.5280	.4305	.3437	.2706	.2126	.1691	.1380	.1167	.1027	.0939	.0884	.0852	.0833
74	\$500	.6315	.5269	.4270	.3355	.2556	.1893	.1368	.0971	.0682	.0480	.0343	.0253	.0195	.0159
	\$1,000	.6315	.5267	.4266	.3346	.2539	.1864	.1327	.0917	.0617	.0405	.0260	.0164	.0101	.0062
	\$120	.6326	.5326	.4447	.3738	.3216	.2861	.2636	.2503	.2428	.2388	.2367	.2357	.2352	.2349
	\$250	.6316	.5274	.4294	.3419	.2683	.2102	.1667	.1359	.1150	.1015	.0930	.0878	.0848	.0830
74	\$500	.6314	.5264	.4258	.3335	.2529	.1861	.1335	.0940	.0655	.0458	.0326	.0241	.0187	.0153
	\$1,000	.6313	.5262	.4254	.3325	.2511	.1831	.1292	.0884	.0588	.0381	.0241	.0150	.0091	.0055

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0017	.0075	.0169	.0295	.0627	.1048	.1543	.2099
41	\$120	.0000	.0015	.0068	.0155	.0274	.0592	.1000	.1482	.2028
42	\$120	.0000	.0013	.0061	.0143	.0255	.0558	.0952	.1422	.1957
43	\$120	.0000	.0012	.0055	.0130	.0236	.0525	.0905	.1363	.1888
44	\$120	.0000	.0010	.0049	.0119	.0218	.0493	.0860	.1305	.1822
45	\$120	.0000	.0009	.0044	.0108	.0200	.0462	.0815	.1248	.1760
46	\$120	.0000	.0007	.0039	.0098	.0184	.0432	.0771	.1192	.1702
47	\$120	.0000	.0006	.0034	.0088	.0168	.0402	.0728	.1140	.1647
48	\$120	.0000	.0005	.0030	.0079	.0153	.0374	.0687	.1090	.1593
49	\$120	.0000	.0005	.0026	.0071	.0139	.0347	.0646	.1042	.1542
50	\$120	.0000	.0004	.0023	.0063	.0126	.0321	.0607	.0997	.1492
	\$250	.0000	.0004	.0023	.0063	.0126	.0323	.0609	.0980	.1425
51	\$120	.0000	.0003	.0020	.0056	.0113	.0295	.0571	.0953	.1443
	\$250	.0000	.0003	.0020	.0056	.0114	.0297	.0570	.0927	.1361
52	\$120	.0000	.0003	.0017	.0049	.0101	.0271	.0536	.0911	.1395
	\$250	.0000	.0003	.0017	.0049	.0102	.0273	.0532	.0876	.1297
53	\$120	.0000	.0002	.0014	.0043	.0090	.0248	.0503	.0870	.1348
	\$250	.0000	.0002	.0015	.0043	.0091	.0249	.0495	.0825	.1235
54	\$120	.0000	.0002	.0012	.0037	.0080	.0226	.0471	.0830	.1303
	\$250	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0776	.1174
55	\$120	.0000	.0001	.0010	.0032	.0070	.0206	.0441	.0791	.1258
	\$250	.0000	.0001	.0010	.0032	.0071	.0206	.0424	.0727	.1115

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
56	\$120	.0000	.0001	.0008	.0027	.0061	.0187	.0412	.0754	.1215
	\$250	.0000	.0001	.0008	.0027	.0062	.0185	.0390	.0680	.1058
57	\$120	.0000	.0001	.0007	.0023	.0053	.0169	.0384	.0717	.1173
	\$250	.0000	.0001	.0007	.0023	.0053	.0166	.0357	.0634	.1003
58	\$120	.0000	.0001	.0006	.0019	.0045	.0152	.0357	.0682	.1132
	\$250	.0000	.0001	.0006	.0019	.0046	.0148	.0326	.0590	.0949
	\$500	.0000	.0001	.0006	.0019	.0046	.0148	.0327	.0589	.0937
59	\$120	.0000	.0000	.0004	.0016	.0039	.0137	.0332	.0647	.1092
	\$250	.0000	.0000	.0004	.0016	.0039	.0130	.0296	.0548	.0898
	\$500	.0000	.0000	.0004	.0016	.0039	.0131	.0296	.0545	.0881
60	\$120	.0000	.0000	.0003	.0013	.0033	.0122	.0308	.0614	.1053
	\$250	.0000	.0000	.0004	.0013	.0033	.0114	.0267	.0508	.0848
	\$500	.0000	.0000	.0004	.0013	.0033	.0115	.0267	.0502	.0825
61	\$120	.0000	.0000	.0003	.0011	.0028	.0109	.0284	.0582	.1015
	\$250	.0000	.0000	.0003	.0011	.0027	.0099	.0240	.0470	.0799
	\$500	.0000	.0000	.0003	.0011	.0027	.0100	.0239	.0461	.0771
62	\$120	.0000	.0000	.0002	.0008	.0023	.0097	.0262	.0551	.0979
	\$250	.0000	.0000	.0002	.0008	.0022	.0086	.0215	.0433	.0752
	\$500	.0000	.0000	.0002	.0008	.0023	.0086	.0213	.0421	.0719
63	\$120	.0000	.0000	.0002	.0007	.0019	.0085	.0241	.0521	.0943
	\$250	.0000	.0000	.0002	.0007	.0018	.0073	.0192	.0397	.0706
	\$500	.0000	.0000	.0002	.0007	.0018	.0073	.0188	.0382	.0667
64	\$120	.0000	.0000	.0001	.0005	.0015	.0075	.0222	.0493	.0909
	\$250	.0000	.0000	.0001	.0005	.0014	.0062	.0170	.0364	.0662
	\$500	.0000	.0000	.0001	.0005	.0014	.0061	.0165	.0346	.0618
	\$1,000	.0000	.0000	.0001	.0005	.0014	.0062	.0165	.0346	.0618
65	\$120	.0000	.0000	.0001	.0004	.0012	.0065	.0203	.0465	.0876
	\$250	.0000	.0000	.0001	.0004	.0011	.0052	.0149	.0332	.0619
	\$500	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0570
	\$1,000	.0000	.0000	.0001	.0004	.0011	.0051	.0144	.0311	.0569
66	\$120	.0000	.0000	.0001	.0003	.0010	.0057	.0185	.0439	.0843
	\$250	.0000	.0000	.0001	.0003	.0009	.0043	.0131	.0301	.0578
	\$500	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0524
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0124	.0278	.0523
67	\$120	.0000	.0000	.0000	.0002	.0008	.0049	.0169	.0414	.0812
	\$250	.0000	.0000	.0000	.0002	.0006	.0035	.0113	.0273	.0539
	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0247	.0480
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0246	.0478
68	\$120	.0000	.0000	.0000	.0002	.0006	.0042	.0153	.0390	.0783
	\$250	.0000	.0000	.0000	.0001	.0005	.0028	.0098	.0246	.0501
	\$500	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0217	.0438
	\$1,000	.0000	.0000	.0000	.0001	.0005	.0026	.0088	.0216	.0434
69	\$120	.0000	.0000	.0000	.0001	.0005	.0036	.0139	.0367	.0754
	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0083	.0220	.0464
	\$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0190	.0397
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0188	.0393
70	\$120	.0000	.0000	.0000	.0001	.0003	.0030	.0126	.0345	.0726
	\$250	.0000	.0000	.0000	.0001	.0002	.0017	.0070	.0196	.0430
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0164	.0358
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0162	.0353
71	\$120	.0000	.0000	.0000	.0000	.0003	.0025	.0113	.0324	.0699
	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0058	.0173	.0396
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0140	.0321
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0137	.0314
72	\$120	.0000	.0000	.0000	.0000	.0002	.0021	.0102	.0305	.0675
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0048	.0153	.0365
	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0037	.0119	.0286

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0115	.0278
73	\$120	.0000	.0000	.0000	.0000	.0001	.0018	.0092	.0287	.0652
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0135	.0337
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0255
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0027	.0096	.0246
74	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0086	.0277	.0638
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0034	.0124	.0319
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0235
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0003	.0022	.0084	.0225

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 3
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9094	.8907	.8742	.8592	.8454	.8326	.8205	.8091	.7982	.7879	.7780	.7684	.7593	.7504
2	.9038	.8840	.8665	.8506	.8359	.8223	.8095	.7973	.7858	.7748	.7643	.7542	.7445	.7351
3	.8984	.8774	.8589	.8420	.8265	.8121	.7985	.7857	.7735	.7619	.7508	.7401	.7299	.7200
4	.8929	.8708	.8513	.8335	.8171	.8018	.7875	.7740	.7611	.7489	.7372	.7260	.7152	.7048
5	.8876	.8643	.8437	.8250	.8077	.7916	.7765	.7623	.7488	.7359	.7237	.7119	.7006	.6897
6	.8823	.8579	.8362	.8165	.7984	.7815	.7656	.7507	.7366	.7231	.7102	.6979	.6860	.6746
7	.8771	.8515	.8287	.8081	.7891	.7714	.7548	.7392	.7244	.7103	.6968	.6840	.6716	.6597
8	.8719	.8452	.8214	.7997	.7799	.7614	.7441	.7277	.7123	.6976	.6836	.6701	.6573	.6449
9	.8668	.8389	.8140	.7915	.7707	.7514	.7333	.7163	.7002	.6849	.6704	.6564	.6431	.6303
10	.8618	.8326	.8067	.7832	.7616	.7415	.7227	.7050	.6883	.6724	.6572	.6428	.6290	.6157
11	.8568	.8265	.7995	.7750	.7525	.7316	.7121	.6937	.6763	.6599	.6442	.6292	.6149	.6013
12	.8519	.8203	.7923	.7668	.7435	.7218	.7015	.6825	.6645	.6474	.6312	.6158	.6010	.5869
13	.8470	.8142	.7851	.7587	.7345	.7120	.6910	.6713	.6527	.6351	.6183	.6024	.5872	.5727
14	.8421	.8082	.7780	.7506	.7255	.7022	.6805	.6601	.6409	.6228	.6055	.5891	.5735	.5586
15	.8373	.8021	.7709	.7426	.7166	.6925	.6701	.6490	.6292	.6105	.5928	.5759	.5599	.5446
16	.8325	.7961	.7638	.7345	.7077	.6828	.6597	.6380	.6176	.5983	.5801	.5628	.5464	.5307
17	.8278	.7902	.7568	.7265	.6988	.6731	.6493	.6270	.6060	.5862	.5675	.5498	.5330	.5169
18	.8231	.7843	.7498	.7185	.6899	.6635	.6389	.6160	.5944	.5742	.5550	.5369	.5196	.5033
19	.8184	.7784	.7428	.7106	.6811	.6539	.6286	.6051	.5830	.5622	.5426	.5240	.5064	.4897
20	.8138	.7725	.7358	.7026	.6723	.6443	.6184	.5942	.5715	.5502	.5302	.5112	.4933	.4763
21	.8092	.7667	.7289	.6947	.6635	.6348	.6081	.5833	.5601	.5383	.5178	.4985	.4802	.4629
22	.8047	.7609	.7220	.6868	.6547	.6252	.5979	.5725	.5487	.5265	.5056	.4859	.4672	.4496
23	.8001	.7551	.7151	.6789	.6460	.6157	.5877	.5617	.5374	.5147	.4934	.4733	.4543	.4364
24	.7956	.7493	.7082	.6711	.6372	.6062	.5775	.5509	.5261	.5029	.4812	.4608	.4415	.4233
25	.7912	.7436	.7013	.6632	.6285	.5967	.5674	.5402	.5149	.4912	.4691	.4483	.4287	.4102
26	.7868	.7379	.6945	.6554	.6198	.5872	.5572	.5295	.5036	.4795	.4570	.4359	.4160	.3973
27	.7824	.7322	.6876	.6475	.6111	.5778	.5471	.5188	.4924	.4679	.4450	.4235	.4033	.3843
28	.7780	.7265	.6808	.6397	.6024	.5683	.5370	.5081	.4812	.4563	.4330	.4112	.3907	.3715
29	.7737	.7209	.6740	.6319	.5938	.5589	.5269	.4974	.4701	.4447	.4210	.3989	.3782	.3587
30	.7694	.7153	.6673	.6241	.5851	.5495	.5168	.4868	.4590	.4331	.4091	.3866	.3656	.3459
31	.7652	.7097	.6605	.6164	.5765	.5401	.5068	.4762	.4479	.4216	.3972	.3744	.3531	.3331
32	.7610	.7041	.6538	.6086	.5678	.5307	.4967	.4655	.4367	.4101	.3853	.3622	.3406	.3204
33	.7568	.6986	.6471	.6009	.5592	.5213	.4867	.4549	.4256	.3986	.3734	.3500	.3281	.3077
34	.7527	.6932	.6404	.5932	.5506	.5119	.4766	.4443	.4145	.3870	.3615	.3378	.3156	.2950
35	.7486	.6877	.6337	.5855	.5420	.5025	.4665	.4336	.4034	.3754	.3496	.3255	.3032	.2823
36	.7446	.6823	.6271	.5777	.5333	.4931	.4564	.4229	.3922	.3638	.3376	.3132	.2907	.2697
37	.7406	.6769	.6205	.5700	.5247	.4836	.4463	.4122	.3810	.3522	.3256	.3010	.2783	.2572
38	.7367	.6716	.6139	.5624	.5161	.4742	.4362	.4015	.3697	.3405	.3136	.2888	.2660	.2449
39	.7328	.6663	.6073	.5547	.5075	.4648	.4261	.3908	.3585	.3289	.3017	.2768	.2538	.2328
40	.7290	.6611	.6009	.5471	.4989	.4554	.4160	.3801	.3473	.3174	.2899	.2649	.2419	.2209
41	.7254	.6560	.5945	.5396	.4904	.4461	.4060	.3695	.3362	.3059	.2783	.2531	.2302	.2093
42	.7218	.6510	.5882	.5322	.4820	.4368	.3960	.3589	.3252	.2947	.2669	.2417	.2187	.1979
43	.7183	.6461	.5820	.5249	.4737	.4276	.3861	.3484	.3144	.2836	.2557	.2304	.2076	.1869
44	.7149	.6413	.5759	.5176	.4654	.4185	.3762	.3381	.3037	.2726	.2446	.2194	.1967	.1762
45	.7116	.6366	.5699	.5104	.4572	.4094	.3665	.3278	.2931	.2619	.2338	.2086	.1860	.1658
46	.7085	.6320	.5639	.5033	.4491	.4005	.3568	.3177	.2827	.2513	.2232	.1981	.1757	.1557
47	.7054	.6275	.5581	.4963	.4410	.3915	.3473	.3077	.2724	.2409	.2128	.1879	.1657	.1460
48	.7024	.6231	.5524	.4893	.4330	.3827	.3378	.2979	.2623	.2307	.2027	.1778	.1559	.1365
49	.6996	.6188	.5467	.4824	.4251	.3739	.3285	.2881	.2523	.2206	.1927	.1681	.1464	.1274

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
50	.6968	.6146	.5411	.4756	.4172	.3653	.3192	.2784	.2425	.2108	.1830	.1586	.1372	.1186
51	.6941	.6105	.5356	.4689	.4094	.3567	.3100	.2689	.2328	.2011	.1734	.1493	.1283	.1101
52	.6916	.6065	.5302	.4622	.4017	.3482	.3010	.2595	.2233	.1916	.1641	.1403	.1197	.1019
53	.6891	.6026	.5249	.4556	.3941	.3397	.2920	.2502	.2139	.1823	.1550	.1315	.1113	.0941
54	.6867	.5988	.5197	.4491	.3865	.3314	.2832	.2411	.2047	.1732	.1462	.1230	.1033	.0865
55	.6845	.5951	.5146	.4427	.3791	.3232	.2744	.2321	.1956	.1643	.1375	.1148	.0955	.0793
56	.6823	.5915	.5096	.4364	.3717	.3151	.2658	.2232	.1867	.1555	.1291	.1068	.0881	.0724
57	.6803	.5881	.5047	.4302	.3645	.3070	.2572	.2144	.1779	.1470	.1209	.0991	.0809	.0658
58	.6784	.5847	.4999	.4242	.3574	.2991	.2488	.2058	.1693	.1386	.1129	.0916	.0740	.0596
59	.6766	.5815	.4953	.4182	.3503	.2913	.2405	.1973	.1609	.1304	.1052	.0844	.0675	.0537
60	.6749	.5785	.4908	.4124	.3434	.2835	.2323	.1889	.1526	.1225	.0977	.0776	.0612	.0481
61	.6733	.5756	.4864	.4067	.3366	.2759	.2242	.1807	.1445	.1148	.0905	.0709	.0553	.0428
62	.6718	.5728	.4823	.4012	.3299	.2685	.2163	.1727	.1367	.1073	.0836	.0647	.0497	.0379
63	.6705	.5702	.4782	.3958	.3234	.2611	.2085	.1648	.1289	.1000	.0769	.0587	.0444	.0334
64	.6693	.5678	.4744	.3905	.3170	.2539	.2009	.1570	.1214	.0930	.0705	.0530	.0395	.0292
65	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0476	.0349	.0254
66	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0426	.0307	.0219
67	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1002	.0734	.0531	.0379	.0268	.0187
68	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0936	.0675	.0479	.0336	.0232	.0159
69	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0618	.0431	.0296	.0200	.0134
70	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0564	.0386	.0259	.0171	.0112
71	.6639	.5553	.4525	.3586	.2764	.2072	.1514	.1079	.0752	.0512	.0343	.0225	.0145	.0092
72	.6636	.5542	.4501	.3548	.2713	.2013	.1452	.1019	.0697	.0466	.0305	.0195	.0123	.0076
73	.6633	.5533	.4481	.3514	.2666	.1958	.1393	.0963	.0647	.0424	.0271	.0170	.0104	.0063
74	.6632	.5528	.4469	.3493	.2637	.1923	.1356	.0927	.0616	.0398	.0251	.0155	.0094	.0056

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 3
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0344	.0721	.1130	.1562	.2466	.3403	.4362	.5336
2	.0000	.0327	.0693	.1094	.1519	.2410	.3336	.4285	.5250
3	.0000	.0310	.0666	.1059	.1477	.2355	.3270	.4209	.5164
4	.0000	.0293	.0639	.1025	.1436	.2301	.3204	.4132	.5078
5	.0000	.0278	.0614	.0992	.1396	.2248	.3139	.4057	.4993
6	.0000	.0263	.0590	.0960	.1356	.2195	.3075	.3982	.4909
7	.0000	.0248	.0567	.0929	.1317	.2143	.3011	.3907	.4825
8	.0000	.0235	.0544	.0898	.1279	.2091	.2947	.3833	.4741
9	.0000	.0222	.0523	.0868	.1241	.2040	.2885	.3760	.4658
10	.0000	.0210	.0501	.0839	.1204	.1990	.2822	.3687	.4576
11	.0000	.0198	.0481	.0810	.1168	.1940	.2760	.3615	.4494
12	.0000	.0187	.0461	.0782	.1132	.1890	.2699	.3543	.4412
13	.0000	.0177	.0442	.0754	.1097	.1841	.2638	.3471	.4331
14	.0000	.0167	.0423	.0727	.1062	.1793	.2577	.3400	.4250
15	.0000	.0157	.0404	.0701	.1028	.1745	.2517	.3328	.4169
16	.0000	.0148	.0386	.0674	.0994	.1697	.2457	.3258	.4089
17	.0000	.0139	.0369	.0649	.0961	.1650	.2398	.3188	.4009
18	.0000	.0130	.0352	.0623	.0928	.1603	.2339	.3117	.3929
19	.0000	.0122	.0335	.0599	.0895	.1556	.2280	.3048	.3849
20	.0000	.0115	.0319	.0574	.0863	.1510	.2221	.2978	.3770
21	.0000	.0107	.0303	.0550	.0831	.1464	.2163	.2909	.3691
22	.0000	.0100	.0288	.0527	.0800	.1418	.2104	.2839	.3612
23	.0000	.0093	.0273	.0503	.0769	.1373	.2047	.2770	.3533
24	.0000	.0087	.0258	.0481	.0738	.1328	.1989	.2701	.3454
25	.0000	.0080	.0244	.0458	.0708	.1284	.1932	.2633	.3376
26	.0000	.0074	.0230	.0436	.0679	.1239	.1874	.2564	.3297
27	.0000	.0069	.0217	.0415	.0649	.1196	.1818	.2496	.3219
28	.0000	.0063	.0204	.0394	.0620	.1152	.1761	.2428	.3141
29	.0000	.0058	.0191	.0373	.0592	.1109	.1705	.2360	.3063
30	.0000	.0053	.0179	.0353	.0564	.1066	.1648	.2292	.2985
31	.0000	.0049	.0167	.0333	.0536	.1024	.1593	.2225	.2908

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
32	.0000	.0044	.0155	.0314	.0509	.0981	.1537	.2158	.2830
33	.0000	.0040	.0144	.0295	.0483	.0940	.1482	.2091	.2753
34	.0000	.0037	.0134	.0277	.0457	.0899	.1427	.2024	.2675
35	.0000	.0033	.0124	.0259	.0431	.0858	.1373	.1957	.2598
36	.0000	.0030	.0114	.0242	.0406	.0818	.1319	.1891	.2521
37	.0000	.0026	.0105	.0225	.0381	.0778	.1265	.1824	.2444
38	.0000	.0024	.0096	.0209	.0357	.0739	.1211	.1758	.2367
39	.0000	.0021	.0087	.0194	.0334	.0700	.1159	.1693	.2291
40	.0000	.0018	.0079	.0179	.0312	.0662	.1107	.1628	.2215
41	.0000	.0016	.0072	.0164	.0290	.0625	.1056	.1564	.2140
42	.0000	.0014	.0065	.0151	.0269	.0590	.1006	.1502	.2066
43	.0000	.0012	.0058	.0138	.0249	.0555	.0956	.1440	.1992
44	.0000	.0011	.0052	.0126	.0230	.0521	.0908	.1378	.1920
45	.0000	.0009	.0046	.0114	.0212	.0488	.0861	.1318	.1848
46	.0000	.0008	.0041	.0104	.0195	.0457	.0815	.1259	.1777
47	.0000	.0007	.0036	.0093	.0178	.0426	.0770	.1201	.1706
48	.0000	.0006	.0032	.0084	.0162	.0396	.0726	.1143	.1637
49	.0000	.0005	.0028	.0075	.0147	.0367	.0683	.1087	.1568
50	.0000	.0004	.0024	.0067	.0133	.0340	.0641	.1031	.1500
51	.0000	.0003	.0021	.0059	.0120	.0313	.0600	.0976	.1432
52	.0000	.0003	.0018	.0052	.0107	.0287	.0560	.0922	.1366
53	.0000	.0002	.0015	.0045	.0096	.0263	.0521	.0869	.1300
54	.0000	.0002	.0013	.0039	.0085	.0239	.0483	.0817	.1235
55	.0000	.0001	.0011	.0034	.0074	.0217	.0447	.0766	.1171
56	.0000	.0001	.0009	.0029	.0065	.0195	.0411	.0715	.1108
57	.0000	.0001	.0007	.0024	.0056	.0175	.0376	.0667	.1046
58	.0000	.0001	.0006	.0020	.0048	.0156	.0343	.0619	.0985
59	.0000	.0001	.0005	.0017	.0041	.0137	.0311	.0573	.0926
60	.0000	.0000	.0004	.0014	.0035	.0121	.0281	.0528	.0868
61	.0000	.0000	.0003	.0011	.0029	.0105	.0252	.0484	.0811
62	.0000	.0000	.0002	.0009	.0024	.0090	.0224	.0442	.0755
63	.0000	.0000	.0002	.0007	.0019	.0077	.0198	.0402	.0701
64	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0364	.0649
65	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0598
66	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0549
67	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0502
68	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0227	.0456
69	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0198	.0412
70	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0329
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 3
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7287	.6605	.6001	.5461	.4977	.4552	.4197	.3901	.3654	.3447	.3272	.3125	.3001	.2900
41	\$120	.7250	.6554	.5937	.5386	.4894	.4474	.4124	.3833	.3589	.3386	.3214	.3071	.2954	.2858
42	\$120	.7214	.6504	.5874	.5312	.4817	.4401	.4055	.3767	.3527	.3326	.3158	.3021	.2910	.2820
43	\$120	.7180	.6455	.5812	.5239	.4745	.4332	.3989	.3704	.3466	.3268	.3106	.2975	.2870	.2785
44	\$120	.7146	.6407	.5751	.5170	.4677	.4266	.3925	.3642	.3406	.3213	.3057	.2932	.2832	.2753
45	\$120	.7113	.6360	.5691	.5105	.4613	.4203	.3863	.3581	.3349	.3162	.3012	.2893	.2798	.2722
46	\$120	.7082	.6314	.5633	.5044	.4551	.4142	.3802	.3523	.3296	.3114	.2970	.2855	.2765	.2695
47	\$120	.7051	.6269	.5577	.4986	.4492	.4081	.3743	.3467	.3245	.3069	.2930	.2820	.2735	.2670

Retrospective Rating

296-17B-930

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
48	\$120	.7021	.6226	.5525	.4930	.4434	.4023	.3685	.3413	.3197	.3026	.2892	.2788	.2708	.2647
49	\$120	.6993	.6183	.5475	.4876	.4377	.3965	.3630	.3362	.3151	.2985	.2856	.2758	.2683	.2626
50	\$120	.6965	.6142	.5427	.4824	.4321	.3909	.3576	.3313	.3106	.2946	.2823	.2730	.2659	.2607
	\$250	.6967	.6144	.5409	.4753	.4168	.3650	.3199	.2812	.2483	.2204	.1969	.1770	.1604	.1465
51	\$120	.6938	.6104	.5381	.4772	.4267	.3854	.3525	.3266	.3064	.2909	.2792	.2704	.2638	.2590
	\$250	.6940	.6103	.5354	.4686	.4090	.3568	.3116	.2731	.2405	.2130	.1898	.1705	.1544	.1411
52	\$120	.6913	.6067	.5337	.4722	.4213	.3802	.3476	.3220	.3024	.2875	.2763	.2680	.2619	.2574
	\$250	.6915	.6063	.5300	.4619	.4015	.3488	.3037	.2653	.2330	.2058	.1831	.1642	.1487	.1360
53	\$120	.6889	.6032	.5294	.4673	.4162	.3751	.3427	.3177	.2985	.2842	.2735	.2657	.2601	.2560
	\$250	.6890	.6024	.5247	.4553	.3941	.3412	.2960	.2578	.2256	.1988	.1765	.1582	.1434	.1313
54	\$120	.6866	.5999	.5252	.4625	.4112	.3702	.3381	.3135	.2949	.2811	.2710	.2637	.2585	.2548
	\$250	.6867	.5986	.5195	.4489	.3871	.3338	.2885	.2504	.2184	.1920	.1703	.1526	.1383	.1268
55	\$120	.6844	.5968	.5211	.4578	.4063	.3654	.3336	.3095	.2914	.2782	.2686	.2618	.2570	.2536
	\$250	.6844	.5950	.5144	.4427	.3802	.3266	.2812	.2431	.2115	.1855	.1643	.1472	.1335	.1227
56	\$120	.6824	.5937	.5172	.4533	.4015	.3607	.3293	.3056	.2881	.2755	.2664	.2601	.2557	.2526
	\$250	.6823	.5914	.5094	.4367	.3736	.3196	.2740	.2360	.2047	.1792	.1586	.1421	.1290	.1188
57	\$120	.6805	.5908	.5133	.4489	.3969	.3561	.3251	.3019	.2850	.2729	.2644	.2585	.2545	.2517
	\$250	.6802	.5880	.5046	.4309	.3671	.3127	.2670	.2291	.1982	.1731	.1531	.1373	.1248	.1152
58	\$120	.6788	.5880	.5096	.4445	.3923	.3517	.3210	.2984	.2821	.2705	.2625	.2571	.2534	.2510
	\$250	.6783	.5846	.5000	.4253	.3608	.3060	.2601	.2224	.1918	.1673	.1479	.1327	.1209	.1118
	\$500	.6784	.5847	.4999	.4241	.3573	.2990	.2487	.2059	.1698	.1396	.1145	.0939	.0771	.0634
59	\$120	.6772	.5853	.5060	.4403	.3879	.3474	.3171	.2950	.2793	.2683	.2608	.2558	.2525	.2503
	\$250	.6765	.5815	.4956	.4199	.3546	.2994	.2534	.2159	.1857	.1617	.1429	.1283	.1172	.1087
	\$500	.6765	.5815	.4952	.4181	.3502	.2912	.2405	.1976	.1617	.1318	.1073	.0873	.0711	.0581
60	\$120	.6757	.5827	.5025	.4363	.3836	.3433	.3134	.2918	.2767	.2662	.2592	.2546	.2516	.2497
	\$250	.6748	.5785	.4914	.4147	.3486	.2929	.2469	.2096	.1798	.1563	.1382	.1243	.1138	.1059
	\$500	.6749	.5785	.4908	.4123	.3433	.2835	.2325	.1895	.1538	.1243	.1003	.0809	.0654	.0531
61	\$120	.6743	.5803	.4992	.4323	.3795	.3393	.3098	.2888	.2742	.2643	.2578	.2536	.2509	.2492
	\$250	.6732	.5757	.4873	.4095	.3427	.2866	.2405	.2034	.1740	.1512	.1337	.1205	.1106	.1033
	\$500	.6733	.5756	.4864	.4066	.3366	.2761	.2247	.1816	.1460	.1170	.0936	.0749	.0601	.0485
62	\$120	.6730	.5780	.4959	.4285	.3754	.3354	.3063	.2859	.2719	.2626	.2565	.2526	.2502	.2487
	\$250	.6718	.5730	.4835	.4046	.3369	.2804	.2343	.1974	.1685	.1463	.1295	.1169	.1077	.1010
	\$500	.6718	.5728	.4822	.4011	.3300	.2687	.2170	.1739	.1386	.1100	.0872	.0691	.0550	.0441
63	\$120	.6718	.5758	.4928	.4247	.3715	.3317	.3030	.2831	.2697	.2609	.2553	.2518	.2497	.2484
	\$250	.6705	.5706	.4798	.3998	.3313	.2744	.2282	.1916	.1633	.1417	.1255	.1136	.1050	.0988
	\$500	.6705	.5702	.4782	.3957	.3235	.2615	.2094	.1663	.1313	.1032	.0810	.0637	.0503	.0401
64	\$120	.6707	.5737	.4898	.4211	.3677	.3281	.2999	.2805	.2677	.2595	.2543	.2511	.2492	.2481
	\$250	.6693	.5683	.4762	.3951	.3259	.2686	.2224	.1861	.1582	.1372	.1218	.1105	.1025	.0969
	\$500	.6693	.5678	.4744	.3906	.3172	.2545	.2020	.1589	.1242	.0967	.0751	.0586	.0460	.0365
	\$1,000	.6693	.5678	.4744	.3905	.3170	.2539	.2008	.1570	.1214	.0930	.0705	.0530	.0395	.0293
65	\$120	.6697	.5717	.4869	.4176	.3640	.3246	.2969	.2781	.2658	.2581	.2533	.2505	.2488	.2478
	\$250	.6682	.5661	.4729	.3907	.3206	.2629	.2167	.1807	.1533	.1330	.1183	.1077	.1003	.0952
	\$500	.6682	.5655	.4707	.3855	.3111	.2476	.1948	.1518	.1174	.0904	.0696	.0538	.0419	.0331
	\$1,000	.6682	.5655	.4707	.3854	.3107	.2468	.1933	.1495	.1142	.0862	.0644	.0477	.0350	.0255
66	\$120	.6688	.5699	.4841	.4142	.3605	.3212	.2940	.2758	.2641	.2569	.2525	.2499	.2484	.2476
	\$250	.6673	.5641	.4697	.3863	.3155	.2573	.2111	.1755	.1487	.1291	.1150	.1051	.0983	.0937
	\$500	.6672	.5634	.4672	.3807	.3051	.2409	.1878	.1448	.1107	.0844	.0643	.0493	.0382	.0301
	\$1,000	.6672	.5634	.4672	.3805	.3046	.2399	.1860	.1421	.1071	.0797	.0586	.0427	.0308	.0220
67	\$120	.6680	.5682	.4815	.4110	.3570	.3181	.2913	.2737	.2625	.2557	.2517	.2494	.2481	.2474
	\$250	.6665	.5623	.4667	.3822	.3105	.2520	.2058	.1705	.1443	.1254	.1120	.1028	.0965	.0924
	\$500	.6663	.5615	.4639	.3761	.2994	.2344	.1809	.1380	.1044	.0787	.0593	.0451	.0348	.0274
	\$1,000	.6663	.5615	.4639	.3758	.2987	.2331	.1788	.1349	.1003	.0735	.0532	.0380	.0269	.0188
68	\$120	.6672	.5665	.4790	.4078	.3537	.3150	.2887	.2717	.2611	.2547	.2511	.2490	.2478	.2472
	\$250	.6658	.5607	.4638	.3782	.3057	.2467	.2006	.1657	.1401	.1219	.1092	.1006	.0949	.0912
	\$500	.6656	.5597	.4609	.3716	.2938	.2280	.1742	.1314	.0983	.0732	.0547	.0412	.0317	.0250
	\$1,000	.6656	.5597	.4608	.3713	.2929	.2264	.1717	.1279	.0937	.0676	.0480	.0337	.0234	.0160
69	\$120	.6666	.5650	.4766	.4048	.3506	.3121	.2863	.2698	.2597	.2538	.2505	.2486	.2476	.2471
	\$250	.6651	.5592	.4611	.3744	.3010	.2417	.1956	.1611	.1361	.1186	.1067	.0987	.0935	.0902
	\$500	.6649	.5581	.4580	.3673	.2883	.2217	.1676	.1250	.0924	.0680	.0503	.0377	.0289	.0228
	\$1,000	.6649	.5581	.4578	.3669	.2873	.2199	.1648	.1211	.0873	.0619	.0432	.0297	.0202	.0135
70	\$120	.6660	.5636	.4743	.4019	.3475	.3093	.2840	.2681	.2585	.2530	.2500	.2483	.2474	.2470
	\$250	.6646	.5578	.4586	.3708	.2965	.2368	.1907	.1567	.1324	.1156	.1043	.0970	.0923	.0894
	\$500	.6644	.5567	.4553	.3633	.2830	.2157	.1613	.1188	.0867	.0631	.0462	.0344	.0264	.0209
	\$1,000	.6644	.5566	.4551	.3627	.2818	.2136	.1581	.1145	.0812	.0565	.0387	.0260	.0173	.0114
71	\$120	.6655	.5623	.4721	.3991	.3445	.3066	.2818	.2664	.2574	.2523	.2495	.2480	.2473	.2469
	\$250	.6642	.5565	.4562	.3672	.2921	.2320	.1860	.1524	.1288	.1127	.1021	.0954	.0912	.0886
	\$500	.6640	.5554	.4527	.3593	.2778	.2097	.1550	.1128	.0812	.0584	.0424	.0314	.0241	.0193
	\$1,000	.6639	.5553	.4525	.3586	.2764	.2073	.1514	.1080	.0753	.0514	.0344	.0227	.0147	.0094
72	\$120	.6650	.5611	.4700	.3965	.3418	.3041	.2798	.2650	.2564	.2517	.2491	.2478	.2472	.2468
	\$250	.6638	.5555	.4541	.3640	.2880	.2275	.1816	.1485	.1255	.1102	.1003	.0940	.0902	.0880
	\$500	.6636	.5543	.4505	.3557	.2730	.2041	.1491	.1072	.0762	.0542	.0390	.0288	.0222	.0179
	\$1,000	.6636	.5542	.4501	.3549	.2713	.2014	.1452	.1020	.0698	.0467	.0306	.0197	.0125	.0078

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
73	\$120	.6647	.5601	.4682	.3941	.3393	.3019	.2780	.2637	.2555	.2511	.2488	.2476	.2471	.2468
	\$250	.6635	.5546	.4522	.3610	.2842	.2234	.1776	.1449	.1226	.1079	.0986	.0929	.0895	.0875
	\$500	.6633	.5534	.4485	.3524	.2685	.1988	.1437	.1020	.0717	.0504	.0361	.0266	.0205	.0167
	\$1,000	.6633	.5533	.4481	.3514	.2667	.1958	.1394	.0964	.0648	.0426	.0273	.0172	.0107	.0065
74	\$120	.6645	.5595	.4671	.3926	.3378	.3005	.2769	.2629	.2550	.2508	.2486	.2475	.2470	.2468
	\$250	.6634	.5540	.4511	.3591	.2819	.2208	.1751	.1427	.1208	.1066	.0976	.0922	.0890	.0872
	\$500	.6632	.5529	.4473	.3503	.2657	.1955	.1403	.0987	.0688	.0481	.0343	.0253	.0196	.0161
	\$1,000	.6632	.5528	.4469	.3493	.2637	.1923	.1357	.0929	.0617	.0400	.0253	.0157	.0096	.0058

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 3
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0018	.0079	.0178	.0310	.0659	.1101	.1621	.2205
41	\$120	.0000	.0016	.0071	.0163	.0288	.0622	.1050	.1557	.2130
42	\$120	.0000	.0014	.0064	.0150	.0267	.0586	.1000	.1494	.2056
43	\$120	.0000	.0012	.0058	.0137	.0248	.0551	.0951	.1432	.1983
44	\$120	.0000	.0011	.0052	.0125	.0228	.0518	.0903	.1371	.1914
45	\$120	.0000	.0009	.0046	.0113	.0210	.0485	.0856	.1311	.1849
46	\$120	.0000	.0008	.0041	.0103	.0193	.0453	.0810	.1252	.1788
47	\$120	.0000	.0007	.0036	.0093	.0176	.0423	.0765	.1197	.1730
48	\$120	.0000	.0006	.0032	.0083	.0161	.0393	.0721	.1145	.1674
49	\$120	.0000	.0005	.0028	.0074	.0146	.0364	.0679	.1095	.1620
50	\$120	.0000	.0004	.0024	.0066	.0132	.0337	.0638	.1047	.1567
	\$250	.0000	.0004	.0024	.0067	.0133	.0339	.0640	.1029	.1497
51	\$120	.0000	.0003	.0021	.0058	.0119	.0310	.0600	.1001	.1516
	\$250	.0000	.0003	.0021	.0059	.0120	.0312	.0599	.0974	.1429
52	\$120	.0000	.0003	.0018	.0051	.0106	.0285	.0563	.0957	.1466
	\$250	.0000	.0003	.0018	.0052	.0107	.0287	.0559	.0920	.1363
53	\$120	.0000	.0002	.0015	.0045	.0095	.0260	.0528	.0914	.1416
	\$250	.0000	.0002	.0015	.0045	.0095	.0262	.0520	.0867	.1297
54	\$120	.0000	.0002	.0013	.0039	.0084	.0237	.0495	.0872	.1368
	\$250	.0000	.0002	.0013	.0039	.0084	.0238	.0482	.0815	.1233
55	\$120	.0000	.0001	.0011	.0033	.0074	.0216	.0463	.0831	.1322
	\$250	.0000	.0001	.0011	.0034	.0074	.0216	.0445	.0764	.1171
56	\$120	.0000	.0001	.0009	.0029	.0064	.0196	.0433	.0792	.1276
	\$250	.0000	.0001	.0009	.0029	.0065	.0195	.0410	.0714	.1111
57	\$120	.0000	.0001	.0007	.0024	.0056	.0177	.0404	.0753	.1232
	\$250	.0000	.0001	.0007	.0024	.0056	.0174	.0375	.0666	.1053
58	\$120	.0000	.0001	.0006	.0020	.0048	.0160	.0376	.0716	.1189
	\$250	.0000	.0001	.0006	.0020	.0048	.0155	.0342	.0620	.0997
	\$500	.0000	.0001	.0006	.0020	.0048	.0155	.0343	.0618	.0985
59	\$120	.0000	.0000	.0005	.0017	.0041	.0144	.0349	.0680	.1147
	\$250	.0000	.0000	.0005	.0017	.0041	.0137	.0311	.0576	.0943
	\$500	.0000	.0000	.0005	.0017	.0041	.0137	.0311	.0572	.0925
60	\$120	.0000	.0000	.0004	.0014	.0034	.0128	.0323	.0645	.1106
	\$250	.0000	.0000	.0004	.0014	.0035	.0120	.0281	.0534	.0890
	\$500	.0000	.0000	.0004	.0014	.0035	.0120	.0281	.0527	.0867
61	\$120	.0000	.0000	.0003	.0011	.0029	.0114	.0299	.0611	.1067
	\$250	.0000	.0000	.0003	.0011	.0029	.0104	.0252	.0493	.0839
	\$500	.0000	.0000	.0003	.0011	.0029	.0105	.0251	.0484	.0810
62	\$120	.0000	.0000	.0002	.0009	.0024	.0101	.0275	.0579	.1028
	\$250	.0000	.0000	.0002	.0009	.0024	.0090	.0226	.0455	.0790

Retrospective Rating

296-17B-930

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0000	.0002	.0009	.0024	.0090	.0224	.0442	.0755
63	\$120	.0000	.0000	.0002	.0007	.0020	.0089	.0253	.0548	.0991
	\$250	.0000	.0000	.0002	.0007	.0019	.0077	.0201	.0417	.0741
	\$500	.0000	.0000	.0002	.0007	.0019	.0077	.0198	.0402	.0701
64	\$120	.0000	.0000	.0001	.0005	.0016	.0079	.0233	.0518	.0955
	\$250	.0000	.0000	.0001	.0005	.0015	.0065	.0178	.0382	.0695
	\$500	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0363	.0649
	\$1,000	.0000	.0000	.0001	.0005	.0015	.0065	.0174	.0364	.0649
65	\$120	.0000	.0000	.0001	.0004	.0013	.0069	.0213	.0489	.0920
	\$250	.0000	.0000	.0001	.0004	.0012	.0054	.0157	.0348	.0650
	\$500	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0599
	\$1,000	.0000	.0000	.0001	.0004	.0012	.0054	.0151	.0327	.0598
66	\$120	.0000	.0000	.0001	.0003	.0010	.0060	.0195	.0461	.0886
	\$250	.0000	.0000	.0001	.0003	.0009	.0045	.0137	.0317	.0607
	\$500	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0551
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0044	.0130	.0292	.0549
67	\$120	.0000	.0000	.0000	.0002	.0008	.0051	.0177	.0435	.0853
	\$250	.0000	.0000	.0000	.0002	.0007	.0037	.0119	.0286	.0566
	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0504
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0259	.0502
68	\$120	.0000	.0000	.0000	.0002	.0006	.0044	.0161	.0409	.0822
	\$250	.0000	.0000	.0000	.0001	.0005	.0029	.0102	.0258	.0526
	\$500	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0228	.0460
	\$1,000	.0000	.0000	.0000	.0001	.0005	.0028	.0093	.0227	.0456
69	\$120	.0000	.0000	.0000	.0001	.0005	.0038	.0146	.0385	.0792
	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0087	.0231	.0488
	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0200	.0417
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0077	.0198	.0412
70	\$120	.0000	.0000	.0000	.0001	.0004	.0032	.0132	.0363	.0763
	\$250	.0000	.0000	.0000	.0001	.0002	.0018	.0074	.0206	.0451
	\$500	.0000	.0000	.0000	.0001	.0002	.0016	.0063	.0173	.0376
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0170	.0371
71	\$120	.0000	.0000	.0000	.0000	.0003	.0027	.0119	.0340	.0735
	\$250	.0000	.0000	.0000	.0000	.0001	.0014	.0061	.0182	.0416
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0050	.0147	.0337
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0144	.0330
72	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0107	.0320	.0709
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0051	.0161	.0383
	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0125	.0301
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0121	.0292
73	\$120	.0000	.0000	.0000	.0000	.0001	.0019	.0097	.0302	.0685
	\$250	.0000	.0000	.0000	.0000	.0001	.0007	.0042	.0142	.0354
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0105	.0268
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0101	.0258
74	\$120	.0000	.0000	.0000	.0000	.0001	.0016	.0091	.0291	.0670
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0036	.0130	.0335
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0093	.0247
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0237

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-930, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-940 Hazard Group 4 tables.

Premium-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Size	Maximum Loss Ratio													
	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8706	.8538	.8388	.8252	.8127	.8010	.7900	.7795	.7696	.7601	.7510	.7422	.7338	.7256
2	.8655	.8476	.8317	.8172	.8039	.7914	.7797	.7686	.7580	.7480	.7383	.7290	.7200	.7114
3	.8604	.8415	.8246	.8093	.7952	.7819	.7695	.7578	.7466	.7359	.7257	.7158	.7064	.6972
4	.8554	.8354	.8175	.8013	.7864	.7724	.7593	.7468	.7350	.7237	.7129	.7026	.6926	.6830
5	.8504	.8293	.8105	.7934	.7776	.7629	.7490	.7360	.7235	.7116	.7003	.6894	.6789	.6688
6	.8455	.8233	.8035	.7855	.7689	.7534	.7389	.7251	.7120	.6996	.6877	.6762	.6652	.6547
7	.8406	.8173	.7965	.7777	.7602	.7440	.7287	.7143	.7006	.6876	.6751	.6632	.6517	.6406
8	.8357	.8114	.7896	.7698	.7516	.7346	.7186	.7035	.6892	.6756	.6626	.6501	.6382	.6267
9	.8310	.8055	.7827	.7621	.7430	.7252	.7085	.6928	.6779	.6637	.6502	.6372	.6248	.6128
10	.8262	.7996	.7759	.7543	.7344	.7159	.6985	.6821	.6666	.6518	.6378	.6243	.6115	.5991
11	.8215	.7938	.7691	.7466	.7259	.7066	.6885	.6715	.6554	.6400	.6255	.6115	.5982	.5854
12	.8168	.7880	.7623	.7389	.7173	.6973	.6785	.6609	.6442	.6283	.6132	.5988	.5851	.5719
13	.8122	.7822	.7555	.7312	.7088	.6880	.6686	.6503	.6330	.6166	.6010	.5862	.5720	.5585
14	.8076	.7765	.7488	.7236	.7003	.6788	.6587	.6397	.6219	.6049	.5889	.5736	.5590	.5451
15	.8030	.7708	.7420	.7159	.6919	.6696	.6488	.6292	.6108	.5933	.5768	.5611	.5461	.5319
16	.7985	.7651	.7353	.7083	.6834	.6604	.6389	.6187	.5997	.5818	.5648	.5487	.5334	.5187
17	.7940	.7594	.7286	.7007	.6750	.6512	.6291	.6083	.5888	.5703	.5529	.5364	.5207	.5057
18	.7895	.7538	.7220	.6931	.6666	.6421	.6192	.5979	.5778	.5589	.5410	.5241	.5080	.4928
19	.7850	.7482	.7153	.6855	.6582	.6329	.6095	.5875	.5669	.5475	.5293	.5119	.4955	.4799
20	.7806	.7426	.7087	.6780	.6498	.6238	.5997	.5772	.5561	.5362	.5175	.4999	.4831	.4672
21	.7762	.7370	.7021	.6704	.6414	.6147	.5899	.5668	.5452	.5249	.5058	.4878	.4707	.4546
22	.7718	.7314	.6954	.6629	.6331	.6056	.5802	.5566	.5344	.5137	.4942	.4758	.4585	.4420
23	.7675	.7259	.6888	.6553	.6247	.5966	.5705	.5463	.5237	.5025	.4827	.4639	.4463	.4296
24	.7632	.7203	.6822	.6478	.6164	.5875	.5608	.5361	.5130	.4914	.4711	.4521	.4341	.4172
25	.7588	.7148	.6757	.6403	.6081	.5785	.5512	.5259	.5023	.4803	.4597	.4403	.4221	.4048
26	.7546	.7093	.6691	.6328	.5997	.5695	.5415	.5157	.4916	.4692	.4482	.4285	.4100	.3926
27	.7503	.7038	.6625	.6253	.5914	.5604	.5319	.5055	.4810	.4582	.4368	.4169	.3981	.3804
28	.7461	.6984	.6560	.6178	.5831	.5514	.5223	.4953	.4704	.4472	.4255	.4052	.3862	.3682
29	.7419	.6929	.6494	.6103	.5748	.5424	.5127	.4852	.4598	.4362	.4142	.3936	.3743	.3562
30	.7377	.6875	.6429	.6029	.5666	.5334	.5031	.4751	.4492	.4252	.4029	.3820	.3624	.3441
31	.7336	.6821	.6364	.5954	.5583	.5245	.4935	.4650	.4387	.4143	.3916	.3705	.3507	.3321
32	.7295	.6767	.6299	.5880	.5500	.5155	.4839	.4549	.4282	.4034	.3804	.3589	.3388	.3200
33	.7254	.6714	.6235	.5806	.5418	.5066	.4744	.4448	.4176	.3925	.3691	.3474	.3271	.3080
34	.7214	.6661	.6170	.5731	.5335	.4976	.4648	.4347	.4071	.3815	.3578	.3358	.3152	.2960
35	.7174	.6608	.6106	.5657	.5253	.4886	.4552	.4246	.3965	.3706	.3466	.3242	.3034	.2840
36	.7134	.6555	.6042	.5583	.5170	.4796	.4456	.4145	.3859	.3596	.3352	.3126	.2916	.2720
37	.7095	.6502	.5978	.5509	.5087	.4706	.4359	.4043	.3753	.3485	.3238	.3010	.2798	.2601
38	.7056	.6450	.5914	.5435	.5005	.4616	.4263	.3941	.3646	.3375	.3125	.2894	.2680	.2482
39	.7018	.6399	.5850	.5361	.4922	.4526	.4167	.3839	.3539	.3264	.3011	.2778	.2563	.2365
40	.6981	.6348	.5788	.5288	.4840	.4436	.4070	.3737	.3433	.3154	.2899	.2664	.2448	.2250
41	.6945	.6298	.5726	.5216	.4759	.4347	.3975	.3636	.3327	.3045	.2787	.2551	.2335	.2136
42	.6909	.6249	.5665	.5144	.4678	.4259	.3879	.3535	.3222	.2937	.2677	.2440	.2223	.2025
43	.6875	.6201	.5604	.5073	.4598	.4171	.3785	.3435	.3118	.2830	.2568	.2330	.2114	.1917
44	.6841	.6154	.5545	.5003	.4518	.4083	.3691	.3336	.3015	.2724	.2461	.2223	.2007	.1811
45	.6808	.6108	.5487	.4934	.4440	.3996	.3597	.3237	.2913	.2620	.2356	.2117	.1902	.1708
46	.6777	.6063	.5429	.4865	.4361	.3910	.3504	.3140	.2812	.2517	.2252	.2014	.1800	.1607
47	.6746	.6018	.5372	.4797	.4283	.3824	.3412	.3043	.2712	.2415	.2150	.1912	.1700	.1510
48	.6716	.5975	.5316	.4729	.4206	.3738	.3320	.2947	.2613	.2315	.2049	.1813	.1602	.1415
49	.6688	.5932	.5261	.4662	.4129	.3653	.3229	.2851	.2515	.2216	.1951	.1715	.1507	.1323
50	.6660	.5891	.5206	.4596	.4053	.3569	.3139	.2757	.2418	.2119	.1854	.1620	.1414	.1233
51	.6633	.5850	.5152	.4530	.3977	.3485	.3049	.2664	.2323	.2023	.1759	.1527	.1324	.1147
52	.6607	.5810	.5099	.4465	.3901	.3402	.2960	.2571	.2229	.1928	.1666	.1437	.1237	.1064
53	.6582	.5772	.5047	.4400	.3827	.3319	.2872	.2479	.2135	.1835	.1574	.1348	.1152	.0983
54	.6558	.5734	.4995	.4337	.3753	.3237	.2785	.2389	.2044	.1744	.1485	.1262	.1070	.0905
55	.6535	.5697	.4944	.4273	.3679	.3156	.2698	.2299	.1953	.1655	.1398	.1178	.0991	.0831
56	.6513	.5661	.4895	.4211	.3607	.3075	.2612	.2211	.1864	.1567	.1313	.1097	.0914	.0760
57	.6493	.5627	.4846	.4150	.3535	.2996	.2527	.2123	.1776	.1481	.1230	.1018	.0840	.0691
58	.6473	.5593	.4798	.4089	.3463	.2917	.2443	.2037	.1690	.1396	.1149	.0942	.0769	.0626
59	.6454	.5561	.4752	.4030	.3393	.2839	.2360	.1952	.1605	.1313	.1070	.0868	.0701	.0564
60	.6437	.5530	.4706	.3971	.3324	.2762	.2278	.1868	.1522	.1233	.0994	.0797	.0636	.0506
61	.6420	.5500	.4662	.3914	.3256	.2685	.2197	.1785	.1440	.1154	.0920	.0729	.0574	.0451
62	.6405	.5472	.4620	.3858	.3189	.2610	.2118	.1704	.1360	.1078	.0848	.0664	.0516	.0399
63	.6391	.5445	.4579	.3803	.3123	.2536	.2039	.1624	.1282	.1003	.0780	.0601	.0461	.0351
64	.6378	.5420	.4540	.3750	.3058	.2463	.1962	.1545	.1205	.0931	.0714	.0542	.0409	.0306
65	.6367	.5396	.4502	.3699	.2995	.2392	.1885	.1468	.1131	.0862	.0650	.0486	.0361	.0265

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
66	.6357	.5374	.4466	.3649	.2933	.2321	.1811	.1393	.1058	.0795	.0590	.0434	.0316	.0228
67	.6347	.5354	.4432	.3600	.2872	.2252	.1737	.1320	.0988	.0730	.0533	.0385	.0275	.0194
68	.6339	.5335	.4399	.3554	.2813	.2184	.1665	.1248	.0920	.0669	.0479	.0339	.0237	.0164
69	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1178	.0855	.0610	.0428	.0297	.0203	.0137
70	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1110	.0791	.0554	.0381	.0258	.0172	.0113
71	.6322	.5289	.4313	.3423	.2643	.1987	.1457	.1042	.0729	.0500	.0336	.0222	.0144	.0092
72	.6318	.5278	.4289	.3384	.2591	.1926	.1392	.0980	.0672	.0451	.0296	.0191	.0121	.0075
73	.6315	.5268	.4268	.3348	.2542	.1869	.1331	.0921	.0620	.0407	.0261	.0164	.0101	.0061
74	.6314	.5263	.4255	.3326	.2512	.1832	.1293	.0885	.0588	.0380	.0240	.0148	.0090	.0053

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0339	.0708	.1106	.1524	.2396	.3298	.4218	.5152
2	.0000	.0323	.0681	.1072	.1484	.2345	.3236	.4147	.5072
3	.0000	.0307	.0656	.1040	.1446	.2294	.3175	.4076	.4993
4	.0000	.0292	.0632	.1009	.1407	.2244	.3114	.4005	.4913
5	.0000	.0277	.0608	.0978	.1370	.2194	.3053	.3935	.4834
6	.0000	.0263	.0586	.0948	.1333	.2145	.2993	.3865	.4755
7	.0000	.0249	.0564	.0918	.1296	.2096	.2933	.3795	.4677
8	.0000	.0236	.0543	.0890	.1261	.2047	.2874	.3726	.4598
9	.0000	.0224	.0522	.0861	.1225	.2000	.2815	.3657	.4521
10	.0000	.0212	.0502	.0834	.1190	.1952	.2756	.3589	.4443
11	.0000	.0201	.0483	.0806	.1156	.1905	.2698	.3521	.4366
12	.0000	.0191	.0464	.0780	.1122	.1858	.2640	.3453	.4289
13	.0000	.0180	.0445	.0753	.1089	.1812	.2582	.3385	.4212
14	.0000	.0171	.0427	.0727	.1056	.1766	.2525	.3318	.4136
15	.0000	.0161	.0409	.0702	.1023	.1720	.2468	.3250	.4059
16	.0000	.0152	.0392	.0677	.0990	.1675	.2411	.3183	.3983
17	.0000	.0144	.0375	.0652	.0958	.1630	.2354	.3116	.3907
18	.0000	.0135	.0358	.0627	.0927	.1585	.2298	.3050	.3831
19	.0000	.0127	.0342	.0604	.0895	.1540	.2242	.2983	.3755
20	.0000	.0120	.0326	.0580	.0865	.1496	.2186	.2917	.3680
21	.0000	.0112	.0311	.0557	.0834	.1452	.2130	.2851	.3604
22	.0000	.0105	.0296	.0534	.0804	.1408	.2074	.2784	.3529
23	.0000	.0098	.0281	.0511	.0774	.1365	.2019	.2718	.3453
24	.0000	.0092	.0266	.0489	.0744	.1322	.1963	.2652	.3378
25	.0000	.0085	.0252	.0467	.0715	.1278	.1908	.2587	.3303
26	.0000	.0079	.0238	.0445	.0685	.1236	.1853	.2521	.3228
27	.0000	.0073	.0225	.0424	.0657	.1193	.1798	.2455	.3153
28	.0000	.0068	.0212	.0403	.0629	.1151	.1744	.2390	.3078
29	.0000	.0063	.0199	.0383	.0601	.1109	.1689	.2324	.3003
30	.0000	.0058	.0187	.0363	.0573	.1067	.1635	.2259	.2929
31	.0000	.0053	.0175	.0344	.0546	.1026	.1581	.2194	.2854
32	.0000	.0048	.0164	.0324	.0519	.0985	.1527	.2129	.2780
33	.0000	.0044	.0152	.0306	.0493	.0944	.1474	.2065	.2706
34	.0000	.0040	.0142	.0287	.0467	.0904	.1421	.2000	.2631
35	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2557
36	.0000	.0033	.0121	.0252	.0417	.0824	.1315	.1872	.2483
37	.0000	.0029	.0112	.0235	.0392	.0785	.1262	.1808	.2409
38	.0000	.0026	.0102	.0219	.0368	.0746	.1210	.1744	.2335
39	.0000	.0023	.0094	.0203	.0345	.0708	.1159	.1680	.2261
40	.0000	.0021	.0085	.0188	.0322	.0671	.1108	.1618	.2188
41	.0000	.0018	.0077	.0173	.0300	.0635	.1058	.1556	.2116
42	.0000	.0016	.0070	.0159	.0279	.0599	.1009	.1495	.2044
43	.0000	.0014	.0063	.0146	.0259	.0565	.0961	.1434	.1973
44	.0000	.0012	.0057	.0133	.0240	.0531	.0914	.1375	.1903

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
45	.0000	.0011	.0051	.0122	.0221	.0498	.0868	.1317	.1834
46	.0000	.0009	.0045	.0110	.0203	.0467	.0823	.1259	.1765
47	.0000	.0008	.0040	.0100	.0186	.0436	.0778	.1202	.1697
48	.0000	.0007	.0035	.0090	.0170	.0406	.0735	.1146	.1629
49	.0000	.0006	.0031	.0080	.0155	.0378	.0692	.1091	.1562
50	.0000	.0005	.0027	.0072	.0140	.0350	.0651	.1036	.1496
51	.0000	.0004	.0023	.0064	.0127	.0323	.0610	.0982	.1430
52	.0000	.0003	.0020	.0056	.0114	.0297	.0570	.0929	.1365
53	.0000	.0003	.0017	.0049	.0101	.0272	.0532	.0877	.1300
54	.0000	.0002	.0015	.0043	.0090	.0248	.0494	.0825	.1237
55	.0000	.0002	.0012	.0037	.0079	.0225	.0457	.0774	.1173
56	.0000	.0001	.0010	.0032	.0070	.0203	.0421	.0725	.1111
57	.0000	.0001	.0008	.0027	.0060	.0183	.0387	.0676	.1050
58	.0000	.0001	.0007	.0023	.0052	.0163	.0353	.0628	.0989
59	.0000	.0001	.0005	.0019	.0044	.0144	.0321	.0582	.0930
60	.0000	.0000	.0004	.0015	.0037	.0127	.0290	.0536	.0871
61	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0814
62	.0000	.0000	.0002	.0010	.0026	.0095	.0232	.0450	.0758
63	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0409	.0703
64	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599
66	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0454
69	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0248
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0226

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.6978	.6343	.5780	.5279	.4829	.4435	.4110	.3840	.3615	.3426	.3268	.3134	.3022	.2931
41	\$120	.6941	.6293	.5718	.5206	.4749	.4362	.4042	.3776	.3555	.3369	.3214	.3084	.2979	.2893
42	\$120	.6906	.6244	.5657	.5134	.4676	.4294	.3978	.3715	.3496	.3314	.3162	.3038	.2939	.2859
43	\$120	.6871	.6196	.5597	.5064	.4608	.4229	.3916	.3656	.3439	.3260	.3114	.2996	.2902	.2827
44	\$120	.6838	.6149	.5538	.4998	.4544	.4167	.3856	.3598	.3384	.3209	.3069	.2958	.2868	.2797
45	\$120	.6805	.6103	.5479	.4936	.4483	.4108	.3797	.3541	.3331	.3162	.3028	.2921	.2837	.2770
46	\$120	.6774	.6057	.5423	.4878	.4425	.4050	.3740	.3486	.3281	.3118	.2989	.2887	.2807	.2745
47	\$120	.6743	.6013	.5369	.4822	.4368	.3993	.3684	.3434	.3235	.3077	.2953	.2856	.2781	.2723
48	\$120	.6713	.5970	.5318	.4769	.4313	.3937	.3630	.3385	.3190	.3037	.2918	.2826	.2756	.2702
49	\$120	.6685	.5928	.5270	.4717	.4259	.3883	.3579	.3337	.3148	.3000	.2886	.2799	.2733	.2684
50	\$120	.6657	.5888	.5224	.4667	.4206	.3830	.3529	.3292	.3107	.2964	.2856	.2774	.2712	.2667
	\$250	.6659	.5889	.5204	.4593	.4049	.3566	.3147	.2789	.2486	.2229	.2012	.1830	.1677	.1550
51	\$120	.6630	.5850	.5180	.4618	.4154	.3779	.3481	.3248	.3068	.2931	.2827	.2750	.2693	.2652
	\$250	.6632	.5849	.5150	.4527	.3973	.3487	.3069	.2713	.2412	.2159	.1946	.1769	.1621	.1499
52	\$120	.6604	.5814	.5137	.4570	.4104	.3730	.3435	.3206	.3031	.2899	.2801	.2729	.2676	.2638
	\$250	.6606	.5809	.5097	.4462	.3899	.3411	.2993	.2639	.2341	.2091	.1882	.1710	.1568	.1452
53	\$120	.6580	.5780	.5095	.4522	.4055	.3682	.3390	.3166	.2996	.2870	.2777	.2709	.2660	.2626
	\$250	.6581	.5770	.5044	.4397	.3828	.3337	.2919	.2567	.2271	.2025	.1821	.1654	.1518	.1408
54	\$120	.6556	.5747	.5054	.4476	.4007	.3635	.3347	.3127	.2963	.2842	.2754	.2691	.2646	.2615
	\$250	.6557	.5733	.4993	.4335	.3760	.3266	.2848	.2496	.2203	.1960	.1762	.1601	.1471	.1366
55	\$120	.6535	.5716	.5014	.4431	.3961	.3590	.3305	.3090	.2932	.2816	.2733	.2674	.2633	.2605
	\$250	.6535	.5696	.4942	.4274	.3693	.3197	.2778	.2427	.2137	.1899	.1706	.1550	.1426	.1328
56	\$120	.6514	.5685	.4975	.4387	.3915	.3546	.3265	.3055	.2902	.2791	.2714	.2659	.2622	.2597
	\$250	.6513	.5660	.4893	.4215	.3629	.3129	.2709	.2360	.2073	.1840	.1652	.1503	.1384	.1292

Retrospective Rating

296-17B-940

Size	Single Loss Limit*	Maximum Loss Ratio													
		30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
57	\$120	.6496	.5656	.4938	.4345	.3871	.3504	.3226	.3021	.2874	.2769	.2696	.2646	.2612	.2589
	\$250	.6492	.5625	.4845	.4159	.3566	.3063	.2642	.2294	.2011	.1783	.1601	.1457	.1345	.1258
58	\$120	.6478	.5628	.4901	.4303	.3828	.3462	.3189	.2989	.2847	.2747	.2679	.2633	.2602	.2582
	\$250	.6472	.5592	.4800	.4104	.3505	.2998	.2576	.2230	.1951	.1728	.1552	.1415	.1309	.1227
	\$500	.6473	.5593	.4798	.4088	.3462	.2915	.2443	.2039	.1697	.1411	.1173	.0976	.0814	.0682
59	\$120	.6461	.5601	.4866	.4263	.3786	.3422	.3153	.2959	.2822	.2728	.2664	.2622	.2594	.2577
	\$250	.6454	.5560	.4756	.4051	.3445	.2934	.2512	.2169	.1893	.1676	.1506	.1375	.1275	.1199
	\$500	.6454	.5560	.4751	.4029	.3392	.2838	.2361	.1957	.1617	.1334	.1101	.0909	.0754	.0629
60	\$120	.6446	.5576	.4832	.4223	.3746	.3384	.3118	.2930	.2798	.2710	.2650	.2612	.2587	.2572
	\$250	.6436	.5530	.4714	.3999	.3386	.2872	.2450	.2108	.1837	.1625	.1462	.1337	.1243	.1173
	\$500	.6437	.5529	.4706	.3970	.3323	.2762	.2282	.1877	.1539	.1260	.1031	.0846	.0697	.0579
61	\$120	.6431	.5551	.4799	.4185	.3706	.3346	.3085	.2902	.2776	.2693	.2638	.2603	.2581	.2568
	\$250	.6420	.5501	.4674	.3948	.3329	.2811	.2388	.2050	.1783	.1577	.1420	.1302	.1214	.1149
	\$500	.6420	.5500	.4662	.3913	.3255	.2687	.2204	.1798	.1463	.1187	.0965	.0786	.0644	.0532
62	\$120	.6418	.5528	.4767	.4148	.3668	.3310	.3054	.2876	.2756	.2677	.2627	.2595	.2576	.2564
	\$250	.6405	.5474	.4635	.3900	.3273	.2752	.2329	.1993	.1732	.1532	.1381	.1269	.1187	.1128
	\$500	.6405	.5471	.4619	.3858	.3189	.2614	.2127	.1722	.1388	.1118	.0901	.0729	.0594	.0489
63	\$120	.6405	.5505	.4736	.4112	.3630	.3275	.3023	.2851	.2737	.2663	.2617	.2588	.2571	.2561
	\$250	.6391	.5449	.4598	.3852	.3218	.2694	.2271	.1939	.1682	.1488	.1344	.1239	.1163	.1109
	\$500	.6391	.5445	.4578	.3803	.3125	.2543	.2053	.1647	.1316	.1050	.0840	.0675	.0547	.0449
64	\$120	.6394	.5484	.4706	.4077	.3594	.3241	.2994	.2828	.2719	.2650	.2608	.2582	.2567	.2558
	\$250	.6379	.5426	.4562	.3806	.3165	.2637	.2215	.1886	.1634	.1447	.1310	.1211	.1141	.1092
	\$500	.6378	.5420	.4539	.3751	.3062	.2473	.1979	.1574	.1246	.0985	.0781	.0623	.0503	.0412
	\$1,000	.6378	.5420	.4540	.3750	.3058	.2463	.1961	.1545	.1205	.0932	.0714	.0543	.0410	.0308
65	\$120	.6384	.5464	.4677	.4043	.3559	.3209	.2967	.2806	.2703	.2639	.2600	.2577	.2564	.2556
	\$250	.6368	.5404	.4529	.3762	.3113	.2582	.2160	.1835	.1589	.1408	.1277	.1185	.1120	.1076
	\$500	.6367	.5396	.4502	.3700	.3000	.2404	.1907	.1502	.1178	.0923	.0726	.0575	.0462	.0378
	\$1,000	.6367	.5396	.4502	.3699	.2995	.2391	.1885	.1468	.1131	.0862	.0651	.0487	.0362	.0267
66	\$120	.6374	.5446	.4650	.4010	.3525	.3178	.2941	.2786	.2688	.2628	.2593	.2572	.2561	.2554
	\$250	.6358	.5384	.4496	.3719	.3063	.2529	.2108	.1785	.1546	.1371	.1248	.1161	.1103	.1063
	\$500	.6356	.5374	.4466	.3652	.2941	.2337	.1837	.1433	.1112	.0863	.0673	.0531	.0425	.0348
	\$1,000	.6357	.5374	.4466	.3649	.2933	.2321	.1811	.1393	.1059	.0795	.0591	.0435	.0318	.0230
67	\$120	.6366	.5428	.4623	.3978	.3493	.3148	.2916	.2767	.2674	.2619	.2587	.2568	.2558	.2553
	\$250	.6349	.5365	.4466	.3678	.3014	.2477	.2056	.1738	.1504	.1337	.1220	.1140	.1087	.1051
	\$500	.6347	.5354	.4433	.3604	.2882	.2272	.1769	.1365	.1049	.0806	.0624	.0489	.0391	.0321
	\$1,000	.6347	.5354	.4432	.3600	.2872	.2252	.1737	.1320	.0989	.0731	.0535	.0387	.0277	.0197
68	\$120	.6358	.5411	.4598	.3948	.3462	.3120	.2893	.2749	.2661	.2610	.2581	.2565	.2556	.2552
	\$250	.6342	.5348	.4437	.3638	.2967	.2426	.2007	.1693	.1465	.1305	.1195	.1121	.1072	.1041
	\$500	.6339	.5336	.4401	.3559	.2826	.2208	.1702	.1300	.0988	.0752	.0578	.0451	.0360	.0296
	\$1,000	.6339	.5335	.4399	.3553	.2813	.2184	.1666	.1249	.0921	.0670	.0481	.0341	.0240	.0167
69	\$120	.6351	.5396	.4574	.3918	.3432	.3093	.2871	.2733	.2650	.2603	.2576	.2562	.2555	.2551
	\$250	.6335	.5332	.4410	.3600	.2921	.2377	.1959	.1650	.1429	.1275	.1172	.1104	.1060	.1032
	\$500	.6332	.5319	.4371	.3516	.2771	.2145	.1636	.1236	.0929	.0701	.0534	.0415	.0332	.0275
	\$1,000	.6332	.5318	.4369	.3508	.2755	.2118	.1595	.1179	.0856	.0612	.0431	.0300	.0206	.0141
70	\$120	.6345	.5381	.4551	.3890	.3403	.3067	.2851	.2718	.2640	.2596	.2572	.2560	.2553	.2550
	\$250	.6329	.5318	.4384	.3563	.2877	.2330	.1913	.1609	.1394	.1248	.1151	.1088	.1049	.1025
	\$500	.6327	.5304	.4344	.3474	.2718	.2084	.1573	.1174	.0873	.0652	.0494	.0383	.0307	.0256
	\$1,000	.6327	.5303	.4340	.3465	.2699	.2053	.1526	.1111	.0793	.0556	.0384	.0261	.0176	.0118
71	\$120	.6339	.5368	.4529	.3862	.3374	.3042	.2831	.2703	.2630	.2590	.2569	.2558	.2552	.2549
	\$250	.6325	.5305	.4360	.3528	.2833	.2283	.1868	.1568	.1360	.1221	.1131	.1074	.1039	.1018
	\$500	.6322	.5291	.4317	.3434	.2665	.2023	.1510	.1114	.0818	.0605	.0455	.0353	.0284	.0239
	\$1,000	.6322	.5289	.4313	.3423	.2643	.1988	.1458	.1044	.0731	.0503	.0339	.0226	.0149	.0097
72	\$120	.6334	.5356	.4508	.3837	.3349	.3020	.2813	.2691	.2622	.2585	.2566	.2556	.2551	.2549
	\$250	.6321	.5294	.4338	.3495	.2793	.2240	.1826	.1532	.1331	.1199	.1114	.1063	.1031	.1013
	\$500	.6318	.5279	.4294	.3397	.2616	.1967	.1451	.1058	.0769	.0563	.0422	.0327	.0265	.0226
	\$1,000	.6318	.5278	.4289	.3384	.2592	.1927	.1393	.0982	.0675	.0454	.0300	.0195	.0125	.0080
73	\$120	.6330	.5345	.4490	.3814	.3325	.2999	.2797	.2680	.2615	.2580	.2563	.2555	.2551	.2549
	\$250	.6318	.5284	.4318	.3465	.2755	.2200	.1788	.1499	.1304	.1178	.1100	.1053	.1025	.1009
	\$500	.6315	.5270	.4274	.3363	.2570	.1914	.1396	.1006	.0723	.0526	.0393	.0305	.0250	.0215
	\$1,000	.6315	.5268	.4268	.3349	.2543	.1870	.1333	.0924	.0624	.0411	.0266	.0169	.0106	.0066
74	\$120	.6328	.5338	.4478	.3799	.3310	.2987	.2788	.2673	.2610	.2578	.2562	.2554	.2550	.2548
	\$250	.6316	.5278	.4306	.3446	.2732	.2174	.1764	.1478	.1288	.1166	.1091	.1047	.1021	.1007
	\$500	.6314	.5265	.4261	.3342	.2541	.1880	.1362	.0973	.0695	.0503	.0375	.0292	.0240	.0208
	\$1,000	.6314	.5263	.4255	.3327	.2512	.1834	.1295	.0888	.0592	.0385	.0245	.0153	.0095	.0059

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 4
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0020	.0085	.0187	.0320	.0668	.1103	.1610	.2179
41	\$120	.0000	.0018	.0077	.0172	.0299	.0631	.1053	.1548	.2106
42	\$120	.0000	.0016	.0070	.0158	.0278	.0596	.1004	.1487	.2034
43	\$120	.0000	.0014	.0063	.0145	.0257	.0561	.0956	.1427	.1964
44	\$120	.0000	.0012	.0056	.0132	.0238	.0528	.0909	.1368	.1898
45	\$120	.0000	.0010	.0050	.0121	.0220	.0495	.0863	.1309	.1836
46	\$120	.0000	.0009	.0045	.0109	.0202	.0464	.0817	.1253	.1778
47	\$120	.0000	.0008	.0040	.0099	.0185	.0433	.0773	.1199	.1722
48	\$120	.0000	.0007	.0035	.0089	.0169	.0403	.0730	.1148	.1669
49	\$120	.0000	.0006	.0031	.0080	.0154	.0375	.0688	.1100	.1617
50	\$120	.0000	.0005	.0027	.0071	.0139	.0347	.0648	.1054	.1567
	\$250	.0000	.0005	.0027	.0072	.0140	.0349	.0649	.1034	.1493
51	\$120	.0000	.0004	.0023	.0063	.0125	.0320	.0610	.1010	.1518
	\$250	.0000	.0004	.0023	.0063	.0126	.0322	.0609	.0980	.1427
52	\$120	.0000	.0003	.0020	.0056	.0113	.0294	.0574	.0967	.1470
	\$250	.0000	.0003	.0020	.0056	.0113	.0296	.0569	.0927	.1362
53	\$120	.0000	.0003	.0017	.0049	.0100	.0270	.0540	.0925	.1422
	\$250	.0000	.0003	.0017	.0049	.0101	.0271	.0530	.0874	.1297
54	\$120	.0000	.0002	.0014	.0042	.0089	.0246	.0507	.0884	.1376
	\$250	.0000	.0002	.0014	.0043	.0090	.0247	.0493	.0823	.1235
55	\$120	.0000	.0002	.0012	.0036	.0079	.0225	.0476	.0844	.1331
	\$250	.0000	.0002	.0012	.0037	.0079	.0225	.0456	.0772	.1174
56	\$120	.0000	.0001	.0010	.0031	.0069	.0204	.0445	.0805	.1287
	\$250	.0000	.0001	.0010	.0031	.0069	.0203	.0420	.0723	.1115
57	\$120	.0000	.0001	.0008	.0026	.0060	.0186	.0416	.0768	.1245
	\$250	.0000	.0001	.0008	.0027	.0060	.0182	.0385	.0675	.1059
58	\$120	.0000	.0001	.0007	.0022	.0051	.0168	.0388	.0731	.1203
	\$250	.0000	.0001	.0007	.0022	.0052	.0162	.0352	.0630	.1004
	\$500	.0000	.0001	.0007	.0022	.0052	.0163	.0353	.0628	.0988
59	\$120	.0000	.0001	.0005	.0018	.0044	.0151	.0361	.0696	.1163
	\$250	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0586	.0951
	\$500	.0000	.0001	.0005	.0019	.0044	.0144	.0320	.0581	.0929
60	\$120	.0000	.0000	.0004	.0015	.0037	.0136	.0336	.0662	.1123
	\$250	.0000	.0000	.0004	.0015	.0037	.0126	.0290	.0544	.0899
	\$500	.0000	.0000	.0004	.0015	.0037	.0127	.0289	.0536	.0870
61	\$120	.0000	.0000	.0003	.0012	.0031	.0121	.0311	.0629	.1085
	\$250	.0000	.0000	.0003	.0012	.0031	.0110	.0261	.0504	.0848
	\$500	.0000	.0000	.0003	.0012	.0031	.0110	.0260	.0492	.0813
62	\$120	.0000	.0000	.0002	.0010	.0026	.0108	.0288	.0597	.1048
	\$250	.0000	.0000	.0002	.0010	.0026	.0095	.0234	.0465	.0800
	\$500	.0000	.0000	.0002	.0010	.0026	.0095	.0231	.0449	.0758
63	\$120	.0000	.0000	.0002	.0008	.0022	.0095	.0265	.0566	.1012
	\$250	.0000	.0000	.0002	.0008	.0021	.0081	.0209	.0428	.0752
	\$500	.0000	.0000	.0002	.0008	.0021	.0081	.0205	.0408	.0703
64	\$120	.0000	.0000	.0001	.0006	.0018	.0084	.0244	.0536	.0977
	\$250	.0000	.0000	.0001	.0006	.0017	.0069	.0186	.0392	.0706
	\$500	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0369	.0651
	\$1,000	.0000	.0000	.0001	.0006	.0017	.0068	.0180	.0370	.0650
65	\$120	.0000	.0000	.0001	.0005	.0014	.0074	.0224	.0507	.0943
	\$250	.0000	.0000	.0001	.0004	.0013	.0058	.0164	.0359	.0662
	\$500	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0600
	\$1,000	.0000	.0000	.0001	.0004	.0013	.0057	.0156	.0332	.0599

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
66	\$120	.0000	.0000	.0001	.0003	.0012	.0064	.0206	.0480	.0910
	\$250	.0000	.0000	.0001	.0003	.0010	.0048	.0144	.0326	.0619
	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0134	.0296	.0552
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0047	.0134	.0296	.0549
67	\$120	.0000	.0000	.0000	.0003	.0009	.0056	.0188	.0453	.0878
	\$250	.0000	.0000	.0000	.0002	.0007	.0039	.0125	.0296	.0578
	\$500	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0263	.0504
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0037	.0114	.0262	.0500
68	\$120	.0000	.0000	.0000	.0002	.0007	.0048	.0171	.0428	.0848
	\$250	.0000	.0000	.0000	.0002	.0005	.0032	.0108	.0267	.0538
	\$500	.0000	.0000	.0000	.0002	.0005	.0029	.0096	.0231	.0459
	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0453
69	\$120	.0000	.0000	.0000	.0001	.0005	.0041	.0156	.0404	.0818
	\$250	.0000	.0000	.0000	.0001	.0004	.0025	.0092	.0240	.0500
	\$500	.0000	.0000	.0000	.0001	.0004	.0022	.0079	.0201	.0416
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0199	.0408
70	\$120	.0000	.0000	.0000	.0001	.0004	.0035	.0141	.0381	.0790
	\$250	.0000	.0000	.0000	.0001	.0003	.0019	.0078	.0214	.0463
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0064	.0174	.0374
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0063	.0170	.0365
71	\$120	.0000	.0000	.0000	.0001	.0003	.0029	.0128	.0359	.0762
	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0065	.0190	.0428
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0051	.0147	.0334
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0049	.0143	.0323
72	\$120	.0000	.0000	.0000	.0000	.0002	.0024	.0116	.0338	.0737
	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0054	.0168	.0395
	\$500	.0000	.0000	.0000	.0000	.0001	.0008	.0039	.0124	.0297
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0038	.0119	.0284
73	\$120	.0000	.0000	.0000	.0000	.0002	.0020	.0105	.0320	.0714
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0044	.0148	.0365
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0104	.0263
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0028	.0098	.0249
74	\$120	.0000	.0000	.0000	.0000	.0001	.0018	.0098	.0308	.0699
	\$250	.0000	.0000	.0000	.0000	.0000	.0006	.0038	.0136	.0346
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0085	.0227

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 4
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9145	.8968	.8811	.8669	.8537	.8414	.8298	.8188	.8084	.7984	.7889	.7797	.7708	.7622
2	.9091	.8903	.8736	.8584	.8444	.8313	.8190	.8074	.7963	.7857	.7755	.7657	.7563	.7472
3	.9038	.8839	.8662	.8501	.8352	.8214	.8083	.7960	.7842	.7730	.7622	.7519	.7420	.7324
4	.8985	.8775	.8588	.8417	.8260	.8113	.7975	.7845	.7721	.7602	.7489	.7380	.7275	.7174
5	.8933	.8711	.8514	.8334	.8168	.8014	.7868	.7731	.7600	.7475	.7356	.7241	.7131	.7025
6	.8881	.8648	.8440	.8251	.8077	.7914	.7761	.7617	.7479	.7348	.7223	.7103	.6988	.6877
7	.8830	.8585	.8367	.8169	.7986	.7815	.7655	.7503	.7359	.7222	.7091	.6966	.6845	.6729
8	.8779	.8523	.8294	.8087	.7895	.7716	.7548	.7390	.7240	.7097	.6960	.6829	.6704	.6583
9	.8728	.8461	.8222	.8005	.7804	.7618	.7443	.7277	.7121	.6972	.6829	.6693	.6563	.6437
10	.8679	.8399	.8150	.7923	.7714	.7520	.7337	.7165	.7002	.6847	.6699	.6558	.6423	.6293
11	.8629	.8338	.8078	.7842	.7625	.7422	.7232	.7053	.6884	.6723	.6570	.6424	.6284	.6150
12	.8580	.8277	.8007	.7761	.7535	.7325	.7127	.6942	.6766	.6600	.6441	.6290	.6146	.6007
13	.8532	.8217	.7936	.7681	.7446	.7227	.7023	.6831	.6649	.6477	.6313	.6157	.6009	.5866
14	.8483	.8157	.7865	.7600	.7357	.7130	.6919	.6720	.6532	.6355	.6186	.6025	.5872	.5726
15	.8435	.8097	.7794	.7520	.7268	.7033	.6815	.6609	.6416	.6233	.6059	.5894	.5737	.5587

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
16	.8388	.8037	.7724	.7440	.7179	.6937	.6711	.6499	.6300	.6112	.5933	.5764	.5602	.5449
17	.8340	.7977	.7654	.7360	.7090	.6841	.6608	.6390	.6184	.5991	.5808	.5634	.5469	.5312
18	.8293	.7918	.7584	.7280	.7002	.6744	.6505	.6280	.6069	.5871	.5683	.5505	.5337	.5176
19	.8246	.7859	.7514	.7201	.6914	.6649	.6402	.6171	.5955	.5751	.5559	.5378	.5205	.5041
20	.8200	.7800	.7444	.7122	.6826	.6553	.6299	.6063	.5841	.5633	.5436	.5251	.5075	.4908
21	.8154	.7742	.7375	.7042	.6738	.6457	.6197	.5954	.5727	.5514	.5313	.5124	.4945	.4775
22	.8108	.7683	.7305	.6963	.6650	.6362	.6095	.5846	.5614	.5396	.5191	.4998	.4816	.4643
23	.8062	.7625	.7236	.6884	.6562	.6267	.5993	.5739	.5501	.5279	.5070	.4873	.4688	.4512
24	.8016	.7567	.7166	.6805	.6475	.6172	.5891	.5631	.5388	.5162	.4949	.4749	.4560	.4382
25	.7971	.7509	.7097	.6726	.6387	.6077	.5790	.5524	.5276	.5045	.4828	.4625	.4433	.4253
26	.7926	.7451	.7028	.6647	.6300	.5982	.5688	.5417	.5164	.4929	.4708	.4502	.4307	.4124
27	.7881	.7393	.6959	.6568	.6213	.5887	.5587	.5310	.5053	.4813	.4589	.4379	.4182	.3996
28	.7837	.7336	.6890	.6489	.6125	.5792	.5486	.5203	.4941	.4697	.4469	.4256	.4056	.3868
29	.7793	.7279	.6822	.6411	.6038	.5698	.5385	.5097	.4830	.4582	.4351	.4134	.3932	.3741
30	.7749	.7222	.6753	.6333	.5951	.5603	.5284	.4991	.4719	.4467	.4232	.4013	.3807	.3614
31	.7706	.7165	.6685	.6254	.5865	.5509	.5184	.4885	.4608	.4352	.4114	.3891	.3683	.3488
32	.7663	.7109	.6617	.6176	.5778	.5415	.5083	.4779	.4497	.4237	.3995	.3770	.3559	.3362
33	.7620	.7052	.6549	.6098	.5691	.5321	.4983	.4673	.4387	.4123	.3877	.3649	.3436	.3236
34	.7577	.6996	.6481	.6020	.5604	.5227	.4882	.4566	.4276	.4008	.3759	.3527	.3311	.3109
35	.7536	.6941	.6414	.5942	.5518	.5132	.4781	.4460	.4165	.3893	.3640	.3406	.3187	.2983
36	.7494	.6885	.6346	.5864	.5431	.5038	.4680	.4354	.4054	.3777	.3521	.3284	.3063	.2857
37	.7453	.6830	.6279	.5787	.5344	.4943	.4579	.4247	.3942	.3661	.3402	.3162	.2939	.2732
38	.7412	.6776	.6212	.5709	.5257	.4849	.4478	.4140	.3830	.3545	.3282	.3040	.2815	.2608
39	.7372	.6722	.6145	.5632	.5170	.4754	.4377	.4033	.3718	.3429	.3163	.2918	.2693	.2485
40	.7333	.6668	.6080	.5555	.5084	.4660	.4276	.3926	.3606	.3313	.3045	.2798	.2572	.2363
41	.7295	.6616	.6014	.5479	.4999	.4566	.4175	.3819	.3495	.3199	.2928	.2680	.2452	.2244
42	.7258	.6564	.5950	.5403	.4914	.4473	.4075	.3714	.3385	.3085	.2812	.2563	.2335	.2128
43	.7221	.6514	.5887	.5329	.4830	.4381	.3976	.3608	.3275	.2973	.2698	.2448	.2220	.2014
44	.7186	.6464	.5825	.5255	.4746	.4289	.3877	.3504	.3167	.2862	.2585	.2335	.2108	.1902
45	.7152	.6416	.5763	.5182	.4663	.4198	.3778	.3400	.3060	.2752	.2474	.2224	.1998	.1794
46	.7118	.6368	.5703	.5110	.4581	.4107	.3681	.3298	.2954	.2644	.2365	.2115	.1890	.1688
47	.7086	.6322	.5643	.5039	.4499	.4016	.3584	.3196	.2849	.2537	.2258	.2008	.1785	.1586
48	.7055	.6276	.5584	.4968	.4418	.3927	.3488	.3095	.2745	.2432	.2153	.1904	.1683	.1486
49	.7025	.6232	.5526	.4897	.4337	.3838	.3392	.2995	.2642	.2328	.2049	.1802	.1583	.1389
50	.6995	.6188	.5468	.4828	.4257	.3749	.3297	.2896	.2540	.2225	.1947	.1702	.1486	.1295
51	.6967	.6145	.5412	.4759	.4177	.3661	.3203	.2798	.2440	.2125	.1847	.1604	.1391	.1205
52	.6940	.6103	.5356	.4690	.4098	.3573	.3110	.2701	.2341	.2026	.1750	.1509	.1299	.1117
53	.6914	.6063	.5301	.4622	.4020	.3487	.3017	.2604	.2243	.1928	.1654	.1416	.1210	.1033
54	.6889	.6023	.5247	.4555	.3942	.3401	.2925	.2509	.2147	.1832	.1560	.1326	.1124	.0951
55	.6865	.5984	.5194	.4489	.3865	.3315	.2834	.2415	.2052	.1738	.1468	.1238	.1041	.0873
56	.6842	.5947	.5141	.4423	.3788	.3231	.2744	.2322	.1958	.1646	.1379	.1152	.0960	.0798
57	.6820	.5910	.5090	.4359	.3713	.3147	.2655	.2230	.1866	.1555	.1292	.1069	.0882	.0726
58	.6799	.5875	.5040	.4295	.3638	.3064	.2567	.2139	.1775	.1466	.1207	.0989	.0808	.0658
59	.6780	.5841	.4991	.4233	.3564	.2982	.2479	.2050	.1686	.1380	.1124	.0912	.0736	.0593
60	.6761	.5808	.4944	.4172	.3492	.2901	.2393	.1962	.1598	.1295	.1044	.0837	.0668	.0531
61	.6744	.5777	.4898	.4111	.3420	.2821	.2308	.1875	.1513	.1212	.0966	.0766	.0603	.0473
62	.6728	.5748	.4853	.4053	.3350	.2742	.2224	.1790	.1429	.1132	.0891	.0697	.0542	.0419
63	.6713	.5720	.4810	.3995	.3280	.2664	.2142	.1706	.1346	.1054	.0819	.0632	.0484	.0369
64	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0978	.0749	.0570	.0430	.0322
65	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0905	.0683	.0511	.0379	.0279
66	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1463	.1112	.0835	.0620	.0456	.0332	.0240
67	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1386	.1038	.0767	.0560	.0404	.0289	.0204
68	.6659	.5604	.4621	.3733	.2955	.2294	.1749	.1311	.0967	.0702	.0503	.0356	.0249	.0172
69	.6652	.5587	.4589	.3685	.2894	.2224	.1675	.1237	.0898	.0640	.0450	.0312	.0213	.0144
70	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1166	.0831	.0582	.0400	.0271	.0181	.0119
71	.6640	.5556	.4531	.3595	.2776	.2087	.1530	.1095	.0766	.0525	.0353	.0233	.0152	.0097
72	.6636	.5544	.4505	.3555	.2722	.2023	.1462	.1029	.0706	.0474	.0311	.0201	.0127	.0079
73	.6633	.5534	.4483	.3517	.2671	.1963	.1399	.0968	.0652	.0428	.0274	.0172	.0106	.0064
74	.6632	.5528	.4469	.3494	.2638	.1924	.1358	.0929	.0617	.0400	.0252	.0156	.0094	.0056

Loss-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 4
Effective November 19, 2010**

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0356	.0744	.1161	.1601	.2517	.3464	.4431	.5412
2	.0000	.0339	.0716	.1126	.1559	.2463	.3399	.4356	.5328
3	.0000	.0322	.0689	.1093	.1519	.2410	.3335	.4282	.5245
4	.0000	.0306	.0664	.1060	.1478	.2357	.3271	.4207	.5161

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
5	.0000	.0291	.0639	.1027	.1439	.2305	.3207	.4133	.5078
6	.0000	.0276	.0615	.0996	.1400	.2253	.3144	.4060	.4995
7	.0000	.0262	.0592	.0965	.1362	.2201	.3081	.3987	.4912
8	.0000	.0248	.0570	.0934	.1324	.2151	.3018	.3914	.4830
9	.0000	.0235	.0548	.0905	.1287	.2100	.2957	.3842	.4748
10	.0000	.0223	.0527	.0876	.1250	.2050	.2895	.3770	.4667
11	.0000	.0211	.0507	.0847	.1214	.2001	.2834	.3698	.4586
12	.0000	.0200	.0487	.0819	.1179	.1952	.2773	.3627	.4505
13	.0000	.0190	.0467	.0791	.1144	.1903	.2713	.3556	.4425
14	.0000	.0179	.0448	.0764	.1109	.1855	.2652	.3485	.4344
15	.0000	.0169	.0430	.0737	.1074	.1807	.2592	.3414	.4264
16	.0000	.0160	.0411	.0711	.1040	.1759	.2533	.3344	.4184
17	.0000	.0151	.0394	.0685	.1007	.1712	.2473	.3274	.4104
18	.0000	.0142	.0376	.0659	.0973	.1665	.2414	.3204	.4024
19	.0000	.0134	.0359	.0634	.0941	.1618	.2355	.3134	.3945
20	.0000	.0126	.0343	.0609	.0908	.1572	.2296	.3064	.3865
21	.0000	.0118	.0326	.0585	.0876	.1525	.2237	.2994	.3786
22	.0000	.0110	.0310	.0561	.0844	.1479	.2179	.2925	.3707
23	.0000	.0103	.0295	.0537	.0813	.1434	.2121	.2855	.3627
24	.0000	.0096	.0280	.0513	.0781	.1388	.2062	.2786	.3548
25	.0000	.0090	.0265	.0490	.0751	.1343	.2004	.2717	.3469
26	.0000	.0083	.0250	.0468	.0720	.1298	.1947	.2648	.3391
27	.0000	.0077	.0236	.0446	.0690	.1253	.1889	.2579	.3312
28	.0000	.0071	.0223	.0424	.0660	.1209	.1832	.2510	.3233
29	.0000	.0066	.0209	.0402	.0631	.1165	.1774	.2442	.3155
30	.0000	.0061	.0196	.0381	.0602	.1121	.1717	.2373	.3076
31	.0000	.0056	.0184	.0361	.0574	.1078	.1661	.2305	.2998
32	.0000	.0051	.0172	.0341	.0545	.1034	.1604	.2237	.2920
33	.0000	.0046	.0160	.0321	.0518	.0992	.1548	.2169	.2842
34	.0000	.0042	.0149	.0302	.0491	.0949	.1492	.2101	.2764
35	.0000	.0038	.0138	.0283	.0464	.0907	.1437	.2034	.2686
36	.0000	.0034	.0127	.0265	.0438	.0866	.1381	.1966	.2608
37	.0000	.0031	.0117	.0247	.0412	.0825	.1326	.1899	.2530
38	.0000	.0028	.0107	.0230	.0387	.0784	.1271	.1832	.2453
39	.0000	.0025	.0098	.0213	.0362	.0744	.1217	.1765	.2375
40	.0000	.0022	.0090	.0197	.0339	.0705	.1164	.1699	.2299
41	.0000	.0019	.0081	.0182	.0316	.0667	.1112	.1634	.2222
42	.0000	.0017	.0074	.0167	.0293	.0629	.1060	.1570	.2147
43	.0000	.0015	.0066	.0153	.0272	.0593	.1010	.1507	.2073
44	.0000	.0013	.0060	.0140	.0252	.0558	.0960	.1444	.1999
45	.0000	.0011	.0053	.0128	.0232	.0524	.0912	.1383	.1926
46	.0000	.0010	.0047	.0116	.0214	.0490	.0864	.1322	.1854
47	.0000	.0008	.0042	.0105	.0196	.0458	.0817	.1263	.1782
48	.0000	.0007	.0037	.0094	.0179	.0427	.0772	.1204	.1712
49	.0000	.0006	.0033	.0085	.0163	.0397	.0727	.1146	.1641
50	.0000	.0005	.0028	.0075	.0148	.0367	.0684	.1088	.1571
51	.0000	.0004	.0025	.0067	.0133	.0339	.0641	.1032	.1502
52	.0000	.0003	.0021	.0059	.0119	.0312	.0599	.0976	.1434
53	.0000	.0003	.0018	.0052	.0107	.0286	.0558	.0921	.1366
54	.0000	.0002	.0015	.0045	.0095	.0261	.0519	.0867	.1299
55	.0000	.0002	.0013	.0039	.0083	.0237	.0480	.0813	.1233
56	.0000	.0001	.0011	.0033	.0073	.0214	.0442	.0761	.1167
57	.0000	.0001	.0009	.0028	.0063	.0192	.0406	.0710	.1103
58	.0000	.0001	.0007	.0024	.0055	.0171	.0371	.0660	.1039
59	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0611	.0976
60	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0564	.0915
61	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0855
62	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0473	.0796
63	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0430	.0739

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
64	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0629
66	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429
70	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0179	.0384
71	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0298
73	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 4
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7329	.6663	.6072	.5545	.5072	.4659	.4317	.4034	.3797	.3599	.3433	.3292	.3175	.3079
41	\$120	.7291	.6610	.6007	.5469	.4989	.4582	.4246	.3967	.3734	.3539	.3376	.3240	.3129	.3039
42	\$120	.7254	.6559	.5942	.5393	.4912	.4510	.4178	.3902	.3672	.3481	.3321	.3192	.3087	.3003
43	\$120	.7218	.6508	.5879	.5320	.4840	.4442	.4113	.3840	.3613	.3424	.3271	.3147	.3049	.2969
44	\$120	.7182	.6459	.5817	.5250	.4773	.4378	.4050	.3779	.3555	.3371	.3224	.3107	.3013	.2938
45	\$120	.7148	.6410	.5755	.5185	.4709	.4315	.3989	.3720	.3499	.3322	.3181	.3069	.2980	.2910
46	\$120	.7115	.6363	.5696	.5124	.4648	.4254	.3929	.3662	.3447	.3276	.3140	.3033	.2949	.2884
47	\$120	.7083	.6316	.5640	.5066	.4589	.4194	.3870	.3607	.3398	.3232	.3102	.3000	.2921	.2860
48	\$120	.7052	.6271	.5586	.5010	.4531	.4136	.3813	.3555	.3351	.3190	.3065	.2969	.2895	.2839
49	\$120	.7022	.6227	.5536	.4955	.4474	.4079	.3759	.3506	.3306	.3151	.3031	.2940	.2871	.2819
50	\$120	.6992	.6185	.5487	.4902	.4418	.4023	.3707	.3458	.3263	.3114	.3000	.2914	.2849	.2801
	\$250	.6995	.6186	.5466	.4824	.4253	.3746	.3306	.2930	.2611	.2341	.2114	.1923	.1762	.1628
51	\$120	.6964	.6145	.5441	.4851	.4364	.3970	.3657	.3412	.3223	.3079	.2970	.2889	.2829	.2785
	\$250	.6966	.6144	.5410	.4755	.4173	.3663	.3223	.2850	.2534	.2268	.2044	.1858	.1703	.1575
52	\$120	.6937	.6107	.5396	.4800	.4311	.3918	.3608	.3368	.3184	.3046	.2942	.2866	.2811	.2771
	\$250	.6939	.6102	.5354	.4687	.4096	.3583	.3144	.2772	.2459	.2196	.1977	.1796	.1647	.1525
53	\$120	.6911	.6071	.5352	.4750	.4259	.3868	.3561	.3326	.3147	.3014	.2917	.2846	.2795	.2758
	\$250	.6913	.6061	.5299	.4619	.4021	.3505	.3066	.2696	.2385	.2127	.1912	.1737	.1594	.1479
54	\$120	.6887	.6037	.5309	.4702	.4209	.3819	.3516	.3285	.3112	.2985	.2893	.2827	.2780	.2747
	\$250	.6888	.6022	.5245	.4553	.3949	.3431	.2991	.2622	.2314	.2059	.1851	.1681	.1545	.1435
55	\$120	.6864	.6004	.5267	.4654	.4160	.3771	.3472	.3246	.3079	.2958	.2871	.2809	.2766	.2736
	\$250	.6864	.5983	.5191	.4489	.3879	.3358	.2918	.2550	.2245	.1995	.1792	.1629	.1498	.1395
56	\$120	.6843	.5972	.5226	.4609	.4113	.3725	.3430	.3209	.3048	.2932	.2850	.2793	.2754	.2727
	\$250	.6841	.5945	.5140	.4428	.3812	.3287	.2846	.2479	.2177	.1932	.1735	.1578	.1454	.1357
57	\$120	.6823	.5941	.5187	.4564	.4066	.3680	.3389	.3174	.3018	.2908	.2832	.2779	.2743	.2720
	\$250	.6819	.5909	.5090	.4368	.3746	.3218	.2775	.2410	.2112	.1873	.1682	.1531	.1413	.1322
58	\$120	.6804	.5912	.5148	.4520	.4021	.3637	.3350	.3140	.2990	.2886	.2814	.2766	.2734	.2713
	\$250	.6799	.5874	.5042	.4311	.3682	.3149	.2706	.2343	.2049	.1815	.1630	.1486	.1375	.1289
	\$500	.6799	.5875	.5040	.4294	.3637	.3062	.2566	.2142	.1783	.1482	.1232	.1025	.0855	.0716
59	\$120	.6787	.5884	.5111	.4478	.3977	.3595	.3312	.3108	.2964	.2865	.2798	.2754	.2725	.2707
	\$250	.6779	.5840	.4996	.4255	.3618	.3082	.2639	.2278	.1989	.1760	.1582	.1444	.1339	.1259
	\$500	.6779	.5841	.4991	.4232	.3563	.2981	.2480	.2056	.1699	.1401	.1156	.0955	.0792	.0660
60	\$120	.6771	.5857	.5075	.4436	.3934	.3554	.3276	.3077	.2940	.2846	.2784	.2744	.2718	.2701
	\$250	.6761	.5809	.4952	.4200	.3557	.3017	.2573	.2215	.1930	.1707	.1535	.1404	.1306	.1232
	\$500	.6761	.5808	.4943	.4171	.3491	.2901	.2397	.1972	.1617	.1323	.1083	.0889	.0733	.0608
61	\$120	.6755	.5831	.5041	.4396	.3893	.3515	.3241	.3048	.2916	.2828	.2771	.2734	.2711	.2697
	\$250	.6744	.5779	.4909	.4148	.3496	.2953	.2509	.2153	.1873	.1657	.1492	.1367	.1275	.1207
	\$500	.6744	.5777	.4897	.4110	.3420	.2823	.2315	.1889	.1536	.1247	.1013	.0826	.0676	.0559
62	\$120	.6741	.5806	.5007	.4357	.3852	.3477	.3208	.3021	.2895	.2812	.2759	.2726	.2706	.2693
	\$250	.6728	.5750	.4869	.4096	.3438	.2891	.2447	.2094	.1819	.1609	.1450	.1333	.1247	.1185
	\$500	.6728	.5747	.4852	.4052	.3350	.2746	.2235	.1809	.1458	.1174	.0946	.0765	.0624	.0513
63	\$120	.6728	.5783	.4975	.4319	.3813	.3440	.3176	.2995	.2875	.2797	.2749	.2719	.2701	.2690
	\$250	.6713	.5724	.4830	.4046	.3380	.2830	.2386	.2036	.1767	.1563	.1412	.1301	.1221	.1165
	\$500	.6713	.5719	.4809	.3995	.3282	.2671	.2156	.1730	.1382	.1103	.0882	.0709	.0574	.0471
64	\$120	.6716	.5761	.4943	.4282	.3775	.3405	.3145	.2970	.2856	.2784	.2739	.2712	.2697	.2687
	\$250	.6700	.5699	.4792	.3998	.3324	.2770	.2327	.1981	.1717	.1520	.1376	.1272	.1198	.1147
	\$500	.6700	.5693	.4768	.3940	.3216	.2597	.2079	.1653	.1309	.1035	.0821	.0655	.0528	.0433
	\$1,000	.6700	.5693	.4768	.3939	.3212	.2587	.2060	.1623	.1266	.0979	.0750	.0570	.0431	.0323

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
65	\$120	.6705	.5740	.4913	.4246	.3739	.3371	.3117	.2948	.2839	.2772	.2731	.2707	.2693	.2685
	\$250	.6689	.5676	.4757	.3951	.3270	.2712	.2269	.1927	.1669	.1479	.1342	.1245	.1177	.1131
	\$500	.6688	.5668	.4729	.3887	.3152	.2525	.2003	.1578	.1237	.0970	.0762	.0604	.0486	.0397
	\$1,000	.6688	.5668	.4729	.3885	.3146	.2512	.1980	.1542	.1188	.0906	.0684	.0512	.0380	.0281
66	\$120	.6695	.5720	.4884	.4212	.3703	.3338	.3089	.2926	.2823	.2761	.2723	.2702	.2690	.2683
	\$250	.6678	.5655	.4723	.3907	.3217	.2656	.2214	.1875	.1624	.1441	.1311	.1220	.1158	.1116
	\$500	.6677	.5645	.4692	.3836	.3089	.2455	.1930	.1505	.1168	.0907	.0707	.0557	.0446	.0365
	\$1,000	.6677	.5645	.4691	.3833	.3081	.2438	.1902	.1464	.1112	.0836	.0621	.0457	.0334	.0242
67	\$120	.6686	.5702	.4857	.4179	.3669	.3307	.3063	.2906	.2809	.2751	.2717	.2698	.2687	.2682
	\$250	.6669	.5635	.4691	.3863	.3166	.2602	.2160	.1826	.1580	.1405	.1282	.1198	.1141	.1104
	\$500	.6667	.5624	.4656	.3786	.3028	.2386	.1858	.1434	.1102	.0847	.0655	.0514	.0411	.0337
	\$1,000	.6667	.5624	.4655	.3782	.3017	.2366	.1825	.1387	.1039	.0768	.0562	.0406	.0291	.0207
68	\$120	.6678	.5684	.4830	.4147	.3636	.3278	.3039	.2888	.2796	.2742	.2711	.2694	.2685	.2680
	\$250	.6661	.5617	.4661	.3822	.3117	.2549	.2108	.1778	.1539	.1371	.1255	.1177	.1126	.1093
	\$500	.6659	.5605	.4623	.3739	.2968	.2319	.1788	.1365	.1038	.0790	.0607	.0473	.0378	.0311
	\$1,000	.6659	.5604	.4621	.3733	.2955	.2294	.1750	.1312	.0968	.0704	.0505	.0359	.0252	.0176
69	\$120	.6671	.5668	.4805	.4116	.3605	.3249	.3016	.2870	.2784	.2734	.2706	.2691	.2683	.2679
	\$250	.6654	.5601	.4632	.3781	.3068	.2497	.2058	.1733	.1501	.1339	.1231	.1159	.1113	.1084
	\$500	.6652	.5587	.4592	.3693	.2911	.2253	.1719	.1298	.0976	.0736	.0561	.0436	.0349	.0289
	\$1,000	.6652	.5587	.4589	.3685	.2894	.2225	.1676	.1238	.0899	.0642	.0452	.0315	.0217	.0148
70	\$120	.6665	.5653	.4781	.4086	.3574	.3222	.2994	.2855	.2773	.2727	.2702	.2689	.2682	.2679
	\$250	.6649	.5586	.4605	.3743	.3022	.2447	.2010	.1690	.1464	.1310	.1209	.1143	.1102	.1076
	\$500	.6646	.5572	.4563	.3649	.2855	.2189	.1652	.1234	.0917	.0685	.0519	.0402	.0323	.0269
	\$1,000	.6646	.5571	.4559	.3640	.2835	.2156	.1603	.1167	.0833	.0584	.0403	.0275	.0185	.0123
71	\$120	.6659	.5638	.4757	.4057	.3545	.3196	.2974	.2840	.2763	.2720	.2698	.2687	.2681	.2678
	\$250	.6644	.5572	.4580	.3705	.2976	.2398	.1962	.1647	.1429	.1283	.1188	.1128	.1092	.1070
	\$500	.6641	.5557	.4535	.3607	.2799	.2125	.1586	.1170	.0860	.0636	.0478	.0371	.0299	.0252
	\$1,000	.6640	.5556	.4531	.3596	.2777	.2088	.1531	.1097	.0768	.0528	.0356	.0237	.0156	.0102
72	\$120	.6654	.5626	.4736	.4030	.3517	.3172	.2955	.2826	.2754	.2715	.2695	.2685	.2680	.2678
	\$250	.6640	.5560	.4557	.3671	.2933	.2353	.1918	.1609	.1398	.1259	.1171	.1116	.1083	.1064
	\$500	.6637	.5546	.4511	.3568	.2748	.2066	.1524	.1111	.0807	.0592	.0443	.0344	.0279	.0237
	\$1,000	.6636	.5544	.4505	.3555	.2722	.2024	.1464	.1031	.0709	.0477	.0315	.0205	.0132	.0084
73	\$120	.6650	.5614	.4716	.4006	.3493	.3151	.2938	.2815	.2747	.2711	.2692	.2683	.2679	.2677
	\$250	.6636	.5550	.4536	.3640	.2894	.2310	.1878	.1574	.1370	.1238	.1155	.1106	.1077	.1060
	\$500	.6634	.5536	.4489	.3533	.2700	.2010	.1467	.1056	.0759	.0552	.0412	.0321	.0262	.0226
	\$1,000	.6633	.5534	.4483	.3518	.2671	.1964	.1401	.0970	.0655	.0432	.0279	.0177	.0112	.0070
74	\$120	.6647	.5607	.4704	.3991	.3477	.3137	.2928	.2808	.2742	.2708	.2691	.2683	.2679	.2677
	\$250	.6635	.5545	.4524	.3620	.2870	.2284	.1853	.1553	.1353	.1225	.1146	.1100	.1073	.1057
	\$500	.6632	.5530	.4476	.3511	.2670	.1975	.1430	.1022	.0730	.0528	.0394	.0307	.0252	.0219
	\$1,000	.6632	.5528	.4469	.3494	.2639	.1926	.1361	.0932	.0621	.0404	.0257	.0161	.0100	.0062

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 4
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0022	.0089	.0196	.0337	.0701	.1158	.1692	.2289
41	\$120	.0000	.0019	.0081	.0181	.0314	.0663	.1106	.1626	.2212
42	\$120	.0000	.0017	.0073	.0166	.0292	.0626	.1055	.1562	.2137
43	\$120	.0000	.0015	.0066	.0152	.0270	.0590	.1004	.1499	.2063
44	\$120	.0000	.0013	.0059	.0139	.0250	.0554	.0955	.1437	.1994
45	\$120	.0000	.0011	.0053	.0127	.0231	.0520	.0906	.1375	.1929
46	\$120	.0000	.0009	.0047	.0115	.0212	.0487	.0859	.1316	.1868
47	\$120	.0000	.0008	.0042	.0104	.0194	.0455	.0812	.1259	.1809
48	\$120	.0000	.0007	.0037	.0093	.0177	.0424	.0767	.1206	.1753
49	\$120	.0000	.0006	.0032	.0084	.0161	.0393	.0723	.1156	.1699
50	\$120	.0000	.0005	.0028	.0075	.0146	.0364	.0680	.1107	.1646
	\$250	.0000	.0005	.0028	.0075	.0147	.0366	.0682	.1086	.1568
51	\$120	.0000	.0004	.0024	.0066	.0132	.0336	.0641	.1061	.1594
	\$250	.0000	.0004	.0024	.0067	.0133	.0338	.0639	.1029	.1499

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
52	\$120	.0000	.0003	.0021	.0058	.0118	.0309	.0603	.1015	.1544
	\$250	.0000	.0003	.0021	.0059	.0119	.0311	.0598	.0973	.1431
53	\$120	.0000	.0003	.0018	.0051	.0106	.0283	.0567	.0971	.1494
	\$250	.0000	.0003	.0018	.0051	.0106	.0285	.0557	.0918	.1363
54	\$120	.0000	.0002	.0015	.0044	.0094	.0259	.0533	.0929	.1445
	\$250	.0000	.0002	.0015	.0045	.0094	.0260	.0517	.0864	.1297
55	\$120	.0000	.0002	.0013	.0038	.0082	.0236	.0500	.0887	.1398
	\$250	.0000	.0002	.0013	.0039	.0083	.0236	.0479	.0811	.1233
56	\$120	.0000	.0001	.0010	.0033	.0072	.0215	.0468	.0846	.1352
	\$250	.0000	.0001	.0011	.0033	.0073	.0213	.0441	.0759	.1172
57	\$120	.0000	.0001	.0009	.0028	.0063	.0195	.0437	.0806	.1308
	\$250	.0000	.0001	.0009	.0028	.0063	.0191	.0405	.0710	.1112
58	\$120	.0000	.0001	.0007	.0023	.0054	.0176	.0408	.0768	.1264
	\$250	.0000	.0001	.0007	.0024	.0054	.0170	.0370	.0662	.1054
	\$500	.0000	.0001	.0007	.0024	.0055	.0171	.0370	.0659	.1038
59	\$120	.0000	.0001	.0006	.0019	.0046	.0159	.0379	.0731	.1221
	\$250	.0000	.0001	.0006	.0020	.0046	.0151	.0336	.0615	.0998
	\$500	.0000	.0001	.0006	.0020	.0047	.0151	.0337	.0610	.0976
60	\$120	.0000	.0000	.0004	.0016	.0039	.0143	.0353	.0695	.1180
	\$250	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0571	.0944
	\$500	.0000	.0000	.0004	.0016	.0039	.0133	.0304	.0563	.0914
61	\$120	.0000	.0000	.0003	.0013	.0033	.0127	.0327	.0660	.1140
	\$250	.0000	.0000	.0003	.0013	.0033	.0115	.0274	.0529	.0891
	\$500	.0000	.0000	.0003	.0013	.0033	.0116	.0273	.0517	.0854
62	\$120	.0000	.0000	.0003	.0010	.0028	.0113	.0302	.0627	.1101
	\$250	.0000	.0000	.0003	.0010	.0027	.0100	.0246	.0488	.0840
	\$500	.0000	.0000	.0003	.0010	.0027	.0100	.0243	.0472	.0796
63	\$120	.0000	.0000	.0002	.0008	.0023	.0100	.0279	.0594	.1063
	\$250	.0000	.0000	.0002	.0008	.0022	.0085	.0220	.0449	.0790
	\$500	.0000	.0000	.0002	.0008	.0022	.0085	.0215	.0429	.0739
64	\$120	.0000	.0000	.0001	.0006	.0019	.0088	.0257	.0563	.1026
	\$250	.0000	.0000	.0001	.0006	.0017	.0072	.0195	.0412	.0742
	\$500	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0684
	\$1,000	.0000	.0000	.0001	.0006	.0017	.0072	.0189	.0388	.0683
65	\$120	.0000	.0000	.0001	.0005	.0015	.0077	.0236	.0533	.0990
	\$250	.0000	.0000	.0001	.0005	.0014	.0061	.0172	.0377	.0695
	\$500	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0349	.0631
	\$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0164	.0348	.0629
66	\$120	.0000	.0000	.0001	.0004	.0012	.0067	.0216	.0504	.0956
	\$250	.0000	.0000	.0001	.0003	.0010	.0050	.0151	.0343	.0650
	\$500	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0579
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0049	.0141	.0311	.0576
67	\$120	.0000	.0000	.0000	.0003	.0010	.0058	.0197	.0476	.0922
	\$250	.0000	.0000	.0000	.0002	.0008	.0041	.0131	.0311	.0607
	\$500	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0276	.0530
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0039	.0120	.0275	.0525
68	\$120	.0000	.0000	.0000	.0002	.0007	.0050	.0180	.0450	.0890
	\$250	.0000	.0000	.0000	.0002	.0006	.0033	.0113	.0281	.0565
	\$500	.0000	.0000	.0000	.0002	.0006	.0031	.0101	.0243	.0482
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0476
69	\$120	.0000	.0000	.0000	.0001	.0006	.0043	.0164	.0424	.0859
	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0097	.0252	.0525
	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0083	.0212	.0437
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0209	.0429
70	\$120	.0000	.0000	.0000	.0001	.0004	.0036	.0149	.0400	.0830
	\$250	.0000	.0000	.0000	.0001	.0003	.0020	.0082	.0225	.0487
	\$500	.0000	.0000	.0000	.0001	.0002	.0018	.0067	.0182	.0393

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0066	.0179	.0384
71	\$120	.0000	.0000	.0000	.0001	.0003	.0031	.0134	.0377	.0801
	\$250	.0000	.0000	.0000	.0000	.0002	.0015	.0068	.0199	.0449
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0053	.0155	.0351
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0150	.0339
72	\$120	.0000	.0000	.0000	.0000	.0002	.0026	.0121	.0355	.0774
	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0056	.0176	.0415
	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0130	.0312
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0008	.0040	.0125	.0299
73	\$120	.0000	.0000	.0000	.0000	.0002	.0022	.0110	.0336	.0750
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0046	.0156	.0383
	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0109	.0276
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0103	.0261
74	\$120	.0000	.0000	.0000	.0000	.0001	.0019	.0103	.0324	.0734
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0040	.0143	.0364
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0026	.0096	.0254
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0089	.0238

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-940, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-950 Hazard Group 5 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 5
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8774	.8618	.8479	.8353	.8235	.8126	.8023	.7925	.7832	.7744	.7658	.7576	.7498	.7421
2	.8725	.8559	.8411	.8276	.8151	.8035	.7925	.7821	.7723	.7628	.7538	.7451	.7367	.7286
3	.8676	.8500	.8343	.8200	.8068	.7944	.7828	.7718	.7613	.7513	.7418	.7326	.7237	.7151
4	.8628	.8442	.8275	.8124	.7984	.7853	.7730	.7614	.7503	.7398	.7297	.7200	.7106	.7016
5	.8580	.8383	.8207	.8047	.7900	.7762	.7633	.7510	.7394	.7283	.7176	.7074	.6976	.6881
6	.8532	.8325	.8140	.7972	.7816	.7671	.7535	.7406	.7284	.7167	.7056	.6949	.6845	.6746
7	.8484	.8267	.8073	.7896	.7733	.7581	.7438	.7303	.7175	.7053	.6936	.6824	.6716	.6612
8	.8437	.8209	.8006	.7821	.7650	.7491	.7341	.7200	.7066	.6938	.6816	.6699	.6587	.6478
9	.8391	.8152	.7939	.7746	.7567	.7401	.7245	.7097	.6958	.6824	.6697	.6575	.6458	.6345
10	.8344	.8095	.7873	.7671	.7485	.7311	.7149	.6995	.6849	.6710	.6578	.6451	.6329	.6213
11	.8298	.8039	.7807	.7597	.7403	.7222	.7052	.6892	.6741	.6597	.6459	.6328	.6202	.6081
12	.8253	.7982	.7741	.7522	.7320	.7132	.6956	.6790	.6633	.6484	.6341	.6205	.6074	.5949
13	.8207	.7926	.7676	.7448	.7238	.7043	.6860	.6688	.6525	.6370	.6223	.6082	.5947	.5818
14	.8162	.7870	.7610	.7374	.7156	.6954	.6764	.6586	.6417	.6257	.6105	.5960	.5821	.5688
15	.8117	.7814	.7545	.7300	.7074	.6864	.6668	.6484	.6310	.6145	.5987	.5838	.5695	.5557
16	.8072	.7759	.7479	.7226	.6992	.6775	.6573	.6382	.6202	.6032	.5870	.5716	.5569	.5428
17	.8028	.7703	.7414	.7152	.6910	.6686	.6477	.6280	.6095	.5920	.5753	.5595	.5444	.5299
18	.7983	.7648	.7349	.7078	.6828	.6597	.6381	.6179	.5988	.5807	.5636	.5474	.5319	.5171
19	.7939	.7593	.7284	.7004	.6746	.6508	.6285	.6077	.5881	.5695	.5520	.5353	.5194	.5043
20	.7895	.7538	.7219	.6930	.6664	.6418	.6190	.5975	.5774	.5584	.5404	.5233	.5071	.4916
21	.7851	.7482	.7154	.6855	.6582	.6329	.6094	.5873	.5667	.5472	.5287	.5113	.4947	.4789
22	.7808	.7427	.7088	.6781	.6500	.6239	.5998	.5772	.5559	.5360	.5171	.4993	.4823	.4662
23	.7764	.7372	.7023	.6707	.6417	.6150	.5902	.5670	.5453	.5248	.5055	.4873	.4700	.4536
24	.7721	.7317	.6958	.6633	.6335	.6060	.5805	.5568	.5345	.5136	.4939	.4753	.4577	.4410
25	.7678	.7263	.6893	.6558	.6252	.5970	.5709	.5466	.5238	.5025	.4824	.4634	.4455	.4284
26	.7635	.7208	.6827	.6483	.6169	.5880	.5613	.5364	.5131	.4913	.4708	.4515	.4332	.4159
27	.7592	.7153	.6762	.6409	.6087	.5790	.5516	.5261	.5024	.4801	.4592	.4395	.4210	.4034
28	.7549	.7098	.6696	.6334	.6003	.5700	.5419	.5159	.4916	.4689	.4476	.4276	.4087	.3909
29	.7507	.7043	.6631	.6259	.5920	.5609	.5322	.5057	.4809	.4578	.4361	.4157	.3965	.3784
30	.7465	.6989	.6565	.6184	.5837	.5519	.5225	.4954	.4701	.4465	.4245	.4038	.3842	.3658
31	.7423	.6934	.6500	.6109	.5753	.5428	.5128	.4851	.4594	.4354	.4129	.3918	.3720	.3533
32	.7381	.6880	.6434	.6034	.5670	.5337	.5031	.4748	.4485	.4241	.4013	.3799	.3597	.3408
33	.7339	.6825	.6369	.5958	.5586	.5245	.4933	.4644	.4377	.4128	.3896	.3679	.3475	.3283
34	.7297	.6771	.6303	.5883	.5501	.5154	.4835	.4541	.4268	.4015	.3779	.3558	.3351	.3157
35	.7256	.6717	.6237	.5807	.5417	.5062	.4736	.4436	.4159	.3902	.3662	.3438	.3228	.3031

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	.7215	.6662	.6171	.5731	.5332	.4969	.4637	.4331	.4049	.3787	.3543	.3316	.3103	.2905
37	.7174	.6608	.6106	.5655	.5247	.4876	.4537	.4226	.3938	.3672	.3425	.3194	.2980	.2779
38	.7134	.6554	.6040	.5578	.5162	.4783	.4437	.4120	.3827	.3557	.3305	.3072	.2856	.2655
39	.7094	.6501	.5974	.5502	.5077	.4690	.4337	.4014	.3716	.3441	.3187	.2951	.2733	.2531
40	.7055	.6448	.5909	.5427	.4992	.4597	.4237	.3908	.3605	.3326	.3068	.2831	.2612	.2410
41	.7017	.6396	.5844	.5351	.4907	.4504	.4137	.3802	.3494	.3211	.2951	.2712	.2492	.2290
42	.6979	.6344	.5781	.5276	.4823	.4412	.4038	.3696	.3384	.3098	.2835	.2595	.2375	.2173
43	.6942	.6293	.5717	.5202	.4739	.4319	.3938	.3591	.3274	.2985	.2721	.2480	.2259	.2058
44	.6906	.6243	.5655	.5129	.4655	.4228	.3840	.3487	.3166	.2874	.2608	.2366	.2146	.1946
45	.6871	.6194	.5593	.5056	.4572	.4136	.3741	.3383	.3059	.2764	.2497	.2255	.2035	.1836
46	.6837	.6146	.5532	.4983	.4490	.4045	.3644	.3281	.2953	.2656	.2388	.2146	.1927	.1730
47	.6803	.6099	.5472	.4911	.4408	.3955	.3547	.3179	.2847	.2549	.2280	.2038	.1821	.1626
48	.6771	.6052	.5412	.4839	.4326	.3865	.3450	.3078	.2743	.2443	.2174	.1933	.1718	.1525
49	.6739	.6006	.5353	.4768	.4245	.3775	.3354	.2977	.2640	.2339	.2070	.1830	.1617	.1427
50	.6709	.5961	.5294	.4697	.4164	.3686	.3259	.2878	.2538	.2236	.1968	.1730	.1519	.1332
51	.6679	.5917	.5236	.4627	.4083	.3597	.3164	.2779	.2438	.2135	.1867	.1631	.1423	.1240
52	.6650	.5874	.5179	.4558	.4003	.3509	.3071	.2682	.2338	.2035	.1769	.1535	.1330	.1151
53	.6622	.5831	.5122	.4489	.3924	.3422	.2977	.2585	.2240	.1937	.1672	.1441	.1240	.1065
54	.6596	.5790	.5067	.4420	.3845	.3335	.2885	.2490	.2143	.1841	.1578	.1350	.1152	.0982
55	.6570	.5749	.5012	.4353	.3767	.3249	.2794	.2395	.2048	.1746	.1485	.1261	.1068	.0902
56	.6545	.5710	.4958	.4286	.3689	.3164	.2703	.2302	.1954	.1653	.1395	.1174	.0985	.0825
57	.6521	.5671	.4905	.4220	.3613	.3079	.2613	.2209	.1861	.1562	.1307	.1090	.0906	.0752
58	.6499	.5634	.4853	.4155	.3537	.2995	.2525	.2118	.1769	.1472	.1221	.1008	.0830	.0682
59	.6477	.5598	.4802	.4090	.3462	.2913	.2437	.2028	.1680	.1385	.1137	.0930	.0757	.0615
60	.6457	.5563	.4752	.4028	.3388	.2831	.2350	.1939	.1591	.1299	.1055	.0854	.0687	.0551
61	.6438	.5530	.4704	.3966	.3315	.2750	.2264	.1852	.1505	.1215	.0976	.0780	.0621	.0491
62	.6421	.5498	.4658	.3906	.3244	.2670	.2180	.1765	.1420	.1134	.0900	.0710	.0557	.0435
63	.6404	.5468	.4613	.3847	.3173	.2591	.2096	.1681	.1336	.1055	.0826	.0643	.0498	.0383
64	.6389	.5440	.4569	.3789	.3104	.2514	.2014	.1597	.1255	.0978	.0755	.0579	.0441	.0334
65	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0903	.0687	.0519	.0389	.0289
66	.6364	.5389	.4488	.3679	.2969	.2362	.1853	.1435	.1098	.0831	.0623	.0462	.0340	.0248
67	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1023	.0762	.0561	.0408	.0295	.0210
68	.6344	.5345	.4415	.3576	.2841	.2215	.1698	.1280	.0950	.0696	.0503	.0359	.0253	.0177
69	.6335	.5326	.4381	.3527	.2778	.2144	.1622	.1205	.0880	.0632	.0447	.0313	.0216	.0147
70	.6329	.5308	.4350	.3480	.2718	.2074	.1548	.1132	.0812	.0572	.0396	.0270	.0182	.0121
71	.6323	.5293	.4320	.3433	.2657	.2003	.1474	.1059	.0744	.0513	.0347	.0231	.0151	.0097
72	.6319	.5280	.4293	.3391	.2601	.1937	.1404	.0991	.0683	.0460	.0303	.0196	.0125	.0078
73	.6315	.5269	.4270	.3352	.2548	.1875	.1338	.0928	.0626	.0412	.0265	.0167	.0103	.0063
74	.6314	.5263	.4256	.3328	.2514	.1835	.1296	.0888	.0591	.0383	.0242	.0150	.0091	.0054

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0355	.0738	.1148	.1576	.2464	.3378	.4309	.5253
2	.0000	.0340	.0713	.1116	.1538	.2415	.3319	.4241	.5176
3	.0000	.0325	.0689	.1085	.1501	.2366	.3260	.4173	.5100
4	.0000	.0310	.0665	.1055	.1464	.2318	.3202	.4105	.5024
5	.0000	.0295	.0642	.1025	.1428	.2270	.3143	.4037	.4947
6	.0000	.0281	.0620	.0996	.1392	.2222	.3085	.3970	.4872
7	.0000	.0268	.0599	.0967	.1356	.2174	.3027	.3903	.4796
8	.0000	.0255	.0578	.0939	.1321	.2127	.2969	.3836	.4721
9	.0000	.0243	.0558	.0911	.1287	.2081	.2912	.3769	.4646
10	.0000	.0231	.0538	.0884	.1253	.2034	.2855	.3703	.4571
11	.0000	.0220	.0519	.0857	.1219	.1988	.2799	.3637	.4497
12	.0000	.0209	.0500	.0830	.1185	.1943	.2742	.3571	.4422
13	.0000	.0199	.0481	.0804	.1152	.1897	.2686	.3506	.4348
14	.0000	.0189	.0463	.0778	.1119	.1852	.2630	.3440	.4274
15	.0000	.0179	.0445	.0752	.1087	.1807	.2574	.3375	.4200
16	.0000	.0170	.0427	.0727	.1054	.1762	.2519	.3309	.4126
17	.0000	.0161	.0410	.0702	.1022	.1718	.2463	.3244	.4052
18	.0000	.0152	.0393	.0678	.0991	.1673	.2408	.3179	.3978
19	.0000	.0144	.0376	.0653	.0959	.1629	.2353	.3114	.3904
20	.0000	.0136	.0360	.0629	.0928	.1585	.2298	.3049	.3830

Retrospective Rating

296-17B-950

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
21	.0000	.0128	.0344	.0605	.0897	.1541	.2242	.2984	.3755
22	.0000	.0120	.0328	.0582	.0866	.1498	.2187	.2918	.3681
23	.0000	.0113	.0313	.0559	.0836	.1454	.2132	.2853	.3607
24	.0000	.0106	.0298	.0536	.0806	.1411	.2077	.2788	.3533
25	.0000	.0099	.0283	.0513	.0776	.1368	.2023	.2723	.3458
26	.0000	.0093	.0268	.0491	.0747	.1325	.1968	.2657	.3383
27	.0000	.0086	.0254	.0469	.0717	.1282	.1913	.2592	.3309
28	.0000	.0080	.0240	.0448	.0688	.1239	.1858	.2526	.3234
29	.0000	.0074	.0227	.0427	.0660	.1197	.1803	.2461	.3159
30	.0000	.0069	.0214	.0406	.0631	.1155	.1749	.2395	.3084
31	.0000	.0063	.0201	.0385	.0603	.1113	.1694	.2330	.3009
32	.0000	.0058	.0188	.0365	.0575	.1071	.1640	.2264	.2934
33	.0000	.0053	.0176	.0345	.0548	.1029	.1585	.2199	.2858
34	.0000	.0049	.0164	.0326	.0521	.0987	.1531	.2133	.2783
35	.0000	.0044	.0153	.0307	.0494	.0946	.1477	.2067	.2707
36	.0000	.0040	.0142	.0288	.0468	.0905	.1422	.2001	.2631
37	.0000	.0036	.0131	.0270	.0442	.0864	.1368	.1936	.2555
38	.0000	.0033	.0121	.0252	.0416	.0824	.1314	.1870	.2478
39	.0000	.0029	.0111	.0235	.0392	.0784	.1261	.1804	.2402
40	.0000	.0026	.0102	.0218	.0367	.0745	.1208	.1739	.2327
41	.0000	.0023	.0093	.0202	.0344	.0707	.1156	.1674	.2251
42	.0000	.0021	.0085	.0187	.0321	.0669	.1104	.1611	.2176
43	.0000	.0018	.0077	.0172	.0299	.0632	.1053	.1547	.2102
44	.0000	.0016	.0069	.0158	.0278	.0596	.1003	.1485	.2029
45	.0000	.0014	.0062	.0145	.0257	.0561	.0954	.1423	.1956
46	.0000	.0012	.0056	.0132	.0238	.0527	.0906	.1362	.1883
47	.0000	.0010	.0050	.0120	.0219	.0493	.0859	.1302	.1811
48	.0000	.0009	.0044	.0109	.0201	.0461	.0812	.1242	.1739
49	.0000	.0008	.0039	.0098	.0183	.0429	.0766	.1183	.1668
50	.0000	.0006	.0034	.0088	.0167	.0399	.0721	.1124	.1597
51	.0000	.0005	.0030	.0078	.0151	.0369	.0677	.1066	.1527
52	.0000	.0004	.0026	.0069	.0136	.0340	.0634	.1009	.1458
53	.0000	.0004	.0022	.0061	.0122	.0312	.0591	.0952	.1389
54	.0000	.0003	.0019	.0053	.0109	.0286	.0550	.0897	.1320
55	.0000	.0002	.0016	.0046	.0096	.0260	.0509	.0842	.1253
56	.0000	.0002	.0013	.0040	.0085	.0235	.0470	.0788	.1186
57	.0000	.0002	.0011	.0034	.0074	.0211	.0431	.0735	.1120
58	.0000	.0001	.0009	.0029	.0064	.0189	.0394	.0683	.1055
59	.0000	.0001	.0007	.0024	.0055	.0167	.0358	.0632	.0990
60	.0000	.0001	.0006	.0020	.0046	.0147	.0323	.0582	.0928
61	.0000	.0000	.0004	.0016	.0039	.0128	.0290	.0534	.0866
62	.0000	.0000	.0003	.0013	.0032	.0111	.0258	.0488	.0806
63	.0000	.0000	.0003	.0010	.0026	.0094	.0228	.0443	.0747
64	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0689
65	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0633
66	.0000	.0000	.0001	.0004	.0012	.0054	.0149	.0318	.0579
67	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476
69	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0333
72	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0252
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0228

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7051	.6442	.5901	.5417	.4979	.4599	.4289	.4034	.3822	.3645	.3495	.3368	.3262	.3177
41	\$120	.7013	.6390	.5836	.5341	.4897	.4526	.4223	.3972	.3764	.3589	.3442	.3319	.3220	.3140
42	\$120	.6975	.6338	.5772	.5266	.4823	.4459	.4160	.3912	.3706	.3534	.3390	.3274	.3182	.3107
43	\$120	.6938	.6287	.5709	.5193	.4755	.4395	.4099	.3854	.3650	.3481	.3344	.3234	.3147	.3077
44	\$120	.6902	.6238	.5647	.5125	.4691	.4334	.4040	.3797	.3595	.3431	.3301	.3197	.3114	.3049
45	\$120	.6867	.6189	.5585	.5062	.4630	.4275	.3983	.3741	.3543	.3386	.3261	.3162	.3084	.3023
46	\$120	.6833	.6140	.5525	.5003	.4572	.4218	.3926	.3687	.3495	.3343	.3224	.3130	.3056	.2999
47	\$120	.6800	.6093	.5470	.4947	.4516	.4161	.3870	.3635	.3449	.3303	.3189	.3099	.3030	.2978
48	\$120	.6767	.6046	.5417	.4893	.4461	.4106	.3817	.3587	.3406	.3265	.3155	.3071	.3007	.2959
49	\$120	.6736	.6001	.5367	.4840	.4406	.4051	.3766	.3541	.3365	.3229	.3124	.3045	.2986	.2941
50	\$120	.6705	.5958	.5320	.4789	.4353	.3998	.3717	.3497	.3326	.3195	.3096	.3022	.2966	.2925
	\$250	.6708	.5959	.5291	.4694	.4159	.3684	.3272	.2922	.2624	.2372	.2160	.1980	.1828	.1702
51	\$120	.6676	.5918	.5274	.4739	.4300	.3947	.3670	.3454	.3288	.3163	.3069	.3000	.2949	.2911
	\$250	.6678	.5915	.5234	.4624	.4079	.3601	.3192	.2844	.2550	.2301	.2092	.1916	.1770	.1650
52	\$120	.6647	.5880	.5230	.4690	.4249	.3898	.3624	.3413	.3253	.3133	.3044	.2979	.2932	.2899
	\$250	.6649	.5872	.5176	.4554	.4002	.3523	.3114	.2768	.2477	.2232	.2026	.1856	.1716	.1602
53	\$120	.6620	.5844	.5186	.4641	.4200	.3851	.3580	.3374	.3219	.3105	.3021	.2961	.2918	.2888
	\$250	.6621	.5830	.5120	.4485	.3927	.3447	.3039	.2695	.2406	.2164	.1963	.1799	.1665	.1557
54	\$120	.6594	.5809	.5144	.4594	.4152	.3805	.3538	.3337	.3188	.3079	.3000	.2944	.2905	.2878
	\$250	.6595	.5788	.5064	.4419	.3856	.3374	.2966	.2623	.2336	.2098	.1903	.1745	.1617	.1515
55	\$120	.6570	.5775	.5102	.4548	.4105	.3760	.3497	.3301	.3158	.3054	.2981	.2929	.2893	.2869
	\$250	.6569	.5748	.5009	.4354	.3787	.3303	.2894	.2552	.2268	.2035	.1846	.1694	.1572	.1475
56	\$120	.6547	.5743	.5061	.4503	.4059	.3717	.3458	.3267	.3129	.3031	.2963	.2915	.2883	.2861
	\$250	.6544	.5708	.4956	.4293	.3720	.3233	.2824	.2483	.2203	.1975	.1792	.1645	.1529	.1438
57	\$120	.6526	.5711	.5022	.4459	.4015	.3675	.3420	.3235	.3103	.3010	.2946	.2903	.2874	.2855
	\$250	.6520	.5670	.4905	.4233	.3655	.3165	.2754	.2416	.2140	.1917	.1740	.1599	.1490	.1404
58	\$120	.6506	.5681	.4983	.4416	.3972	.3634	.3384	.3204	.3078	.2990	.2931	.2892	.2866	.2849
	\$250	.6498	.5632	.4856	.4175	.3591	.3097	.2687	.2350	.2078	.1861	.1690	.1556	.1453	.1373
	\$500	.6498	.5633	.4852	.4153	.3536	.2994	.2524	.2122	.1780	.1493	.1252	.1052	.0887	.0751
59	\$120	.6488	.5652	.4946	.4375	.3930	.3594	.3349	.3175	.3054	.2972	.2917	.2882	.2858	.2844
	\$250	.6477	.5597	.4808	.4119	.3528	.3031	.2621	.2287	.2019	.1808	.1643	.1515	.1418	.1344
	\$500	.6477	.5597	.4801	.4089	.3461	.2912	.2439	.2036	.1696	.1412	.1176	.0982	.0824	.0695
60	\$120	.6470	.5624	.4910	.4334	.3889	.3556	.3316	.3148	.3032	.2955	.2905	.2873	.2852	.2839
	\$250	.6456	.5564	.4763	.4064	.3467	.2967	.2556	.2225	.1962	.1757	.1598	.1477	.1386	.1318
	\$500	.6457	.5563	.4752	.4026	.3387	.2832	.2355	.1952	.1614	.1334	.1103	.0915	.0764	.0642
61	\$120	.6454	.5597	.4875	.4295	.3849	.3519	.3284	.3122	.3012	.2940	.2894	.2865	.2847	.2836
	\$250	.6438	.5532	.4720	.4011	.3407	.2904	.2494	.2165	.1908	.1708	.1556	.1442	.1357	.1294
	\$500	.6438	.5530	.4704	.3965	.3315	.2753	.2273	.1870	.1534	.1258	.1033	.0852	.0707	.0592
62	\$120	.6438	.5571	.4841	.4256	.3810	.3484	.3254	.3097	.2993	.2926	.2884	.2858	.2842	.2833
	\$250	.6420	.5502	.4678	.3959	.3348	.2842	.2432	.2108	.1855	.1662	.1516	.1409	.1330	.1273
	\$500	.6420	.5498	.4657	.3905	.3245	.2676	.2193	.1789	.1456	.1185	.0966	.0791	.0654	.0546
63	\$120	.6424	.5547	.4808	.4219	.3773	.3450	.3225	.3074	.2976	.2914	.2875	.2852	.2838	.2830
	\$250	.6404	.5474	.4638	.3909	.3291	.2782	.2373	.2051	.1804	.1618	.1479	.1378	.1305	.1253
	\$500	.6404	.5468	.4612	.3847	.3176	.2600	.2114	.1710	.1380	.1114	.0901	.0734	.0604	.0503
64	\$120	.6411	.5524	.4776	.4183	.3736	.3417	.3197	.3052	.2960	.2902	.2867	.2847	.2835	.2828
	\$250	.6390	.5448	.4600	.3860	.3235	.2723	.2315	.1997	.1756	.1576	.1444	.1350	.1283	.1236
	\$500	.6389	.5440	.4569	.3790	.3109	.2526	.2037	.1634	.1306	.1045	.0840	.0680	.0557	.0464
	\$1,000	.6389	.5440	.4569	.3789	.3104	.2513	.2014	.1597	.1255	.0978	.0756	.0581	.0443	.0336
65	\$120	.6399	.5501	.4745	.4148	.3701	.3385	.3171	.3032	.2945	.2892	.2861	.2842	.2832	.2827
	\$250	.6377	.5424	.4563	.3812	.3181	.2666	.2259	.1945	.1710	.1537	.1412	.1324	.1263	.1221
	\$500	.6376	.5413	.4528	.3736	.3044	.2454	.1961	.1558	.1235	.0980	.0781	.0629	.0514	.0428
	\$1,000	.6376	.5413	.4528	.3733	.3036	.2437	.1933	.1515	.1176	.0904	.0689	.0521	.0391	.0292
66	\$120	.6388	.5480	.4716	.4114	.3667	.3355	.3147	.3013	.2931	.2883	.2855	.2839	.2830	.2825
	\$250	.6366	.5401	.4528	.3767	.3128	.2610	.2204	.1895	.1666	.1500	.1382	.1300	.1245	.1207
	\$500	.6364	.5388	.4489	.3683	.2980	.2383	.1887	.1485	.1166	.0917	.0726	.0581	.0474	.0395
	\$1,000	.6364	.5388	.4488	.3679	.2969	.2362	.1853	.1436	.1099	.0832	.0624	.0464	.0343	.0251
67	\$120	.6377	.5461	.4688	.4081	.3635	.3326	.3123	.2996	.2919	.2875	.2849	.2835	.2828	.2824
	\$250	.6356	.5380	.4494	.3722	.3076	.2556	.2151	.1847	.1624	.1465	.1354	.1279	.1229	.1196
	\$500	.6353	.5366	.4452	.3632	.2918	.2313	.1815	.1414	.1099	.0856	.0673	.0537	.0438	.0366
	\$1,000	.6353	.5366	.4451	.3626	.2904	.2288	.1775	.1357	.1024	.0764	.0563	.0411	.0298	.0214
68	\$120	.6368	.5442	.4660	.4049	.3603	.3299	.3102	.2980	.2908	.2867	.2845	.2833	.2826	.2823
	\$250	.6347	.5361	.4463	.3680	.3026	.2503	.2100	.1800	.1584	.1433	.1329	.1260	.1215	.1186
	\$500	.6344	.5345	.4418	.3583	.2857	.2245	.1744	.1345	.1035	.0799	.0624	.0496	.0405	.0340
	\$1,000	.6344	.5345	.4415	.3576	.2841	.2216	.1698	.1281	.0952	.0698	.0505	.0362	.0257	.0182
69	\$120	.6360	.5424	.4634	.4018	.3573	.3272	.3081	.2965	.2898	.2861	.2841	.2830	.2825	.2822
	\$250	.6339	.5343	.4433	.3639	.2978	.2452	.2051	.1756	.1547	.1403	.1306	.1243	.1203	.1177

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$500	.6335	.5326	.4385	.3536	.2798	.2179	.1675	.1277	.0972	.0744	.0578	.0459	.0375	.0317
	\$1,000	.6335	.5326	.4381	.3527	.2778	.2144	.1623	.1206	.0882	.0635	.0451	.0317	.0220	.0152
	\$120	.6353	.5408	.4609	.3989	.3544	.3248	.3062	.2952	.2889	.2855	.2838	.2829	.2824	.2822
	\$250	.6332	.5327	.4405	.3599	.2931	.2402	.2003	.1714	.1512	.1375	.1285	.1228	.1192	.1170
71	\$500	.6329	.5310	.4355	.3491	.2741	.2114	.1607	.1212	.0913	.0693	.0535	.0424	.0348	.0297
	\$1,000	.6329	.5308	.4350	.3480	.2718	.2074	.1549	.1134	.0814	.0575	.0400	.0275	.0187	.0127
	\$120	.6346	.5392	.4585	.3960	.3516	.3224	.3044	.2939	.2881	.2850	.2835	.2827	.2823	.2822
	\$250	.6327	.5312	.4378	.3560	.2884	.2353	.1957	.1673	.1478	.1349	.1266	.1214	.1183	.1164
72	\$500	.6323	.5295	.4326	.3447	.2684	.2049	.1540	.1148	.0855	.0643	.0495	.0392	.0324	.0279
	\$1,000	.6323	.5293	.4320	.3434	.2658	.2004	.1475	.1061	.0748	.0517	.0352	.0236	.0157	.0104
	\$120	.6340	.5378	.4562	.3933	.3490	.3202	.3027	.2928	.2874	.2846	.2832	.2826	.2823	.2821
	\$250	.6322	.5300	.4353	.3525	.2841	.2308	.1914	.1636	.1448	.1326	.1250	.1203	.1175	.1159
73	\$500	.6319	.5282	.4300	.3407	.2632	.1988	.1477	.1088	.0802	.0599	.0459	.0365	.0304	.0265
	\$1,000	.6319	.5280	.4293	.3391	.2601	.1939	.1406	.0994	.0687	.0465	.0309	.0203	.0132	.0085
	\$120	.6335	.5365	.4542	.3909	.3466	.3182	.3013	.2918	.2868	.2843	.2830	.2825	.2822	.2821
	\$250	.6319	.5289	.4332	.3492	.2801	.2266	.1874	.1602	.1422	.1306	.1236	.1193	.1169	.1155
74	\$500	.6316	.5271	.4278	.3371	.2583	.1931	.1419	.1033	.0754	.0559	.0428	.0342	.0287	.0253
	\$1,000	.6315	.5269	.4270	.3353	.2549	.1877	.1341	.0932	.0631	.0418	.0271	.0174	.0111	.0070
	\$120	.6333	.5358	.4529	.3893	.3452	.3170	.3004	.2913	.2865	.2841	.2829	.2824	.2822	.2821
	\$250	.6317	.5282	.4318	.3472	.2776	.2239	.1850	.1581	.1405	.1294	.1227	.1188	.1166	.1153
74	\$500	.6314	.5265	.4264	.3348	.2552	.1895	.1382	.0998	.0724	.0535	.0409	.0328	.0277	.0246
	\$1,000	.6314	.5263	.4256	.3329	.2515	.1837	.1300	.0892	.0596	.0389	.0249	.0157	.0098	.0062

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0026	.0101	.0217	.0365	.0741	.1202	.1731	.2317
41	\$120	.0000	.0023	.0092	.0201	.0342	.0703	.1150	.1666	.2241
42	\$120	.0000	.0020	.0084	.0185	.0319	.0665	.1098	.1602	.2166
43	\$120	.0000	.0018	.0076	.0171	.0297	.0628	.1047	.1539	.2093
44	\$120	.0000	.0016	.0069	.0157	.0276	.0592	.0998	.1477	.2025
45	\$120	.0000	.0014	.0062	.0144	.0255	.0557	.0949	.1415	.1962
46	\$120	.0000	.0012	.0055	.0131	.0236	.0523	.0900	.1355	.1903
47	\$120	.0000	.0010	.0049	.0119	.0217	.0490	.0853	.1300	.1847
48	\$120	.0000	.0009	.0044	.0108	.0199	.0457	.0806	.1247	.1793
49	\$120	.0000	.0007	.0039	.0097	.0182	.0426	.0761	.1197	.1740
50	\$120	.0000	.0006	.0034	.0087	.0165	.0395	.0718	.1150	.1689
	\$250	.0000	.0006	.0034	.0087	.0166	.0398	.0719	.1121	.1594
51	\$120	.0000	.0005	.0030	.0077	.0150	.0366	.0678	.1104	.1639
	\$250	.0000	.0005	.0030	.0078	.0151	.0368	.0675	.1064	.1524
52	\$120	.0000	.0004	.0026	.0069	.0135	.0337	.0640	.1060	.1590
	\$250	.0000	.0004	.0026	.0069	.0136	.0339	.0632	.1006	.1454
53	\$120	.0000	.0004	.0022	.0060	.0121	.0310	.0604	.1016	.1541
	\$250	.0000	.0004	.0022	.0061	.0122	.0311	.0590	.0950	.1385
54	\$120	.0000	.0003	.0019	.0053	.0108	.0284	.0569	.0974	.1494
	\$250	.0000	.0003	.0019	.0053	.0108	.0285	.0548	.0894	.1319
55	\$120	.0000	.0002	.0016	.0046	.0095	.0260	.0535	.0932	.1448
	\$250	.0000	.0002	.0016	.0046	.0096	.0259	.0508	.0839	.1254
56	\$120	.0000	.0002	.0013	.0039	.0084	.0237	.0503	.0891	.1403
	\$250	.0000	.0002	.0013	.0040	.0084	.0234	.0468	.0786	.1193
57	\$120	.0000	.0001	.0011	.0034	.0073	.0216	.0471	.0852	.1359
	\$250	.0000	.0002	.0011	.0034	.0073	.0210	.0430	.0735	.1133
58	\$120	.0000	.0001	.0009	.0028	.0063	.0196	.0441	.0813	.1316
	\$250	.0000	.0001	.0009	.0029	.0063	.0188	.0392	.0686	.1075
	\$500	.0000	.0001	.0009	.0029	.0064	.0188	.0393	.0682	.1053

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
59	\$120	.0000	.0001	.0007	.0024	.0054	.0178	.0412	.0776	.1275
	\$250	.0000	.0001	.0007	.0024	.0054	.0167	.0357	.0638	.1019
	\$500	.0000	.0001	.0007	.0024	.0054	.0167	.0357	.0631	.0989
60	\$120	.0000	.0001	.0006	.0019	.0046	.0160	.0384	.0740	.1234
	\$250	.0000	.0001	.0006	.0020	.0046	.0146	.0324	.0593	.0964
	\$500	.0000	.0001	.0006	.0020	.0046	.0147	.0323	.0582	.0926
61	\$120	.0000	.0000	.0004	.0016	.0039	.0144	.0357	.0705	.1195
	\$250	.0000	.0000	.0004	.0016	.0038	.0128	.0292	.0550	.0911
	\$500	.0000	.0000	.0004	.0016	.0039	.0128	.0290	.0534	.0865
62	\$120	.0000	.0000	.0003	.0013	.0033	.0128	.0331	.0671	.1156
	\$250	.0000	.0000	.0003	.0013	.0032	.0110	.0262	.0508	.0859
	\$500	.0000	.0000	.0003	.0013	.0032	.0110	.0258	.0487	.0805
63	\$120	.0000	.0000	.0003	.0010	.0027	.0114	.0307	.0638	.1119
	\$250	.0000	.0000	.0003	.0010	.0026	.0094	.0234	.0468	.0809
	\$500	.0000	.0000	.0003	.0010	.0026	.0094	.0228	.0442	.0747
64	\$120	.0000	.0000	.0002	.0008	.0022	.0101	.0284	.0606	.1083
	\$250	.0000	.0000	.0002	.0008	.0020	.0080	.0208	.0430	.0760
	\$500	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0690
	\$1,000	.0000	.0000	.0002	.0008	.0021	.0079	.0200	.0399	.0689
65	\$120	.0000	.0000	.0001	.0006	.0018	.0089	.0261	.0575	.1048
	\$250	.0000	.0000	.0001	.0006	.0016	.0067	.0184	.0393	.0712
	\$500	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0636
	\$1,000	.0000	.0000	.0001	.0006	.0016	.0066	.0173	.0358	.0633
66	\$120	.0000	.0000	.0001	.0005	.0015	.0078	.0240	.0546	.1014
	\$250	.0000	.0000	.0001	.0004	.0012	.0056	.0161	.0358	.0667
	\$500	.0000	.0000	.0001	.0004	.0012	.0054	.0148	.0319	.0583
	\$1,000	.0000	.0000	.0001	.0004	.0012	.0054	.0148	.0318	.0579
67	\$120	.0000	.0000	.0001	.0003	.0012	.0067	.0221	.0518	.0981
	\$250	.0000	.0000	.0001	.0003	.0009	.0046	.0140	.0324	.0622
	\$500	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0282	.0532
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0043	.0126	.0281	.0526
68	\$120	.0000	.0000	.0000	.0002	.0009	.0058	.0202	.0490	.0949
	\$250	.0000	.0000	.0000	.0002	.0007	.0037	.0121	.0293	.0580
	\$500	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0248	.0483
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0034	.0105	.0245	.0476
69	\$120	.0000	.0000	.0000	.0002	.0007	.0050	.0184	.0464	.0918
	\$250	.0000	.0000	.0000	.0001	.0005	.0029	.0103	.0263	.0539
	\$500	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0215	.0436
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0211	.0427
70	\$120	.0000	.0000	.0000	.0001	.0005	.0043	.0168	.0439	.0889
	\$250	.0000	.0000	.0000	.0001	.0003	.0022	.0087	.0235	.0499
	\$500	.0000	.0000	.0000	.0001	.0003	.0019	.0070	.0185	.0391
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0019	.0068	.0180	.0380
71	\$120	.0000	.0000	.0000	.0001	.0004	.0036	.0152	.0415	.0860
	\$250	.0000	.0000	.0000	.0000	.0002	.0017	.0072	.0208	.0460
	\$500	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0156	.0347
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0053	.0150	.0334
72	\$120	.0000	.0000	.0000	.0000	.0003	.0030	.0138	.0392	.0833
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0060	.0183	.0425
	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0307
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0040	.0123	.0291
73	\$120	.0000	.0000	.0000	.0000	.0002	.0025	.0125	.0372	.0809
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0049	.0162	.0392
	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0108	.0271
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0100	.0253
74	\$120	.0000	.0000	.0000	.0000	.0002	.0023	.0118	.0359	.0793
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0042	.0148	.0372

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0094	.0248
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0229

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9216	.9053	.8907	.8774	.8651	.8536	.8427	.8325	.8227	.8134	.8045	.7959	.7876	.7795
2	.9165	.8991	.8835	.8693	.8562	.8440	.8325	.8216	.8112	.8013	.7918	.7826	.7738	.7653
3	.9114	.8929	.8764	.8614	.8474	.8345	.8223	.8107	.7997	.7892	.7792	.7695	.7602	.7512
4	.9063	.8867	.8692	.8533	.8386	.8249	.8120	.7998	.7882	.7771	.7665	.7563	.7464	.7370
5	.9012	.8806	.8621	.8453	.8298	.8153	.8017	.7889	.7766	.7650	.7538	.7431	.7327	.7228
6	.8962	.8744	.8550	.8374	.8210	.8058	.7915	.7780	.7651	.7529	.7412	.7299	.7191	.7086
7	.8912	.8684	.8480	.8294	.8123	.7963	.7813	.7671	.7537	.7408	.7286	.7168	.7054	.6945
8	.8863	.8623	.8410	.8215	.8036	.7869	.7712	.7563	.7422	.7288	.7160	.7037	.6919	.6805
9	.8814	.8563	.8340	.8136	.7949	.7774	.7610	.7455	.7308	.7168	.7035	.6906	.6783	.6665
10	.8765	.8503	.8270	.8058	.7862	.7680	.7509	.7348	.7194	.7049	.6910	.6776	.6649	.6526
11	.8717	.8444	.8201	.7980	.7776	.7586	.7408	.7240	.7081	.6929	.6785	.6647	.6514	.6387
12	.8669	.8385	.8132	.7902	.7689	.7492	.7307	.7133	.6967	.6810	.6661	.6518	.6381	.6249
13	.8621	.8326	.8063	.7824	.7603	.7398	.7206	.7025	.6854	.6692	.6537	.6389	.6247	.6111
14	.8573	.8267	.7994	.7746	.7517	.7304	.7105	.6918	.6741	.6573	.6413	.6260	.6114	.5974
15	.8526	.8208	.7925	.7668	.7431	.7211	.7005	.6811	.6628	.6454	.6289	.6132	.5982	.5838
16	.8479	.8150	.7857	.7590	.7345	.7117	.6904	.6704	.6515	.6336	.6166	.6004	.5850	.5702
17	.8432	.8092	.7788	.7512	.7259	.7023	.6803	.6597	.6402	.6218	.6043	.5877	.5718	.5567
18	.8386	.8034	.7719	.7434	.7172	.6929	.6703	.6490	.6290	.6100	.5921	.5750	.5587	.5432
19	.8339	.7976	.7651	.7357	.7086	.6836	.6602	.6383	.6177	.5983	.5798	.5623	.5456	.5297
20	.8293	.7918	.7583	.7279	.7000	.6742	.6502	.6277	.6065	.5865	.5676	.5497	.5326	.5164
21	.8247	.7860	.7514	.7201	.6914	.6648	.6401	.6170	.5952	.5747	.5554	.5370	.5196	.5030
22	.8202	.7802	.7446	.7123	.6827	.6554	.6300	.6063	.5840	.5630	.5432	.5244	.5066	.4897
23	.8156	.7744	.7377	.7045	.6741	.6460	.6199	.5956	.5727	.5513	.5310	.5119	.4937	.4765
24	.8110	.7686	.7309	.6967	.6654	.6366	.6098	.5849	.5615	.5395	.5188	.4993	.4808	.4632
25	.8065	.7629	.7240	.6889	.6567	.6271	.5997	.5741	.5502	.5278	.5067	.4868	.4679	.4500
26	.8020	.7571	.7171	.6810	.6480	.6177	.5896	.5634	.5390	.5161	.4945	.4742	.4550	.4369
27	.7975	.7513	.7103	.6732	.6393	.6082	.5794	.5527	.5277	.5043	.4824	.4617	.4422	.4237
28	.7930	.7456	.7034	.6653	.6306	.5987	.5692	.5419	.5164	.4926	.4702	.4492	.4293	.4106
29	.7885	.7398	.6965	.6575	.6219	.5892	.5591	.5311	.5051	.4808	.4581	.4367	.4165	.3974
30	.7841	.7341	.6896	.6496	.6131	.5797	.5489	.5203	.4938	.4691	.4459	.4241	.4036	.3843
31	.7797	.7284	.6828	.6417	.6043	.5702	.5387	.5096	.4825	.4573	.4337	.4116	.3908	.3712
32	.7753	.7226	.6759	.6338	.5955	.5606	.5284	.4987	.4711	.4455	.4215	.3990	.3779	.3580
33	.7709	.7169	.6690	.6259	.5867	.5510	.5182	.4879	.4598	.4337	.4093	.3864	.3650	.3448
34	.7665	.7112	.6621	.6179	.5779	.5414	.5078	.4769	.4483	.4218	.3970	.3738	.3520	.3316
35	.7622	.7055	.6552	.6100	.5690	.5317	.4975	.4660	.4369	.4098	.3846	.3611	.3390	.3184
36	.7579	.6998	.6483	.6020	.5601	.5220	.4871	.4550	.4253	.3978	.3722	.3483	.3260	.3051
37	.7536	.6941	.6413	.5940	.5512	.5122	.4766	.4439	.4137	.3857	.3597	.3355	.3130	.2920
38	.7494	.6885	.6344	.5860	.5422	.5024	.4661	.4328	.4020	.3736	.3472	.3227	.3000	.2789
39	.7452	.6829	.6275	.5780	.5333	.4927	.4556	.4216	.3903	.3614	.3347	.3100	.2871	.2659
40	.7411	.6773	.6207	.5700	.5243	.4829	.4451	.4105	.3787	.3493	.3223	.2974	.2744	.2531
41	.7370	.6718	.6139	.5621	.5154	.4731	.4346	.3993	.3670	.3373	.3100	.2849	.2618	.2405
42	.7331	.6664	.6072	.5542	.5066	.4634	.4241	.3883	.3554	.3254	.2978	.2726	.2494	.2282
43	.7292	.6611	.6006	.5464	.4978	.4537	.4137	.3772	.3439	.3136	.2858	.2605	.2373	.2161
44	.7254	.6558	.5940	.5387	.4890	.4441	.4033	.3663	.3326	.3019	.2740	.2486	.2254	.2044
45	.7217	.6507	.5875	.5310	.4803	.4345	.3930	.3554	.3213	.2904	.2623	.2369	.2138	.1929
46	.7181	.6456	.5811	.5234	.4716	.4249	.3827	.3446	.3101	.2790	.2508	.2254	.2024	.1817
47	.7146	.6406	.5747	.5159	.4630	.4154	.3725	.3339	.2991	.2677	.2395	.2141	.1913	.1708
48	.7112	.6357	.5685	.5083	.4544	.4059	.3624	.3233	.2882	.2566	.2284	.2031	.1804	.1602
49	.7079	.6309	.5622	.5009	.4459	.3965	.3523	.3127	.2773	.2457	.2174	.1923	.1699	.1499
50	.7047	.6262	.5561	.4934	.4373	.3872	.3423	.3023	.2666	.2349	.2067	.1817	.1595	.1399
51	.7016	.6215	.5500	.4861	.4289	.3779	.3324	.2920	.2561	.2243	.1961	.1713	.1495	.1303
52	.6985	.6170	.5440	.4787	.4205	.3686	.3225	.2817	.2456	.2138	.1858	.1612	.1397	.1209
53	.6956	.6125	.5381	.4715	.4122	.3594	.3128	.2716	.2353	.2035	.1757	.1514	.1302	.1119
54	.6928	.6082	.5322	.4643	.4039	.3503	.3031	.2615	.2251	.1934	.1657	.1418	.1210	.1032
55	.6901	.6039	.5264	.4572	.3957	.3413	.2935	.2516	.2151	.1834	.1560	.1324	.1121	.0948
56	.6875	.5997	.5207	.4502	.3875	.3323	.2839	.2418	.2052	.1736	.1465	.1233	.1035	.0867
57	.6850	.5957	.5152	.4432	.3795	.3234	.2745	.2321	.1955	.1641	.1373	.1145	.0952	.0790
58	.6826	.5918	.5097	.4364	.3715	.3146	.2652	.2225	.1859	.1547	.1282	.1059	.0872	.0716

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
59	.6804	.5880	.5044	.4297	.3637	.3059	.2560	.2130	.1764	.1454	.1194	.0976	.0795	.0646
60	.6783	.5844	.4992	.4231	.3559	.2973	.2468	.2037	.1672	.1365	.1109	.0897	.0722	.0579
61	.6763	.5809	.4941	.4166	.3482	.2888	.2378	.1945	.1580	.1277	.1026	.0820	.0652	.0516
62	.6744	.5775	.4893	.4102	.3407	.2805	.2289	.1854	.1491	.1191	.0945	.0746	.0586	.0457
63	.6727	.5744	.4845	.4040	.3333	.2722	.2202	.1765	.1404	.1108	.0868	.0676	.0523	.0402
64	.6711	.5714	.4800	.3980	.3260	.2640	.2115	.1678	.1318	.1027	.0794	.0609	.0463	.0351
65	.6697	.5686	.4756	.3921	.3189	.2560	.2030	.1592	.1235	.0949	.0722	.0545	.0408	.0303
66	.6685	.5660	.4715	.3864	.3119	.2481	.1946	.1508	.1154	.0873	.0654	.0485	.0357	.0260
67	.6673	.5636	.4675	.3809	.3051	.2403	.1864	.1425	.1075	.0800	.0589	.0429	.0309	.0221
68	.6663	.5614	.4638	.3756	.2984	.2327	.1783	.1345	.0998	.0731	.0528	.0377	.0266	.0186
69	.6655	.5594	.4602	.3704	.2918	.2252	.1704	.1266	.0924	.0664	.0470	.0328	.0226	.0154
70	.6648	.5576	.4569	.3655	.2855	.2178	.1626	.1189	.0853	.0600	.0416	.0284	.0191	.0127
71	.6642	.5560	.4538	.3607	.2791	.2104	.1548	.1112	.0782	.0539	.0364	.0242	.0159	.0102
72	.6637	.5546	.4510	.3562	.2732	.2035	.1475	.1041	.0717	.0483	.0319	.0206	.0131	.0082
73	.6634	.5535	.4485	.3521	.2676	.1970	.1406	.0975	.0658	.0433	.0278	.0175	.0108	.0066
74	.6632	.5528	.4470	.3496	.2641	.1928	.1362	.0933	.0621	.0402	.0254	.0157	.0095	.0057

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0373	.0775	.1206	.1655	.2588	.3549	.4527	.5518
2	.0000	.0357	.0749	.1172	.1615	.2537	.3486	.4455	.5437
3	.0000	.0341	.0723	.1140	.1577	.2486	.3425	.4384	.5357
4	.0000	.0325	.0699	.1108	.1538	.2435	.3363	.4312	.5277
5	.0000	.0310	.0675	.1077	.1500	.2384	.3301	.4241	.5197
6	.0000	.0296	.0652	.1046	.1462	.2334	.3240	.4170	.5117
7	.0000	.0282	.0629	.1016	.1425	.2284	.3179	.4100	.5038
8	.0000	.0268	.0607	.0986	.1388	.2235	.3119	.4029	.4959
9	.0000	.0255	.0586	.0957	.1352	.2186	.3059	.3960	.4880
10	.0000	.0243	.0565	.0928	.1316	.2137	.2999	.3890	.4802
11	.0000	.0231	.0545	.0900	.1280	.2089	.2940	.3821	.4723
12	.0000	.0220	.0525	.0872	.1245	.2040	.2881	.3751	.4645
13	.0000	.0209	.0505	.0844	.1210	.1993	.2822	.3682	.4567
14	.0000	.0199	.0486	.0817	.1176	.1945	.2763	.3614	.4489
15	.0000	.0189	.0467	.0790	.1141	.1898	.2704	.3545	.4411
16	.0000	.0179	.0449	.0764	.1107	.1851	.2646	.3476	.4334
17	.0000	.0169	.0430	.0738	.1074	.1804	.2588	.3408	.4256
18	.0000	.0160	.0413	.0712	.1040	.1758	.2529	.3339	.4178
19	.0000	.0151	.0395	.0686	.1007	.1711	.2471	.3271	.4100
20	.0000	.0143	.0378	.0661	.0975	.1665	.2413	.3202	.4023
21	.0000	.0134	.0361	.0636	.0942	.1619	.2355	.3134	.3945
22	.0000	.0126	.0345	.0611	.0910	.1573	.2298	.3066	.3867
23	.0000	.0119	.0328	.0587	.0878	.1528	.2240	.2997	.3789
24	.0000	.0111	.0313	.0563	.0847	.1482	.2182	.2929	.3711
25	.0000	.0104	.0297	.0539	.0815	.1437	.2125	.2860	.3632
26	.0000	.0097	.0282	.0516	.0784	.1392	.2067	.2791	.3554
27	.0000	.0091	.0267	.0493	.0753	.1347	.2009	.2723	.3476
28	.0000	.0084	.0252	.0470	.0723	.1302	.1952	.2654	.3397
29	.0000	.0078	.0238	.0448	.0693	.1257	.1894	.2585	.3318
30	.0000	.0072	.0224	.0426	.0663	.1213	.1837	.2516	.3239
31	.0000	.0067	.0211	.0405	.0634	.1169	.1780	.2447	.3161
32	.0000	.0061	.0198	.0383	.0604	.1125	.1722	.2378	.3081
33	.0000	.0056	.0185	.0363	.0576	.1081	.1665	.2310	.3002
34	.0000	.0051	.0173	.0342	.0547	.1037	.1608	.2241	.2923
35	.0000	.0047	.0161	.0322	.0519	.0994	.1551	.2172	.2843
36	.0000	.0042	.0149	.0302	.0491	.0951	.1494	.2102	.2763
37	.0000	.0038	.0138	.0283	.0464	.0908	.1437	.2033	.2683
38	.0000	.0034	.0127	.0265	.0437	.0866	.1381	.1964	.2603

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
39	.0000	.0031	.0117	.0247	.0411	.0824	.1324	.1895	.2523
40	.0000	.0028	.0107	.0229	.0386	.0783	.1269	.1827	.2444
41	.0000	.0024	.0098	.0212	.0361	.0742	.1214	.1759	.2365
42	.0000	.0022	.0089	.0196	.0337	.0703	.1160	.1692	.2286
43	.0000	.0019	.0081	.0181	.0314	.0664	.1106	.1625	.2208
44	.0000	.0017	.0073	.0166	.0292	.0626	.1054	.1560	.2131
45	.0000	.0015	.0066	.0152	.0270	.0589	.1002	.1495	.2054
46	.0000	.0013	.0059	.0139	.0250	.0553	.0952	.1431	.1978
47	.0000	.0011	.0052	.0126	.0230	.0518	.0902	.1367	.1902
48	.0000	.0009	.0047	.0114	.0211	.0484	.0853	.1304	.1827
49	.0000	.0008	.0041	.0103	.0193	.0451	.0805	.1242	.1752
50	.0000	.0007	.0036	.0092	.0175	.0419	.0758	.1181	.1678
51	.0000	.0006	.0031	.0082	.0159	.0388	.0711	.1120	.1604
52	.0000	.0005	.0027	.0073	.0143	.0357	.0666	.1060	.1531
53	.0000	.0004	.0023	.0064	.0128	.0328	.0621	.1000	.1459
54	.0000	.0003	.0020	.0056	.0114	.0300	.0577	.0942	.1387
55	.0000	.0003	.0017	.0049	.0101	.0273	.0535	.0884	.1316
56	.0000	.0002	.0014	.0042	.0089	.0247	.0493	.0827	.1245
57	.0000	.0002	.0012	.0036	.0078	.0222	.0453	.0772	.1176
58	.0000	.0001	.0009	.0030	.0067	.0198	.0414	.0717	.1108
59	.0000	.0001	.0008	.0025	.0057	.0176	.0376	.0664	.1040
60	.0000	.0001	.0006	.0021	.0049	.0154	.0339	.0612	.0974
61	.0000	.0001	.0005	.0017	.0041	.0135	.0305	.0561	.0910
62	.0000	.0000	.0004	.0013	.0033	.0116	.0271	.0512	.0846
63	.0000	.0000	.0003	.0011	.0027	.0099	.0240	.0465	.0784
64	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0420	.0724
65	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0665
66	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0334	.0608
67	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0295	.0553
68	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0257	.0500
69	.0000	.0000	.0000	.0001	.0005	.0027	.0090	.0222	.0448
70	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0157	.0350
72	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0265
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 5
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7407	.6767	.6199	.5690	.5230	.4831	.4506	.4238	.4015	.3829	.3671	.3538	.3427	.3337
41	\$120	.7366	.6712	.6131	.5610	.5144	.4755	.4436	.4173	.3953	.3770	.3615	.3486	.3382	.3299
42	\$120	.7327	.6658	.6064	.5532	.5066	.4684	.4370	.4110	.3893	.3712	.3561	.3440	.3342	.3264
43	\$120	.7288	.6605	.5997	.5455	.4994	.4617	.4306	.4048	.3834	.3656	.3512	.3397	.3305	.3232
44	\$120	.7250	.6552	.5931	.5383	.4927	.4553	.4244	.3989	.3777	.3604	.3467	.3358	.3271	.3202
45	\$120	.7213	.6501	.5867	.5317	.4864	.4491	.4184	.3930	.3722	.3556	.3425	.3322	.3240	.3175
46	\$120	.7178	.6450	.5804	.5255	.4803	.4430	.4124	.3872	.3671	.3512	.3386	.3287	.3210	.3150
47	\$120	.7143	.6400	.5745	.5196	.4743	.4371	.4065	.3819	.3623	.3470	.3349	.3255	.3183	.3128
48	\$120	.7109	.6351	.5690	.5139	.4685	.4313	.4009	.3768	.3578	.3430	.3314	.3226	.3159	.3108
49	\$120	.7076	.6304	.5638	.5084	.4629	.4255	.3955	.3719	.3535	.3392	.3282	.3199	.3136	.3089
50	\$120	.7043	.6259	.5588	.5031	.4572	.4200	.3904	.3673	.3493	.3356	.3252	.3174	.3116	.3073
	\$250	.7046	.6260	.5558	.4931	.4369	.3869	.3437	.3069	.2757	.2492	.2268	.2080	.1920	.1788
51	\$120	.7012	.6217	.5540	.4978	.4517	.4146	.3855	.3628	.3454	.3322	.3224	.3151	.3097	.3058
	\$250	.7015	.6214	.5497	.4857	.4285	.3783	.3353	.2987	.2678	.2417	.2198	.2013	.1860	.1733
52	\$120	.6982	.6176	.5493	.4926	.4463	.4095	.3807	.3585	.3417	.3291	.3198	.3130	.3080	.3045
	\$250	.6984	.6168	.5437	.4784	.4203	.3700	.3271	.2908	.2602	.2344	.2128	.1950	.1803	.1683
53	\$120	.6953	.6138	.5448	.4875	.4411	.4045	.3761	.3544	.3382	.3261	.3174	.3110	.3065	.3033

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6955	.6123	.5378	.4712	.4125	.3621	.3192	.2831	.2527	.2273	.2062	.1890	.1749	.1635
54	\$120	.6926	.6102	.5403	.4825	.4361	.3997	.3717	.3505	.3348	.3234	.3151	.3093	.3051	.3023
	\$250	.6927	.6080	.5319	.4641	.4050	.3544	.3116	.2755	.2454	.2204	.1999	.1833	.1699	.1591
55	\$120	.6901	.6066	.5359	.4777	.4312	.3950	.3674	.3468	.3317	.3208	.3131	.3077	.3039	.3014
	\$250	.6900	.6037	.5262	.4574	.3978	.3470	.3040	.2681	.2382	.2138	.1939	.1779	.1651	.1549
56	\$120	.6877	.6032	.5316	.4730	.4264	.3904	.3633	.3432	.3287	.3184	.3112	.3062	.3028	.3005
	\$250	.6874	.5996	.5206	.4509	.3908	.3396	.2966	.2608	.2314	.2075	.1882	.1728	.1607	.1511
57	\$120	.6855	.5999	.5275	.4684	.4217	.3860	.3593	.3398	.3259	.3162	.3095	.3049	.3019	.2998
	\$250	.6849	.5955	.5152	.4446	.3839	.3324	.2893	.2537	.2247	.2014	.1827	.1680	.1565	.1475
58	\$120	.6834	.5967	.5235	.4639	.4172	.3817	.3555	.3366	.3233	.3141	.3079	.3037	.3010	.2992
	\$250	.6826	.5916	.5100	.4386	.3772	.3254	.2822	.2469	.2183	.1955	.1775	.1635	.1526	.1442
	\$500	.6826	.5917	.5096	.4363	.3714	.3145	.2652	.2229	.1870	.1568	.1315	.1105	.0932	.0789
59	\$120	.6815	.5937	.5195	.4595	.4128	.3776	.3518	.3335	.3208	.3122	.3064	.3027	.3003	.2987
	\$250	.6803	.5879	.5051	.4327	.3706	.3184	.2753	.2402	.2121	.1899	.1726	.1592	.1489	.1412
	\$500	.6804	.5880	.5043	.4296	.3635	.3059	.2562	.2139	.1782	.1483	.1236	.1032	.0865	.0730
60	\$120	.6796	.5907	.5157	.4553	.4085	.3735	.3483	.3306	.3185	.3104	.3052	.3018	.2996	.2983
	\$250	.6782	.5844	.5004	.4269	.3642	.3116	.2685	.2338	.2061	.1845	.1679	.1552	.1456	.1385
	\$500	.6782	.5843	.4991	.4230	.3558	.2974	.2474	.2051	.1696	.1401	.1159	.0962	.0802	.0674
61	\$120	.6779	.5879	.5121	.4511	.4043	.3697	.3450	.3279	.3164	.3088	.3040	.3009	.2990	.2979
	\$250	.6762	.5811	.4958	.4213	.3579	.3050	.2619	.2275	.2004	.1794	.1634	.1514	.1425	.1359
	\$500	.6763	.5808	.4941	.4165	.3482	.2892	.2388	.1964	.1611	.1321	.1085	.0895	.0743	.0622
62	\$120	.6763	.5852	.5085	.4471	.4002	.3659	.3418	.3253	.3144	.3074	.3029	.3002	.2986	.2976
	\$250	.6744	.5780	.4914	.4159	.3517	.2985	.2555	.2214	.1948	.1745	.1593	.1480	.1397	.1337
	\$500	.6744	.5775	.4892	.4102	.3409	.2811	.2304	.1880	.1530	.1244	.1014	.0831	.0687	.0573
63	\$120	.6748	.5827	.5050	.4432	.3963	.3623	.3387	.3229	.3126	.3060	.3020	.2996	.2981	.2973
	\$250	.6727	.5750	.4872	.4106	.3457	.2922	.2492	.2155	.1895	.1699	.1554	.1447	.1371	.1316
	\$500	.6727	.5744	.4845	.4041	.3336	.2731	.2221	.1797	.1450	.1170	.0947	.0771	.0634	.0528
64	\$120	.6734	.5802	.5017	.4394	.3925	.3589	.3358	.3206	.3109	.3048	.3012	.2990	.2978	.2971
	\$250	.6712	.5723	.4831	.4054	.3398	.2860	.2432	.2098	.1844	.1655	.1517	.1418	.1347	.1298
	\$500	.6711	.5714	.4800	.3981	.3266	.2654	.2140	.1716	.1372	.1098	.0882	.0714	.0585	.0487
	\$1,000	.6711	.5714	.4800	.3980	.3260	.2640	.2115	.1678	.1318	.1027	.0794	.0610	.0465	.0353
65	\$120	.6721	.5779	.4985	.4357	.3888	.3556	.3331	.3185	.3093	.3038	.3005	.2986	.2975	.2969
	\$250	.6699	.5697	.4793	.4005	.3341	.2800	.2372	.2043	.1796	.1614	.1483	.1391	.1326	.1282
	\$500	.6697	.5686	.4756	.3924	.3197	.2577	.2060	.1637	.1297	.1029	.0820	.0661	.0540	.0449
	\$1,000	.6697	.5686	.4756	.3921	.3189	.2560	.2030	.1592	.1235	.0949	.0723	.0547	.0411	.0306
66	\$120	.6710	.5757	.4954	.4321	.3852	.3524	.3305	.3165	.3079	.3028	.2998	.2982	.2973	.2968
	\$250	.6687	.5673	.4756	.3956	.3285	.2742	.2315	.1990	.1750	.1575	.1452	.1366	.1308	.1268
	\$500	.6684	.5660	.4716	.3869	.3130	.2503	.1982	.1560	.1225	.0963	.0762	.0611	.0498	.0415
	\$1,000	.6685	.5660	.4715	.3864	.3119	.2481	.1947	.1508	.1154	.0874	.0656	.0488	.0360	.0264
67	\$120	.6699	.5736	.4924	.4286	.3818	.3494	.3281	.3147	.3066	.3019	.2993	.2978	.2971	.2966
	\$250	.6676	.5651	.4721	.3910	.3231	.2685	.2260	.1940	.1706	.1539	.1423	.1344	.1291	.1256
	\$500	.6673	.5636	.4677	.3815	.3065	.2430	.1906	.1485	.1154	.0900	.0707	.0564	.0460	.0384
	\$1,000	.6673	.5636	.4675	.3809	.3051	.2403	.1864	.1426	.1076	.0802	.0591	.0432	.0313	.0225
68	\$120	.6689	.5716	.4895	.4253	.3785	.3465	.3258	.3130	.3055	.3012	.2988	.2976	.2969	.2966
	\$250	.6667	.5631	.4688	.3865	.3179	.2629	.2206	.1891	.1664	.1505	.1396	.1324	.1276	.1246
	\$500	.6663	.5615	.4640	.3764	.3002	.2358	.1832	.1413	.1087	.0839	.0655	.0521	.0425	.0357
	\$1,000	.6663	.5614	.4638	.3756	.2984	.2327	.1784	.1346	.1000	.0733	.0531	.0380	.0270	.0191
69	\$120	.6681	.5698	.4868	.4221	.3753	.3437	.3236	.3115	.3044	.3005	.2984	.2973	.2968	.2965
	\$250	.6659	.5612	.4656	.3822	.3128	.2576	.2154	.1845	.1625	.1474	.1372	.1306	.1263	.1237
	\$500	.6655	.5595	.4606	.3715	.2940	.2288	.1759	.1342	.1022	.0782	.0607	.0482	.0394	.0333
	\$1,000	.6655	.5594	.4602	.3704	.2919	.2252	.1705	.1267	.0926	.0667	.0474	.0333	.0231	.0160
70	\$120	.6673	.5680	.4841	.4190	.3723	.3411	.3216	.3100	.3035	.3009	.2991	.2971	.2966	.2964
	\$250	.6652	.5596	.4627	.3781	.3079	.2524	.2104	.1801	.1588	.1444	.1350	.1290	.1252	.1229
	\$500	.6648	.5577	.4574	.3667	.2880	.2220	.1688	.1273	.0959	.0728	.0562	.0446	.0366	.0312
	\$1,000	.6648	.5576	.4569	.3655	.2855	.2179	.1627	.1191	.0855	.0604	.0420	.0289	.0197	.0133
71	\$120	.6666	.5664	.4816	.4159	.3693	.3386	.3197	.3087	.3026	.3004	.2994	.2978	.2969	.2966
	\$250	.6646	.5580	.4598	.3740	.3030	.2472	.2055	.1757	.1553	.1417	.1330	.1276	.1242	.1223
	\$500	.6642	.5561	.4544	.3621	.2820	.2152	.1618	.1205	.0898	.0676	.0519	.0412	.0340	.0293
	\$1,000	.6642	.5560	.4538	.3607	.2792	.2105	.1550	.1115	.0785	.0543	.0369	.0248	.0165	.0109
72	\$120	.6660	.5649	.4792	.4132	.3666	.3363	.3180	.3076	.3019	.3000	.2990	.2975	.2968	.2965
	\$250	.6641	.5567	.4573	.3703	.2984	.2424	.2010	.1718	.1521	.1393	.1313	.1264	.1234	.1218
	\$500	.6637	.5548	.4517	.3579	.2764	.2088	.1552	.1143	.0842	.0629	.0482	.0384	.0319	.0278
	\$1,000	.6637	.5546	.4510	.3562	.2733	.2036	.1477	.1044	.0721	.0488	.0325	.0213	.0138	.0090
73	\$120	.6655	.5636	.4771	.4106	.3641	.3343	.3165	.3065	.3013	.3000	.2986	.2973	.2967	.2964
	\$250	.6638	.5555	.4550	.3668	.2942	.2380	.1969	.1683	.1493	.1372	.1298	.1254	.1228	.1213
	\$500	.6634	.5537	.4493	.3541	.2713	.2029	.1490	.1085	.0792	.0587	.0449	.0359	.0301	.0266
	\$1,000	.6634	.5535	.4485	.3522	.2677	.1971	.1409	.0979	.0663	.0439	.0285	.0183	.0116	.0074
74	\$120	.6652	.5628	.4757	.4090	.3626	.3330	.3156	.3059	.3009	.3000	.2984	.2972	.2967	.2964
	\$250	.6636	.5549	.4536	.3647	.2916	.2352	.1943	.1661	.1476	.1360	.1289	.1248	.1224	.1211
	\$500	.6632	.5531	.4479	.3517	.2680	.1991	.1451	.1048	.0760	.0562	.0430	.0345	.0291	.0259
	\$1,000	.6632	.5528	.4471	.3497	.2642	.1930	.1365	.0937	.0626	.0408	.0261	.0165	.0103	.0065

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 5
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0027	.0106	.0228	.0384	.0779	.1263	.1818	.2433
41	\$120	.0000	.0024	.0097	.0211	.0359	.0738	.1208	.1750	.2354
42	\$120	.0000	.0021	.0088	.0195	.0335	.0699	.1154	.1683	.2275
43	\$120	.0000	.0019	.0080	.0179	.0312	.0660	.1100	.1617	.2198
44	\$120	.0000	.0016	.0072	.0165	.0290	.0622	.1048	.1551	.2127
45	\$120	.0000	.0014	.0065	.0151	.0268	.0585	.0996	.1486	.2061
46	\$120	.0000	.0012	.0058	.0138	.0248	.0549	.0946	.1424	.1999
47	\$120	.0000	.0011	.0052	.0125	.0228	.0515	.0896	.1365	.1940
48	\$120	.0000	.0009	.0046	.0113	.0209	.0481	.0847	.1310	.1883
49	\$120	.0000	.0008	.0041	.0102	.0191	.0447	.0800	.1258	.1828
50	\$120	.0000	.0007	.0036	.0091	.0174	.0415	.0755	.1208	.1774
	\$250	.0000	.0007	.0036	.0092	.0175	.0418	.0756	.1178	.1674
51	\$120	.0000	.0006	.0031	.0081	.0157	.0384	.0712	.1160	.1722
	\$250	.0000	.0006	.0031	.0082	.0158	.0386	.0709	.1117	.1601
52	\$120	.0000	.0005	.0027	.0072	.0142	.0354	.0672	.1113	.1670
	\$250	.0000	.0005	.0027	.0073	.0143	.0356	.0664	.1057	.1528
53	\$120	.0000	.0004	.0023	.0063	.0127	.0325	.0634	.1067	.1619
	\$250	.0000	.0004	.0023	.0064	.0128	.0327	.0619	.0998	.1455
54	\$120	.0000	.0003	.0020	.0055	.0113	.0298	.0597	.1023	.1569
	\$250	.0000	.0003	.0020	.0056	.0114	.0299	.0576	.0939	.1385
55	\$120	.0000	.0002	.0017	.0048	.0100	.0273	.0562	.0979	.1521
	\$250	.0000	.0003	.0017	.0048	.0101	.0272	.0533	.0882	.1318
56	\$120	.0000	.0002	.0014	.0041	.0088	.0249	.0528	.0936	.1474
	\$250	.0000	.0002	.0014	.0042	.0089	.0246	.0492	.0825	.1253
57	\$120	.0000	.0002	.0011	.0035	.0077	.0227	.0495	.0895	.1428
	\$250	.0000	.0002	.0012	.0036	.0077	.0221	.0451	.0772	.1190
58	\$120	.0000	.0001	.0009	.0030	.0066	.0206	.0463	.0854	.1383
	\$250	.0000	.0001	.0009	.0030	.0067	.0197	.0412	.0720	.1129
	\$500	.0000	.0001	.0009	.0030	.0067	.0198	.0413	.0716	.1107
59	\$120	.0000	.0001	.0007	.0025	.0057	.0187	.0433	.0815	.1339
	\$250	.0000	.0001	.0008	.0025	.0057	.0175	.0375	.0671	.1070
	\$500	.0000	.0001	.0008	.0025	.0057	.0175	.0375	.0663	.1039
60	\$120	.0000	.0001	.0006	.0020	.0048	.0168	.0403	.0777	.1296
	\$250	.0000	.0001	.0006	.0021	.0048	.0154	.0340	.0623	.1013
	\$500	.0000	.0001	.0006	.0021	.0048	.0154	.0339	.0611	.0973
61	\$120	.0000	.0000	.0005	.0017	.0041	.0151	.0375	.0740	.1255
	\$250	.0000	.0001	.0005	.0017	.0040	.0134	.0307	.0578	.0957
	\$500	.0000	.0001	.0005	.0017	.0040	.0134	.0304	.0560	.0908
62	\$120	.0000	.0000	.0004	.0013	.0034	.0135	.0348	.0705	.1215
	\$250	.0000	.0000	.0004	.0013	.0033	.0116	.0276	.0534	.0902
	\$500	.0000	.0000	.0004	.0013	.0033	.0116	.0271	.0512	.0846
63	\$120	.0000	.0000	.0003	.0010	.0029	.0120	.0322	.0670	.1175
	\$250	.0000	.0000	.0003	.0010	.0027	.0099	.0246	.0492	.0849
	\$500	.0000	.0000	.0003	.0011	.0027	.0099	.0239	.0464	.0784
64	\$120	.0000	.0000	.0002	.0008	.0024	.0106	.0298	.0637	.1137
	\$250	.0000	.0000	.0002	.0008	.0021	.0084	.0219	.0451	.0798
	\$500	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0419	.0725
	\$1,000	.0000	.0000	.0002	.0008	.0022	.0083	.0210	.0420	.0724
65	\$120	.0000	.0000	.0001	.0006	.0019	.0093	.0275	.0604	.1100
	\$250	.0000	.0000	.0001	.0006	.0017	.0071	.0193	.0413	.0748
	\$500	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0668
	\$1,000	.0000	.0000	.0001	.0006	.0017	.0069	.0182	.0376	.0665

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
66	\$120	.0000	.0000	.0001	.0005	.0015	.0082	.0252	.0573	.1065
	\$250	.0000	.0000	.0001	.0004	.0013	.0059	.0169	.0376	.0700
	\$500	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0335	.0612
	\$1,000	.0000	.0000	.0001	.0004	.0013	.0056	.0156	.0334	.0608
67	\$120	.0000	.0000	.0001	.0004	.0012	.0071	.0232	.0544	.1030
	\$250	.0000	.0000	.0001	.0003	.0010	.0048	.0147	.0341	.0654
	\$500	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0297	.0559
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0045	.0132	.0295	.0553
68	\$120	.0000	.0000	.0000	.0003	.0010	.0061	.0212	.0515	.0997
	\$250	.0000	.0000	.0000	.0002	.0007	.0039	.0127	.0308	.0609
	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0260	.0508
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0110	.0257	.0500
69	\$120	.0000	.0000	.0000	.0002	.0007	.0053	.0193	.0487	.0965
	\$250	.0000	.0000	.0000	.0001	.0005	.0030	.0108	.0276	.0566
	\$500	.0000	.0000	.0000	.0001	.0005	.0027	.0091	.0226	.0458
	\$1,000	.0000	.0000	.0000	.0001	.0005	.0027	.0090	.0222	.0448
70	\$120	.0000	.0000	.0000	.0001	.0006	.0045	.0176	.0461	.0934
	\$250	.0000	.0000	.0000	.0001	.0003	.0024	.0091	.0246	.0524
	\$500	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0194	.0411
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0189	.0399
71	\$120	.0000	.0000	.0000	.0001	.0004	.0038	.0160	.0435	.0903
	\$250	.0000	.0000	.0000	.0000	.0002	.0018	.0076	.0218	.0484
	\$500	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0163	.0365
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0056	.0158	.0350
72	\$120	.0000	.0000	.0000	.0000	.0003	.0032	.0145	.0412	.0875
	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0063	.0193	.0446
	\$500	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0137	.0323
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0130	.0306
73	\$120	.0000	.0000	.0000	.0000	.0002	.0027	.0132	.0391	.0850
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0051	.0170	.0412
	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0284
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0031	.0105	.0266
74	\$120	.0000	.0000	.0000	.0000	.0002	.0024	.0124	.0377	.0833
	\$250	.0000	.0000	.0000	.0000	.0000	.0007	.0045	.0156	.0391
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0099	.0260
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0090	.0240

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-950, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-960 Hazard Group 6 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 6
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8825	.8680	.8551	.8433	.8324	.8222	.8125	.8034	.7946	.7863	.7783	.7706	.7631	.7560
2	.8778	.8624	.8486	.8360	.8244	.8135	.8032	.7935	.7842	.7753	.7668	.7586	.7507	.7430
3	.8732	.8568	.8422	.8288	.8164	.8049	.7939	.7836	.7738	.7644	.7553	.7466	.7383	.7302
4	.8686	.8512	.8357	.8215	.8084	.7961	.7846	.7737	.7632	.7533	.7438	.7346	.7257	.7172
5	.8639	.8456	.8292	.8142	.8004	.7874	.7753	.7637	.7527	.7422	.7322	.7225	.7132	.7043
6	.8594	.8400	.8228	.8070	.7924	.7787	.7659	.7538	.7422	.7312	.7206	.7105	.7007	.6913
7	.8548	.8345	.8163	.7997	.7844	.7701	.7566	.7439	.7317	.7202	.7091	.6985	.6883	.6784
8	.8503	.8290	.8099	.7925	.7764	.7614	.7473	.7339	.7213	.7092	.6976	.6865	.6758	.6655
9	.8458	.8234	.8034	.7852	.7684	.7527	.7380	.7240	.7108	.6982	.6861	.6745	.6634	.6527
10	.8413	.8179	.7970	.7780	.7604	.7441	.7287	.7141	.7003	.6872	.6746	.6626	.6510	.6399
11	.8368	.8124	.7907	.7708	.7525	.7354	.7194	.7042	.6899	.6762	.6632	.6506	.6386	.6271

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
12	.8324	.8070	.7843	.7636	.7445	.7268	.7101	.6944	.6794	.6652	.6517	.6387	.6263	.6144
13	.8279	.8015	.7779	.7564	.7366	.7181	.7008	.6845	.6690	.6543	.6402	.6268	.6140	.6016
14	.8235	.7960	.7715	.7492	.7286	.7094	.6915	.6746	.6585	.6433	.6288	.6149	.6017	.5890
15	.8191	.7906	.7651	.7420	.7206	.7008	.6822	.6646	.6481	.6323	.6174	.6031	.5894	.5763
16	.8147	.7852	.7588	.7348	.7126	.6921	.6728	.6547	.6376	.6214	.6059	.5912	.5771	.5637
17	.8104	.7797	.7524	.7275	.7046	.6834	.6635	.6448	.6272	.6104	.5945	.5794	.5649	.5511
18	.8060	.7743	.7460	.7203	.6966	.6747	.6542	.6349	.6167	.5995	.5831	.5676	.5527	.5385
19	.8016	.7689	.7396	.7130	.6886	.6660	.6448	.6249	.6062	.5885	.5717	.5557	.5405	.5260
20	.7973	.7634	.7332	.7058	.6806	.6572	.6354	.6150	.5958	.5776	.5603	.5439	.5283	.5134
21	.7929	.7580	.7268	.6985	.6725	.6485	.6260	.6050	.5852	.5666	.5489	.5321	.5161	.5009
22	.7886	.7526	.7204	.6912	.6644	.6397	.6166	.5950	.5747	.5556	.5375	.5203	.5040	.4884
23	.7843	.7471	.7140	.6839	.6563	.6309	.6072	.5850	.5642	.5446	.5261	.5085	.4918	.4759
24	.7800	.7417	.7075	.6766	.6482	.6220	.5977	.5750	.5536	.5336	.5146	.4967	.4796	.4634
25	.7757	.7362	.7010	.6692	.6401	.6132	.5882	.5649	.5431	.5225	.5032	.4848	.4674	.4509
26	.7714	.7307	.6946	.6618	.6319	.6043	.5787	.5548	.5325	.5115	.4917	.4729	.4552	.4383
27	.7671	.7253	.6881	.6544	.6237	.5954	.5691	.5447	.5218	.5004	.4802	.4611	.4430	.4258
28	.7628	.7198	.6815	.6470	.6154	.5864	.5595	.5345	.5111	.4892	.4686	.4491	.4307	.4132
29	.7585	.7143	.6750	.6395	.6072	.5774	.5499	.5243	.5005	.4781	.4570	.4372	.4184	.4006
30	.7542	.7088	.6685	.6321	.5989	.5684	.5402	.5141	.4897	.4669	.4454	.4252	.4060	.3879
31	.7500	.7034	.6619	.6246	.5906	.5593	.5305	.5038	.4789	.4556	.4337	.4131	.3937	.3752
32	.7457	.6979	.6554	.6170	.5822	.5502	.5208	.4935	.4681	.4443	.4220	.4010	.3812	.3624
33	.7415	.6924	.6488	.6095	.5738	.5411	.5110	.4831	.4572	.4329	.4102	.3888	.3686	.3496
34	.7372	.6869	.6422	.6019	.5653	.5319	.5011	.4726	.4462	.4215	.3983	.3765	.3560	.3366
35	.7330	.6814	.6355	.5943	.5569	.5227	.4912	.4621	.4351	.4099	.3863	.3641	.3433	.3236
36	.7288	.6759	.6289	.5866	.5483	.5133	.4812	.4515	.4239	.3982	.3742	.3516	.3305	.3106
37	.7246	.6704	.6222	.5789	.5397	.5039	.4711	.4408	.4127	.3865	.3620	.3391	.3176	.2976
38	.7205	.6649	.6155	.5712	.5311	.4945	.4609	.4300	.4013	.3746	.3497	.3265	.3048	.2846
39	.7164	.6594	.6088	.5635	.5224	.4850	.4507	.4191	.3899	.3627	.3374	.3139	.2921	.2718
40	.7123	.6539	.6022	.5557	.5138	.4755	.4405	.4082	.3784	.3508	.3252	.3015	.2795	.2591
41	.7083	.6486	.5956	.5480	.5051	.4660	.4302	.3973	.3670	.3389	.3130	.2891	.2670	.2465
42	.7043	.6432	.5890	.5404	.4965	.4565	.4200	.3864	.3556	.3271	.3010	.2769	.2547	.2342
43	.7005	.6380	.5825	.5328	.4878	.4470	.4097	.3756	.3442	.3155	.2891	.2649	.2426	.2222
44	.6967	.6328	.5760	.5252	.4793	.4375	.3995	.3647	.3330	.3039	.2773	.2530	.2307	.2104
45	.6930	.6277	.5696	.5176	.4707	.4281	.3893	.3540	.3218	.2924	.2657	.2413	.2191	.1988
46	.6894	.6226	.5633	.5101	.4621	.4186	.3792	.3433	.3107	.2811	.2542	.2298	.2077	.1876
47	.6858	.6176	.5570	.5026	.4536	.4092	.3690	.3327	.2997	.2699	.2429	.2185	.1965	.1766
48	.6824	.6127	.5507	.4951	.4450	.3998	.3590	.3221	.2889	.2589	.2318	.2075	.1855	.1658
49	.6790	.6079	.5445	.4877	.4365	.3904	.3490	.3116	.2781	.2479	.2208	.1966	.1749	.1554
50	.6757	.6031	.5383	.4802	.4280	.3811	.3390	.3012	.2674	.2371	.2101	.1859	.1644	.1453
51	.6725	.5984	.5322	.4728	.4196	.3718	.3291	.2909	.2568	.2265	.1995	.1755	.1542	.1354
52	.6693	.5938	.5261	.4655	.4112	.3626	.3193	.2807	.2464	.2159	.1890	.1653	.1443	.1259
53	.6663	.5892	.5201	.4582	.4028	.3534	.3095	.2705	.2360	.2056	.1788	.1553	.1347	.1166
54	.6634	.5847	.5141	.4509	.3945	.3443	.2998	.2604	.2258	.1954	.1688	.1455	.1253	.1077
55	.6605	.5803	.5082	.4437	.3862	.3352	.2901	.2505	.2157	.1854	.1589	.1360	.1162	.0991
56	.6578	.5760	.5024	.4366	.3780	.3262	.2806	.2406	.2058	.1755	.1493	.1267	.1073	.0907
57	.6551	.5718	.4967	.4296	.3699	.3172	.2711	.2308	.1959	.1658	.1399	.1177	.0988	.0828
58	.6526	.5677	.4911	.4226	.3618	.3084	.2617	.2212	.1862	.1563	.1307	.1090	.0906	.0751
59	.6502	.5638	.4856	.4157	.3539	.2996	.2524	.2116	.1767	.1469	.1217	.1005	.0827	.0678
60	.6479	.5599	.4802	.4090	.3460	.2909	.2432	.2022	.1673	.1378	.1130	.0923	.0751	.0609
61	.6457	.5563	.4750	.4023	.3382	.2823	.2341	.1929	.1581	.1288	.1045	.0844	.0678	.0543
62	.6437	.5527	.4699	.3958	.3305	.2738	.2251	.1837	.1490	.1201	.0963	.0768	.0609	.0481
63	.6419	.5494	.4650	.3895	.3230	.2654	.2162	.1747	.1401	.1116	.0883	.0695	.0544	.0423
64	.6402	.5462	.4603	.3833	.3156	.2571	.2074	.1658	.1314	.1033	.0806	.0625	.0482	.0369
65	.6386	.5432	.4557	.3772	.3083	.2489	.1988	.1570	.1229	.0953	.0733	.0559	.0424	.0319
66	.6372	.5405	.4514	.3713	.3011	.2409	.1902	.1485	.1146	.0875	.0662	.0497	.0370	.0273
67	.6359	.5379	.4472	.3656	.2941	.2329	.1818	.1400	.1065	.0800	.0595	.0438	.0319	.0231
68	.6348	.5355	.4433	.3601	.2872	.2251	.1735	.1318	.0986	.0728	.0531	.0383	.0273	.0194
69	.6339	.5334	.4396	.3547	.2805	.2174	.1654	.1236	.0909	.0659	.0470	.0332	.0231	.0160
70	.6331	.5314	.4361	.3496	.2739	.2098	.1574	.1157	.0835	.0593	.0414	.0285	.0194	.0130
71	.6324	.5297	.4328	.3445	.2673	.2022	.1493	.1078	.0762	.0528	.0360	.0241	.0159	.0104
72	.6319	.5282	.4298	.3399	.2611	.1950	.1417	.1004	.0694	.0470	.0312	.0203	.0130	.0082
73	.6316	.5270	.4272	.3356	.2553	.1881	.1345	.0934	.0632	.0417	.0269	.0170	.0105	.0064
74	.6314	.5263	.4256	.3329	.2516	.1837	.1299	.0890	.0593	.0384	.0243	.0151	.0091	.0054

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0366	.0759	.1177	.1613	.2515	.3440	.4381	.5333

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
2	.0000	.0351	.0735	.1147	.1577	.2468	.3384	.4316	.5260
3	.0000	.0337	.0712	.1118	.1542	.2422	.3328	.4252	.5188
4	.0000	.0322	.0689	.1089	.1507	.2376	.3272	.4187	.5115
5	.0000	.0308	.0667	.1060	.1472	.2329	.3216	.4122	.5042
6	.0000	.0295	.0646	.1032	.1437	.2284	.3160	.4058	.4970
7	.0000	.0282	.0625	.1004	.1403	.2238	.3105	.3993	.4897
8	.0000	.0269	.0605	.0977	.1369	.2193	.3050	.3929	.4825
9	.0000	.0257	.0585	.0950	.1336	.2148	.2994	.3864	.4752
10	.0000	.0246	.0566	.0923	.1303	.2103	.2939	.3800	.4680
11	.0000	.0234	.0547	.0897	.1270	.2058	.2884	.3737	.4608
12	.0000	.0224	.0528	.0871	.1237	.2014	.2830	.3673	.4536
13	.0000	.0213	.0509	.0845	.1205	.1969	.2775	.3609	.4464
14	.0000	.0203	.0491	.0820	.1172	.1925	.2720	.3545	.4392
15	.0000	.0194	.0473	.0794	.1140	.1881	.2666	.3481	.4320
16	.0000	.0184	.0456	.0769	.1109	.1837	.2612	.3418	.4248
17	.0000	.0175	.0439	.0745	.1077	.1794	.2557	.3354	.4175
18	.0000	.0166	.0422	.0720	.1046	.1750	.2503	.3290	.4103
19	.0000	.0158	.0405	.0696	.1014	.1706	.2449	.3226	.4030
20	.0000	.0149	.0388	.0672	.0983	.1663	.2394	.3162	.3958
21	.0000	.0141	.0372	.0648	.0952	.1619	.2340	.3098	.3885
22	.0000	.0133	.0356	.0624	.0922	.1576	.2286	.3034	.3812
23	.0000	.0126	.0340	.0601	.0891	.1533	.2231	.2970	.3739
24	.0000	.0118	.0325	.0578	.0861	.1490	.2177	.2905	.3666
25	.0000	.0111	.0310	.0555	.0831	.1447	.2122	.2840	.3592
26	.0000	.0104	.0295	.0532	.0801	.1404	.2067	.2776	.3518
27	.0000	.0097	.0280	.0510	.0771	.1361	.2013	.2711	.3444
28	.0000	.0091	.0266	.0488	.0742	.1318	.1958	.2645	.3370
29	.0000	.0085	.0252	.0466	.0713	.1275	.1903	.2580	.3295
30	.0000	.0079	.0238	.0444	.0684	.1232	.1848	.2515	.3221
31	.0000	.0073	.0224	.0423	.0655	.1190	.1794	.2449	.3146
32	.0000	.0067	.0211	.0402	.0626	.1147	.1739	.2384	.3070
33	.0000	.0062	.0198	.0381	.0598	.1105	.1684	.2318	.2995
34	.0000	.0057	.0186	.0361	.0570	.1062	.1629	.2252	.2919
35	.0000	.0052	.0174	.0341	.0542	.1020	.1574	.2185	.2843
36	.0000	.0048	.0162	.0321	.0515	.0978	.1519	.2119	.2766
37	.0000	.0043	.0150	.0302	.0488	.0936	.1464	.2052	.2689
38	.0000	.0039	.0139	.0283	.0461	.0895	.1409	.1985	.2612
39	.0000	.0035	.0129	.0265	.0435	.0854	.1354	.1918	.2535
40	.0000	.0032	.0118	.0247	.0409	.0813	.1299	.1852	.2457
41	.0000	.0028	.0108	.0230	.0384	.0773	.1246	.1786	.2380
42	.0000	.0025	.0099	.0213	.0360	.0733	.1192	.1720	.2304
43	.0000	.0022	.0090	.0197	.0337	.0695	.1140	.1655	.2228
44	.0000	.0020	.0082	.0182	.0314	.0657	.1088	.1590	.2152
45	.0000	.0017	.0074	.0167	.0292	.0620	.1037	.1526	.2076
46	.0000	.0015	.0067	.0153	.0270	.0584	.0986	.1463	.2001
47	.0000	.0013	.0060	.0140	.0250	.0548	.0936	.1400	.1926
48	.0000	.0011	.0053	.0127	.0230	.0514	.0887	.1337	.1851
49	.0000	.0010	.0047	.0115	.0211	.0480	.0839	.1275	.1777
50	.0000	.0008	.0042	.0104	.0193	.0447	.0791	.1213	.1702
51	.0000	.0007	.0037	.0093	.0175	.0415	.0744	.1152	.1628
52	.0000	.0006	.0032	.0083	.0159	.0383	.0698	.1091	.1555
53	.0000	.0005	.0028	.0073	.0143	.0353	.0652	.1031	.1482
54	.0000	.0004	.0024	.0064	.0128	.0324	.0607	.0971	.1409
55	.0000	.0003	.0020	.0056	.0114	.0295	.0563	.0912	.1337
56	.0000	.0003	.0017	.0049	.0100	.0268	.0520	.0854	.1266
57	.0000	.0002	.0014	.0042	.0088	.0241	.0478	.0797	.1196
58	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0741	.1126
59	.0000	.0001	.0009	.0030	.0065	.0192	.0398	.0686	.1057
60	.0000	.0001	.0007	.0025	.0056	.0169	.0359	.0632	.0990

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
61	.0000	.0001	.0006	.0020	.0047	.0147	.0323	.0580	.0923
62	.0000	.0000	.0005	.0016	.0039	.0127	.0287	.0529	.0858
63	.0000	.0000	.0003	.0013	.0031	.0109	.0254	.0480	.0795
64	.0000	.0000	.0002	.0010	.0025	.0092	.0222	.0433	.0733
65	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447
70	.0000	.0000	.0000	.0001	.0003	.0021	.0074	.0191	.0396
71	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0158	.0345
72	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0128	.0299
73	.0000	.0000	.0000	.0000	.0000	.0006	.0030	.0102	.0256
74	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0086	.0229

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7119	.6533	.6013	.5547	.5125	.4761	.4468	.4230	.4032	.3867	.3727	.3610	.3511	.3432
41	\$120	.7079	.6479	.5947	.5470	.5042	.4689	.4404	.4170	.3975	.3813	.3676	.3562	.3471	.3398
42	\$120	.7039	.6426	.5881	.5393	.4968	.4624	.4343	.4112	.3920	.3760	.3626	.3520	.3435	.3367
43	\$120	.7001	.6374	.5816	.5318	.4900	.4561	.4284	.4056	.3866	.3708	.3582	.3482	.3402	.3339
44	\$120	.6963	.6322	.5752	.5249	.4837	.4502	.4227	.4000	.3813	.3661	.3541	.3447	.3372	.3313
45	\$120	.6926	.6271	.5688	.5186	.4778	.4444	.4171	.3946	.3762	.3618	.3504	.3414	.3344	.3289
46	\$120	.6890	.6220	.5626	.5127	.4720	.4388	.4116	.3893	.3716	.3577	.3469	.3384	.3318	.3267
47	\$120	.6854	.6170	.5569	.5071	.4665	.4333	.4061	.3843	.3673	.3540	.3436	.3356	.3294	.3248
48	\$120	.6820	.6121	.5516	.5017	.4610	.4278	.4009	.3797	.3632	.3504	.3405	.3330	.3273	.3230
49	\$120	.6786	.6074	.5465	.4965	.4556	.4224	.3959	.3753	.3593	.3470	.3376	.3306	.3253	.3214
50	\$120	.6753	.6029	.5417	.4914	.4503	.4172	.3912	.3711	.3556	.3438	.3350	.3284	.3236	.3200
	\$250	.6756	.6029	.5380	.4798	.4275	.3810	.3409	.3069	.2782	.2538	.2332	.2158	.2010	.1887
51	\$120	.6721	.5987	.5370	.4863	.4450	.4122	.3867	.3670	.3520	.3408	.3325	.3264	.3220	.3188
	\$250	.6723	.5982	.5319	.4725	.4191	.3725	.3328	.2991	.2707	.2467	.2264	.2094	.1952	.1836
52	\$120	.6690	.5947	.5325	.4813	.4400	.4075	.3823	.3631	.3487	.3380	.3302	.3246	.3205	.3177
	\$250	.6692	.5936	.5258	.4651	.4111	.3645	.3250	.2915	.2634	.2397	.2198	.2033	.1898	.1788
53	\$120	.6660	.5909	.5280	.4764	.4351	.4029	.3781	.3594	.3456	.3354	.3281	.3229	.3192	.3167
	\$250	.6662	.5890	.5198	.4578	.4034	.3568	.3174	.2842	.2562	.2328	.2135	.1976	.1847	.1743
54	\$120	.6632	.5872	.5237	.4716	.4304	.3984	.3740	.3559	.3426	.3330	.3262	.3214	.3181	.3158
	\$250	.6632	.5845	.5139	.4508	.3961	.3494	.3100	.2769	.2492	.2262	.2075	.1922	.1800	.1701
55	\$120	.6606	.5837	.5193	.4670	.4257	.3940	.3701	.3526	.3398	.3308	.3245	.3201	.3171	.3151
	\$250	.6604	.5801	.5080	.4441	.3890	.3422	.3027	.2697	.2423	.2199	.2018	.1872	.1755	.1662
56	\$120	.6581	.5803	.5151	.4625	.4212	.3898	.3664	.3494	.3372	.3287	.3228	.3189	.3162	.3144
	\$250	.6577	.5758	.5023	.4376	.3821	.3351	.2955	.2627	.2357	.2139	.1963	.1823	.1712	.1625
57	\$120	.6558	.5770	.5111	.4581	.4168	.3857	.3628	.3464	.3348	.3268	.3214	.3178	.3154	.3138
	\$250	.6550	.5716	.4968	.4314	.3754	.3281	.2885	.2559	.2294	.2081	.1911	.1778	.1673	.1592
58	\$120	.6537	.5737	.5071	.4538	.4126	.3818	.3594	.3435	.3325	.3250	.3201	.3168	.3147	.3134
	\$250	.6525	.5676	.4916	.4254	.3688	.3212	.2816	.2493	.2233	.2025	.1862	.1735	.1636	.1561
	\$500	.6526	.5677	.4910	.4225	.3616	.3082	.2617	.2218	.1879	.1592	.1350	.1149	.0982	.0844
59	\$120	.6516	.5706	.5032	.4495	.4084	.3779	.3561	.3408	.3304	.3234	.3189	.3160	.3141	.3129
	\$250	.6501	.5637	.4866	.4196	.3624	.3144	.2749	.2429	.2174	.1972	.1815	.1694	.1602	.1533
	\$500	.6502	.5637	.4855	.4156	.3537	.2995	.2528	.2129	.1791	.1507	.1271	.1076	.0916	.0785
60	\$120	.6497	.5676	.4995	.4454	.4044	.3743	.3529	.3383	.3284	.3220	.3178	.3152	.3136	.3126
	\$250	.6478	.5601	.4818	.4138	.3560	.3078	.2684	.2367	.2117	.1921	.1771	.1657	.1571	.1507
	\$500	.6479	.5599	.4802	.4089	.3459	.2911	.2440	.2041	.1705	.1426	.1195	.1006	.0852	.0729
61	\$120	.6478	.5647	.4958	.4414	.4004	.3707	.3499	.3359	.3266	.3206	.3169	.3146	.3131	.3123
	\$250	.6457	.5566	.4772	.4082	.3497	.3013	.2620	.2307	.2062	.1873	.1729	.1622	.1542	.1484
	\$500	.6457	.5562	.4749	.4022	.3382	.2828	.2355	.1955	.1622	.1346	.1121	.0939	.0793	.0676
62	\$120	.6461	.5620	.4923	.4376	.3966	.3673	.3471	.3336	.3249	.3194	.3160	.3140	.3128	.3121
	\$250	.6437	.5534	.4727	.4028	.3437	.2950	.2558	.2248	.2009	.1827	.1690	.1589	.1516	.1463
	\$500	.6437	.5527	.4699	.3958	.3308	.2747	.2270	.1871	.1540	.1270	.1051	.0876	.0737	.0627
63	\$120	.6445	.5593	.4888	.4338	.3929	.3641	.3444	.3315	.3234	.3183	.3153	.3135	.3125	.3119
	\$250	.6419	.5503	.4684	.3974	.3377	.2888	.2497	.2192	.1959	.1783	.1654	.1559	.1492	.1444
	\$500	.6418	.5494	.4650	.3895	.3235	.2668	.2188	.1788	.1461	.1195	.0983	.0815	.0684	.0582

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6430	.5568	.4855	.4301	.3894	.3609	.3419	.3296	.3220	.3174	.3146	.3131	.3122	.3117
	\$250	.6403	.5474	.4643	.4023	.3619	.2828	.2439	.2138	.1910	.1742	.1620	.1532	.1470	.1428
	\$500	.6401	.5462	.4603	.3835	.3164	.2589	.2107	.1708	.1384	.1124	.0919	.0758	.0635	.0540
	\$1,000	.6401	.5462	.4603	.3833	.3155	.2571	.2074	.1658	.1314	.1034	.0808	.0627	.0485	.0373
65	\$120	.6416	.5544	.4823	.4265	.3859	.3579	.3395	.3278	.3207	.3165	.3141	.3127	.3120	.3116
	\$250	.6388	.5447	.4603	.3873	.3262	.2769	.2381	.2085	.1864	.1703	.1588	.1507	.1451	.1413
	\$500	.6386	.5432	.4558	.3776	.3094	.2513	.2027	.1629	.1309	.1055	.0857	.0705	.0589	.0502
	\$1,000	.6386	.5432	.4557	.3772	.3082	.2489	.1987	.1571	.1229	.0954	.0735	.0562	.0427	.0324
66	\$120	.6403	.5520	.4791	.4231	.3826	.3551	.3372	.3262	.3196	.3157	.3136	.3124	.3118	.3115
	\$250	.6375	.5422	.4565	.3824	.3207	.2712	.2326	.2035	.1821	.1667	.1559	.1484	.1434	.1400
	\$500	.6372	.5405	.4515	.3720	.3026	.2438	.1949	.1552	.1236	.0989	.0799	.0655	.0547	.0468
	\$1,000	.6372	.5405	.4514	.3713	.3011	.2408	.1902	.1485	.1147	.0877	.0665	.0500	.0374	.0279
67	\$120	.6392	.5499	.4761	.4197	.3794	.3523	.3351	.3246	.3185	.3151	.3132	.3122	.3117	.3114
	\$250	.6363	.5398	.4529	.3777	.3154	.2656	.2273	.1987	.1779	.1633	.1532	.1464	.1419	.1390
	\$500	.6359	.5379	.4475	.3665	.2960	.2364	.1873	.1477	.1166	.0926	.0744	.0608	.0509	.0437
	\$1,000	.6359	.5379	.4472	.3656	.2941	.2329	.1819	.1401	.1066	.0803	.0599	.0443	.0325	.0238
68	\$120	.6381	.5478	.4732	.4165	.3763	.3498	.3331	.3232	.3176	.3145	.3128	.3120	.3116	.3114
	\$250	.6353	.5377	.4494	.3732	.3101	.2602	.2221	.1941	.1740	.1602	.1508	.1446	.1406	.1380
	\$500	.6348	.5356	.4437	.3612	.2896	.2292	.1798	.1405	.1098	.0866	.0692	.0565	.0474	.0410
	\$1,000	.6348	.5355	.4433	.3601	.2872	.2251	.1736	.1319	.0988	.0732	.0536	.0389	.0280	.0202
69	\$120	.6371	.5458	.4704	.4133	.3734	.3473	.3313	.3220	.3168	.3140	.3125	.3118	.3115	.3113
	\$250	.6344	.5357	.4462	.3688	.3050	.2549	.2171	.1896	.1704	.1573	.1486	.1430	.1394	.1372
	\$500	.6339	.5335	.4401	.3561	.2832	.2221	.1725	.1333	.1033	.0808	.0644	.0526	.0443	.0385
	\$1,000	.6339	.5334	.4396	.3547	.2805	.2175	.1655	.1239	.0913	.0663	.0476	.0339	.0240	.0169
70	\$120	.6363	.5440	.4678	.4103	.3706	.3450	.3296	.3208	.3160	.3136	.3123	.3117	.3114	.3113
	\$250	.6336	.5339	.4431	.3645	.3001	.2498	.2123	.1854	.1669	.1546	.1466	.1416	.1385	.1366
	\$500	.6331	.5316	.4367	.3513	.2771	.2152	.1654	.1265	.0971	.0754	.0599	.0490	.0415	.0364
	\$1,000	.6331	.5314	.4361	.3496	.2739	.2099	.1576	.1160	.0839	.0598	.0421	.0293	.0203	.0140
71	\$120	.6355	.5422	.4651	.4074	.3678	.3428	.3280	.3197	.3154	.3132	.3121	.3116	.3113	.3112
	\$250	.6330	.5322	.4401	.3604	.2952	.2447	.2075	.1814	.1637	.1521	.1448	.1403	.1376	.1360
	\$500	.6325	.5299	.4336	.3465	.2710	.2083	.1582	.1197	.0909	.0702	.0556	.0456	.0390	.0346
	\$1,000	.6324	.5297	.4328	.3446	.2674	.2023	.1496	.1082	.0767	.0535	.0368	.0250	.0170	.0115
72	\$120	.6348	.5406	.4627	.4047	.3653	.3408	.3266	.3188	.3148	.3129	.3119	.3115	.3113	.3112
	\$250	.6324	.5308	.4374	.3565	.2907	.2400	.2032	.1777	.1607	.1499	.1433	.1393	.1369	.1356
	\$500	.6320	.5285	.4307	.3421	.2653	.2018	.1516	.1133	.0854	.0655	.0519	.0428	.0368	.0331
	\$1,000	.6319	.5282	.4298	.3399	.2612	.1952	.1420	.1009	.0701	.0478	.0321	.0214	.0142	.0095
73	\$120	.6342	.5391	.4605	.4022	.3630	.3390	.3253	.3180	.3144	.3126	.3118	.3114	.3113	.3112
	\$250	.6320	.5295	.4350	.3530	.2864	.2357	.1992	.1743	.1582	.1480	.1419	.1384	.1364	.1353
	\$500	.6316	.5273	.4283	.3381	.2600	.1957	.1453	.1075	.0803	.0613	.0486	.0404	.0351	.0318
	\$1,000	.6316	.5270	.4272	.3357	.2555	.1884	.1350	.0941	.0640	.0427	.0280	.0182	.0118	.0078
74	\$120	.6338	.5383	.4592	.4006	.3616	.3379	.3245	.3176	.3141	.3125	.3117	.3114	.3113	.3112
	\$250	.6318	.5288	.4335	.3508	.2838	.2329	.1967	.1723	.1566	.1469	.1412	.1379	.1361	.1351
	\$500	.6314	.5267	.4268	.3356	.2567	.1919	.1414	.1038	.0771	.0588	.0467	.0389	.0341	.0312
	\$1,000	.6314	.5263	.4257	.3331	.2518	.1841	.1304	.0898	.0602	.0395	.0255	.0164	.0105	.0069

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0031	.0117	.0245	.0407	.0809	.1293	.1843	.2447
41	\$120	.0000	.0028	.0108	.0228	.0382	.0769	.1239	.1777	.2370
42	\$120	.0000	.0025	.0098	.0212	.0358	.0729	.1186	.1711	.2293
43	\$120	.0000	.0022	.0090	.0196	.0334	.0691	.1134	.1646	.2218
44	\$120	.0000	.0019	.0081	.0181	.0312	.0653	.1082	.1582	.2149
45	\$120	.0000	.0017	.0074	.0166	.0289	.0616	.1031	.1518	.2086
46	\$120	.0000	.0015	.0066	.0152	.0268	.0580	.0980	.1456	.2027
47	\$120	.0000	.0013	.0059	.0139	.0248	.0544	.0930	.1399	.1971
48	\$120	.0000	.0011	.0053	.0126	.0228	.0510	.0881	.1346	.1917
49	\$120	.0000	.0010	.0047	.0114	.0209	.0476	.0834	.1295	.1865
50	\$120	.0000	.0008	.0041	.0103	.0191	.0443	.0789	.1247	.1814

Retrospective Rating

296-17B-960

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0008	.0042	.0103	.0192	.0446	.0789	.1210	.1698
51	\$120	.0000	.0007	.0036	.0092	.0174	.0411	.0747	.1200	.1763
	\$250	.0000	.0007	.0037	.0093	.0175	.0413	.0742	.1149	.1625
52	\$120	.0000	.0006	.0032	.0082	.0157	.0380	.0707	.1155	.1713
	\$250	.0000	.0006	.0032	.0082	.0158	.0382	.0696	.1088	.1551
53	\$120	.0000	.0005	.0027	.0072	.0141	.0350	.0669	.1110	.1664
	\$250	.0000	.0005	.0027	.0073	.0142	.0352	.0650	.1028	.1478
54	\$120	.0000	.0004	.0023	.0064	.0126	.0322	.0632	.1067	.1616
	\$250	.0000	.0004	.0024	.0064	.0127	.0322	.0605	.0969	.1408
55	\$120	.0000	.0003	.0020	.0055	.0112	.0296	.0597	.1023	.1570
	\$250	.0000	.0003	.0020	.0056	.0113	.0294	.0561	.0910	.1341
56	\$120	.0000	.0003	.0017	.0048	.0099	.0271	.0563	.0981	.1525
	\$250	.0000	.0003	.0017	.0048	.0100	.0267	.0518	.0853	.1276
57	\$120	.0000	.0002	.0014	.0041	.0087	.0248	.0530	.0941	.1481
	\$250	.0000	.0002	.0014	.0041	.0087	.0240	.0476	.0798	.1214
58	\$120	.0000	.0002	.0011	.0035	.0075	.0227	.0497	.0901	.1438
	\$250	.0000	.0002	.0011	.0035	.0076	.0215	.0436	.0746	.1154
	\$500	.0000	.0002	.0012	.0035	.0076	.0216	.0437	.0740	.1125
59	\$120	.0000	.0001	.0009	.0029	.0065	.0206	.0466	.0862	.1395
	\$250	.0000	.0001	.0009	.0029	.0065	.0191	.0397	.0696	.1096
	\$500	.0000	.0001	.0009	.0030	.0065	.0192	.0397	.0685	.1056
60	\$120	.0000	.0001	.0007	.0024	.0056	.0187	.0436	.0825	.1354
	\$250	.0000	.0001	.0007	.0024	.0055	.0168	.0361	.0648	.1038
	\$500	.0000	.0001	.0007	.0024	.0056	.0169	.0359	.0632	.0989
61	\$120	.0000	.0001	.0006	.0020	.0047	.0168	.0407	.0788	.1314
	\$250	.0000	.0001	.0006	.0020	.0046	.0147	.0326	.0602	.0982
	\$500	.0000	.0001	.0006	.0020	.0047	.0147	.0322	.0579	.0922
62	\$120	.0000	.0000	.0004	.0016	.0040	.0151	.0380	.0753	.1276
	\$250	.0000	.0000	.0004	.0016	.0038	.0127	.0294	.0557	.0928
	\$500	.0000	.0000	.0005	.0016	.0039	.0127	.0287	.0529	.0858
63	\$120	.0000	.0000	.0003	.0013	.0034	.0135	.0353	.0718	.1238
	\$250	.0000	.0000	.0003	.0013	.0031	.0109	.0263	.0514	.0874
	\$500	.0000	.0000	.0003	.0013	.0031	.0108	.0254	.0480	.0795
64	\$120	.0000	.0000	.0002	.0010	.0028	.0120	.0328	.0685	.1201
	\$250	.0000	.0000	.0002	.0010	.0025	.0093	.0234	.0473	.0823
	\$500	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0735
	\$1,000	.0000	.0000	.0002	.0010	.0025	.0091	.0222	.0433	.0733
65	\$120	.0000	.0000	.0002	.0008	.0023	.0106	.0304	.0653	.1165
	\$250	.0000	.0000	.0002	.0007	.0019	.0078	.0207	.0433	.0773
	\$500	.0000	.0000	.0002	.0007	.0019	.0076	.0192	.0388	.0676
	\$1,000	.0000	.0000	.0002	.0007	.0020	.0076	.0192	.0387	.0672
66	\$120	.0000	.0000	.0001	.0006	.0018	.0093	.0280	.0621	.1131
	\$250	.0000	.0000	.0001	.0005	.0015	.0065	.0182	.0395	.0724
	\$500	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0345	.0620
	\$1,000	.0000	.0000	.0001	.0005	.0015	.0062	.0165	.0344	.0613
67	\$120	.0000	.0000	.0001	.0004	.0015	.0082	.0259	.0591	.1097
	\$250	.0000	.0000	.0001	.0004	.0011	.0053	.0158	.0359	.0677
	\$500	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0305	.0565
	\$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0139	.0302	.0556
68	\$120	.0000	.0000	.0001	.0003	.0012	.0071	.0238	.0562	.1065
	\$250	.0000	.0000	.0000	.0002	.0008	.0043	.0137	.0324	.0632
	\$500	.0000	.0000	.0000	.0002	.0008	.0038	.0116	.0267	.0512
	\$1,000	.0000	.0000	.0000	.0002	.0008	.0038	.0115	.0263	.0501
69	\$120	.0000	.0000	.0000	.0002	.0009	.0061	.0218	.0534	.1033
	\$250	.0000	.0000	.0000	.0002	.0006	.0034	.0117	.0292	.0588
	\$500	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0231	.0461
	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0094	.0226	.0447

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
70	\$120	.0000	.0000	.0000	.0002	.0007	.0053	.0200	.0508	.1003
	\$250	.0000	.0000	.0000	.0001	.0004	.0026	.0099	.0261	.0545
	\$500	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0413
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0074	.0191	.0396
71	\$120	.0000	.0000	.0000	.0001	.0005	.0045	.0182	.0481	.0974
	\$250	.0000	.0000	.0000	.0001	.0002	.0020	.0082	.0231	.0504
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0059	.0166	.0365
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0014	.0057	.0158	.0346
72	\$120	.0000	.0000	.0000	.0001	.0004	.0038	.0166	.0457	.0947
	\$250	.0000	.0000	.0000	.0000	.0001	.0014	.0068	.0204	.0465
	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0137	.0321
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0128	.0299
73	\$120	.0000	.0000	.0000	.0000	.0003	.0032	.0151	.0435	.0922
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0055	.0180	.0430
	\$500	.0000	.0000	.0000	.0000	.0000	.0006	.0033	.0113	.0281
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0030	.0102	.0257
74	\$120	.0000	.0000	.0000	.0000	.0002	.0028	.0143	.0422	.0906
	\$250	.0000	.0000	.0000	.0000	.0001	.0008	.0048	.0165	.0408
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0027	.0098	.0256
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0023	.0087	.0231

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 6
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9270	.9118	.8982	.8858	.8744	.8636	.8535	.8439	.8347	.8259	.8175	.8094	.8016	.7941
2	.9221	.9059	.8914	.8782	.8660	.8545	.8437	.8335	.8237	.8144	.8054	.7968	.7885	.7805
3	.9172	.9000	.8846	.8706	.8576	.8454	.8340	.8231	.8128	.8029	.7934	.7843	.7755	.7670
4	.9123	.8941	.8778	.8629	.8492	.8363	.8241	.8127	.8017	.7913	.7813	.7716	.7623	.7534
5	.9075	.8883	.8710	.8553	.8407	.8271	.8143	.8022	.7907	.7797	.7691	.7590	.7492	.7398
6	.9027	.8824	.8642	.8477	.8323	.8180	.8045	.7918	.7797	.7681	.7570	.7463	.7361	.7262
7	.8979	.8766	.8575	.8400	.8239	.8089	.7947	.7814	.7686	.7565	.7449	.7337	.7230	.7126
8	.8932	.8707	.8507	.8324	.8155	.7998	.7850	.7709	.7576	.7449	.7328	.7211	.7099	.6991
9	.8884	.8649	.8440	.8248	.8072	.7907	.7752	.7605	.7466	.7334	.7207	.7085	.6969	.6856
10	.8837	.8592	.8372	.8172	.7988	.7816	.7654	.7501	.7356	.7218	.7086	.6960	.6838	.6721
11	.8790	.8534	.8305	.8097	.7904	.7725	.7557	.7398	.7247	.7103	.6966	.6835	.6708	.6587
12	.8744	.8477	.8238	.8021	.7821	.7634	.7459	.7294	.7137	.6988	.6846	.6709	.6579	.6453
13	.8697	.8419	.8171	.7945	.7737	.7543	.7361	.7190	.7027	.6873	.6725	.6584	.6449	.6320
14	.8650	.8362	.8104	.7870	.7653	.7452	.7263	.7086	.6917	.6757	.6605	.6460	.6320	.6186
15	.8604	.8305	.8037	.7794	.7570	.7361	.7165	.6981	.6807	.6642	.6485	.6335	.6191	.6053
16	.8558	.8247	.7970	.7718	.7486	.7270	.7068	.6877	.6698	.6527	.6365	.6210	.6062	.5921
17	.8512	.8190	.7903	.7642	.7402	.7178	.6970	.6773	.6588	.6412	.6245	.6086	.5934	.5789
18	.8466	.8133	.7836	.7566	.7318	.7087	.6871	.6669	.6478	.6297	.6125	.5962	.5806	.5656
19	.8421	.8076	.7769	.7490	.7233	.6995	.6773	.6564	.6368	.6182	.6005	.5838	.5678	.5525
20	.8375	.8019	.7702	.7414	.7149	.6904	.6675	.6460	.6258	.6067	.5886	.5714	.5550	.5393
21	.8329	.7962	.7635	.7337	.7064	.6812	.6576	.6355	.6148	.5951	.5766	.5589	.5422	.5262
22	.8284	.7905	.7567	.7261	.6979	.6719	.6477	.6250	.6037	.5836	.5646	.5465	.5294	.5130
23	.8238	.7848	.7500	.7184	.6894	.6627	.6378	.6145	.5927	.5721	.5526	.5341	.5166	.4999
24	.8193	.7791	.7432	.7107	.6809	.6534	.6278	.6040	.5816	.5605	.5406	.5217	.5038	.4868
25	.8148	.7733	.7364	.7030	.6723	.6441	.6179	.5934	.5705	.5489	.5285	.5093	.4910	.4736
26	.8103	.7676	.7296	.6952	.6637	.6347	.6079	.5828	.5593	.5372	.5164	.4968	.4782	.4605
27	.8057	.7618	.7228	.6874	.6551	.6254	.5978	.5721	.5481	.5256	.5044	.4843	.4653	.4473
28	.8012	.7561	.7159	.6796	.6465	.6160	.5877	.5615	.5369	.5139	.4922	.4718	.4524	.4340
29	.7967	.7503	.7091	.6718	.6378	.6065	.5776	.5508	.5257	.5022	.4801	.4592	.4395	.4208
30	.7922	.7446	.7022	.6639	.6291	.5970	.5675	.5400	.5144	.4904	.4678	.4466	.4265	.4075
31	.7878	.7388	.6953	.6561	.6203	.5876	.5573	.5292	.5031	.4786	.4556	.4340	.4135	.3941
32	.7833	.7331	.6884	.6481	.6115	.5780	.5470	.5184	.4917	.4667	.4433	.4212	.4004	.3807
33	.7789	.7273	.6815	.6402	.6027	.5684	.5368	.5075	.4802	.4548	.4309	.4084	.3872	.3672
34	.7744	.7215	.6745	.6322	.5938	.5587	.5264	.4965	.4687	.4427	.4184	.3955	.3739	.3536
35	.7700	.7157	.6676	.6242	.5849	.5490	.5160	.4854	.4571	.4306	.4058	.3825	.3606	.3399

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	.7656	.7099	.6606	.6162	.5759	.5392	.5054	.4743	.4453	.4183	.3930	.3694	.3471	.3262
37	.7612	.7042	.6536	.6081	.5669	.5294	.4949	.4630	.4335	.4059	.3802	.3562	.3336	.3126
38	.7568	.6984	.6465	.6000	.5579	.5194	.4842	.4517	.4215	.3935	.3673	.3429	.3202	.2990
39	.7525	.6926	.6395	.5919	.5488	.5095	.4735	.4403	.4095	.3810	.3544	.3298	.3068	.2855
40	.7482	.6869	.6325	.5838	.5397	.4995	.4627	.4288	.3975	.3685	.3416	.3167	.2936	.2721
41	.7440	.6813	.6256	.5757	.5306	.4895	.4519	.4174	.3855	.3560	.3288	.3037	.2805	.2590
42	.7399	.6757	.6187	.5676	.5215	.4795	.4412	.4059	.3735	.3436	.3162	.2909	.2675	.2460
43	.7358	.6701	.6118	.5596	.5124	.4696	.4304	.3945	.3616	.3314	.3037	.2782	.2548	.2334
44	.7318	.6647	.6051	.5516	.5034	.4596	.4196	.3831	.3498	.3192	.2913	.2657	.2424	.2210
45	.7279	.6593	.5983	.5437	.4944	.4497	.4089	.3718	.3380	.3072	.2791	.2535	.2301	.2088
46	.7241	.6540	.5917	.5358	.4854	.4397	.3983	.3606	.3264	.2953	.2671	.2414	.2181	.1970
47	.7204	.6488	.5851	.5279	.4764	.4298	.3877	.3495	.3149	.2835	.2552	.2296	.2064	.1855
48	.7168	.6436	.5785	.5201	.4675	.4200	.3771	.3384	.3034	.2719	.2435	.2179	.1949	.1742
49	.7132	.6385	.5720	.5122	.4585	.4101	.3666	.3274	.2921	.2604	.2320	.2065	.1837	.1632
50	.7097	.6335	.5655	.5044	.4496	.4003	.3561	.3164	.2809	.2491	.2206	.1953	.1727	.1526
51	.7064	.6286	.5590	.4967	.4407	.3906	.3457	.3056	.2698	.2379	.2095	.1843	.1620	.1422
52	.7031	.6237	.5526	.4889	.4319	.3809	.3354	.2948	.2588	.2268	.1986	.1736	.1516	.1322
53	.6999	.6189	.5463	.4813	.4231	.3712	.3251	.2841	.2479	.2160	.1878	.1631	.1414	.1225
54	.6968	.6142	.5401	.4736	.4144	.3616	.3149	.2736	.2372	.2053	.1773	.1529	.1316	.1131
55	.6938	.6096	.5339	.4661	.4057	.3521	.3048	.2631	.2266	.1947	.1670	.1429	.1220	.1040
56	.6909	.6051	.5278	.4586	.3971	.3426	.2947	.2527	.2161	.1843	.1568	.1331	.1128	.0953
57	.6882	.6006	.5218	.4512	.3885	.3332	.2848	.2425	.2058	.1742	.1470	.1237	.1038	.0869
58	.6855	.5963	.5159	.4439	.3801	.3239	.2749	.2323	.1956	.1642	.1373	.1145	.0952	.0789
59	.6830	.5922	.5101	.4367	.3717	.3147	.2651	.2223	.1856	.1543	.1279	.1055	.0868	.0712
60	.6806	.5882	.5045	.4296	.3634	.3056	.2554	.2124	.1758	.1447	.1187	.0969	.0789	.0640
61	.6783	.5843	.4990	.4226	.3553	.2965	.2459	.2026	.1660	.1353	.1098	.0886	.0712	.0570
62	.6762	.5806	.4936	.4158	.3472	.2876	.2364	.1930	.1565	.1262	.1011	.0806	.0640	.0505
63	.6742	.5771	.4885	.4091	.3393	.2788	.2271	.1835	.1472	.1172	.0928	.0730	.0571	.0444
64	.6724	.5738	.4835	.4026	.3315	.2701	.2179	.1742	.1380	.1085	.0847	.0657	.0506	.0388
65	.6708	.5706	.4787	.3962	.3238	.2615	.2088	.1650	.1291	.1001	.0770	.0587	.0445	.0335
66	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1559	.1203	.0919	.0696	.0522	.0388	.0287
67	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1471	.1118	.0840	.0625	.0460	.0336	.0243
68	.6668	.5625	.4656	.3782	.3017	.2365	.1823	.1384	.1036	.0765	.0558	.0402	.0287	.0203
69	.6659	.5603	.4617	.3726	.2946	.2283	.1737	.1299	.0955	.0692	.0494	.0349	.0243	.0168
70	.6650	.5582	.4581	.3672	.2877	.2204	.1653	.1215	.0877	.0622	.0435	.0299	.0203	.0137
71	.6643	.5564	.4546	.3619	.2807	.2124	.1568	.1132	.0800	.0555	.0378	.0253	.0167	.0109
72	.6638	.5549	.4515	.3570	.2743	.2048	.1488	.1054	.0729	.0493	.0327	.0213	.0136	.0086
73	.6634	.5536	.4488	.3525	.2682	.1976	.1413	.0981	.0664	.0438	.0282	.0178	.0111	.0067
74	.6632	.5529	.4471	.3497	.2643	.1930	.1364	.0935	.0622	.0404	.0255	.0158	.0096	.0057

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 6
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0385	.0798	.1237	.1695	.2641	.3614	.4602	.5602
2	.0000	.0369	.0772	.1205	.1657	.2592	.3554	.4534	.5526
3	.0000	.0354	.0748	.1174	.1620	.2544	.3496	.4466	.5450
4	.0000	.0339	.0724	.1143	.1583	.2495	.3437	.4398	.5373
5	.0000	.0324	.0701	.1114	.1546	.2447	.3378	.4330	.5297
6	.0000	.0310	.0678	.1084	.1510	.2399	.3320	.4262	.5220
7	.0000	.0296	.0657	.1055	.1474	.2351	.3261	.4194	.5144
8	.0000	.0283	.0635	.1026	.1438	.2303	.3203	.4127	.5068
9	.0000	.0270	.0615	.0998	.1403	.2256	.3145	.4059	.4992
10	.0000	.0258	.0594	.0970	.1368	.2209	.3087	.3992	.4916
11	.0000	.0246	.0574	.0942	.1334	.2162	.3030	.3925	.4840
12	.0000	.0235	.0554	.0915	.1300	.2115	.2972	.3858	.4765
13	.0000	.0224	.0535	.0888	.1265	.2069	.2915	.3791	.4689
14	.0000	.0214	.0516	.0861	.1232	.2022	.2858	.3724	.4613
15	.0000	.0203	.0497	.0834	.1198	.1976	.2800	.3657	.4537
16	.0000	.0193	.0479	.0808	.1164	.1930	.2743	.3590	.4462
17	.0000	.0184	.0461	.0782	.1131	.1884	.2686	.3523	.4386
18	.0000	.0174	.0443	.0756	.1098	.1838	.2629	.3456	.4310
19	.0000	.0165	.0425	.0731	.1066	.1792	.2572	.3389	.4234
20	.0000	.0157	.0408	.0706	.1033	.1747	.2515	.3322	.4158

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
21	.0000	.0148	.0391	.0681	.1001	.1701	.2458	.3254	.4081
22	.0000	.0140	.0374	.0656	.0968	.1656	.2401	.3187	.4004
23	.0000	.0132	.0358	.0631	.0936	.1610	.2344	.3119	.3928
24	.0000	.0124	.0341	.0607	.0904	.1565	.2286	.3052	.3850
25	.0000	.0117	.0325	.0583	.0873	.1520	.2229	.2984	.3773
26	.0000	.0109	.0310	.0559	.0841	.1474	.2172	.2916	.3696
27	.0000	.0102	.0294	.0536	.0810	.1429	.2114	.2847	.3618
28	.0000	.0095	.0279	.0512	.0779	.1384	.2057	.2779	.3540
29	.0000	.0089	.0264	.0489	.0749	.1339	.1999	.2710	.3462
30	.0000	.0083	.0250	.0467	.0718	.1294	.1942	.2642	.3383
31	.0000	.0077	.0236	.0444	.0688	.1250	.1884	.2573	.3304
32	.0000	.0071	.0222	.0422	.0658	.1205	.1826	.2504	.3225
33	.0000	.0065	.0208	.0401	.0628	.1160	.1769	.2435	.3146
34	.0000	.0060	.0195	.0379	.0599	.1116	.1711	.2365	.3066
35	.0000	.0055	.0182	.0358	.0570	.1072	.1653	.2295	.2986
36	.0000	.0050	.0170	.0338	.0541	.1027	.1595	.2225	.2906
37	.0000	.0045	.0158	.0317	.0512	.0984	.1537	.2155	.2825
38	.0000	.0041	.0146	.0298	.0484	.0940	.1480	.2085	.2744
39	.0000	.0037	.0135	.0278	.0457	.0897	.1422	.2015	.2662
40	.0000	.0033	.0124	.0259	.0430	.0854	.1365	.1945	.2581
41	.0000	.0030	.0114	.0241	.0404	.0812	.1308	.1876	.2500
42	.0000	.0026	.0104	.0224	.0378	.0770	.1252	.1807	.2420
43	.0000	.0023	.0095	.0207	.0353	.0730	.1197	.1738	.2340
44	.0000	.0021	.0086	.0191	.0330	.0690	.1143	.1670	.2260
45	.0000	.0018	.0078	.0176	.0306	.0651	.1089	.1603	.2181
46	.0000	.0016	.0070	.0161	.0284	.0613	.1036	.1537	.2102
47	.0000	.0014	.0063	.0147	.0262	.0576	.0984	.1470	.2023
48	.0000	.0012	.0056	.0134	.0242	.0540	.0932	.1405	.1944
49	.0000	.0010	.0050	.0121	.0222	.0504	.0881	.1339	.1866
50	.0000	.0009	.0044	.0109	.0202	.0469	.0831	.1274	.1788
51	.0000	.0007	.0039	.0098	.0184	.0436	.0782	.1210	.1710
52	.0000	.0006	.0034	.0087	.0167	.0403	.0733	.1146	.1633
53	.0000	.0005	.0029	.0077	.0150	.0371	.0685	.1083	.1556
54	.0000	.0004	.0025	.0068	.0134	.0340	.0638	.1020	.1480
55	.0000	.0003	.0021	.0059	.0119	.0310	.0592	.0958	.1405
56	.0000	.0003	.0018	.0051	.0105	.0281	.0546	.0897	.1330
57	.0000	.0002	.0015	.0044	.0092	.0253	.0502	.0837	.1256
58	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0778	.1183
59	.0000	.0001	.0010	.0031	.0069	.0202	.0418	.0721	.1111
60	.0000	.0001	.0008	.0026	.0058	.0178	.0378	.0664	.1040
61	.0000	.0001	.0006	.0021	.0049	.0155	.0339	.0609	.0970
62	.0000	.0001	.0005	.0017	.0041	.0134	.0302	.0556	.0902
63	.0000	.0000	.0004	.0013	.0033	.0114	.0267	.0504	.0835
64	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0770
65	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0165	.0363
72	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0314
73	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0107	.0269
74	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0241

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 6
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7478	.6863	.6317	.5827	.5383	.5001	.4694	.4443	.4235	.4062	.3915	.3791	.3688	.3605
41	\$120	.7435	.6806	.6247	.5746	.5296	.4926	.4626	.4380	.4176	.4005	.3861	.3741	.3646	.3570
42	\$120	.7394	.6750	.6178	.5665	.5218	.4857	.4562	.4319	.4118	.3949	.3809	.3697	.3608	.3537
43	\$120	.7354	.6695	.6110	.5586	.5147	.4791	.4500	.4260	.4061	.3895	.3762	.3657	.3574	.3508
44	\$120	.7314	.6640	.6042	.5514	.5081	.4729	.4440	.4202	.4005	.3845	.3720	.3621	.3542	.3480
45	\$120	.7275	.6587	.5975	.5448	.5018	.4668	.4381	.4145	.3952	.3800	.3681	.3587	.3513	.3455
46	\$120	.7237	.6534	.5910	.5386	.4958	.4609	.4323	.4089	.3903	.3758	.3644	.3555	.3485	.3432
47	\$120	.7200	.6481	.5850	.5327	.4900	.4551	.4266	.4037	.3858	.3718	.3609	.3525	.3460	.3411
48	\$120	.7164	.6430	.5794	.5270	.4843	.4493	.4211	.3988	.3815	.3680	.3576	.3497	.3438	.3393
49	\$120	.7128	.6380	.5741	.5215	.4786	.4437	.4159	.3942	.3774	.3645	.3546	.3473	.3417	.3377
50	\$120	.7094	.6333	.5690	.5162	.4730	.4382	.4109	.3898	.3735	.3611	.3519	.3450	.3399	.3362
	\$250	.7096	.6333	.5652	.5040	.4491	.4002	.3581	.3224	.2922	.2666	.2450	.2266	.2112	.1982
51	\$120	.7060	.6289	.5641	.5109	.4675	.4330	.4062	.3855	.3698	.3580	.3493	.3429	.3382	.3348
	\$250	.7062	.6284	.5587	.4963	.4403	.3913	.3495	.3142	.2843	.2591	.2378	.2199	.2051	.1928
52	\$120	.7027	.6247	.5593	.5056	.4622	.4280	.4016	.3814	.3663	.3551	.3469	.3409	.3367	.3337
	\$250	.7030	.6235	.5523	.4885	.4318	.3829	.3413	.3062	.2767	.2518	.2309	.2136	.1994	.1878
53	\$120	.6996	.6207	.5547	.5004	.4570	.4232	.3971	.3775	.3630	.3524	.3447	.3392	.3353	.3326
	\$250	.6998	.6187	.5460	.4809	.4237	.3748	.3334	.2985	.2691	.2446	.2242	.2076	.1940	.1831
54	\$120	.6967	.6169	.5501	.4954	.4521	.4184	.3929	.3738	.3599	.3498	.3427	.3376	.3341	.3317
	\$250	.6967	.6140	.5398	.4735	.4160	.3670	.3256	.2908	.2617	.2376	.2179	.2019	.1890	.1787
55	\$120	.6939	.6132	.5455	.4905	.4472	.4139	.3888	.3703	.3570	.3475	.3408	.3362	.3331	.3309
	\$250	.6937	.6094	.5336	.4665	.4086	.3594	.3180	.2833	.2545	.2310	.2119	.1966	.1843	.1746
56	\$120	.6913	.6096	.5411	.4858	.4425	.4094	.3849	.3670	.3542	.3453	.3391	.3349	.3321	.3303
	\$250	.6908	.6049	.5276	.4597	.4014	.3520	.3104	.2759	.2476	.2247	.2062	.1915	.1799	.1707
57	\$120	.6889	.6061	.5368	.4812	.4378	.4051	.3811	.3638	.3517	.3433	.3376	.3338	.3313	.3297
	\$250	.6881	.6005	.5219	.4532	.3944	.3446	.3030	.2688	.2410	.2186	.2008	.1867	.1757	.1672
58	\$120	.6866	.6027	.5327	.4766	.4334	.4010	.3775	.3608	.3493	.3414	.3362	.3328	.3306	.3292
	\$250	.6854	.5962	.5164	.4469	.3874	.3374	.2958	.2619	.2345	.2127	.1956	.1822	.1719	.1640
	\$500	.6855	.5963	.5158	.4438	.3799	.3237	.2749	.2330	.1973	.1672	.1418	.1207	.1032	.0887
59	\$120	.6845	.5994	.5286	.4722	.4290	.3970	.3740	.3580	.3470	.3397	.3350	.3319	.3299	.3287
	\$250	.6829	.5921	.5111	.4407	.3806	.3302	.2888	.2552	.2283	.2071	.1907	.1780	.1683	.1610
	\$500	.6829	.5921	.5100	.4365	.3715	.3146	.2655	.2236	.1881	.1583	.1335	.1130	.0962	.0824
60	\$120	.6824	.5962	.5247	.4679	.4248	.3931	.3707	.3553	.3450	.3382	.3338	.3311	.3294	.3284
	\$250	.6805	.5883	.5061	.4347	.3739	.3233	.2819	.2486	.2223	.2018	.1860	.1740	.1650	.1583
	\$500	.6805	.5881	.5044	.4295	.3633	.3058	.2563	.2144	.1791	.1498	.1255	.1057	.0895	.0765
61	\$120	.6805	.5932	.5208	.4637	.4206	.3894	.3676	.3528	.3431	.3368	.3328	.3304	.3289	.3281
	\$250	.6782	.5847	.5013	.4288	.3674	.3165	.2752	.2423	.2166	.1967	.1816	.1704	.1620	.1559
	\$500	.6783	.5843	.4989	.4225	.3553	.2971	.2473	.2054	.1703	.1414	.1178	.0987	.0833	.0710
62	\$120	.6787	.5903	.5171	.4596	.4166	.3858	.3646	.3505	.3413	.3355	.3320	.3298	.3285	.3278
	\$250	.6762	.5813	.4966	.4231	.3610	.3099	.2687	.2362	.2110	.1919	.1775	.1669	.1592	.1537
	\$500	.6762	.5806	.4935	.4158	.3475	.2886	.2385	.1965	.1618	.1334	.1104	.0920	.0774	.0659
63	\$120	.6770	.5875	.5135	.4556	.4128	.3824	.3618	.3483	.3397	.3344	.3312	.3293	.3282	.3276
	\$250	.6743	.5780	.4920	.4175	.3548	.3034	.2623	.2303	.2057	.1873	.1737	.1638	.1567	.1517
	\$500	.6742	.5771	.4884	.4092	.3398	.2802	.2298	.1879	.1534	.1256	.1033	.0856	.0718	.0611
64	\$120	.6754	.5848	.5100	.4518	.4090	.3791	.3591	.3462	.3382	.3334	.3305	.3289	.3279	.3274
	\$250	.6726	.5750	.4877	.4121	.3487	.2970	.2562	.2245	.2007	.1830	.1701	.1609	.1545	.1500
	\$500	.6724	.5737	.4835	.4028	.3323	.2720	.2213	.1794	.1453	.1181	.0965	.0797	.0667	.0568
	\$1,000	.6724	.5738	.4835	.4026	.3315	.2700	.2178	.1741	.1380	.1086	.0848	.0659	.0509	.0392
65	\$120	.6740	.5823	.5066	.4480	.4054	.3760	.3566	.3443	.3369	.3325	.3299	.3285	.3277	.3273
	\$250	.6710	.5722	.4835	.4068	.3427	.2909	.2502	.2190	.1958	.1789	.1668	.1583	.1524	.1484
	\$500	.6708	.5706	.4788	.3967	.3250	.2639	.2129	.1711	.1375	.1108	.0900	.0740	.0619	.0528
	\$1,000	.6708	.5706	.4787	.3962	.3238	.2614	.2088	.1650	.1291	.1002	.0772	.0590	.0449	.0340
66	\$120	.6726	.5799	.5033	.4444	.4019	.3730	.3542	.3426	.3357	.3317	.3294	.3282	.3275	.3272
	\$250	.6696	.5695	.4795	.4017	.3369	.2848	.2443	.2138	.1913	.1751	.1637	.1559	.1506	.1471
	\$500	.6693	.5677	.4743	.3907	.3179	.2561	.2047	.1630	.1298	.1039	.0839	.0688	.0575	.0492
	\$1,000	.6693	.5677	.4741	.3900	.3163	.2530	.1998	.1560	.1205	.0921	.0699	.0526	.0393	.0293
67	\$120	.6714	.5776	.5001	.4409	.3985	.3701	.3520	.3410	.3346	.3310	.3290	.3279	.3274	.3271
	\$250	.6684	.5671	.4757	.3968	.3313	.2790	.2387	.2087	.1869	.1715	.1609	.1538	.1490	.1460
	\$500	.6680	.5651	.4701	.3850	.3109	.2483	.1967	.1552	.1225	.0973	.0781	.0639	.0535	.0459
	\$1,000	.6680	.5650	.4698	.3840	.3089	.2447	.1910	.1472	.1120	.0843	.0629	.0465	.0342	.0250
68	\$120	.6703	.5754	.4971	.4375	.3953	.3674	.3499	.3395	.3336	.3303	.3286	.3277	.3273	.3271
	\$250	.6673	.5648	.4721	.3920	.3258	.2733	.2333	.2038	.1828	.1682	.1584	.1519	.1477	.1450
	\$500	.6668	.5626	.4661	.3794	.3042	.2408	.1889	.1475	.1154	.0909	.0727	.0594	.0498	.0430
	\$1,000	.6668	.5625	.4656	.3782	.3017	.2365	.1824	.1386	.1038	.0768	.0563	.0409	.0295	.0212
69	\$120	.6693	.5733	.4942	.4342	.3922	.3648	.3480	.3382	.3327	.3298	.3283	.3276	.3272	.3270
	\$250	.6664	.5627	.4687	.3874	.3204	.2678	.2280	.1992	.1790	.1652	.1561	.1502	.1465	.1442

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$500	.6659	.5604	.4623	.3741	.2975	.2333	.1812	.1401	.1085	.0849	.0676	.0552	.0465	.0405
	\$1,000	.6659	.5603	.4617	.3726	.2946	.2284	.1739	.1301	.0959	.0697	.0500	.0356	.0252	.0177
	\$120	.6683	.5714	.4914	.4310	.3893	.3624	.3462	.3370	.3320	.3294	.3280	.3274	.3271	.3270
	\$250	.6656	.5608	.4654	.3829	.3152	.2624	.2230	.1948	.1754	.1624	.1540	.1487	.1454	.1435
71	\$500	.6650	.5584	.4588	.3690	.2911	.2261	.1737	.1329	.1020	.0792	.0629	.0514	.0436	.0382
	\$1,000	.6650	.5582	.4581	.3672	.2877	.2205	.1655	.1219	.0882	.0628	.0442	.0308	.0213	.0147
	\$120	.6675	.5695	.4886	.4279	.3864	.3601	.3445	.3359	.3313	.3290	.3278	.3273	.3270	.3269
	\$250	.6649	.5590	.4623	.3785	.3101	.2571	.2180	.1905	.1719	.1598	.1521	.1474	.1445	.1429
72	\$500	.6644	.5566	.4554	.3639	.2847	.2188	.1662	.1257	.0955	.0737	.0584	.0479	.0409	.0363
	\$1,000	.6643	.5564	.4546	.3619	.2808	.2125	.1571	.1136	.0806	.0562	.0386	.0263	.0178	.0121
	\$120	.6668	.5678	.4861	.4251	.3837	.3580	.3430	.3349	.3307	.3286	.3276	.3272	.3270	.3269
	\$250	.6643	.5575	.4595	.3745	.3053	.2521	.2135	.1866	.1689	.1575	.1505	.1463	.1438	.1424
73	\$500	.6638	.5552	.4525	.3594	.2787	.2120	.1592	.1191	.0897	.0688	.0545	.0450	.0387	.0347
	\$1,000	.6638	.5549	.4515	.3571	.2744	.2050	.1492	.1060	.0736	.0502	.0337	.0224	.0149	.0099
	\$120	.6662	.5663	.4837	.4224	.3813	.3561	.3417	.3341	.3302	.3284	.3275	.3271	.3270	.3269
	\$250	.6639	.5562	.4569	.3708	.3009	.2476	.2093	.1831	.1661	.1555	.1491	.1454	.1433	.1421
74	\$500	.6635	.5539	.4498	.3552	.2731	.2056	.1526	.1129	.0843	.0644	.0511	.0424	.0369	.0334
	\$1,000	.6634	.5536	.4488	.3526	.2684	.1979	.1418	.0988	.0672	.0448	.0294	.0191	.0124	.0082
	\$120	.6658	.5654	.4823	.4208	.3798	.3549	.3409	.3336	.3299	.3282	.3274	.3271	.3269	.3269
	\$250	.6637	.5555	.4554	.3685	.2981	.2447	.2066	.1810	.1645	.1543	.1483	.1449	.1429	.1419
74	\$500	.6633	.5532	.4483	.3525	.2696	.2016	.1485	.1090	.0810	.0618	.0490	.0409	.0358	.0327
	\$1,000	.6632	.5529	.4472	.3498	.2645	.1934	.1370	.0943	.0632	.0415	.0268	.0172	.0110	.0072

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 6
Effective November 19, 2010**

Minimum Loss Ratio											
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%	
40	\$120	.0000	.0033	.0123	.0258	.0427	.0849	.1358	.1936	.2570	
41	\$120	.0000	.0029	.0113	.0240	.0401	.0807	.1302	.1867	.2489	
42	\$120	.0000	.0026	.0103	.0222	.0376	.0766	.1246	.1798	.2409	
43	\$120	.0000	.0023	.0094	.0206	.0351	.0725	.1191	.1729	.2330	
44	\$120	.0000	.0020	.0085	.0190	.0327	.0686	.1136	.1661	.2258	
45	\$120	.0000	.0018	.0077	.0174	.0304	.0647	.1083	.1594	.2191	
46	\$120	.0000	.0016	.0070	.0160	.0282	.0609	.1030	.1530	.2129	
47	\$120	.0000	.0014	.0062	.0146	.0260	.0572	.0977	.1470	.2070	
48	\$120	.0000	.0012	.0056	.0132	.0240	.0535	.0926	.1414	.2014	
49	\$120	.0000	.0010	.0049	.0120	.0220	.0500	.0876	.1360	.1959	
50	\$120	.0000	.0009	.0044	.0108	.0201	.0465	.0829	.1310	.1905	
	\$250	.0000	.0009	.0044	.0109	.0202	.0468	.0829	.1271	.1784	
51	\$120	.0000	.0007	.0038	.0097	.0182	.0432	.0784	.1261	.1852	
	\$250	.0000	.0007	.0038	.0097	.0183	.0434	.0780	.1207	.1706	
52	\$120	.0000	.0006	.0033	.0086	.0165	.0399	.0743	.1213	.1800	
	\$250	.0000	.0006	.0033	.0087	.0166	.0401	.0731	.1143	.1629	
53	\$120	.0000	.0005	.0029	.0076	.0148	.0368	.0703	.1166	.1748	
	\$250	.0000	.0005	.0029	.0077	.0149	.0370	.0683	.1080	.1553	
54	\$120	.0000	.0004	.0025	.0067	.0133	.0338	.0664	.1120	.1698	
	\$250	.0000	.0004	.0025	.0067	.0134	.0339	.0636	.1017	.1479	
55	\$120	.0000	.0003	.0021	.0058	.0118	.0311	.0627	.1075	.1649	
	\$250	.0000	.0003	.0021	.0059	.0119	.0309	.0590	.0956	.1408	
56	\$120	.0000	.0003	.0018	.0050	.0104	.0285	.0591	.1031	.1602	
	\$250	.0000	.0003	.0018	.0051	.0105	.0280	.0545	.0896	.1341	
57	\$120	.0000	.0002	.0015	.0043	.0091	.0261	.0556	.0988	.1555	
	\$250	.0000	.0002	.0015	.0044	.0092	.0252	.0501	.0838	.1276	
58	\$120	.0000	.0002	.0012	.0037	.0079	.0238	.0522	.0946	.1510	
	\$250	.0000	.0002	.0012	.0037	.0080	.0226	.0458	.0784	.1212	
	\$500	.0000	.0002	.0012	.0037	.0080	.0227	.0459	.0778	.1181	
59	\$120	.0000	.0001	.0010	.0031	.0068	.0216	.0490	.0906	.1466	
	\$250	.0000	.0001	.0010	.0031	.0068	.0201	.0417	.0731	.1151	
	\$500	.0000	.0001	.0010	.0031	.0069	.0201	.0417	.0720	.1109	
60	\$120	.0000	.0001	.0008	.0025	.0059	.0196	.0458	.0866	.1423	
	\$250	.0000	.0001	.0008	.0026	.0058	.0177	.0379	.0681	.1091	
	\$500	.0000	.0001	.0008	.0026	.0058	.0177	.0377	.0663	.1038	
61	\$120	.0000	.0001	.0006	.0021	.0050	.0177	.0428	.0828	.1381	
	\$250	.0000	.0001	.0006	.0021	.0049	.0154	.0342	.0632	.1032	
	\$500	.0000	.0001	.0006	.0021	.0049	.0155	.0338	.0608	.0969	

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	\$120	.0000	.0000	.0005	.0017	.0042	.0159	.0399	.0791	.1340
	\$250	.0000	.0001	.0005	.0017	.0040	.0133	.0308	.0585	.0974
	\$500	.0000	.0001	.0005	.0017	.0040	.0134	.0301	.0555	.0901
63	\$120	.0000	.0000	.0003	.0013	.0035	.0142	.0371	.0755	.1300
	\$250	.0000	.0000	.0004	.0013	.0033	.0115	.0276	.0540	.0919
	\$500	.0000	.0000	.0004	.0013	.0033	.0114	.0266	.0504	.0836
64	\$120	.0000	.0000	.0003	.0010	.0029	.0126	.0344	.0719	.1261
	\$250	.0000	.0000	.0003	.0010	.0026	.0097	.0246	.0497	.0864
	\$500	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0454	.0772
	\$1,000	.0000	.0000	.0003	.0010	.0026	.0096	.0233	.0455	.0769
65	\$120	.0000	.0000	.0002	.0008	.0024	.0111	.0319	.0686	.1224
	\$250	.0000	.0000	.0002	.0008	.0020	.0082	.0218	.0455	.0812
	\$500	.0000	.0000	.0002	.0008	.0020	.0080	.0202	.0407	.0710
	\$1,000	.0000	.0000	.0002	.0008	.0021	.0080	.0202	.0407	.0706
66	\$120	.0000	.0000	.0001	.0006	.0019	.0098	.0295	.0653	.1188
	\$250	.0000	.0000	.0001	.0006	.0016	.0068	.0191	.0415	.0761
	\$500	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0363	.0651
	\$1,000	.0000	.0000	.0001	.0006	.0016	.0065	.0173	.0361	.0644
67	\$120	.0000	.0000	.0001	.0005	.0016	.0086	.0272	.0621	.1152
	\$250	.0000	.0000	.0001	.0004	.0012	.0056	.0166	.0377	.0711
	\$500	.0000	.0000	.0001	.0004	.0011	.0052	.0146	.0320	.0593
	\$1,000	.0000	.0000	.0001	.0004	.0012	.0052	.0146	.0317	.0584
68	\$120	.0000	.0000	.0001	.0003	.0012	.0075	.0250	.0591	.1118
	\$250	.0000	.0000	.0001	.0003	.0008	.0045	.0144	.0341	.0664
	\$500	.0000	.0000	.0001	.0003	.0008	.0040	.0122	.0280	.0538
	\$1,000	.0000	.0000	.0001	.0003	.0008	.0040	.0121	.0276	.0526
69	\$120	.0000	.0000	.0000	.0002	.0009	.0064	.0229	.0561	.1086
	\$250	.0000	.0000	.0000	.0002	.0006	.0036	.0123	.0306	.0617
	\$500	.0000	.0000	.0000	.0002	.0006	.0030	.0100	.0243	.0485
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0030	.0098	.0237	.0470
70	\$120	.0000	.0000	.0000	.0002	.0007	.0055	.0210	.0533	.1054
	\$250	.0000	.0000	.0000	.0001	.0004	.0028	.0104	.0274	.0573
	\$500	.0000	.0000	.0000	.0001	.0004	.0022	.0080	.0207	.0433
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0022	.0078	.0200	.0416
71	\$120	.0000	.0000	.0000	.0001	.0005	.0047	.0191	.0506	.1023
	\$250	.0000	.0000	.0000	.0001	.0002	.0021	.0086	.0242	.0529
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0062	.0174	.0383
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0015	.0060	.0166	.0363
72	\$120	.0000	.0000	.0000	.0001	.0004	.0040	.0174	.0480	.0994
	\$250	.0000	.0000	.0000	.0000	.0001	.0015	.0071	.0214	.0489
	\$500	.0000	.0000	.0000	.0000	.0001	.0010	.0047	.0144	.0337
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0044	.0135	.0315
73	\$120	.0000	.0000	.0000	.0000	.0003	.0033	.0159	.0457	.0968
	\$250	.0000	.0000	.0000	.0000	.0001	.0011	.0058	.0189	.0452
	\$500	.0000	.0000	.0000	.0000	.0001	.0006	.0035	.0118	.0295
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0006	.0032	.0108	.0270
74	\$120	.0000	.0000	.0000	.0000	.0002	.0030	.0150	.0443	.0952
	\$250	.0000	.0000	.0000	.0000	.0001	.0009	.0050	.0173	.0429
	\$500	.0000	.0000	.0000	.0000	.0000	.0004	.0028	.0103	.0269
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0091	.0242

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-960, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-970 Hazard Group 7 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 7
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8868	.8733	.8613	.8503	.8401	.8306	.8216	.8130	.8049	.7971	.7896	.7824	.7754	.7687
2	.8823	.8680	.8551	.8434	.8325	.8224	.8128	.8037	.7950	.7867	.7787	.7710	.7636	.7565
3	.8779	.8627	.8490	.8366	.8250	.8142	.8040	.7943	.7851	.7763	.7678	.7597	.7519	.7443
4	.8735	.8573	.8429	.8296	.8174	.8059	.7951	.7849	.7751	.7658	.7569	.7482	.7399	.7319
5	.8691	.8520	.8367	.8227	.8098	.7977	.7862	.7754	.7651	.7553	.7459	.7368	.7280	.7196
6	.8648	.8467	.8305	.8158	.8021	.7894	.7774	.7660	.7551	.7448	.7349	.7253	.7161	.7072
7	.8604	.8414	.8244	.8089	.7945	.7811	.7685	.7565	.7451	.7343	.7239	.7139	.7042	.6949
8	.8561	.8361	.8182	.8020	.7869	.7728	.7596	.7471	.7351	.7238	.7129	.7024	.6923	.6826

Size	Maximum Loss Ratio													
	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
9	.8517	.8308	.8121	.7950	.7793	.7645	.7507	.7376	.7251	.7132	.7018	.6909	.6804	.6703
10	.8474	.8255	.8060	.7881	.7716	.7563	.7418	.7281	.7151	.7027	.6908	.6794	.6685	.6579
11	.8431	.8203	.7998	.7812	.7640	.7480	.7329	.7186	.7051	.6922	.6798	.6680	.6566	.6456
12	.8388	.8150	.7937	.7743	.7564	.7397	.7239	.7091	.6950	.6816	.6688	.6565	.6447	.6333
13	.8345	.8097	.7876	.7674	.7487	.7313	.7150	.6996	.6850	.6710	.6577	.6450	.6328	.6210
14	.8303	.8045	.7814	.7604	.7410	.7230	.7060	.6900	.6749	.6604	.6467	.6335	.6209	.6087
15	.8260	.7992	.7752	.7534	.7333	.7146	.6970	.6804	.6647	.6498	.6356	.6220	.6089	.5964
16	.8217	.7939	.7691	.7465	.7256	.7062	.6880	.6709	.6546	.6392	.6245	.6105	.5970	.5841
17	.8174	.7886	.7629	.7395	.7179	.6978	.6790	.6612	.6445	.6286	.6134	.5989	.5851	.5718
18	.8132	.7833	.7567	.7324	.7101	.6893	.6699	.6516	.6343	.6179	.6023	.5874	.5732	.5595
19	.8089	.7780	.7505	.7254	.7023	.6808	.6608	.6419	.6241	.6072	.5911	.5758	.5612	.5472
20	.8047	.7727	.7442	.7183	.6945	.6723	.6517	.6322	.6139	.5965	.5800	.5643	.5493	.5349
21	.8004	.7674	.7380	.7112	.6866	.6638	.6425	.6225	.6036	.5857	.5688	.5526	.5373	.5226
22	.7962	.7621	.7317	.7041	.6787	.6552	.6333	.6127	.5933	.5749	.5575	.5410	.5253	.5102
23	.7919	.7568	.7254	.6969	.6708	.6466	.6240	.6028	.5829	.5641	.5463	.5294	.5132	.4978
24	.7876	.7514	.7191	.6897	.6628	.6379	.6147	.5930	.5725	.5532	.5350	.5176	.5012	.4854
25	.7834	.7460	.7127	.6825	.6548	.6292	.6054	.5830	.5621	.5423	.5236	.5059	.4890	.4730
26	.7791	.7406	.7063	.6752	.6467	.6204	.5959	.5731	.5516	.5314	.5122	.4941	.4769	.4605
27	.7748	.7352	.6999	.6679	.6386	.6116	.5865	.5631	.5411	.5204	.5008	.4823	.4647	.4480
28	.7705	.7298	.6934	.6606	.6305	.6027	.5770	.5530	.5305	.5093	.4893	.4704	.4524	.4354
29	.7663	.7243	.6870	.6532	.6223	.5938	.5675	.5428	.5198	.4982	.4778	.4584	.4401	.4227
30	.7620	.7189	.6805	.6458	.6141	.5849	.5578	.5326	.5091	.4870	.4661	.4464	.4277	.4100
31	.7577	.7134	.6739	.6383	.6058	.5759	.5482	.5224	.4983	.4757	.4544	.4343	.4153	.3972
32	.7534	.7079	.6674	.6308	.5974	.5668	.5384	.5121	.4874	.4644	.4426	.4221	.4027	.3843
33	.7492	.7024	.6608	.6233	.5891	.5576	.5286	.5017	.4765	.4530	.4308	.4099	.3901	.3714
34	.7449	.6968	.6541	.6156	.5806	.5484	.5187	.4912	.4655	.4414	.4188	.3975	.3773	.3583
35	.7406	.6913	.6475	.6080	.5721	.5391	.5088	.4806	.4543	.4298	.4067	.3850	.3645	.3451
36	.7363	.6857	.6408	.6003	.5634	.5297	.4987	.4699	.4430	.4180	.3945	.3723	.3515	.3318
37	.7320	.6801	.6340	.5925	.5548	.5203	.4885	.4591	.4317	.4061	.3821	.3596	.3384	.3185
38	.7278	.6745	.6272	.5847	.5461	.5107	.4782	.4481	.4202	.3941	.3696	.3467	.3253	.3053
39	.7235	.6689	.6204	.5768	.5373	.5011	.4679	.4371	.4086	.3820	.3571	.3339	.3123	.2921
40	.7193	.6634	.6137	.5690	.5285	.4915	.4575	.4261	.3970	.3698	.3446	.3212	.2994	.2791
41	.7152	.6578	.6069	.5611	.5197	.4818	.4471	.4150	.3853	.3577	.3322	.3085	.2866	.2662
42	.7111	.6524	.6002	.5533	.5109	.4722	.4366	.4039	.3736	.3457	.3199	.2960	.2739	.2534
43	.7071	.6469	.5935	.5455	.5021	.4625	.4262	.3928	.3620	.3337	.3076	.2836	.2614	.2409
44	.7031	.6416	.5869	.5377	.4933	.4528	.4157	.3817	.3505	.3219	.2955	.2713	.2490	.2285
45	.6992	.6363	.5802	.5300	.4845	.4431	.4052	.3707	.3390	.3101	.2835	.2592	.2369	.2164
46	.6954	.6310	.5737	.5222	.4757	.4334	.3948	.3597	.3276	.2984	.2716	.2472	.2249	.2046
47	.6917	.6258	.5671	.5145	.4669	.4237	.3844	.3487	.3163	.2867	.2599	.2354	.2132	.1930
48	.6880	.6206	.5606	.5067	.4581	.4140	.3740	.3378	.3050	.2752	.2482	.2238	.2017	.1817
49	.6844	.6155	.5541	.4990	.4492	.4043	.3637	.3270	.2938	.2638	.2368	.2124	.1904	.1706
50	.6808	.6105	.5477	.4913	.4404	.3946	.3534	.3162	.2827	.2525	.2254	.2011	.1793	.1597
51	.6774	.6055	.5412	.4835	.4317	.3850	.3431	.3054	.2716	.2414	.2143	.1901	.1685	.1492
52	.6740	.6006	.5348	.4758	.4229	.3754	.3328	.2947	.2607	.2303	.2033	.1792	.1579	.1390
53	.6707	.5957	.5285	.4682	.4141	.3658	.3226	.2841	.2498	.2194	.1924	.1686	.1476	.1290
54	.6675	.5909	.5222	.4606	.4054	.3562	.3124	.2735	.2391	.2086	.1818	.1582	.1375	.1193
55	.6644	.5862	.5159	.4530	.3968	.3467	.3023	.2631	.2284	.1980	.1713	.1480	.1277	.1100
56	.6614	.5815	.5097	.4454	.3881	.3372	.2923	.2526	.2179	.1875	.1611	.1381	.1182	.1010
57	.6585	.5770	.5036	.4380	.3795	.3278	.2823	.2423	.2075	.1772	.1510	.1284	.1089	.0923
58	.6556	.5725	.4976	.4306	.3710	.3184	.2723	.2321	.1972	.1671	.1411	.1189	.1000	.0839
59	.6530	.5682	.4917	.4233	.3626	.3091	.2625	.2220	.1871	.1571	.1315	.1098	.0914	.0759
60	.6504	.5640	.4859	.4160	.3542	.2999	.2527	.2120	.1771	.1473	.1221	.1009	.0831	.0682
61	.6480	.5600	.4802	.4089	.3459	.2908	.2430	.2021	.1672	.1377	.1129	.0923	.0751	.0610
62	.6457	.5561	.4747	.4019	.3377	.2817	.2335	.1923	.1575	.1283	.1040	.0840	.0675	.0541
63	.6436	.5524	.4694	.3951	.3296	.2727	.2240	.1826	.1479	.1191	.0954	.0760	.0603	.0476
64	.6416	.5488	.4642	.3883	.3216	.2639	.2146	.1731	.1386	.1102	.0870	.0683	.0534	.0415
65	.6398	.5455	.4592	.3818	.3138	.2551	.2053	.1637	.1294	.1014	.0790	.0611	.0469	.0359
66	.6382	.5424	.4544	.3754	.3060	.2464	.1961	.1544	.1204	.0930	.0712	.0542	.0409	.0307
67	.6367	.5395	.4498	.3691	.2984	.2379	.1871	.1453	.1116	.0848	.0638	.0476	.0353	.0260
68	.6354	.5368	.4454	.3631	.2910	.2294	.1781	.1364	.1030	.0769	.0568	.0415	.0301	.0217
69	.6343	.5344	.4413	.3572	.2836	.2210	.1693	.1275	.0946	.0693	.0501	.0358	.0253	.0178
70	.6334	.5322	.4374	.3516	.2764	.2128	.1605	.1189	.0865	.0620	.0438	.0305	.0210	.0144
71	.6326	.5302	.4337	.3460	.2692	.2044	.1517	.1102	.0784	.0548	.0377	.0255	.0171	.0113
72	.6320	.5285	.4304	.3408	.2624	.1965	.1433	.1020	.0709	.0483	.0323	.0212	.0137	.0087
73	.6316	.5271	.4275	.3361	.2560	.1889	.1353	.0942	.0639	.0423	.0274	.0174	.0108	.0066
74	.6314	.5264	.4257	.3331	.2518	.1840	.1301	.0893	.0595	.0386	.0245	.0152	.0092	.0055

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Size	Minimum Loss Ratio								
	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0376	.0777	.1202	.1645	.2558	.3493	.4443	.5403
2	.0000	.0361	.0754	.1173	.1610	.2513	.3440	.4381	.5334
3	.0000	.0347	.0731	.1145	.1577	.2469	.3387	.4320	.5266
4	.0000	.0333	.0709	.1117	.1543	.2425	.3333	.4259	.5196
5	.0000	.0319	.0688	.1090	.1510	.2381	.3280	.4197	.5127
6	.0000	.0306	.0668	.1063	.1477	.2338	.3227	.4135	.5058
7	.0000	.0293	.0648	.1036	.1444	.2294	.3174	.4074	.4989
8	.0000	.0281	.0628	.1010	.1411	.2251	.3121	.4012	.4920
9	.0000	.0269	.0609	.0984	.1379	.2207	.3068	.3951	.4850
10	.0000	.0258	.0590	.0958	.1347	.2164	.3015	.3890	.4781
11	.0000	.0247	.0571	.0932	.1315	.2121	.2963	.3828	.4712
12	.0000	.0236	.0553	.0907	.1284	.2078	.2910	.3767	.4643
13	.0000	.0226	.0535	.0882	.1252	.2035	.2857	.3706	.4574
14	.0000	.0216	.0517	.0857	.1221	.1993	.2805	.3644	.4504
15	.0000	.0206	.0499	.0832	.1189	.1950	.2752	.3582	.4434
16	.0000	.0197	.0482	.0808	.1158	.1907	.2699	.3521	.4365
17	.0000	.0187	.0465	.0783	.1127	.1864	.2646	.3459	.4295
18	.0000	.0178	.0448	.0759	.1096	.1822	.2593	.3397	.4224
19	.0000	.0170	.0431	.0735	.1066	.1779	.2540	.3335	.4154
20	.0000	.0161	.0415	.0711	.1035	.1737	.2487	.3272	.4083
21	.0000	.0153	.0398	.0687	.1005	.1694	.2434	.3210	.4012
22	.0000	.0145	.0382	.0664	.0974	.1652	.2381	.3147	.3941
23	.0000	.0137	.0366	.0641	.0944	.1609	.2328	.3084	.3869
24	.0000	.0130	.0351	.0617	.0914	.1566	.2274	.3021	.3797
25	.0000	.0122	.0335	.0594	.0884	.1524	.2220	.2957	.3725
26	.0000	.0115	.0320	.0572	.0854	.1481	.2166	.2893	.3652
27	.0000	.0108	.0305	.0549	.0824	.1438	.2112	.2829	.3579
28	.0000	.0101	.0290	.0527	.0794	.1395	.2058	.2764	.3506
29	.0000	.0095	.0276	.0504	.0765	.1353	.2003	.2700	.3432
30	.0000	.0088	.0262	.0482	.0736	.1310	.1949	.2635	.3358
31	.0000	.0082	.0248	.0461	.0706	.1267	.1894	.2569	.3283
32	.0000	.0076	.0234	.0439	.0677	.1224	.1839	.2504	.3208
33	.0000	.0071	.0221	.0418	.0649	.1182	.1784	.2438	.3133
34	.0000	.0065	.0207	.0397	.0620	.1139	.1728	.2371	.3056
35	.0000	.0060	.0195	.0376	.0592	.1096	.1673	.2305	.2980
36	.0000	.0055	.0182	.0356	.0563	.1053	.1617	.2238	.2903
37	.0000	.0050	.0170	.0336	.0535	.1010	.1561	.2170	.2825
38	.0000	.0046	.0158	.0316	.0508	.0968	.1505	.2102	.2747
39	.0000	.0041	.0146	.0296	.0480	.0925	.1449	.2034	.2668
40	.0000	.0037	.0135	.0277	.0453	.0883	.1394	.1967	.2590
41	.0000	.0034	.0125	.0259	.0427	.0842	.1338	.1899	.2511
42	.0000	.0030	.0115	.0241	.0402	.0801	.1284	.1832	.2433
43	.0000	.0027	.0105	.0224	.0377	.0761	.1229	.1765	.2355
44	.0000	.0024	.0096	.0208	.0352	.0721	.1176	.1699	.2277
45	.0000	.0021	.0087	.0192	.0329	.0682	.1123	.1632	.2200
46	.0000	.0019	.0079	.0176	.0306	.0644	.1070	.1567	.2122
47	.0000	.0016	.0071	.0162	.0284	.0607	.1018	.1501	.2045
48	.0000	.0014	.0064	.0148	.0262	.0570	.0966	.1436	.1967
49	.0000	.0012	.0057	.0134	.0241	.0534	.0915	.1371	.1890
50	.0000	.0010	.0051	.0122	.0221	.0498	.0865	.1307	.1813
51	.0000	.0009	.0045	.0109	.0202	.0464	.0815	.1242	.1735
52	.0000	.0007	.0039	.0098	.0184	.0430	.0766	.1178	.1658
53	.0000	.0006	.0034	.0087	.0166	.0397	.0717	.1115	.1582
54	.0000	.0005	.0029	.0077	.0149	.0365	.0669	.1052	.1506

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
55	.0000	.0004	.0025	.0068	.0133	.0334	.0622	.0989	.1430
56	.0000	.0003	.0021	.0059	.0118	.0304	.0575	.0927	.1354
57	.0000	.0003	.0018	.0051	.0104	.0275	.0530	.0866	.1280
58	.0000	.0002	.0015	.0043	.0091	.0246	.0485	.0806	.1206
59	.0000	.0002	.0012	.0036	.0078	.0220	.0442	.0747	.1133
60	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0689	.1060
61	.0000	.0001	.0008	.0025	.0056	.0170	.0360	.0632	.0989
62	.0000	.0001	.0006	.0020	.0047	.0147	.0321	.0577	.0919
63	.0000	.0000	.0004	.0016	.0038	.0126	.0284	.0524	.0851
64	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0718
66	.0000	.0000	.0002	.0007	.0018	.0072	.0184	.0374	.0654
67	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0328	.0591
68	.0000	.0000	.0001	.0003	.0010	.0044	.0128	.0284	.0531
69	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0360
72	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0134	.0308
73	.0000	.0000	.0000	.0000	.0001	.0006	.0031	.0105	.0261
74	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0087	.0231

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7189	.6627	.6128	.5679	.5272	.4924	.4649	.4427	.4243	.4090	.3961	.3851	.3760	.3688
41	\$120	.7147	.6572	.6060	.5601	.5188	.4855	.4588	.4370	.4189	.4038	.3911	.3806	.3723	.3657
42	\$120	.7107	.6517	.5993	.5522	.5115	.4791	.4529	.4314	.4136	.3987	.3864	.3766	.3689	.3628
43	\$120	.7066	.6463	.5926	.5446	.5048	.4731	.4472	.4260	.4084	.3938	.3821	.3731	.3659	.3602
44	\$120	.7027	.6409	.5860	.5377	.4987	.4673	.4417	.4206	.4032	.3892	.3784	.3698	.3631	.3578
45	\$120	.6988	.6356	.5794	.5314	.4929	.4617	.4363	.4153	.3984	.3852	.3749	.3668	.3605	.3556
46	\$120	.6950	.6303	.5731	.5255	.4873	.4562	.4309	.4102	.3940	.3814	.3716	.3640	.3581	.3536
47	\$120	.6912	.6251	.5672	.5200	.4818	.4508	.4255	.4055	.3899	.3779	.3685	.3614	.3559	.3518
48	\$120	.6876	.6200	.5618	.5147	.4765	.4454	.4205	.4010	.3861	.3745	.3656	.3590	.3540	.3503
49	\$120	.6840	.6150	.5567	.5095	.4712	.4401	.4157	.3969	.3824	.3713	.3630	.3568	.3522	.3489
50	\$120	.6804	.6103	.5519	.5044	.4658	.4351	.4112	.3929	.3789	.3684	.3606	.3548	.3506	.3476
	\$250	.6807	.6103	.5474	.4908	.4399	.3946	.3559	.3233	.2958	.2726	.2529	.2362	.2221	.2104
51	\$120	.6770	.6060	.5472	.4993	.4606	.4303	.4069	.3890	.3756	.3656	.3583	.3530	.3492	.3465
	\$250	.6773	.6053	.5409	.4831	.4312	.3860	.3478	.3156	.2884	.2655	.2462	.2299	.2164	.2053
52	\$120	.6736	.6018	.5426	.4943	.4556	.4256	.4027	.3853	.3725	.3631	.3563	.3514	.3479	.3455
	\$250	.6739	.6004	.5345	.4754	.4229	.3780	.3400	.3081	.2812	.2586	.2396	.2239	.2111	.2007
53	\$120	.6704	.5979	.5380	.4893	.4508	.4212	.3986	.3819	.3696	.3607	.3544	.3499	.3468	.3447
	\$250	.6706	.5955	.5282	.4678	.4151	.3702	.3325	.3007	.2740	.2517	.2333	.2183	.2061	.1963
54	\$120	.6674	.5941	.5336	.4845	.4462	.4168	.3948	.3786	.3669	.3585	.3527	.3486	.3458	.3439
	\$250	.6674	.5907	.5219	.4605	.4076	.3628	.3251	.2935	.2670	.2452	.2274	.2131	.2015	.1922
55	\$120	.6646	.5905	.5291	.4799	.4417	.4126	.3911	.3755	.3643	.3565	.3511	.3474	.3449	.3433
	\$250	.6643	.5860	.5156	.4536	.4004	.3555	.3178	.2863	.2602	.2390	.2219	.2081	.1971	.1884
56	\$120	.6619	.5869	.5248	.4754	.4372	.4086	.3876	.3725	.3619	.3546	.3497	.3464	.3442	.3427
	\$250	.6613	.5813	.5096	.4469	.3934	.3483	.3106	.2792	.2537	.2331	.2165	.2034	.1930	.1849
57	\$120	.6594	.5834	.5206	.4710	.4329	.4047	.3842	.3697	.3597	.3529	.3484	.3454	.3435	.3423
	\$250	.6583	.5768	.5038	.4405	.3866	.3413	.3034	.2725	.2474	.2274	.2115	.1989	.1892	.1817
58	\$120	.6571	.5799	.5166	.4667	.4287	.4009	.3810	.3671	.3577	.3514	.3473	.3446	.3429	.3419
	\$250	.6555	.5724	.4983	.4343	.3799	.3342	.2965	.2659	.2414	.2219	.2066	.1948	.1857	.1787
	\$500	.6556	.5725	.4975	.4304	.3708	.3182	.2725	.2332	.1997	.1712	.1473	.1273	.1106	.0968
59	\$120	.6548	.5766	.5126	.4624	.4247	.3972	.3779	.3646	.3558	.3500	.3462	.3439	.3424	.3415
	\$250	.6529	.5682	.4931	.4283	.3732	.3273	.2898	.2596	.2355	.2167	.2021	.1909	.1824	.1760
	\$500	.6529	.5681	.4916	.4231	.3623	.3091	.2632	.2239	.1906	.1626	.1391	.1197	.1037	.0905
60	\$120	.6527	.5734	.5087	.4583	.4207	.3937	.3750	.3623	.3540	.3487	.3453	.3433	.3420	.3413
	\$250	.6503	.5642	.4880	.4223	.3667	.3207	.2833	.2534	.2299	.2117	.1978	.1873	.1794	.1736
	\$500	.6504	.5640	.4858	.4159	.3541	.3003	.2541	.2148	.1817	.1541	.1312	.1124	.0971	.0847
61	\$120	.6506	.5704	.5049	.4543	.4169	.3904	.3722	.3602	.3524	.3475	.3445	.3427	.3417	.3410
	\$250	.6479	.5605	.4832	.4165	.3603	.3141	.2769	.2474	.2245	.2070	.1938	.1839	.1767	.1714

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6479	.5599	.4801	.4088	.3460	.2916	.2451	.2059	.1730	.1459	.1236	.1055	.0909	.0792
62	\$120	.6487	.5674	.5013	.4504	.4132	.3871	.3696	.3582	.3510	.3465	.3438	.3423	.3414	.3409
	\$250	.6457	.5570	.4784	.4107	.3541	.3077	.2707	.2417	.2194	.2025	.1900	.1808	.1742	.1694
	\$500	.6456	.5560	.4746	.4019	.3381	.2831	.2364	.1971	.1646	.1379	.1163	.0989	.0851	.0741
63	\$120	.6469	.5645	.4977	.4466	.4096	.3841	.3671	.3563	.3496	.3456	.3432	.3419	.3411	.3407
	\$250	.6436	.5536	.4738	.4052	.3479	.3014	.2646	.2361	.2144	.1983	.1865	.1780	.1720	.1677
	\$500	.6435	.5523	.4693	.3952	.3304	.2748	.2277	.1885	.1563	.1302	.1093	.0926	.0796	.0694
64	\$120	.6452	.5618	.4942	.4429	.4062	.3811	.3648	.3546	.3484	.3448	.3427	.3416	.3409	.3406
	\$250	.6418	.5505	.4694	.3998	.3420	.2953	.2587	.2307	.2097	.1944	.1833	.1754	.1699	.1662
	\$500	.6416	.5488	.4642	.3887	.3229	.2666	.2193	.1802	.1483	.1228	.1026	.0867	.0745	.0651
	\$1,000	.6416	.5488	.4642	.3883	.3216	.2638	.2145	.1731	.1386	.1103	.0873	.0688	.0540	.0423
65	\$120	.6437	.5592	.4909	.4393	.4028	.3783	.3626	.3530	.3474	.3441	.3423	.3413	.3408	.3405
	\$250	.6401	.5475	.4651	.3945	.3361	.2894	.2530	.2256	.2053	.1906	.1803	.1731	.1682	.1648
	\$500	.6398	.5455	.4593	.3825	.3155	.2585	.2110	.1720	.1405	.1156	.0962	.0812	.0697	.0611
	\$1,000	.6398	.5455	.4592	.3817	.3137	.2551	.2053	.1637	.1295	.1017	.0794	.0616	.0477	.0368
66	\$120	.6422	.5567	.4876	.4359	.3996	.3757	.3606	.3516	.3464	.3435	.3419	.3411	.3406	.3404
	\$250	.6386	.5447	.4610	.3894	.3304	.2836	.2475	.2206	.2011	.1872	.1775	.1710	.1666	.1637
	\$500	.6381	.5424	.4546	.3764	.3083	.2506	.2028	.1640	.1330	.1088	.0901	.0760	.0654	.0576
	\$1,000	.6382	.5424	.4544	.3754	.3060	.2464	.1962	.1545	.1206	.0934	.0718	.0549	.0418	.0318
67	\$120	.6409	.5543	.4845	.4325	.3965	.3731	.3587	.3503	.3455	.3429	.3416	.3409	.3405	.3404
	\$250	.6372	.5421	.4571	.3844	.3249	.2779	.2422	.2159	.1971	.1840	.1750	.1691	.1652	.1627
	\$500	.6367	.5395	.4502	.3705	.3013	.2429	.1948	.1561	.1257	.1022	.0844	.0712	.0614	.0543
	\$1,000	.6367	.5395	.4498	.3691	.2984	.2379	.1872	.1455	.1119	.0853	.0645	.0486	.0364	.0273
68	\$120	.6396	.5520	.4814	.4292	.3936	.3707	.3570	.3491	.3448	.3425	.3413	.3407	.3405	.3403
	\$250	.6361	.5397	.4534	.3796	.3194	.2724	.2370	.2114	.1933	.1810	.1728	.1674	.1640	.1619
	\$500	.6354	.5369	.4461	.3648	.2944	.2353	.1870	.1486	.1187	.0960	.0791	.0667	.0578	.0515
	\$1,000	.6354	.5368	.4454	.3631	.2910	.2295	.1783	.1367	.1035	.0776	.0577	.0426	.0314	.0232
69	\$120	.6385	.5498	.4785	.4261	.3907	.3685	.3554	.3480	.3441	.3421	.3411	.3406	.3404	.3403
	\$250	.6350	.5374	.4498	.3749	.3142	.2670	.2321	.2071	.1898	.1783	.1708	.1660	.1630	.1612
	\$500	.6343	.5346	.4421	.3593	.2877	.2278	.1793	.1411	.1119	.0901	.0741	.0626	.0546	.0490
	\$1,000	.6343	.5344	.4413	.3572	.2837	.2212	.1695	.1280	.0953	.0701	.0512	.0371	.0269	.0195
70	\$120	.6375	.5477	.4756	.4231	.3880	.3664	.3539	.3471	.3435	.3418	.3409	.3405	.3404	.3403
	\$250	.6341	.5354	.4464	.3704	.3090	.2619	.2273	.2030	.1866	.1758	.1689	.1647	.1622	.1607
	\$500	.6334	.5325	.4384	.3540	.2811	.2205	.1718	.1340	.1054	.0845	.0694	.0589	.0517	.0468
	\$1,000	.6334	.5322	.4374	.3516	.2765	.2130	.1609	.1195	.0873	.0631	.0451	.0321	.0228	.0163
71	\$120	.6365	.5457	.4728	.4201	.3854	.3644	.3525	.3462	.3430	.3415	.3408	.3405	.3403	.3403
	\$250	.6333	.5335	.4431	.3660	.3039	.2567	.2226	.1990	.1835	.1735	.1673	.1636	.1614	.1602
	\$500	.6327	.5305	.4349	.3488	.2745	.2131	.1643	.1268	.0990	.0791	.0651	.0555	.0491	.0449
	\$1,000	.6326	.5302	.4337	.3461	.2694	.2048	.1522	.1110	.0795	.0562	.0393	.0274	.0191	.0135
72	\$120	.6357	.5439	.4703	.4174	.3830	.3626	.3513	.3455	.3426	.3413	.3407	.3404	.3403	.3403
	\$250	.6327	.5318	.4402	.3619	.2992	.2519	.2183	.1955	.1807	.1715	.1659	.1627	.1609	.1598
	\$500	.6321	.5289	.4318	.3441	.2684	.2062	.1572	.1202	.0932	.0742	.0612	.0526	.0470	.0434
	\$1,000	.6320	.5285	.4305	.3410	.2626	.1970	.1440	.1030	.0722	.0499	.0342	.0233	.0160	.0112
73	\$120	.6350	.5423	.4679	.4148	.3808	.3610	.3502	.3448	.3423	.3411	.3406	.3404	.3403	.3402
	\$250	.6322	.5304	.4375	.3580	.2947	.2475	.2144	.1923	.1783	.1698	.1648	.1620	.1604	.1596
	\$500	.6317	.5276	.4290	.3397	.2627	.1997	.1506	.1141	.0879	.0699	.0579	.0501	.0452	.0422
	\$1,000	.6316	.5272	.4276	.3363	.2563	.1896	.1363	.0955	.0656	.0443	.0296	.0198	.0135	.0094
74	\$120	.6346	.5413	.4665	.4133	.3795	.3600	.3496	.3445	.3421	.3410	.3405	.3403	.3403	.3402
	\$250	.6320	.5296	.4358	.3556	.2919	.2447	.2119	.1903	.1769	.1688	.1641	.1615	.1601	.1594
	\$500	.6315	.5269	.4274	.3370	.2591	.1956	.1464	.1102	.0846	.0673	.0559	.0487	.0442	.0415
	\$1,000	.6314	.5264	.4258	.3333	.2523	.1848	.1313	.0908	.0614	.0408	.0269	.0178	.0120	.0084

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0037	.0134	.0276	.0451	.0879	.1387	.1958	.2579
41	\$120	.0000	.0033	.0124	.0257	.0425	.0837	.1332	.1890	.2501
42	\$120	.0000	.0030	.0114	.0240	.0399	.0797	.1277	.1823	.2422
43	\$120	.0000	.0026	.0104	.0223	.0374	.0756	.1223	.1756	.2346
44	\$120	.0000	.0023	.0095	.0206	.0350	.0717	.1169	.1690	.2277
45	\$120	.0000	.0021	.0086	.0190	.0326	.0678	.1116	.1624	.2214

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
46	\$120	.0000	.0018	.0078	.0175	.0304	.0640	.1063	.1561	.2155
47	\$120	.0000	.0016	.0070	.0160	.0281	.0602	.1011	.1502	.2100
48	\$120	.0000	.0014	.0063	.0146	.0260	.0566	.0960	.1448	.2047
49	\$120	.0000	.0012	.0056	.0133	.0239	.0530	.0910	.1397	.1995
50	\$120	.0000	.0010	.0050	.0120	.0219	.0494	.0863	.1349	.1944
	\$250	.0000	.0010	.0050	.0121	.0221	.0497	.0863	.1304	.1808
51	\$120	.0000	.0009	.0044	.0108	.0200	.0460	.0820	.1302	.1893
	\$250	.0000	.0009	.0044	.0109	.0201	.0463	.0813	.1239	.1731
52	\$120	.0000	.0007	.0039	.0097	.0182	.0426	.0778	.1256	.1843
	\$250	.0000	.0007	.0039	.0098	.0183	.0429	.0764	.1175	.1654
53	\$120	.0000	.0006	.0034	.0086	.0164	.0394	.0739	.1210	.1793
	\$250	.0000	.0006	.0034	.0087	.0165	.0396	.0715	.1112	.1578
54	\$120	.0000	.0005	.0029	.0076	.0148	.0364	.0701	.1166	.1745
	\$250	.0000	.0005	.0029	.0077	.0149	.0364	.0667	.1049	.1505
55	\$120	.0000	.0004	.0025	.0067	.0132	.0336	.0665	.1121	.1699
	\$250	.0000	.0004	.0025	.0067	.0133	.0333	.0620	.0986	.1436
56	\$120	.0000	.0003	.0021	.0058	.0117	.0309	.0629	.1078	.1654
	\$250	.0000	.0003	.0021	.0058	.0118	.0303	.0573	.0926	.1369
57	\$120	.0000	.0003	.0017	.0050	.0103	.0284	.0594	.1036	.1610
	\$250	.0000	.0003	.0018	.0050	.0103	.0273	.0528	.0868	.1305
58	\$120	.0000	.0002	.0014	.0043	.0090	.0261	.0559	.0996	.1567
	\$250	.0000	.0002	.0015	.0043	.0090	.0245	.0484	.0813	.1243
	\$500	.0000	.0002	.0015	.0043	.0090	.0246	.0485	.0805	.1204
59	\$120	.0000	.0002	.0012	.0036	.0078	.0238	.0526	.0956	.1524
	\$250	.0000	.0002	.0012	.0036	.0078	.0219	.0442	.0761	.1183
	\$500	.0000	.0002	.0012	.0036	.0078	.0219	.0441	.0746	.1131
60	\$120	.0000	.0001	.0009	.0030	.0067	.0217	.0494	.0917	.1483
	\$250	.0000	.0001	.0010	.0030	.0066	.0193	.0402	.0710	.1123
	\$500	.0000	.0001	.0010	.0030	.0067	.0194	.0400	.0688	.1059
61	\$120	.0000	.0001	.0007	.0024	.0057	.0196	.0464	.0879	.1443
	\$250	.0000	.0001	.0008	.0025	.0056	.0169	.0365	.0662	.1065
	\$500	.0000	.0001	.0008	.0025	.0056	.0169	.0359	.0631	.0988
62	\$120	.0000	.0001	.0006	.0020	.0049	.0177	.0434	.0843	.1404
	\$250	.0000	.0001	.0006	.0020	.0046	.0147	.0330	.0614	.1007
	\$500	.0000	.0001	.0006	.0020	.0047	.0146	.0320	.0576	.0919
63	\$120	.0000	.0000	.0004	.0016	.0041	.0159	.0405	.0807	.1366
	\$250	.0000	.0000	.0004	.0016	.0038	.0126	.0296	.0568	.0952
	\$500	.0000	.0000	.0004	.0016	.0038	.0125	.0283	.0523	.0852
64	\$120	.0000	.0000	.0003	.0013	.0034	.0142	.0378	.0772	.1329
	\$250	.0000	.0000	.0003	.0012	.0030	.0108	.0265	.0524	.0898
	\$500	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0787
	\$1,000	.0000	.0000	.0003	.0012	.0030	.0106	.0248	.0472	.0783
65	\$120	.0000	.0000	.0002	.0010	.0028	.0127	.0352	.0739	.1293
	\$250	.0000	.0000	.0002	.0009	.0024	.0091	.0235	.0481	.0845
	\$500	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0423	.0725
	\$1,000	.0000	.0000	.0002	.0009	.0024	.0088	.0215	.0422	.0717
66	\$120	.0000	.0000	.0002	.0008	.0023	.0112	.0327	.0706	.1259
	\$250	.0000	.0000	.0002	.0007	.0018	.0076	.0207	.0440	.0794
	\$500	.0000	.0000	.0002	.0007	.0018	.0071	.0184	.0376	.0664
	\$1,000	.0000	.0000	.0002	.0007	.0018	.0072	.0184	.0374	.0654
67	\$120	.0000	.0000	.0001	.0006	.0019	.0099	.0303	.0675	.1225
	\$250	.0000	.0000	.0001	.0005	.0014	.0062	.0181	.0401	.0744
	\$500	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0332	.0605
	\$1,000	.0000	.0000	.0001	.0005	.0013	.0057	.0155	.0328	.0591
68	\$120	.0000	.0000	.0001	.0004	.0015	.0086	.0280	.0644	.1192
	\$250	.0000	.0000	.0001	.0003	.0010	.0051	.0157	.0364	.0696
	\$500	.0000	.0000	.0001	.0003	.0009	.0044	.0129	.0291	.0548

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0044	.0128	.0284	.0531
69	\$120	.0000	.0000	.0000	.0003	.0011	.0075	.0258	.0615	.1161
	\$250	.0000	.0000	.0000	.0002	.0007	.0040	.0134	.0328	.0649
	\$500	.0000	.0000	.0000	.0002	.0006	.0033	.0106	.0251	.0493
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0033	.0104	.0243	.0472
70	\$120	.0000	.0000	.0000	.0002	.0009	.0065	.0237	.0586	.1131
	\$250	.0000	.0000	.0000	.0001	.0005	.0031	.0114	.0294	.0604
	\$500	.0000	.0000	.0000	.0001	.0004	.0024	.0085	.0214	.0440
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0082	.0204	.0416
71	\$120	.0000	.0000	.0000	.0001	.0007	.0055	.0217	.0558	.1101
	\$250	.0000	.0000	.0000	.0001	.0003	.0023	.0095	.0261	.0560
	\$500	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0179	.0388
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0016	.0062	.0167	.0361
72	\$120	.0000	.0000	.0000	.0001	.0005	.0047	.0199	.0533	.1074
	\$250	.0000	.0000	.0000	.0000	.0002	.0017	.0078	.0232	.0519
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0049	.0148	.0341
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0010	.0045	.0135	.0310
73	\$120	.0000	.0000	.0000	.0001	.0003	.0040	.0183	.0509	.1048
	\$250	.0000	.0000	.0000	.0000	.0001	.0012	.0064	.0205	.0480
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0036	.0120	.0297
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0032	.0106	.0263
74	\$120	.0000	.0000	.0000	.0000	.0003	.0036	.0173	.0495	.1033
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0056	.0188	.0456
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0029	.0104	.0270
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0024	.0088	.0233

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 7
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9315	.9173	.9047	.8932	.8825	.8724	.8630	.8540	.8455	.8373	.8294	.8218	.8145	.8074
2	.9268	.9117	.8983	.8859	.8745	.8638	.8537	.8442	.8351	.8263	.8180	.8099	.8021	.7946
3	.9222	.9062	.8918	.8787	.8666	.8552	.8445	.8344	.8247	.8154	.8066	.7980	.7898	.7818
4	.9176	.9006	.8854	.8715	.8586	.8466	.8352	.8245	.8142	.8044	.7950	.7860	.7773	.7688
5	.9130	.8950	.8789	.8642	.8506	.8379	.8259	.8145	.8037	.7934	.7835	.7739	.7648	.7559
6	.9084	.8894	.8724	.8569	.8426	.8292	.8166	.8046	.7932	.7823	.7719	.7619	.7522	.7429
7	.9038	.8838	.8660	.8497	.8346	.8205	.8072	.7947	.7827	.7713	.7604	.7498	.7397	.7299
8	.8992	.8783	.8595	.8424	.8266	.8118	.7979	.7847	.7722	.7603	.7488	.7378	.7272	.7170
9	.8947	.8727	.8531	.8351	.8186	.8031	.7885	.7748	.7617	.7492	.7372	.7258	.7147	.7041
10	.8901	.8672	.8466	.8279	.8106	.7944	.7792	.7648	.7512	.7381	.7257	.7137	.7022	.6911
11	.8856	.8616	.8402	.8206	.8025	.7857	.7698	.7548	.7406	.7271	.7141	.7017	.6897	.6782
12	.8811	.8561	.8337	.8133	.7945	.7769	.7604	.7449	.7301	.7160	.7025	.6896	.6772	.6653
13	.8766	.8505	.8273	.8060	.7865	.7682	.7510	.7349	.7195	.7049	.6909	.6775	.6647	.6523
14	.8721	.8450	.8208	.7987	.7784	.7594	.7416	.7248	.7089	.6937	.6793	.6654	.6522	.6394
15	.8676	.8395	.8143	.7914	.7703	.7506	.7322	.7147	.6983	.6826	.6676	.6533	.6396	.6265
16	.8631	.8339	.8078	.7841	.7622	.7418	.7227	.7047	.6876	.6714	.6560	.6412	.6271	.6136
17	.8587	.8284	.8014	.7767	.7541	.7330	.7132	.6946	.6770	.6603	.6443	.6291	.6146	.6007
18	.8542	.8228	.7948	.7694	.7459	.7241	.7037	.6844	.6663	.6490	.6326	.6170	.6021	.5877
19	.8497	.8173	.7883	.7620	.7377	.7152	.6941	.6743	.6556	.6378	.6210	.6049	.5895	.5748
20	.8453	.8117	.7818	.7545	.7295	.7062	.6845	.6641	.6448	.6266	.6092	.5927	.5770	.5619
21	.8408	.8061	.7752	.7471	.7212	.6973	.6749	.6538	.6340	.6153	.5975	.5805	.5644	.5489
22	.8363	.8005	.7686	.7396	.7129	.6882	.6652	.6436	.6232	.6039	.5857	.5683	.5517	.5359
23	.8318	.7949	.7620	.7321	.7046	.6792	.6555	.6332	.6123	.5926	.5738	.5560	.5391	.5229
24	.8273	.7893	.7553	.7245	.6962	.6701	.6457	.6229	.6014	.5811	.5620	.5437	.5264	.5099
25	.8229	.7836	.7486	.7169	.6878	.6609	.6359	.6124	.5904	.5697	.5500	.5314	.5137	.4968
26	.8184	.7780	.7419	.7093	.6794	.6517	.6260	.6020	.5794	.5582	.5381	.5190	.5009	.4837
27	.8139	.7723	.7352	.7016	.6709	.6425	.6161	.5914	.5683	.5466	.5261	.5066	.4881	.4706
28	.8094	.7666	.7284	.6939	.6623	.6331	.6061	.5808	.5572	.5350	.5140	.4941	.4752	.4573

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
29	.8049	.7609	.7216	.6861	.6537	.6238	.5961	.5702	.5460	.5233	.5018	.4816	.4623	.4440
30	.8004	.7551	.7148	.6783	.6450	.6144	.5859	.5595	.5347	.5115	.4896	.4689	.4493	.4307
31	.7959	.7494	.7079	.6705	.6363	.6049	.5758	.5487	.5234	.4997	.4774	.4562	.4362	.4173
32	.7914	.7436	.7010	.6626	.6276	.5953	.5656	.5379	.5120	.4878	.4650	.4434	.4230	.4037
33	.7869	.7378	.6941	.6547	.6188	.5858	.5553	.5270	.5005	.4758	.4525	.4306	.4098	.3901
34	.7824	.7320	.6871	.6467	.6099	.5761	.5449	.5159	.4889	.4637	.4399	.4175	.3964	.3763
35	.7779	.7262	.6801	.6386	.6009	.5663	.5344	.5048	.4772	.4514	.4272	.4044	.3829	.3625
36	.7734	.7203	.6731	.6305	.5919	.5564	.5238	.4936	.4654	.4391	.4144	.3911	.3692	.3485
37	.7689	.7144	.6660	.6224	.5828	.5465	.5131	.4822	.4534	.4266	.4014	.3777	.3555	.3346
38	.7645	.7085	.6589	.6142	.5736	.5365	.5023	.4707	.4414	.4139	.3883	.3642	.3417	.3207
39	.7600	.7027	.6517	.6059	.5644	.5264	.4915	.4592	.4292	.4012	.3751	.3508	.3281	.3069
40	.7556	.6968	.6446	.5977	.5551	.5163	.4806	.4476	.4170	.3885	.3620	.3374	.3145	.2932
41	.7513	.6910	.6375	.5894	.5459	.5061	.4696	.4359	.4047	.3758	.3490	.3241	.3010	.2796
42	.7470	.6853	.6304	.5812	.5366	.4960	.4587	.4242	.3925	.3631	.3360	.3109	.2877	.2662
43	.7427	.6796	.6234	.5730	.5274	.4858	.4477	.4126	.3803	.3506	.3232	.2979	.2745	.2530
44	.7386	.6739	.6164	.5648	.5182	.4756	.4367	.4009	.3682	.3381	.3104	.2850	.2616	.2401
45	.7345	.6683	.6095	.5567	.5089	.4654	.4257	.3894	.3561	.3257	.2978	.2722	.2488	.2274
46	.7305	.6628	.6026	.5486	.4997	.4552	.4147	.3778	.3442	.3134	.2853	.2597	.2363	.2149
47	.7265	.6573	.5957	.5404	.4904	.4450	.4038	.3663	.3322	.3012	.2730	.2473	.2239	.2027
48	.7227	.6519	.5889	.5323	.4811	.4349	.3929	.3549	.3204	.2891	.2608	.2351	.2118	.1908
49	.7189	.6466	.5821	.5242	.4719	.4247	.3820	.3435	.3086	.2771	.2487	.2231	.2000	.1792
50	.7152	.6413	.5753	.5160	.4626	.4145	.3712	.3321	.2969	.2653	.2368	.2113	.1883	.1678
51	.7115	.6360	.5685	.5079	.4534	.4044	.3604	.3208	.2853	.2535	.2251	.1997	.1770	.1567
52	.7080	.6308	.5618	.4998	.4442	.3943	.3496	.3096	.2738	.2419	.2135	.1883	.1659	.1460
53	.7045	.6257	.5551	.4918	.4350	.3842	.3389	.2984	.2624	.2305	.2022	.1771	.1550	.1355
54	.7012	.6207	.5485	.4838	.4259	.3742	.3282	.2873	.2511	.2192	.1910	.1662	.1444	.1254
55	.6979	.6157	.5419	.4758	.4168	.3642	.3176	.2763	.2400	.2080	.1800	.1555	.1341	.1155
56	.6947	.6108	.5354	.4679	.4077	.3542	.3070	.2654	.2289	.1970	.1692	.1450	.1241	.1060
57	.6917	.6061	.5290	.4601	.3987	.3443	.2965	.2546	.2180	.1862	.1586	.1349	.1144	.0969
58	.6887	.6014	.5227	.4523	.3897	.3345	.2861	.2438	.2072	.1755	.1483	.1249	.1050	.0881
59	.6859	.5969	.5165	.4446	.3808	.3247	.2757	.2332	.1965	.1650	.1381	.1153	.0960	.0797
60	.6832	.5925	.5104	.4370	.3720	.3150	.2655	.2227	.1860	.1547	.1282	.1060	.0873	.0717
61	.6806	.5882	.5044	.4295	.3633	.3054	.2553	.2123	.1756	.1446	.1186	.0969	.0789	.0640
62	.6782	.5841	.4987	.4222	.3547	.2959	.2452	.2020	.1654	.1348	.1093	.0882	.0709	.0568
63	.6760	.5802	.4930	.4150	.3462	.2865	.2353	.1918	.1554	.1251	.1002	.0798	.0633	.0500
64	.6739	.5765	.4876	.4079	.3378	.2772	.2254	.1818	.1455	.1157	.0914	.0718	.0561	.0436
65	.6720	.5730	.4823	.4010	.3296	.2679	.2156	.1719	.1359	.1066	.0829	.0641	.0493	.0377
66	.6703	.5697	.4773	.3943	.3215	.2588	.2060	.1622	.1264	.0977	.0748	.0569	.0430	.0323
67	.6688	.5667	.4725	.3878	.3135	.2498	.1965	.1526	.1172	.0891	.0670	.0500	.0371	.0273
68	.6675	.5639	.4679	.3814	.3056	.2410	.1871	.1432	.1082	.0808	.0596	.0436	.0316	.0228
69	.6663	.5613	.4635	.3752	.2979	.2322	.1778	.1340	.0994	.0728	.0526	.0376	.0266	.0187
70	.6653	.5590	.4595	.3693	.2904	.2235	.1686	.1249	.0909	.0651	.0460	.0320	.0221	.0151
71	.6645	.5569	.4556	.3634	.2828	.2147	.1593	.1157	.0824	.0576	.0396	.0268	.0179	.0118
72	.6639	.5552	.4521	.3580	.2756	.2064	.1506	.1071	.0745	.0507	.0339	.0222	.0144	.0092
73	.6634	.5537	.4490	.3530	.2689	.1984	.1421	.0990	.0671	.0445	.0288	.0183	.0114	.0070
74	.6632	.5529	.4472	.3499	.2645	.1933	.1367	.0938	.0625	.0406	.0257	.0159	.0097	.0058

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 7
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0395	.0816	.1263	.1728	.2687	.3669	.4667	.5675
2	.0000	.0379	.0792	.1233	.1692	.2640	.3613	.4602	.5603
3	.0000	.0365	.0768	.1203	.1656	.2594	.3558	.4538	.5531
4	.0000	.0350	.0745	.1174	.1621	.2548	.3502	.4473	.5458
5	.0000	.0336	.0723	.1145	.1586	.2501	.3446	.4409	.5386
6	.0000	.0322	.0701	.1116	.1551	.2456	.3390	.4344	.5313
7	.0000	.0308	.0680	.1088	.1517	.2410	.3334	.4279	.5240
8	.0000	.0295	.0660	.1061	.1483	.2364	.3278	.4215	.5168
9	.0000	.0283	.0639	.1033	.1449	.2319	.3223	.4150	.5095
10	.0000	.0271	.0619	.1006	.1415	.2273	.3167	.4086	.5022
11	.0000	.0259	.0600	.0979	.1382	.2228	.3112	.4021	.4950
12	.0000	.0248	.0580	.0953	.1348	.2183	.3057	.3957	.4877
13	.0000	.0237	.0561	.0926	.1315	.2138	.3001	.3892	.4804
14	.0000	.0227	.0543	.0900	.1282	.2093	.2946	.3828	.4731

Retrospective Rating

296-17B-970

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
15	.0000	.0216	.0524	.0874	.1249	.2048	.2890	.3763	.4658
16	.0000	.0207	.0506	.0848	.1217	.2003	.2835	.3698	.4585
17	.0000	.0197	.0488	.0823	.1184	.1958	.2780	.3633	.4511
18	.0000	.0187	.0470	.0797	.1152	.1914	.2724	.3568	.4437
19	.0000	.0178	.0453	.0772	.1119	.1869	.2669	.3503	.4363
20	.0000	.0169	.0435	.0747	.1087	.1824	.2613	.3437	.4289
21	.0000	.0161	.0418	.0722	.1055	.1780	.2557	.3372	.4215
22	.0000	.0152	.0401	.0697	.1023	.1735	.2501	.3306	.4140
23	.0000	.0144	.0385	.0673	.0992	.1690	.2445	.3239	.4064
24	.0000	.0136	.0368	.0649	.0960	.1645	.2389	.3173	.3989
25	.0000	.0128	.0352	.0624	.0928	.1600	.2332	.3106	.3913
26	.0000	.0121	.0336	.0600	.0897	.1556	.2275	.3039	.3836
27	.0000	.0113	.0320	.0577	.0866	.1511	.2219	.2972	.3760
28	.0000	.0106	.0305	.0553	.0835	.1466	.2161	.2904	.3682
29	.0000	.0099	.0290	.0530	.0804	.1421	.2104	.2836	.3605
30	.0000	.0093	.0275	.0507	.0773	.1376	.2047	.2767	.3527
31	.0000	.0086	.0260	.0484	.0742	.1331	.1989	.2699	.3449
32	.0000	.0080	.0246	.0461	.0712	.1286	.1932	.2630	.3370
33	.0000	.0074	.0232	.0439	.0681	.1241	.1874	.2561	.3290
34	.0000	.0068	.0218	.0417	.0651	.1196	.1816	.2491	.3211
35	.0000	.0063	.0204	.0395	.0621	.1151	.1757	.2421	.3130
36	.0000	.0058	.0191	.0374	.0592	.1106	.1699	.2350	.3049
37	.0000	.0053	.0178	.0352	.0562	.1061	.1640	.2279	.2967
38	.0000	.0048	.0166	.0332	.0533	.1016	.1581	.2208	.2885
39	.0000	.0043	.0154	.0311	.0504	.0972	.1523	.2137	.2803
40	.0000	.0039	.0142	.0291	.0476	.0928	.1464	.2066	.2720
41	.0000	.0035	.0131	.0272	.0449	.0884	.1406	.1995	.2638
42	.0000	.0032	.0120	.0253	.0422	.0841	.1348	.1924	.2556
43	.0000	.0028	.0110	.0235	.0396	.0799	.1291	.1854	.2474
44	.0000	.0025	.0101	.0218	.0370	.0758	.1235	.1784	.2392
45	.0000	.0022	.0091	.0201	.0345	.0717	.1179	.1715	.2311
46	.0000	.0019	.0083	.0185	.0321	.0677	.1124	.1646	.2229
47	.0000	.0017	.0075	.0170	.0298	.0637	.1069	.1577	.2148
48	.0000	.0015	.0067	.0155	.0275	.0599	.1015	.1509	.2067
49	.0000	.0013	.0060	.0141	.0254	.0561	.0961	.1440	.1985
50	.0000	.0011	.0053	.0128	.0233	.0524	.0908	.1373	.1904
51	.0000	.0009	.0047	.0115	.0212	.0487	.0856	.1305	.1823
52	.0000	.0008	.0041	.0103	.0193	.0452	.0804	.1238	.1742
53	.0000	.0007	.0036	.0092	.0174	.0417	.0753	.1171	.1662
54	.0000	.0005	.0031	.0081	.0157	.0383	.0703	.1105	.1582
55	.0000	.0004	.0026	.0071	.0140	.0351	.0653	.1039	.1502
56	.0000	.0004	.0022	.0062	.0124	.0319	.0604	.0974	.1423
57	.0000	.0003	.0019	.0053	.0109	.0288	.0556	.0910	.1344
58	.0000	.0002	.0015	.0045	.0095	.0259	.0510	.0847	.1267
59	.0000	.0002	.0013	.0038	.0082	.0231	.0464	.0785	.1190
60	.0000	.0001	.0010	.0032	.0070	.0204	.0420	.0724	.1114
61	.0000	.0001	.0008	.0026	.0059	.0178	.0378	.0664	.1039
62	.0000	.0001	.0006	.0021	.0049	.0154	.0337	.0606	.0966
63	.0000	.0001	.0005	.0017	.0040	.0132	.0298	.0550	.0894
64	.0000	.0000	.0003	.0013	.0032	.0111	.0261	.0495	.0823
65	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0443	.0754
66	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0392	.0687
67	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0344	.0621
68	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0299	.0558
69	.0000	.0000	.0000	.0002	.0007	.0035	.0109	.0255	.0496
70	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0214	.0437
71	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0175	.0378
72	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0324

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0110	.0274
74	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0092	.0243

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 7
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7551	.6961	.6437	.5966	.5538	.5172	.4884	.4650	.4457	.4296	.4161	.4046	.3950	.3874
41	\$120	.7508	.6903	.6366	.5883	.5450	.5099	.4819	.4590	.4401	.4242	.4109	.3998	.3910	.3841
42	\$120	.7465	.6846	.6295	.5801	.5373	.5032	.4757	.4532	.4345	.4188	.4058	.3956	.3875	.3811
43	\$120	.7423	.6789	.6225	.5720	.5303	.4969	.4698	.4475	.4290	.4136	.4014	.3919	.3844	.3784
44	\$120	.7381	.6732	.6155	.5648	.5238	.4909	.4640	.4419	.4235	.4089	.3974	.3885	.3814	.3758
45	\$120	.7340	.6676	.6086	.5582	.5177	.4850	.4583	.4363	.4185	.4046	.3938	.3853	.3787	.3735
46	\$120	.7300	.6621	.6019	.5520	.5118	.4793	.4526	.4309	.4139	.4006	.3904	.3823	.3761	.3714
47	\$120	.7261	.6567	.5958	.5462	.5061	.4736	.4470	.4259	.4096	.3969	.3871	.3796	.3739	.3696
48	\$120	.7222	.6512	.5902	.5406	.5005	.4679	.4417	.4213	.4055	.3934	.3841	.3771	.3718	.3679
49	\$120	.7185	.6460	.5848	.5352	.4949	.4623	.4367	.4169	.4017	.3900	.3813	.3748	.3700	.3664
50	\$120	.7148	.6411	.5797	.5298	.4893	.4570	.4319	.4127	.3980	.3869	.3788	.3727	.3683	.3651
	\$250	.7150	.6410	.5750	.5156	.4621	.4145	.3739	.3396	.3107	.2863	.2657	.2481	.2333	.2210
51	\$120	.7111	.6365	.5748	.5245	.4839	.4519	.4274	.4086	.3945	.3841	.3764	.3708	.3668	.3640
	\$250	.7114	.6358	.5682	.5075	.4530	.4055	.3653	.3315	.3030	.2789	.2586	.2415	.2273	.2157
52	\$120	.7076	.6322	.5699	.5192	.4786	.4471	.4230	.4048	.3913	.3814	.3742	.3691	.3655	.3629
	\$250	.7079	.6306	.5615	.4994	.4442	.3970	.3572	.3236	.2954	.2716	.2516	.2352	.2217	.2108
53	\$120	.7042	.6280	.5652	.5140	.4736	.4424	.4187	.4011	.3882	.3789	.3723	.3676	.3643	.3620
	\$250	.7044	.6255	.5548	.4914	.4360	.3889	.3492	.3159	.2879	.2644	.2451	.2293	.2165	.2062
54	\$120	.7010	.6241	.5605	.5090	.4687	.4379	.4147	.3977	.3854	.3766	.3704	.3662	.3632	.3613
	\$250	.7010	.6205	.5482	.4837	.4282	.3811	.3415	.3082	.2805	.2575	.2389	.2238	.2117	.2019
55	\$120	.6981	.6202	.5558	.5041	.4639	.4334	.4108	.3944	.3827	.3745	.3688	.3649	.3623	.3606
	\$250	.6978	.6155	.5416	.4764	.4206	.3734	.3338	.3007	.2733	.2510	.2330	.2186	.2071	.1979
56	\$120	.6953	.6165	.5513	.4994	.4593	.4292	.4071	.3913	.3802	.3725	.3673	.3638	.3615	.3600
	\$250	.6946	.6106	.5353	.4694	.4133	.3659	.3262	.2933	.2665	.2448	.2274	.2136	.2028	.1942
57	\$120	.6927	.6128	.5469	.4947	.4548	.4251	.4036	.3884	.3779	.3707	.3660	.3628	.3608	.3595
	\$250	.6915	.6059	.5292	.4627	.4061	.3585	.3187	.2862	.2599	.2388	.2221	.2090	.1988	.1909
58	\$120	.6902	.6092	.5426	.4902	.4504	.4211	.4002	.3856	.3757	.3691	.3648	.3620	.3602	.3591
	\$250	.6886	.6012	.5235	.4562	.3991	.3511	.3115	.2793	.2536	.2331	.2171	.2046	.1950	.1877
	\$500	.6887	.6013	.5226	.4521	.3895	.3343	.2862	.2449	.2097	.1799	.1548	.1337	.1162	.1016
59	\$120	.6878	.6057	.5384	.4857	.4461	.4173	.3970	.3830	.3737	.3676	.3637	.3612	.3597	.3588
	\$250	.6858	.5968	.5180	.4498	.3921	.3438	.3044	.2727	.2474	.2276	.2123	.2005	.1916	.1849
	\$500	.6858	.5968	.5164	.4444	.3806	.3247	.2764	.2352	.2002	.1707	.1461	.1257	.1089	.0951
60	\$120	.6856	.6023	.5344	.4814	.4419	.4136	.3939	.3806	.3719	.3663	.3627	.3606	.3593	.3585
	\$250	.6831	.5927	.5127	.4436	.3852	.3368	.2976	.2662	.2415	.2224	.2078	.1967	.1885	.1824
	\$500	.6831	.5924	.5103	.4368	.3719	.3154	.2669	.2256	.1909	.1619	.1378	.1181	.1020	.0890
61	\$120	.6834	.5991	.5304	.4772	.4379	.4101	.3910	.3783	.3702	.3651	.3619	.3600	.3589	.3582
	\$250	.6806	.5887	.5075	.4374	.3785	.3299	.2908	.2599	.2359	.2174	.2036	.1932	.1856	.1800
	\$500	.6806	.5881	.5043	.4294	.3634	.3063	.2575	.2163	.1818	.1532	.1298	.1108	.0955	.0832
62	\$120	.6814	.5960	.5265	.4731	.4340	.4067	.3882	.3762	.3687	.3640	.3612	.3595	.3586	.3580
	\$250	.6782	.5850	.5025	.4315	.3719	.3232	.2843	.2538	.2304	.2128	.1996	.1900	.1830	.1780
	\$500	.6782	.5841	.4985	.4222	.3552	.2974	.2483	.2071	.1729	.1449	.1221	.1039	.0893	.0779
63	\$120	.6795	.5930	.5228	.4691	.4303	.4034	.3856	.3743	.3673	.3630	.3605	.3591	.3583	.3579
	\$250	.6761	.5815	.4977	.4256	.3655	.3166	.2780	.2480	.2253	.2083	.1959	.1870	.1806	.1762
	\$500	.6760	.5802	.4929	.4151	.3471	.2887	.2392	.1980	.1642	.1368	.1148	.0973	.0836	.0729
64	\$120	.6778	.5901	.5192	.4652	.4266	.4003	.3832	.3725	.3660	.3622	.3600	.3588	.3581	.3578
	\$250	.6741	.5782	.4930	.4199	.3592	.3102	.2718	.2424	.2203	.2042	.1925	.1843	.1785	.1746
	\$500	.6739	.5765	.4876	.4083	.3392	.2800	.2303	.1892	.1558	.1290	.1077	.0911	.0782	.0684
	\$1,000	.6739	.5765	.4876	.4079	.3378	.2771	.2254	.1818	.1456	.1159	.0917	.0722	.0567	.0444
65	\$120	.6761	.5874	.5156	.4615	.4231	.3974	.3809	.3708	.3649	.3614	.3595	.3585	.3580	.3577
	\$250	.6724	.5751	.4886	.4144	.3531	.3039	.2658	.2369	.2156	.2003	.1894	.1818	.1766	.1732
	\$500	.6720	.5730	.4824	.4017	.3314	.2716	.2216	.1806	.1476	.1215	.1010	.0853	.0733	.0642
	\$1,000	.6720	.5730	.4823	.4010	.3295	.2679	.2156	.1720	.1360	.1068	.0834	.0647	.0501	.0387
66	\$120	.6746	.5847	.5122	.4578	.4198	.3946	.3788	.3693	.3639	.3608	.3591	.3583	.3578	.3576
	\$250	.6708	.5722	.4843	.4090	.3471	.2978	.2600	.2317	.2112	.1966	.1865	.1796	.1750	.1720
	\$500	.6703	.5697	.4776	.3953	.3239	.2633	.2130	.1722	.1397	.1143	.0947	.0798	.0687	.0605
	\$1,000	.6703	.5697	.4773	.3943	.3214	.2588	.2061	.1623	.1267	.0981	.0754	.0577	.0439	.0334
67	\$120	.6732	.5822	.5089	.4543	.4165	.3919	.3768	.3680	.3630	.3602	.3588	.3581	.3577	.3575
	\$250	.6694	.5694	.4802	.4038	.3412	.2919	.2544	.2268	.2070	.1932	.1839	.1776	.1735	.1709
	\$500	.6688	.5668	.4729	.3892	.3165	.2551	.2046	.1640	.1321	.1074	.0887	.0748	.0645	.0571

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$1,000	.6688	.5667	.4724	.3877	.3135	.2499	.1966	.1529	.1176	.0896	.0678	.0510	.0382	.0287
68	\$120	.6719	.5798	.5057	.4509	.4134	.3894	.3750	.3667	.3622	.3598	.3585	.3579	.3576	.3575
	\$250	.6681	.5669	.4762	.3988	.3356	.2861	.2490	.2220	.2031	.1901	.1815	.1759	.1723	.1701
	\$500	.6675	.5640	.4685	.3832	.3093	.2471	.1964	.1560	.1247	.1009	.0831	.0701	.0607	.0541
	\$1,000	.6675	.5639	.4679	.3814	.3057	.2411	.1873	.1436	.1087	.0815	.0606	.0448	.0330	.0244
69	\$120	.6707	.5775	.5026	.4476	.4104	.3871	.3733	.3656	.3615	.3594	.3583	.3578	.3576	.3575
	\$250	.6670	.5645	.4725	.3938	.3300	.2805	.2438	.2175	.1994	.1873	.1794	.1744	.1712	.1693
	\$500	.6663	.5615	.4644	.3774	.3022	.2393	.1883	.1483	.1176	.0946	.0778	.0658	.0573	.0515
	\$1,000	.6663	.5613	.4635	.3753	.2980	.2323	.1781	.1344	.1001	.0737	.0538	.0390	.0282	.0205
70	\$120	.6696	.5753	.4996	.4444	.4076	.3849	.3717	.3646	.3609	.3590	.3581	.3577	.3575	.3574
	\$250	.6661	.5624	.4689	.3891	.3246	.2751	.2387	.2132	.1960	.1847	.1775	.1730	.1703	.1688
	\$500	.6654	.5593	.4605	.3719	.2953	.2316	.1805	.1407	.1107	.0887	.0729	.0619	.0543	.0492
	\$1,000	.6653	.5590	.4595	.3693	.2905	.2238	.1691	.1255	.0918	.0662	.0474	.0337	.0240	.0172
71	\$120	.6686	.5732	.4967	.4413	.4048	.3827	.3703	.3637	.3603	.3587	.3580	.3576	.3575	.3574
	\$250	.6653	.5604	.4655	.3844	.3192	.2696	.2338	.2091	.1927	.1822	.1758	.1719	.1696	.1683
	\$500	.6646	.5573	.4568	.3664	.2884	.2239	.1726	.1332	.1040	.0830	.0683	.0583	.0516	.0472
	\$1,000	.6645	.5569	.4556	.3635	.2829	.2151	.1599	.1166	.0835	.0590	.0413	.0287	.0201	.0142
72	\$120	.6678	.5714	.4940	.4384	.4023	.3808	.3690	.3629	.3599	.3585	.3578	.3576	.3575	.3574
	\$250	.6646	.5586	.4624	.3801	.3143	.2646	.2293	.2054	.1898	.1801	.1743	.1709	.1690	.1679
	\$500	.6640	.5556	.4535	.3614	.2820	.2166	.1652	.1263	.0979	.0780	.0643	.0552	.0493	.0456
	\$1,000	.6639	.5552	.4522	.3582	.2759	.2069	.1513	.1082	.0759	.0524	.0359	.0245	.0168	.0118
73	\$120	.6670	.5696	.4915	.4358	.4000	.3792	.3679	.3622	.3595	.3583	.3577	.3575	.3574	.3574
	\$250	.6641	.5572	.4595	.3761	.3096	.2600	.2252	.2020	.1873	.1783	.1731	.1701	.1685	.1676
	\$500	.6635	.5542	.4506	.3568	.2760	.2098	.1582	.1198	.0924	.0734	.0608	.0526	.0475	.0443
	\$1,000	.6634	.5537	.4491	.3532	.2692	.1991	.1432	.1004	.0689	.0465	.0311	.0208	.0141	.0099
74	\$120	.6666	.5686	.4900	.4341	.3986	.3781	.3672	.3618	.3593	.3582	.3577	.3575	.3574	.3574
	\$250	.6638	.5563	.4578	.3736	.3067	.2571	.2226	.1999	.1858	.1773	.1724	.1697	.1682	.1674
	\$500	.6633	.5534	.4489	.3539	.2721	.2054	.1538	.1158	.0889	.0707	.0587	.0511	.0464	.0436
	\$1,000	.6632	.5529	.4473	.3501	.2650	.1941	.1379	.0954	.0645	.0429	.0283	.0187	.0126	.0088

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 7
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0039	.0141	.0290	.0474	.0923	.1457	.2057	.2709
41	\$120	.0000	.0035	.0130	.0270	.0446	.0880	.1399	.1986	.2627
42	\$120	.0000	.0031	.0119	.0252	.0419	.0837	.1342	.1915	.2544
43	\$120	.0000	.0028	.0109	.0234	.0393	.0795	.1285	.1845	.2464
44	\$120	.0000	.0025	.0100	.0217	.0367	.0753	.1228	.1775	.2391
45	\$120	.0000	.0022	.0091	.0200	.0343	.0712	.1172	.1705	.2325
46	\$120	.0000	.0019	.0082	.0184	.0319	.0672	.1117	.1639	.2264
47	\$120	.0000	.0017	.0074	.0169	.0296	.0633	.1062	.1578	.2206
48	\$120	.0000	.0015	.0066	.0154	.0273	.0594	.1008	.1521	.2150
49	\$120	.0000	.0013	.0059	.0140	.0251	.0556	.0956	.1468	.2095
50	\$120	.0000	.0011	.0053	.0126	.0230	.0519	.0907	.1417	.2042
	\$250	.0000	.0011	.0053	.0127	.0232	.0522	.0906	.1369	.1900
51	\$120	.0000	.0009	.0046	.0114	.0210	.0483	.0861	.1367	.1989
	\$250	.0000	.0009	.0047	.0115	.0212	.0486	.0854	.1302	.1819
52	\$120	.0000	.0008	.0041	.0102	.0191	.0448	.0818	.1319	.1936
	\$250	.0000	.0008	.0041	.0103	.0192	.0450	.0802	.1235	.1738
53	\$120	.0000	.0006	.0035	.0091	.0173	.0414	.0776	.1271	.1884
	\$250	.0000	.0007	.0036	.0091	.0174	.0416	.0751	.1168	.1658
54	\$120	.0000	.0005	.0030	.0080	.0155	.0382	.0737	.1224	.1833
	\$250	.0000	.0005	.0031	.0081	.0156	.0382	.0701	.1102	.1581
55	\$120	.0000	.0004	.0026	.0070	.0138	.0353	.0698	.1178	.1785
	\$250	.0000	.0004	.0026	.0071	.0139	.0349	.0651	.1036	.1508
56	\$120	.0000	.0004	.0022	.0061	.0123	.0325	.0660	.1133	.1737

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0004	.0022	.0061	.0123	.0318	.0602	.0973	.1438
57	\$120	.0000	.0003	.0018	.0052	.0108	.0299	.0623	.1089	.1691
	\$250	.0000	.0003	.0019	.0053	.0109	.0287	.0555	.0912	.1371
58	\$120	.0000	.0002	.0015	.0045	.0094	.0274	.0587	.1046	.1645
	\$250	.0000	.0002	.0015	.0045	.0095	.0258	.0508	.0855	.1306
	\$500	.0000	.0002	.0015	.0045	.0095	.0258	.0509	.0846	.1265
59	\$120	.0000	.0002	.0012	.0038	.0082	.0250	.0553	.1004	.1601
	\$250	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0799	.1242
	\$500	.0000	.0002	.0013	.0038	.0082	.0230	.0464	.0783	.1188
60	\$120	.0000	.0001	.0010	.0031	.0070	.0228	.0519	.0963	.1558
	\$250	.0000	.0001	.0010	.0032	.0070	.0203	.0422	.0746	.1180
	\$500	.0000	.0001	.0010	.0032	.0070	.0203	.0420	.0723	.1112
61	\$120	.0000	.0001	.0008	.0026	.0060	.0206	.0487	.0924	.1516
	\$250	.0000	.0001	.0008	.0026	.0059	.0177	.0383	.0695	.1118
	\$500	.0000	.0001	.0008	.0026	.0059	.0178	.0377	.0663	.1038
62	\$120	.0000	.0001	.0006	.0021	.0051	.0186	.0456	.0885	.1475
	\$250	.0000	.0001	.0006	.0021	.0049	.0154	.0346	.0645	.1058
	\$500	.0000	.0001	.0006	.0021	.0049	.0154	.0336	.0605	.0965
63	\$120	.0000	.0000	.0005	.0017	.0043	.0167	.0426	.0848	.1435
	\$250	.0000	.0000	.0005	.0017	.0040	.0133	.0311	.0597	.1000
	\$500	.0000	.0000	.0005	.0017	.0040	.0132	.0297	.0549	.0895
64	\$120	.0000	.0000	.0003	.0013	.0036	.0150	.0397	.0811	.1396
	\$250	.0000	.0000	.0003	.0013	.0032	.0113	.0278	.0550	.0943
	\$500	.0000	.0000	.0003	.0013	.0032	.0111	.0260	.0495	.0827
	\$1,000	.0000	.0000	.0003	.0013	.0032	.0111	.0261	.0495	.0823
65	\$120	.0000	.0000	.0002	.0010	.0030	.0133	.0369	.0776	.1359
	\$250	.0000	.0000	.0002	.0010	.0025	.0096	.0247	.0505	.0888
	\$500	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0444	.0761
	\$1,000	.0000	.0000	.0002	.0010	.0025	.0092	.0226	.0443	.0754
66	\$120	.0000	.0000	.0002	.0008	.0024	.0118	.0343	.0742	.1322
	\$250	.0000	.0000	.0002	.0007	.0019	.0080	.0217	.0462	.0834
	\$500	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0395	.0697
	\$1,000	.0000	.0000	.0002	.0007	.0019	.0075	.0193	.0392	.0686
67	\$120	.0000	.0000	.0001	.0006	.0020	.0104	.0318	.0709	.1287
	\$250	.0000	.0000	.0001	.0005	.0014	.0066	.0190	.0421	.0782
	\$500	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0349	.0635
	\$1,000	.0000	.0000	.0001	.0005	.0014	.0060	.0163	.0344	.0621
68	\$120	.0000	.0000	.0001	.0004	.0015	.0091	.0294	.0677	.1253
	\$250	.0000	.0000	.0001	.0003	.0010	.0053	.0165	.0382	.0731
	\$500	.0000	.0000	.0001	.0003	.0010	.0046	.0136	.0305	.0576
	\$1,000	.0000	.0000	.0001	.0003	.0010	.0046	.0135	.0298	.0558
69	\$120	.0000	.0000	.0000	.0003	.0012	.0079	.0271	.0646	.1220
	\$250	.0000	.0000	.0000	.0002	.0007	.0042	.0141	.0344	.0682
	\$500	.0000	.0000	.0000	.0002	.0007	.0035	.0111	.0264	.0518
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0035	.0109	.0255	.0496
70	\$120	.0000	.0000	.0000	.0002	.0009	.0068	.0249	.0616	.1188
	\$250	.0000	.0000	.0000	.0001	.0005	.0033	.0120	.0309	.0635
	\$500	.0000	.0000	.0000	.0001	.0004	.0026	.0089	.0225	.0462
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0025	.0086	.0214	.0437
71	\$120	.0000	.0000	.0000	.0001	.0007	.0058	.0228	.0587	.1156
	\$250	.0000	.0000	.0000	.0001	.0003	.0025	.0100	.0274	.0588
	\$500	.0000	.0000	.0000	.0001	.0002	.0018	.0069	.0188	.0408
	\$1,000	.0000	.0000	.0000	.0001	.0002	.0017	.0065	.0176	.0379
72	\$120	.0000	.0000	.0000	.0001	.0005	.0049	.0209	.0560	.1128
	\$250	.0000	.0000	.0000	.0000	.0002	.0018	.0082	.0243	.0545
	\$500	.0000	.0000	.0000	.0000	.0001	.0012	.0052	.0155	.0358
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0011	.0047	.0141	.0325

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
73	\$120	.0000	.0000	.0000	.0001	.0004	.0042	.0192	.0535	.1101
	\$250	.0000	.0000	.0000	.0000	.0001	.0013	.0067	.0215	.0505
	\$500	.0000	.0000	.0000	.0000	.0001	.0007	.0038	.0126	.0312
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0006	.0033	.0111	.0276
74	\$120	.0000	.0000	.0000	.0000	.0003	.0038	.0182	.0519	.1085
	\$250	.0000	.0000	.0000	.0000	.0001	.0010	.0059	.0198	.0480
	\$500	.0000	.0000	.0000	.0000	.0000	.0005	.0030	.0109	.0283
	\$1,000	.0000	.0000	.0000	.0000	.0000	.0004	.0025	.0093	.0245

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-970, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-980 Hazard Group 8 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 8
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.8984	.8871	.8769	.8676	.8588	.8506	.8428	.8354	.8283	.8215	.8149	.8086	.8024	.7965
2	.8946	.8825	.8715	.8615	.8521	.8433	.8350	.8271	.8195	.8122	.8052	.7984	.7918	.7854
3	.8907	.8778	.8661	.8554	.8455	.8361	.8272	.8187	.8106	.8028	.7953	.7881	.7811	.7743
4	.8868	.8731	.8607	.8493	.8387	.8287	.8192	.8102	.8016	.7933	.7854	.7777	.7702	.7630
5	.8829	.8683	.8552	.8431	.8318	.8212	.8112	.8017	.7925	.7838	.7753	.7672	.7593	.7517
6	.8790	.8636	.8497	.8369	.8249	.8137	.8031	.7931	.7834	.7741	.7652	.7566	.7483	.7402
7	.8751	.8588	.8441	.8306	.8180	.8062	.7950	.7844	.7742	.7645	.7551	.7460	.7373	.7288
8	.8712	.8540	.8386	.8243	.8111	.7987	.7869	.7757	.7650	.7547	.7449	.7353	.7261	.7172
9	.8673	.8492	.8330	.8180	.8041	.7911	.7787	.7669	.7557	.7450	.7346	.7246	.7150	.7057
10	.8633	.8444	.8274	.8117	.7971	.7834	.7705	.7581	.7464	.7351	.7243	.7138	.7038	.6940
11	.8594	.8396	.8217	.8053	.7901	.7757	.7622	.7493	.7370	.7252	.7139	.7030	.6925	.6823
12	.8554	.8347	.8161	.7989	.7830	.7680	.7538	.7404	.7276	.7153	.7035	.6921	.6812	.6706
13	.8515	.8299	.8104	.7925	.7758	.7602	.7454	.7314	.7180	.7053	.6930	.6812	.6698	.6588
14	.8475	.8250	.8046	.7860	.7686	.7523	.7370	.7224	.7085	.6952	.6824	.6702	.6584	.6470
15	.8435	.8200	.7989	.7794	.7614	.7444	.7284	.7133	.6988	.6850	.6718	.6591	.6468	.6351
16	.8395	.8151	.7931	.7729	.7541	.7365	.7199	.7041	.6891	.6748	.6611	.6480	.6353	.6231
17	.8355	.8101	.7872	.7662	.7467	.7285	.7112	.6949	.6794	.6646	.6504	.6368	.6237	.6111
18	.8314	.8051	.7813	.7596	.7393	.7204	.7025	.6856	.6696	.6542	.6396	.6255	.6120	.5991
19	.8274	.8001	.7754	.7528	.7319	.7122	.6938	.6763	.6597	.6439	.6287	.6142	.6003	.5870
20	.8233	.7950	.7695	.7461	.7244	.7041	.6849	.6669	.6497	.6334	.6178	.6029	.5886	.5748
21	.8192	.7899	.7635	.7392	.7168	.6958	.6760	.6574	.6397	.6229	.6068	.5914	.5767	.5626
22	.8151	.7847	.7574	.7323	.7091	.6874	.6671	.6478	.6296	.6122	.5957	.5799	.5648	.5503
23	.8109	.7796	.7513	.7254	.7014	.6790	.6580	.6382	.6194	.6016	.5846	.5683	.5528	.5379
24	.8068	.7743	.7451	.7184	.6936	.6705	.6489	.6284	.6091	.5908	.5733	.5567	.5408	.5255
25	.8026	.7691	.7389	.7113	.6858	.6620	.6397	.6186	.5988	.5799	.5620	.5449	.5286	.5130
26	.7984	.7638	.7326	.7041	.6778	.6533	.6304	.6087	.5883	.5690	.5506	.5331	.5164	.5004
27	.7941	.7584	.7263	.6969	.6698	.6446	.6210	.5988	.5778	.5580	.5392	.5212	.5041	.4878
28	.7898	.7530	.7199	.6896	.6617	.6358	.6115	.5887	.5672	.5469	.5276	.5092	.4917	.4750
29	.7856	.7476	.7135	.6823	.6536	.6269	.6020	.5786	.5565	.5357	.5159	.4972	.4793	.4622
30	.7812	.7421	.7070	.6749	.6453	.6179	.5923	.5683	.5457	.5244	.5041	.4850	.4667	.4492
31	.7769	.7366	.7004	.6674	.6370	.6089	.5826	.5580	.5348	.5130	.4923	.4727	.4540	.4362
32	.7725	.7311	.6938	.6599	.6286	.5997	.5727	.5475	.5238	.5015	.4803	.4603	.4412	.4231
33	.7682	.7255	.6871	.6522	.6202	.5905	.5628	.5370	.5127	.4899	.4683	.4478	.4284	.4098
34	.7637	.7198	.6804	.6445	.6116	.5811	.5528	.5263	.5015	.4781	.4560	.4351	.4153	.3964
35	.7593	.7141	.6736	.6367	.6029	.5717	.5426	.5155	.4901	.4662	.4437	.4224	.4021	.3829
36	.7548	.7084	.6667	.6288	.5941	.5621	.5323	.5046	.4786	.4542	.4312	.4094	.3887	.3691
37	.7503	.7026	.6598	.6209	.5853	.5524	.5219	.4935	.4670	.4420	.4185	.3963	.3752	.3554
38	.7458	.6968	.6528	.6128	.5763	.5426	.5114	.4823	.4552	.4297	.4056	.3830	.3617	.3417
39	.7413	.6909	.6457	.6048	.5673	.5328	.5008	.4711	.4433	.4172	.3927	.3698	.3482	.3280
40	.7369	.6851	.6387	.5966	.5582	.5228	.4901	.4597	.4313	.4047	.3798	.3566	.3348	.3143
41	.7324	.6792	.6316	.5885	.5491	.5129	.4794	.4483	.4192	.3922	.3669	.3434	.3213	.3007
42	.7280	.6734	.6246	.5803	.5400	.5029	.4686	.4368	.4072	.3797	.3541	.3303	.3080	.2873
43	.7236	.6676	.6175	.5722	.5308	.4928	.4578	.4253	.3952	.3673	.3413	.3172	.2948	.2740
44	.7193	.6619	.6105	.5640	.5217	.4828	.4469	.4138	.3832	.3549	.3286	.3043	.2818	.2609
45	.7150	.6562	.6035	.5559	.5125	.4727	.4360	.4023	.3712	.3425	.3160	.2915	.2689	.2480
46	.7107	.6505	.5965	.5477	.5033	.4625	.4252	.3909	.3593	.3302	.3035	.2789	.2562	.2353

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
47	.7065	.6448	.5895	.5395	.4940	.4524	.4143	.3794	.3474	.3180	.2911	.2663	.2437	.2229
48	.7024	.6392	.5825	.5313	.4847	.4422	.4034	.3680	.3355	.3059	.2787	.2540	.2313	.2106
49	.6983	.6336	.5756	.5231	.4754	.4321	.3926	.3566	.3237	.2938	.2666	.2417	.2191	.1986
50	.6943	.6280	.5686	.5149	.4661	.4219	.3817	.3452	.3120	.2818	.2545	.2297	.2072	.1868
51	.6903	.6225	.5616	.5066	.4568	.4117	.3708	.3338	.3003	.2700	.2426	.2178	.1955	.1754
52	.6864	.6170	.5547	.4984	.4475	.4016	.3600	.3225	.2887	.2582	.2308	.2061	.1840	.1641
53	.6825	.6116	.5477	.4902	.4382	.3914	.3492	.3112	.2771	.2465	.2191	.1946	.1727	.1532
54	.6787	.6062	.5408	.4820	.4289	.3812	.3384	.3000	.2657	.2350	.2077	.1834	.1617	.1426
55	.6750	.6008	.5340	.4738	.4196	.3711	.3277	.2889	.2543	.2236	.1964	.1723	.1510	.1322
56	.6714	.5955	.5271	.4656	.4104	.3610	.3170	.2778	.2431	.2124	.1853	.1615	.1405	.1222
57	.6679	.5903	.5204	.4575	.4012	.3510	.3063	.2668	.2320	.2013	.1744	.1509	.1303	.1125
58	.6645	.5852	.5137	.4494	.3920	.3409	.2958	.2559	.2210	.1904	.1637	.1405	.1204	.1031
59	.6611	.5802	.5070	.4414	.3829	.3310	.2852	.2451	.2101	.1796	.1532	.1304	.1108	.0940
60	.6580	.5753	.5005	.4335	.3738	.3211	.2748	.2344	.1993	.1690	.1429	.1206	.1016	.0854
61	.6549	.5705	.4941	.4257	.3649	.3113	.2645	.2238	.1887	.1586	.1329	.1111	.0926	.0771
62	.6520	.5659	.4879	.4180	.3560	.3016	.2543	.2134	.1783	.1484	.1232	.1019	.0841	.0692
63	.6492	.5614	.4817	.4104	.3472	.2920	.2441	.2030	.1680	.1385	.1137	.0930	.0758	.0617
64	.6466	.5572	.4758	.4029	.3386	.2824	.2341	.1928	.1579	.1287	.1045	.0844	.0680	.0546
65	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1827	.1480	.1192	.0955	.0762	.0606	.0480
66	.6420	.5492	.4645	.3885	.3216	.2637	.2144	.1728	.1383	.1100	.0870	.0684	.0536	.0418
67	.6400	.5456	.4591	.3815	.3133	.2545	.2047	.1631	.1288	.1010	.0787	.0609	.0470	.0360
68	.6382	.5422	.4540	.3747	.3052	.2454	.1951	.1535	.1196	.0923	.0708	.0539	.0408	.0307
69	.6366	.5391	.4490	.3681	.2971	.2365	.1857	.1440	.1105	.0839	.0631	.0472	.0350	.0259
70	.6352	.5362	.4444	.3617	.2893	.2276	.1763	.1347	.1016	.0758	.0559	.0409	.0297	.0214
71	.6339	.5335	.4399	.3553	.2813	.2186	.1669	.1253	.0928	.0677	.0489	.0349	.0247	.0173
72	.6330	.5312	.4358	.3494	.2738	.2100	.1579	.1165	.0845	.0603	.0424	.0295	.0203	.0138
73	.6322	.5293	.4321	.3438	.2667	.2018	.1493	.1080	.0766	.0534	.0366	.0247	.0164	.0108
74	.6319	.5281	.4299	.3403	.2620	.1965	.1436	.1025	.0716	.0491	.0330	.0218	.0142	.0091

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0404	.0830	.1275	.1734	.2674	.3631	.4599	.5576
2	.0000	.0392	.0810	.1250	.1705	.2636	.3585	.4545	.5515
3	.0000	.0379	.0791	.1226	.1675	.2597	.3538	.4491	.5454
4	.0000	.0367	.0772	.1202	.1646	.2558	.3491	.4437	.5393
5	.0000	.0355	.0753	.1178	.1617	.2519	.3443	.4382	.5331
6	.0000	.0343	.0735	.1154	.1587	.2480	.3396	.4327	.5269
7	.0000	.0332	.0717	.1130	.1558	.2441	.3348	.4271	.5206
8	.0000	.0321	.0699	.1106	.1528	.2402	.3300	.4216	.5143
9	.0000	.0310	.0681	.1082	.1499	.2363	.3252	.4160	.5080
10	.0000	.0299	.0664	.1059	.1470	.2323	.3204	.4104	.5017
11	.0000	.0289	.0647	.1035	.1441	.2284	.3156	.4047	.4953
12	.0000	.0279	.0630	.1012	.1411	.2244	.3107	.3991	.4889
13	.0000	.0269	.0613	.0988	.1382	.2205	.3059	.3934	.4825
14	.0000	.0259	.0596	.0965	.1353	.2165	.3010	.3876	.4760
15	.0000	.0250	.0579	.0941	.1323	.2125	.2960	.3819	.4694
16	.0000	.0240	.0562	.0918	.1294	.2085	.2911	.3761	.4629
17	.0000	.0231	.0546	.0895	.1265	.2045	.2861	.3702	.4562
18	.0000	.0222	.0529	.0871	.1235	.2004	.2811	.3643	.4496
19	.0000	.0214	.0513	.0848	.1206	.1964	.2761	.3584	.4428
20	.0000	.0205	.0496	.0825	.1176	.1923	.2710	.3525	.4361
21	.0000	.0196	.0480	.0802	.1147	.1882	.2659	.3465	.4292
22	.0000	.0188	.0464	.0778	.1117	.1841	.2607	.3404	.4223
23	.0000	.0180	.0448	.0755	.1087	.1799	.2556	.3343	.4154
24	.0000	.0171	.0432	.0732	.1057	.1758	.2503	.3281	.4084
25	.0000	.0163	.0416	.0709	.1028	.1716	.2451	.3219	.4013
26	.0000	.0155	.0400	.0686	.0998	.1674	.2398	.3156	.3941
27	.0000	.0148	.0384	.0663	.0968	.1631	.2344	.3093	.3869
28	.0000	.0140	.0369	.0640	.0938	.1588	.2290	.3029	.3796
29	.0000	.0133	.0353	.0617	.0908	.1546	.2236	.2965	.3723

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
30	.0000	.0125	.0338	.0594	.0878	.1502	.2181	.2900	.3649
31	.0000	.0118	.0323	.0571	.0847	.1459	.2126	.2834	.3574
32	.0000	.0111	.0308	.0548	.0817	.1415	.2071	.2768	.3499
33	.0000	.0104	.0293	.0525	.0787	.1372	.2015	.2701	.3422
34	.0000	.0098	.0278	.0503	.0757	.1327	.1958	.2634	.3345
35	.0000	.0091	.0264	.0480	.0727	.1283	.1901	.2566	.3267
36	.0000	.0085	.0249	.0458	.0696	.1238	.1844	.2497	.3188
37	.0000	.0079	.0235	.0435	.0666	.1193	.1786	.2428	.3109
38	.0000	.0073	.0221	.0413	.0636	.1148	.1728	.2358	.3028
39	.0000	.0067	.0207	.0391	.0606	.1103	.1669	.2287	.2948
40	.0000	.0062	.0194	.0370	.0576	.1059	.1611	.2217	.2866
41	.0000	.0056	.0181	.0348	.0547	.1014	.1552	.2146	.2785
42	.0000	.0052	.0169	.0328	.0518	.0970	.1494	.2076	.2703
43	.0000	.0047	.0156	.0307	.0490	.0926	.1436	.2005	.2622
44	.0000	.0042	.0145	.0288	.0462	.0883	.1379	.1935	.2540
45	.0000	.0038	.0133	.0269	.0435	.0840	.1322	.1865	.2459
46	.0000	.0034	.0123	.0250	.0408	.0797	.1265	.1795	.2377
47	.0000	.0031	.0112	.0232	.0382	.0755	.1208	.1725	.2295
48	.0000	.0027	.0102	.0214	.0356	.0714	.1152	.1655	.2213
49	.0000	.0024	.0093	.0197	.0331	.0673	.1096	.1586	.2131
50	.0000	.0021	.0084	.0181	.0307	.0633	.1040	.1516	.2049
51	.0000	.0019	.0075	.0165	.0283	.0593	.0985	.1446	.1966
52	.0000	.0016	.0067	.0150	.0260	.0554	.0930	.1377	.1884
53	.0000	.0014	.0060	.0135	.0238	.0515	.0876	.1307	.1802
54	.0000	.0012	.0053	.0121	.0217	.0477	.0822	.1238	.1720
55	.0000	.0010	.0046	.0108	.0196	.0440	.0768	.1170	.1638
56	.0000	.0008	.0040	.0096	.0176	.0404	.0715	.1101	.1556
57	.0000	.0007	.0034	.0084	.0157	.0369	.0663	.1034	.1475
58	.0000	.0006	.0029	.0073	.0139	.0335	.0612	.0967	.1394
59	.0000	.0005	.0024	.0063	.0122	.0301	.0562	.0900	.1314
60	.0000	.0004	.0020	.0054	.0106	.0270	.0513	.0835	.1235
61	.0000	.0003	.0016	.0045	.0091	.0239	.0465	.0771	.1157
62	.0000	.0002	.0013	.0037	.0077	.0210	.0419	.0709	.1080
63	.0000	.0002	.0010	.0030	.0064	.0182	.0374	.0647	.1004
64	.0000	.0001	.0008	.0024	.0053	.0156	.0332	.0588	.0929
65	.0000	.0001	.0006	.0019	.0043	.0132	.0291	.0530	.0856
66	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0475	.0785
67	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0370	.0647
69	.0000	.0000	.0001	.0005	.0013	.0056	.0151	.0320	.0581
70	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0517
71	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0453
72	.0000	.0000	.0000	.0001	.0003	.0020	.0072	.0188	.0394
73	.0000	.0000	.0000	.0000	.0001	.0012	.0053	.0151	.0338
74	.0000	.0000	.0000	.0000	.0001	.0009	.0041	.0129	.0303

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7364	.6844	.6378	.5956	.5570	.5249	.5003	.4803	.4637	.4497	.4378	.4276	.4192	.3859
41	\$120	.7319	.6786	.6308	.5874	.5486	.5184	.4945	.4749	.4585	.4447	.4329	.4232	.4157	.3859
42	\$120	.7275	.6728	.6237	.5792	.5416	.5125	.4890	.4697	.4534	.4397	.4283	.4195	.4126	.3859
43	\$120	.7231	.6670	.6166	.5714	.5354	.5069	.4837	.4644	.4483	.4349	.4244	.4162	.4098	.3859
44	\$120	.7188	.6612	.6096	.5647	.5296	.5014	.4784	.4592	.4433	.4307	.4209	.4132	.4072	.3859
45	\$120	.7145	.6555	.6026	.5586	.5241	.4961	.4731	.4540	.4387	.4269	.4177	.4104	.4047	.3859

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
46	\$120	.7103	.6498	.5961	.5531	.5187	.4908	.4679	.4491	.4347	.4234	.4147	.4077	.4024	.3859
47	\$120	.7061	.6441	.5904	.5477	.5135	.4856	.4626	.4447	.4309	.4201	.4117	.4053	.4004	.3859
48	\$120	.7019	.6385	.5850	.5426	.5083	.4802	.4578	.4406	.4273	.4170	.4090	.4031	.3986	.3859
49	\$120	.6979	.6332	.5800	.5375	.5031	.4751	.4534	.4367	.4239	.4140	.4066	.4011	.3970	.3859
50	\$120	.6938	.6283	.5752	.5325	.4978	.4703	.4492	.4330	.4206	.4113	.4044	.3993	.3955	.3859
	\$250	.6941	.6278	.5683	.5144	.4656	.4223	.3860	.3554	.3295	.3075	.2887	.2726	.2590	.2476
51	\$120	.6899	.6238	.5705	.5275	.4927	.4658	.4452	.4294	.4175	.4088	.4023	.3976	.3942	.3859
	\$250	.6901	.6223	.5613	.5062	.4565	.4139	.3780	.3478	.3223	.3005	.2820	.2663	.2533	.2426
52	\$120	.6860	.6196	.5659	.5224	.4879	.4614	.4412	.4260	.4147	.4064	.4004	.3961	.3930	.3859
	\$250	.6862	.6168	.5543	.4979	.4480	.4059	.3704	.3405	.3151	.2935	.2754	.2604	.2481	.2380
53	\$120	.6823	.6155	.5613	.5175	.4833	.4572	.4374	.4228	.4120	.4042	.3987	.3947	.3920	.3859
	\$250	.6824	.6113	.5474	.4898	.4402	.3983	.3630	.3332	.3079	.2867	.2692	.2549	.2432	.2337
54	\$120	.6789	.6116	.5567	.5128	.4789	.4531	.4338	.4197	.4095	.4022	.3971	.3935	.3910	.3859
	\$250	.6786	.6059	.5405	.4823	.4327	.3909	.3557	.3259	.3009	.2803	.2634	.2498	.2386	.2297
55	\$120	.6757	.6077	.5521	.5083	.4746	.4491	.4304	.4169	.4072	.4004	.3957	.3924	.3902	.3859
	\$250	.6749	.6006	.5337	.4752	.4255	.3837	.3484	.3187	.2942	.2742	.2580	.2449	.2343	.2259
56	\$120	.6728	.6039	.5477	.5038	.4703	.4454	.4272	.4142	.4050	.3987	.3944	.3915	.3895	.3859
	\$250	.6713	.5953	.5272	.4684	.4185	.3765	.3411	.3118	.2878	.2684	.2527	.2402	.2302	.2224
57	\$120	.6700	.6000	.5435	.4995	.4662	.4417	.4241	.4116	.4030	.3972	.3932	.3906	.3889	.3859
	\$250	.6678	.5901	.5211	.4618	.4116	.3693	.3340	.3051	.2817	.2628	.2478	.2358	.2265	.2192
58	\$120	.6672	.5963	.5394	.4953	.4623	.4382	.4211	.4093	.4012	.3958	.3922	.3899	.3884	.3859
	\$250	.6643	.5851	.5153	.4555	.4048	.3622	.3272	.2987	.2758	.2575	.2430	.2318	.2230	.2162
	\$500	.6644	.5851	.5135	.4492	.3917	.3408	.2963	.2580	.2251	.1969	.1730	.1527	.1356	.1212
59	\$120	.6646	.5928	.5353	.4912	.4584	.4348	.4183	.4071	.3995	.3945	.3913	.3892	.3880	.3859
	\$250	.6610	.5803	.5097	.4492	.3980	.3554	.3206	.2925	.2701	.2524	.2386	.2279	.2198	.2136
	\$500	.6611	.5801	.5069	.4412	.3826	.3312	.2867	.2484	.2157	.1879	.1644	.1447	.1282	.1146
60	\$120	.6621	.5893	.5314	.4872	.4547	.4316	.4157	.4050	.3979	.3934	.3905	.3887	.3876	.3859
	\$250	.6578	.5759	.5043	.4430	.3913	.3487	.3141	.2864	.2646	.2476	.2344	.2244	.2168	.2111
	\$500	.6579	.5752	.5004	.4333	.3738	.3220	.2773	.2391	.2066	.1792	.1562	.1371	.1213	.1084
61	\$120	.6596	.5860	.5275	.4833	.4511	.4285	.4132	.4031	.3965	.3924	.3898	.3882	.3873	.3859
	\$250	.6548	.5717	.4990	.4368	.3848	.3422	.3078	.2806	.2593	.2430	.2305	.2211	.2141	.2089
	\$500	.6548	.5704	.4940	.4255	.3653	.3130	.2681	.2299	.1976	.1706	.1482	.1298	.1147	.1025
62	\$120	.6573	.5827	.5238	.4795	.4476	.4256	.4109	.4013	.3952	.3914	.3892	.3878	.3870	.3859
	\$250	.6520	.5677	.4939	.4309	.3785	.3358	.3017	.2750	.2543	.2386	.2268	.2181	.2116	.2070
	\$500	.6519	.5658	.4877	.4181	.3570	.3042	.2591	.2209	.1889	.1624	.1406	.1229	.1086	.0970
63	\$120	.6551	.5796	.5201	.4758	.4443	.4228	.4087	.3997	.3940	.3906	.3886	.3874	.3868	.3859
	\$250	.6495	.5638	.4889	.4251	.3723	.3296	.2958	.2696	.2496	.2345	.2234	.2153	.2094	.2052
	\$500	.6492	.5614	.4817	.4108	.3489	.2955	.2501	.2120	.1804	.1545	.1333	.1163	.1027	.0919
64	\$120	.6530	.5765	.5166	.4722	.4411	.4202	.4066	.3982	.3930	.3899	.3882	.3871	.3866	.3859
	\$250	.6471	.5602	.4840	.4195	.3663	.3236	.2901	.2644	.2450	.2307	.2202	.2127	.2074	.2037
	\$500	.6466	.5571	.4759	.4038	.3410	.2870	.2414	.2034	.1722	.1468	.1264	.1101	.0973	.0872
	\$1,000	.6466	.5572	.4758	.4029	.3385	.2824	.2340	.1928	.1581	.1291	.1050	.0853	.0691	.0561
65	\$120	.6510	.5736	.5131	.4688	.4380	.4177	.4047	.3968	.3921	.3893	.3878	.3869	.3864	.3859
	\$250	.6450	.5567	.4793	.4139	.3604	.3177	.2845	.2594	.2407	.2271	.2173	.2104	.2056	.2023
	\$500	.6442	.5531	.4704	.3970	.3332	.2786	.2328	.1950	.1642	.1394	.1197	.1042	.0922	.0829
	\$1,000	.6442	.5531	.4700	.3956	.3300	.2730	.2242	.1829	.1484	.1198	.0964	.0773	.0620	.0498
66	\$120	.6492	.5708	.5098	.4655	.4351	.4153	.4030	.3955	.3912	.3888	.3874	.3867	.3863	.3859
	\$250	.6430	.5533	.4748	.4086	.3546	.3120	.2792	.2547	.2367	.2238	.2147	.2084	.2040	.2011
	\$500	.6420	.5493	.4651	.3904	.3255	.2704	.2245	.1868	.1565	.1323	.1134	.0987	.0875	.0790
	\$1,000	.6420	.5492	.4644	.3884	.3216	.2637	.2145	.1731	.1389	.1108	.0881	.0698	.0553	.0439
67	\$120	.6474	.5681	.5066	.4622	.4323	.4131	.4013	.3944	.3905	.3883	.3872	.3865	.3862	.3859
	\$250	.6412	.5502	.4705	.4034	.3490	.3064	.2740	.2501	.2329	.2207	.2122	.2065	.2027	.2001
	\$500	.6400	.5458	.4601	.3839	.3181	.2624	.2163	.1789	.1490	.1256	.1074	.0936	.0832	.0754
	\$1,000	.6400	.5456	.4591	.3815	.3133	.2546	.2049	.1636	.1296	.1021	.0801	.0627	.0491	.0386
68	\$120	.6458	.5655	.5034	.4591	.4296	.4110	.3998	.3934	.3898	.3879	.3869	.3864	.3861	.3859
	\$250	.6395	.5473	.4663	.3983	.3435	.3010	.2691	.2458	.2293	.2178	.2101	.2049	.2015	.1993
	\$500	.6382	.5426	.4552	.3777	.3108	.2545	.2083	.1711	.1418	.1191	.1018	.0889	.0792	.0722
	\$1,000	.6382	.5422	.4539	.3747	.3053	.2457	.1955	.1542	.1206	.0937	.0725	.0560	.0433	.0337
69	\$120	.6443	.5630	.5004	.4562	.4270	.4090	.3984	.3925	.3893	.3876	.3867	.3863	.3861	.3859
	\$250	.6380	.5445	.4623	.3934	.3382	.2958	.2643	.2417	.2260	.2152	.2081	.2034	.2004	.1986
	\$500	.6366	.5396	.4506	.3717	.3037	.2468	.2004	.1636	.1349	.1130	.0966	.0845	.0757	.0694
	\$1,000	.6365	.5391	.4490	.3681	.2973	.2368	.1863	.1449	.1118	.0856	.0653	.0497	.0380	.0292
70	\$120	.6428	.5606	.4975	.4533	.4246	.4072	.3972	.3917	.3888	.3873	.3866	.3862	.3860	.3859
	\$250	.6367	.5419	.4584	.3887	.3331	.2908	.2598	.2379	.2229	.2128	.2063	.2021	.1996	.1980
	\$500	.6353	.5368	.4463	.3658	.2967	.2392	.1928	.1563	.1282	.1072	.0917	.0804	.0725	.0669
	\$1,000	.6352	.5362	.4444	.3618	.2895	.2281	.1772	.1359	.1033	.0779	.0585	.0439	.0332	.0253
71	\$120	.6415	.5583	.4947	.4505	.4223	.4054	.3960	.3909	.3883	.3870	.3864	.3861	.3860	.3859
	\$250	.6355	.5395	.4547	.3839	.3280	.2858	.2553	.2342	.2199	.2106	.2047	.2010	.1988	.1974
	\$500	.6341	.5343	.4421	.3601	.2898	.2317	.1852	.1490	.1217	.1016	.0870	.0767	.0695	.0646
	\$1,000	.6339	.5335	.4399	.3555	.2817	.2193	.1680	.1269	.0948	.0703	.0520	.0385	.0287	.0217
72	\$120	.6403	.5561	.4920	.4479	.4202	.4039	.3950	.3903	.3880	.3869	.3863	.3861	.3860	.3859
	\$250	.6346	.5373	.4513	.3796	.3232	.2812	.2513	.2308	.2173	.2087	.2034	.2001	.1982	.1971

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$500	.6332	.5321	.4384	.3548	.2833	.2246	.1780	.1424	.1158	.0965	.0829	.0735	.0671	.0628
	\$1,000	.6330	.5313	.4359	.3497	.2744	.2110	.1594	.1185	.0871	.0635	.0461	.0337	.0249	.0188
73	\$120	.6393	.5542	.4896	.4456	.4182	.4025	.3941	.3898	.3877	.3867	.3862	.3861	.3860	.3859
	\$250	.6337	.5354	.4481	.3755	.3188	.2770	.2476	.2278	.2151	.2071	.2022	.1993	.1977	.1967
	\$500	.6325	.5303	.4350	.3499	.2773	.2179	.1714	.1362	.1104	.0920	.0793	.0707	.0650	.0613
	\$1,000	.6323	.5293	.4323	.3443	.2675	.2032	.1512	.1106	.0799	.0572	.0410	.0295	.0216	.0163
74	\$120	.6386	.5530	.4881	.4441	.4171	.4017	.3936	.3895	.3875	.3866	.3862	.3860	.3860	.3859
	\$250	.6333	.5342	.4462	.3730	.3161	.2743	.2453	.2260	.2137	.2061	.2016	.1989	.1974	.1966
	\$500	.6321	.5292	.4329	.3468	.2734	.2137	.1672	.1323	.1070	.0893	.0772	.0691	.0638	.0605
	\$1,000	.6319	.5282	.4301	.3409	.2631	.1982	.1460	.1056	.0754	.0534	.0378	.0271	.0198	.0149

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0061	.0193	.0368	.0573	.1054	.1604	.2208	.2856
41	\$120	.0000	.0056	.0180	.0347	.0544	.1009	.1546	.2138	.2774
42	\$120	.0000	.0051	.0167	.0326	.0515	.0965	.1488	.2067	.2692
43	\$120	.0000	.0046	.0155	.0306	.0487	.0921	.1430	.1996	.2614
44	\$120	.0000	.0042	.0144	.0286	.0459	.0878	.1372	.1926	.2547
45	\$120	.0000	.0038	.0132	.0267	.0432	.0835	.1315	.1856	.2486
46	\$120	.0000	.0034	.0122	.0248	.0405	.0793	.1258	.1791	.2431
47	\$120	.0000	.0030	.0111	.0230	.0379	.0751	.1201	.1734	.2377
48	\$120	.0000	.0027	.0102	.0213	.0354	.0709	.1145	.1680	.2326
49	\$120	.0000	.0024	.0092	.0196	.0329	.0669	.1092	.1630	.2275
50	\$120	.0000	.0021	.0083	.0179	.0305	.0628	.1043	.1582	.2225
	\$250	.0000	.0021	.0084	.0180	.0306	.0631	.1038	.1513	.2044
51	\$120	.0000	.0018	.0075	.0164	.0281	.0589	.0998	.1535	.2175
	\$250	.0000	.0018	.0075	.0165	.0282	.0591	.0983	.1443	.1962
52	\$120	.0000	.0016	.0067	.0149	.0258	.0550	.0956	.1489	.2124
	\$250	.0000	.0016	.0067	.0149	.0259	.0552	.0928	.1373	.1879
53	\$120	.0000	.0014	.0059	.0134	.0236	.0513	.0915	.1443	.2075
	\$250	.0000	.0014	.0059	.0135	.0237	.0514	.0873	.1304	.1798
54	\$120	.0000	.0012	.0052	.0120	.0215	.0479	.0876	.1397	.2028
	\$250	.0000	.0012	.0052	.0121	.0216	.0476	.0819	.1235	.1723
55	\$120	.0000	.0010	.0045	.0107	.0194	.0447	.0837	.1351	.1983
	\$250	.0000	.0010	.0046	.0108	.0195	.0439	.0766	.1167	.1652
56	\$120	.0000	.0008	.0039	.0095	.0174	.0418	.0799	.1307	.1938
	\$250	.0000	.0008	.0040	.0096	.0175	.0403	.0713	.1102	.1584
57	\$120	.0000	.0007	.0034	.0083	.0155	.0390	.0760	.1265	.1895
	\$250	.0000	.0007	.0034	.0084	.0156	.0368	.0661	.1041	.1518
58	\$120	.0000	.0006	.0029	.0072	.0138	.0362	.0723	.1224	.1853
	\$250	.0000	.0006	.0029	.0073	.0138	.0333	.0611	.0983	.1455
	\$500	.0000	.0006	.0029	.0073	.0139	.0334	.0611	.0965	.1392
59	\$120	.0000	.0004	.0024	.0062	.0122	.0336	.0688	.1183	.1812
	\$250	.0000	.0004	.0024	.0063	.0121	.0300	.0563	.0927	.1392
	\$500	.0000	.0004	.0024	.0063	.0122	.0301	.0561	.0899	.1312
60	\$120	.0000	.0004	.0020	.0053	.0108	.0311	.0653	.1144	.1772
	\$250	.0000	.0004	.0020	.0053	.0106	.0268	.0519	.0873	.1330
	\$500	.0000	.0004	.0020	.0054	.0106	.0269	.0512	.0834	.1233
61	\$120	.0000	.0003	.0016	.0045	.0095	.0286	.0620	.1105	.1733
	\$250	.0000	.0003	.0016	.0045	.0091	.0238	.0477	.0820	.1268
	\$500	.0000	.0003	.0016	.0045	.0091	.0238	.0464	.0770	.1155

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
62	\$120	.0000	.0002	.0013	.0037	.0083	.0263	.0587	.1068	.1695
	\$250	.0000	.0002	.0013	.0037	.0077	.0210	.0437	.0769	.1209
	\$500	.0000	.0002	.0013	.0037	.0077	.0209	.0418	.0707	.1081
63	\$120	.0000	.0002	.0010	.0031	.0072	.0241	.0556	.1031	.1658
	\$250	.0000	.0002	.0010	.0030	.0064	.0185	.0398	.0719	.1151
	\$500	.0000	.0002	.0010	.0030	.0064	.0182	.0374	.0647	.1008
64	\$120	.0000	.0001	.0008	.0026	.0062	.0220	.0525	.0996	.1622
	\$250	.0000	.0001	.0008	.0024	.0053	.0161	.0362	.0670	.1095
	\$500	.0000	.0001	.0008	.0024	.0053	.0156	.0331	.0589	.0938
	\$1,000	.0000	.0001	.0008	.0024	.0053	.0156	.0332	.0588	.0929
65	\$120	.0000	.0001	.0006	.0021	.0053	.0200	.0496	.0961	.1588
	\$250	.0000	.0001	.0006	.0019	.0043	.0140	.0327	.0623	.1039
	\$500	.0000	.0001	.0006	.0019	.0042	.0132	.0291	.0534	.0870
	\$1,000	.0000	.0001	.0006	.0019	.0043	.0132	.0291	.0530	.0856
66	\$120	.0000	.0001	.0004	.0017	.0045	.0182	.0468	.0928	.1555
	\$250	.0000	.0001	.0004	.0014	.0034	.0120	.0293	.0578	.0986
	\$500	.0000	.0001	.0004	.0014	.0033	.0110	.0253	.0481	.0804
	\$1,000	.0000	.0001	.0004	.0014	.0033	.0110	.0252	.0474	.0784
67	\$120	.0000	.0000	.0003	.0013	.0038	.0164	.0441	.0896	.1522
	\$250	.0000	.0000	.0003	.0010	.0026	.0102	.0262	.0535	.0934
	\$500	.0000	.0000	.0003	.0010	.0025	.0090	.0218	.0431	.0739
	\$1,000	.0000	.0000	.0003	.0010	.0026	.0090	.0216	.0421	.0715
68	\$120	.0000	.0000	.0002	.0010	.0031	.0148	.0415	.0864	.1491
	\$250	.0000	.0000	.0002	.0007	.0020	.0085	.0233	.0493	.0883
	\$500	.0000	.0000	.0002	.0007	.0019	.0072	.0186	.0382	.0677
	\$1,000	.0000	.0000	.0002	.0007	.0019	.0072	.0182	.0369	.0647
69	\$120	.0000	.0000	.0001	.0008	.0026	.0133	.0390	.0834	.1462
	\$250	.0000	.0000	.0001	.0005	.0015	.0070	.0205	.0453	.0834
	\$500	.0000	.0000	.0001	.0005	.0013	.0056	.0156	.0336	.0617
	\$1,000	.0000	.0000	.0001	.0005	.0013	.0055	.0151	.0320	.0581
70	\$120	.0000	.0000	.0001	.0006	.0021	.0118	.0366	.0805	.1433
	\$250	.0000	.0000	.0001	.0003	.0011	.0057	.0179	.0414	.0787
	\$500	.0000	.0000	.0001	.0003	.0009	.0043	.0128	.0293	.0558
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0042	.0122	.0274	.0518
71	\$120	.0000	.0000	.0001	.0004	.0017	.0105	.0343	.0777	.1405
	\$250	.0000	.0000	.0000	.0002	.0007	.0045	.0155	.0377	.0739
	\$500	.0000	.0000	.0000	.0002	.0006	.0031	.0103	.0251	.0501
	\$1,000	.0000	.0000	.0000	.0002	.0005	.0029	.0095	.0229	.0455
72	\$120	.0000	.0000	.0000	.0003	.0013	.0093	.0321	.0750	.1379
	\$250	.0000	.0000	.0000	.0001	.0005	.0036	.0133	.0343	.0696
	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0081	.0214	.0448
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0020	.0073	.0189	.0397
73	\$120	.0000	.0000	.0000	.0002	.0010	.0083	.0302	.0726	.1356
	\$250	.0000	.0000	.0000	.0001	.0003	.0027	.0114	.0311	.0655
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0063	.0180	.0399
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0013	.0053	.0153	.0343
74	\$120	.0000	.0000	.0000	.0002	.0009	.0076	.0290	.0711	.1341
	\$250	.0000	.0000	.0000	.0000	.0002	.0023	.0102	.0292	.0630
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0052	.0159	.0368
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0042	.0131	.0309

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9437	.9319	.9212	.9113	.9021	.8935	.8853	.8775	.8701	.8629	.8560	.8493	.8429	.8366
2	.9397	.9269	.9155	.9049	.8951	.8859	.8771	.8688	.8608	.8531	.8457	.8386	.8317	.8250
3	.9356	.9221	.9098	.8986	.8881	.8782	.8689	.8600	.8515	.8433	.8355	.8278	.8205	.8133
4	.9315	.9171	.9041	.8921	.8809	.8705	.8605	.8511	.8420	.8333	.8250	.8169	.8091	.8015
5	.9274	.9121	.8983	.8856	.8738	.8626	.8521	.8421	.8325	.8233	.8144	.8059	.7976	.7896
6	.9233	.9071	.8925	.8791	.8665	.8548	.8436	.8330	.8229	.8132	.8038	.7948	.7860	.7776
7	.9192	.9021	.8867	.8725	.8593	.8469	.8351	.8240	.8133	.8030	.7931	.7836	.7744	.7655
8	.9151	.8971	.8808	.8659	.8520	.8389	.8266	.8148	.8036	.7928	.7824	.7724	.7628	.7534
9	.9110	.8920	.8750	.8593	.8447	.8309	.8180	.8056	.7938	.7825	.7716	.7612	.7510	.7412
10	.9069	.8870	.8691	.8526	.8373	.8229	.8093	.7964	.7840	.7722	.7608	.7498	.7392	.7290
11	.9027	.8819	.8632	.8459	.8299	.8148	.8006	.7871	.7742	.7618	.7499	.7385	.7274	.7167
12	.8986	.8768	.8572	.8392	.8224	.8067	.7918	.7777	.7642	.7513	.7389	.7270	.7155	.7044
13	.8944	.8717	.8512	.8324	.8149	.7985	.7830	.7683	.7542	.7408	.7279	.7155	.7036	.6920
14	.8902	.8665	.8452	.8256	.8074	.7903	.7741	.7588	.7442	.7302	.7168	.7040	.6915	.6796
15	.8860	.8614	.8391	.8187	.7998	.7820	.7652	.7492	.7341	.7196	.7057	.6923	.6795	.6671
16	.8818	.8562	.8331	.8118	.7921	.7736	.7562	.7396	.7239	.7089	.6945	.6806	.6673	.6545
17	.8776	.8509	.8269	.8049	.7844	.7652	.7471	.7300	.7136	.6981	.6832	.6689	.6552	.6419
18	.8734	.8457	.8207	.7979	.7766	.7567	.7380	.7202	.7033	.6872	.6718	.6571	.6429	.6293
19	.8691	.8404	.8145	.7908	.7688	.7482	.7288	.7104	.6929	.6763	.6604	.6452	.6306	.6165
20	.8648	.8351	.8083	.7837	.7609	.7396	.7195	.7005	.6825	.6653	.6490	.6333	.6182	.6038
21	.8605	.8297	.8019	.7765	.7529	.7309	.7101	.6905	.6719	.6543	.6374	.6212	.6058	.5909
22	.8562	.8243	.7956	.7693	.7449	.7221	.7007	.6805	.6613	.6431	.6257	.6092	.5933	.5780
23	.8518	.8189	.7892	.7620	.7368	.7133	.6912	.6704	.6506	.6319	.6140	.5970	.5807	.5651
24	.8474	.8134	.7827	.7546	.7286	.7043	.6816	.6601	.6398	.6206	.6022	.5847	.5680	.5520
25	.8430	.8079	.7762	.7472	.7203	.6953	.6719	.6498	.6290	.6092	.5904	.5724	.5553	.5389
26	.8386	.8023	.7696	.7396	.7120	.6862	.6621	.6394	.6180	.5977	.5784	.5600	.5424	.5257
27	.8342	.7967	.7629	.7321	.7036	.6771	.6523	.6290	.6070	.5861	.5663	.5475	.5295	.5124
28	.8297	.7910	.7562	.7244	.6951	.6678	.6423	.6184	.5958	.5744	.5542	.5349	.5165	.4990
29	.8252	.7853	.7494	.7167	.6865	.6585	.6323	.6077	.5846	.5627	.5419	.5222	.5034	.4855
30	.8206	.7795	.7426	.7089	.6779	.6491	.6222	.5969	.5732	.5508	.5296	.5094	.4902	.4719
31	.8161	.7738	.7357	.7011	.6692	.6396	.6120	.5861	.5618	.5389	.5171	.4965	.4769	.4582
32	.8115	.7679	.7288	.6931	.6603	.6299	.6016	.5751	.5502	.5267	.5045	.4835	.4635	.4444
33	.8069	.7621	.7218	.6851	.6514	.6202	.5912	.5641	.5386	.5146	.4919	.4704	.4500	.4305
34	.8022	.7561	.7147	.6770	.6424	.6104	.5807	.5528	.5268	.5022	.4790	.4571	.4362	.4164
35	.7976	.7501	.7076	.6688	.6333	.6005	.5700	.5415	.5148	.4897	.4661	.4437	.4224	.4022
36	.7929	.7441	.7003	.6605	.6241	.5904	.5592	.5300	.5027	.4771	.4529	.4300	.4083	.3877
37	.7882	.7380	.6930	.6522	.6148	.5803	.5483	.5184	.4905	.4643	.4396	.4162	.3942	.3734
38	.7835	.7319	.6857	.6437	.6054	.5700	.5372	.5067	.4781	.4513	.4261	.4023	.3800	.3589
39	.7787	.7258	.6783	.6352	.5959	.5596	.5260	.4948	.4656	.4382	.4125	.3884	.3658	.3445
40	.7740	.7196	.6709	.6267	.5863	.5492	.5148	.4829	.4530	.4251	.3990	.3745	.3516	.3302
41	.7693	.7135	.6635	.6182	.5768	.5387	.5035	.4709	.4404	.4119	.3854	.3607	.3375	.3159
42	.7647	.7074	.6561	.6096	.5672	.5282	.4922	.4588	.4277	.3988	.3720	.3469	.3236	.3018
43	.7601	.7013	.6487	.6010	.5576	.5177	.4808	.4467	.4151	.3858	.3585	.3332	.3097	.2878
44	.7555	.6953	.6413	.5925	.5480	.5071	.4694	.4346	.4025	.3727	.3452	.3197	.2960	.2741
45	.7510	.6893	.6339	.5839	.5383	.4965	.4580	.4226	.3899	.3598	.3319	.3062	.2825	.2605
46	.7466	.6833	.6266	.5753	.5286	.4858	.4466	.4106	.3774	.3469	.3188	.2929	.2691	.2472
47	.7422	.6773	.6192	.5667	.5189	.4752	.4352	.3985	.3649	.3341	.3057	.2798	.2559	.2341
48	.7378	.6714	.6119	.5581	.5092	.4645	.4238	.3865	.3525	.3213	.2928	.2668	.2430	.2212
49	.7335	.6655	.6046	.5495	.4994	.4539	.4124	.3745	.3401	.3086	.2800	.2539	.2302	.2086
50	.7293	.6597	.5973	.5408	.4896	.4432	.4009	.3626	.3277	.2960	.2673	.2413	.2176	.1963
51	.7251	.6539	.5900	.5322	.4799	.4325	.3895	.3506	.3154	.2836	.2548	.2288	.2053	.1842
52	.7210	.6481	.5826	.5235	.4701	.4218	.3782	.3388	.3032	.2712	.2424	.2165	.1933	.1724
53	.7169	.6424	.5753	.5149	.4603	.4111	.3668	.3269	.2911	.2590	.2302	.2044	.1814	.1609
54	.7130	.6367	.5681	.5063	.4506	.4005	.3555	.3152	.2791	.2469	.2182	.1926	.1699	.1497
55	.7091	.6311	.5609	.4976	.4408	.3898	.3442	.3035	.2672	.2349	.2063	.1810	.1586	.1389
56	.7053	.6256	.5537	.4891	.4311	.3792	.3329	.2918	.2553	.2231	.1946	.1696	.1476	.1283
57	.7016	.6201	.5466	.4805	.4214	.3687	.3218	.2803	.2437	.2114	.1832	.1585	.1369	.1181
58	.6980	.6147	.5396	.4721	.4118	.3581	.3107	.2688	.2321	.2000	.1719	.1476	.1265	.1083
59	.6945	.6094	.5326	.4637	.4022	.3477	.2996	.2575	.2207	.1886	.1609	.1370	.1164	.0988
60	.6911	.6043	.5258	.4554	.3927	.3373	.2887	.2462	.2094	.1775	.1502	.1267	.1067	.0897
61	.6879	.5993	.5190	.4471	.3833	.3270	.2778	.2351	.1983	.1666	.1396	.1167	.0973	.0810
62	.6848	.5944	.5125	.4390	.3740	.3168	.2671	.2241	.1873	.1559	.1294	.1070	.0883	.0727
63	.6819	.5897	.5060	.4311	.3647	.3067	.2564	.2133	.1765	.1455	.1194	.0977	.0797	.0648
64	.6792	.5853	.4998	.4232	.3556	.2967	.2459	.2025	.1659	.1352	.1097	.0887	.0714	.0574
65	.6767	.5810	.4937	.4156	.3467	.2868	.2355	.1920	.1555	.1252	.1004	.0801	.0636	.0504
66	.6744	.5769	.4879	.4081	.3378	.2770	.2252	.1816	.1453	.1155	.0913	.0718	.0563	.0439
67	.6722	.5731	.4822	.4007	.3291	.2674	.2150	.1713	.1353	.1061	.0827	.0640	.0493	.0379
68	.6703	.5696	.4768	.3936	.3206	.2578	.2050	.1612	.1256	.0970	.0743	.0566	.0428	.0323

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
69	.6687	.5662	.4717	.3866	.3121	.2484	.1950	.1513	.1160	.0881	.0663	.0495	.0368	.0272
70	.6672	.5632	.4668	.3799	.3039	.2391	.1852	.1415	.1067	.0796	.0587	.0430	.0312	.0225
71	.6659	.5604	.4620	.3732	.2955	.2296	.1753	.1317	.0974	.0711	.0513	.0366	.0259	.0182
72	.6649	.5580	.4578	.3670	.2876	.2206	.1658	.1224	.0887	.0633	.0446	.0310	.0213	.0145
73	.6641	.5560	.4539	.3612	.2801	.2120	.1568	.1135	.0805	.0561	.0384	.0259	.0172	.0113
74	.6637	.5548	.4515	.3575	.2753	.2064	.1508	.1077	.0753	.0515	.0346	.0229	.0149	.0096

Loss-Based Plan, with no Single Loss Limit

**Insurance Savings Table
Hazard Group 8
Effective November 19, 2010**

Minimum Loss Ratio										
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%	
1	.0000	.0425	.0872	.1340	.1822	.2809	.3814	.4831	.5857	
2	.0000	.0412	.0851	.1314	.1791	.2769	.3765	.4775	.5793	
3	.0000	.0399	.0831	.1288	.1760	.2728	.3716	.4718	.5729	
4	.0000	.0386	.0810	.1262	.1729	.2687	.3667	.4660	.5665	
5	.0000	.0373	.0791	.1237	.1698	.2646	.3617	.4603	.5600	
6	.0000	.0361	.0772	.1212	.1667	.2605	.3567	.4545	.5534	
7	.0000	.0349	.0753	.1187	.1636	.2564	.3517	.4486	.5469	
8	.0000	.0337	.0734	.1162	.1605	.2523	.3467	.4428	.5403	
9	.0000	.0325	.0716	.1137	.1575	.2482	.3416	.4369	.5336	
10	.0000	.0314	.0697	.1112	.1544	.2440	.3366	.4310	.5270	
11	.0000	.0303	.0679	.1087	.1513	.2399	.3315	.4251	.5203	
12	.0000	.0293	.0661	.1063	.1482	.2357	.3264	.4192	.5136	
13	.0000	.0282	.0644	.1038	.1452	.2316	.3213	.4132	.5068	
14	.0000	.0272	.0626	.1013	.1421	.2274	.3161	.4072	.5000	
15	.0000	.0262	.0608	.0989	.1390	.2232	.3109	.4011	.4931	
16	.0000	.0253	.0591	.0964	.1359	.2190	.3058	.3950	.4862	
17	.0000	.0243	.0573	.0940	.1328	.2148	.3005	.3889	.4792	
18	.0000	.0234	.0556	.0915	.1297	.2105	.2953	.3827	.4722	
19	.0000	.0224	.0539	.0891	.1266	.2063	.2900	.3765	.4652	
20	.0000	.0215	.0521	.0867	.1236	.2020	.2847	.3702	.4581	
21	.0000	.0206	.0504	.0842	.1204	.1977	.2793	.3639	.4509	
22	.0000	.0197	.0487	.0818	.1173	.1934	.2739	.3576	.4436	
23	.0000	.0189	.0470	.0793	.1142	.1890	.2684	.3511	.4363	
24	.0000	.0180	.0454	.0769	.1111	.1846	.2630	.3447	.4290	
25	.0000	.0172	.0437	.0745	.1079	.1802	.2574	.3381	.4215	
26	.0000	.0163	.0420	.0720	.1048	.1758	.2519	.3315	.4140	
27	.0000	.0155	.0404	.0696	.1017	.1713	.2462	.3249	.4064	
28	.0000	.0147	.0387	.0672	.0985	.1669	.2406	.3182	.3988	
29	.0000	.0139	.0371	.0648	.0953	.1624	.2349	.3114	.3911	
30	.0000	.0132	.0355	.0624	.0922	.1578	.2291	.3046	.3833	
31	.0000	.0124	.0339	.0600	.0890	.1533	.2234	.2977	.3754	
32	.0000	.0117	.0323	.0576	.0858	.1487	.2175	.2908	.3675	
33	.0000	.0110	.0308	.0552	.0827	.1441	.2116	.2838	.3595	
34	.0000	.0103	.0292	.0528	.0795	.1394	.2057	.2767	.3514	
35	.0000	.0096	.0277	.0504	.0763	.1348	.1997	.2695	.3432	
36	.0000	.0089	.0262	.0481	.0731	.1301	.1937	.2623	.3349	
37	.0000	.0083	.0247	.0457	.0700	.1254	.1876	.2550	.3266	
38	.0000	.0076	.0232	.0434	.0668	.1206	.1815	.2477	.3181	
39	.0000	.0070	.0218	.0411	.0636	.1159	.1753	.2403	.3096	
40	.0000	.0065	.0204	.0388	.0605	.1112	.1692	.2329	.3011	
41	.0000	.0059	.0190	.0366	.0575	.1065	.1631	.2254	.2925	
42	.0000	.0054	.0177	.0344	.0544	.1019	.1570	.2180	.2840	
43	.0000	.0049	.0164	.0323	.0515	.0973	.1509	.2106	.2754	
44	.0000	.0045	.0152	.0302	.0485	.0927	.1448	.2033	.2668	
45	.0000	.0040	.0140	.0282	.0457	.0882	.1388	.1959	.2583	
46	.0000	.0036	.0129	.0263	.0429	.0837	.1329	.1886	.2497	

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
47	.0000	.0032	.0118	.0243	.0401	.0793	.1269	.1812	.2411
48	.0000	.0029	.0108	.0225	.0374	.0750	.1210	.1739	.2325
49	.0000	.0025	.0098	.0207	.0348	.0707	.1151	.1666	.2239
50	.0000	.0022	.0088	.0190	.0322	.0664	.1093	.1592	.2152
51	.0000	.0020	.0079	.0173	.0298	.0623	.1035	.1519	.2065
52	.0000	.0017	.0071	.0157	.0273	.0582	.0977	.1446	.1979
53	.0000	.0015	.0063	.0142	.0250	.0541	.0920	.1373	.1892
54	.0000	.0012	.0055	.0128	.0227	.0502	.0863	.1301	.1806
55	.0000	.0011	.0048	.0114	.0206	.0463	.0807	.1228	.1720
56	.0000	.0009	.0042	.0101	.0185	.0425	.0751	.1157	.1634
57	.0000	.0007	.0036	.0088	.0165	.0388	.0697	.1086	.1549
58	.0000	.0006	.0030	.0077	.0146	.0352	.0643	.1015	.1464
59	.0000	.0005	.0026	.0066	.0128	.0317	.0590	.0946	.1380
60	.0000	.0004	.0021	.0056	.0111	.0283	.0539	.0877	.1297
61	.0000	.0003	.0017	.0047	.0096	.0251	.0488	.0810	.1215
62	.0000	.0002	.0014	.0039	.0081	.0220	.0440	.0744	.1134
63	.0000	.0002	.0011	.0032	.0068	.0191	.0393	.0680	.1054
64	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0618	.0976
65	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899
66	.0000	.0001	.0004	.0015	.0035	.0116	.0265	.0499	.0824
67	.0000	.0000	.0003	.0011	.0027	.0094	.0227	.0442	.0751
68	.0000	.0000	.0002	.0008	.0020	.0075	.0191	.0388	.0680
69	.0000	.0000	.0001	.0005	.0014	.0058	.0158	.0337	.0610
70	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0543
71	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0240	.0476
72	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0197	.0414
73	.0000	.0000	.0000	.0000	.0002	.0013	.0055	.0159	.0356
74	.0000	.0000	.0000	.0000	.0001	.0009	.0043	.0135	.0318

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 8
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7735	.7189	.6700	.6256	.5850	.5514	.5255	.5045	.4871	.4724	.4599	.4492	.4403	.4054
41	\$120	.7688	.7128	.6626	.6170	.5763	.5446	.5195	.4989	.4817	.4671	.4548	.4445	.4366	.4054
42	\$120	.7642	.7067	.6551	.6085	.5689	.5384	.5137	.4933	.4763	.4619	.4499	.4407	.4334	.4054
43	\$120	.7596	.7006	.6477	.6002	.5624	.5324	.5081	.4879	.4709	.4568	.4458	.4372	.4304	.4054
44	\$120	.7550	.6946	.6404	.5931	.5563	.5267	.5025	.4824	.4656	.4524	.4421	.4341	.4277	.4054
45	\$120	.7505	.6885	.6330	.5868	.5505	.5211	.4970	.4769	.4608	.4484	.4388	.4311	.4251	.4054
46	\$120	.7461	.6826	.6262	.5809	.5449	.5156	.4915	.4718	.4566	.4448	.4356	.4283	.4227	.4054
47	\$120	.7417	.6766	.6201	.5754	.5394	.5100	.4860	.4671	.4526	.4413	.4325	.4257	.4206	.4054
48	\$120	.7373	.6707	.6145	.5699	.5339	.5045	.4809	.4628	.4489	.4380	.4297	.4234	.4187	.4054
49	\$120	.7330	.6651	.6093	.5646	.5284	.4990	.4763	.4587	.4452	.4349	.4271	.4213	.4170	.4054
50	\$120	.7288	.6600	.6042	.5593	.5229	.4940	.4718	.4548	.4418	.4320	.4248	.4194	.4154	.4054
	\$250	.7291	.6594	.5969	.5404	.4891	.4436	.4054	.3733	.3461	.3230	.3033	.2864	.2720	.2601
51	\$120	.7246	.6553	.5993	.5541	.5176	.4893	.4676	.4510	.4386	.4294	.4226	.4176	.4141	.4054
	\$250	.7249	.6536	.5896	.5317	.4795	.4347	.3971	.3654	.3385	.3157	.2962	.2797	.2661	.2549
52	\$120	.7205	.6508	.5945	.5488	.5125	.4847	.4635	.4474	.4356	.4269	.4206	.4161	.4128	.4054
	\$250	.7208	.6479	.5823	.5231	.4706	.4264	.3891	.3576	.3310	.3083	.2892	.2735	.2606	.2500
53	\$120	.7167	.6466	.5896	.5436	.5077	.4803	.4595	.4441	.4328	.4246	.4188	.4146	.4117	.4054
	\$250	.7168	.6422	.5750	.5145	.4624	.4184	.3813	.3500	.3235	.3012	.2828	.2677	.2555	.2455
54	\$120	.7131	.6424	.5848	.5386	.5031	.4759	.4557	.4409	.4302	.4225	.4171	.4134	.4108	.4054
	\$250	.7128	.6365	.5677	.5066	.4545	.4106	.3736	.3423	.3161	.2944	.2767	.2623	.2507	.2412
55	\$120	.7098	.6383	.5800	.5339	.4985	.4718	.4521	.4379	.4277	.4206	.4156	.4122	.4099	.4054
	\$250	.7089	.6309	.5606	.4991	.4470	.4030	.3659	.3348	.3090	.2880	.2710	.2572	.2461	.2373
56	\$120	.7067	.6343	.5754	.5293	.4940	.4678	.4487	.4351	.4255	.4188	.4143	.4112	.4092	.4054
	\$250	.7051	.6253	.5537	.4920	.4396	.3954	.3583	.3275	.3023	.2819	.2655	.2523	.2418	.2336
57	\$120	.7037	.6303	.5709	.5247	.4897	.4640	.4455	.4324	.4234	.4172	.4131	.4103	.4085	.4054
	\$250	.7014	.6199	.5473	.4851	.4324	.3879	.3509	.3205	.2959	.2761	.2602	.2477	.2379	.2302
58	\$120	.7009	.6264	.5666	.5202	.4856	.4603	.4424	.4299	.4214	.4157	.4120	.4096	.4080	.4054

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
	\$250	.6978	.6146	.5412	.4784	.4252	.3805	.3437	.3138	.2897	.2705	.2553	.2434	.2342	.2271
	\$500	.6979	.6146	.5394	.4718	.4115	.3579	.3113	.2710	.2364	.2068	.1817	.1604	.1424	.1273
59	\$120	.6981	.6227	.5623	.5159	.4815	.4568	.4394	.4276	.4196	.4144	.4110	.4089	.4075	.4054
	\$250	.6944	.6096	.5354	.4718	.4180	.3733	.3367	.3072	.2837	.2651	.2506	.2394	.2308	.2243
	\$500	.6944	.6093	.5324	.4634	.4019	.3479	.3012	.2609	.2266	.1974	.1727	.1520	.1347	.1204
60	\$120	.6954	.6190	.5582	.5117	.4776	.4534	.4367	.4254	.4180	.4132	.4102	.4083	.4071	.4054
	\$250	.6910	.6049	.5297	.4653	.4110	.3663	.3300	.3009	.2779	.2600	.2462	.2357	.2277	.2218
	\$500	.6911	.6042	.5256	.4551	.3927	.3383	.2913	.2511	.2170	.1882	.1641	.1440	.1274	.1138
61	\$120	.6929	.6155	.5541	.5076	.4738	.4502	.4340	.4234	.4165	.4121	.4094	.4078	.4068	.4054
	\$250	.6878	.6005	.5242	.4589	.4042	.3594	.3234	.2948	.2724	.2552	.2421	.2322	.2249	.2195
	\$500	.6879	.5992	.5189	.4470	.3837	.3288	.2816	.2415	.2076	.1792	.1557	.1364	.1205	.1077
62	\$120	.6904	.6121	.5502	.5037	.4702	.4471	.4316	.4215	.4151	.4112	.4088	.4073	.4065	.4054
	\$250	.6849	.5963	.5188	.4526	.3976	.3528	.3169	.2889	.2672	.2507	.2383	.2291	.2223	.2174
	\$500	.6848	.5943	.5123	.4392	.3750	.3195	.2721	.2320	.1984	.1706	.1477	.1291	.1140	.1019
63	\$120	.6881	.6088	.5463	.4998	.4667	.4441	.4293	.4198	.4139	.4103	.4082	.4070	.4063	.4054
	\$250	.6822	.5923	.5135	.4465	.3911	.3462	.3107	.2832	.2622	.2464	.2347	.2261	.2200	.2155
	\$500	.6819	.5897	.5060	.4316	.3665	.3104	.2628	.2227	.1895	.1622	.1401	.1222	.1079	.0966
64	\$120	.6859	.6056	.5426	.4960	.4633	.4414	.4271	.4182	.4128	.4096	.4077	.4067	.4061	.4054
	\$250	.6798	.5884	.5084	.4406	.3847	.3399	.3047	.2777	.2574	.2423	.2314	.2235	.2179	.2139
	\$500	.6792	.5852	.4999	.4242	.3581	.3015	.2536	.2137	.1809	.1542	.1327	.1157	.1022	.0916
	\$1,000	.6792	.5853	.4998	.4232	.3556	.2966	.2458	.2026	.1661	.1356	.1103	.0896	.0726	.0589
65	\$120	.6839	.6025	.5390	.4924	.4601	.4387	.4251	.4168	.4118	.4089	.4073	.4064	.4059	.4054
	\$250	.6775	.5847	.5035	.4348	.3785	.3337	.2989	.2725	.2529	.2386	.2283	.2210	.2160	.2125
	\$500	.6767	.5810	.4941	.4170	.3500	.2927	.2446	.2048	.1725	.1464	.1257	.1095	.0968	.0871
	\$1,000	.6767	.5810	.4937	.4155	.3466	.2868	.2355	.1921	.1558	.1258	.1012	.0812	.0651	.0523
66	\$120	.6819	.5996	.5355	.4889	.4570	.4362	.4233	.4155	.4109	.4084	.4070	.4062	.4058	.4054
	\$250	.6754	.5812	.4988	.4292	.3725	.3277	.2933	.2675	.2486	.2351	.2255	.2189	.2143	.2113
	\$500	.6743	.5770	.4886	.4101	.3419	.2841	.2358	.1962	.1644	.1390	.1191	.1037	.0919	.0830
	\$1,000	.6744	.5769	.4879	.4080	.3378	.2770	.2253	.1819	.1459	.1164	.0925	.0733	.0581	.0461
67	\$120	.6801	.5967	.5321	.4855	.4541	.4339	.4215	.4143	.4102	.4079	.4067	.4060	.4057	.4054
	\$250	.6735	.5780	.4942	.4237	.3666	.3219	.2879	.2627	.2446	.2318	.2230	.2169	.2129	.2102
	\$500	.6722	.5733	.4832	.4033	.3341	.2756	.2272	.1879	.1565	.1319	.1129	.0983	.0874	.0792
	\$1,000	.6722	.5731	.4822	.4007	.3291	.2675	.2153	.1718	.1361	.1072	.0841	.0659	.0516	.0405
68	\$120	.6783	.5940	.5288	.4823	.4512	.4317	.4200	.4132	.4095	.4075	.4064	.4059	.4056	.4054
	\$250	.6718	.5749	.4898	.4184	.3609	.3162	.2827	.2582	.2409	.2288	.2206	.2152	.2116	.2093
	\$500	.6704	.5699	.4782	.3968	.3265	.2674	.2188	.1797	.1490	.1251	.1070	.0933	.0832	.0759
	\$1,000	.6703	.5696	.4768	.3936	.3206	.2581	.2054	.1619	.1267	.0984	.0762	.0588	.0455	.0354
69	\$120	.6767	.5914	.5257	.4792	.4486	.4296	.4185	.4123	.4089	.4071	.4062	.4058	.4056	.4054
	\$250	.6702	.5719	.4856	.4132	.3553	.3107	.2777	.2539	.2373	.2261	.2186	.2137	.2105	.2086
	\$500	.6687	.5668	.4734	.3904	.3190	.2592	.2105	.1718	.1417	.1187	.1014	.0887	.0795	.0729
	\$1,000	.6686	.5662	.4717	.3867	.3123	.2487	.1957	.1522	.1174	.0899	.0686	.0523	.0399	.0307
70	\$120	.6752	.5889	.5226	.4762	.4460	.4277	.4172	.4114	.4084	.4068	.4061	.4057	.4055	.4054
	\$250	.6688	.5692	.4816	.4083	.3499	.3054	.2729	.2499	.2341	.2236	.2167	.2123	.2096	.2079
	\$500	.6673	.5639	.4688	.3843	.3117	.2513	.2025	.1641	.1347	.1126	.0963	.0845	.0761	.0702
	\$1,000	.6672	.5632	.4668	.3800	.3041	.2396	.1861	.1428	.1085	.0818	.0614	.0462	.0348	.0266
71	\$120	.6738	.5864	.5196	.4732	.4436	.4259	.4160	.4106	.4079	.4066	.4059	.4056	.4055	.4054
	\$250	.6676	.5667	.4776	.4033	.3445	.3002	.2682	.2460	.2310	.2212	.2150	.2112	.2088	.2074
	\$500	.6661	.5612	.4644	.3782	.3044	.2434	.1945	.1565	.1279	.1067	.0914	.0806	.0731	.0679
	\$1,000	.6659	.5604	.4621	.3734	.2959	.2304	.1765	.1333	.0996	.0739	.0546	.0404	.0301	.0228
72	\$120	.6726	.5842	.5168	.4705	.4413	.4243	.4149	.4100	.4075	.4064	.4058	.4056	.4054	.4054
	\$250	.6665	.5644	.4740	.3987	.3395	.2954	.2639	.2425	.2283	.2192	.2136	.2102	.2082	.2070
	\$500	.6651	.5590	.4605	.3727	.2976	.2359	.1870	.1495	.1216	.1014	.0871	.0772	.0705	.0660
	\$1,000	.6649	.5580	.4579	.3673	.2882	.2217	.1674	.1245	.0915	.0667	.0485	.0354	.0261	.0197
73	\$120	.6715	.5821	.5143	.4680	.4393	.4228	.4140	.4094	.4072	.4062	.4057	.4055	.4054	.4054
	\$250	.6657	.5624	.4707	.3945	.3349	.2909	.2601	.2393	.2259	.2175	.2124	.2094	.2077	.2067
	\$500	.6644	.5570	.4569	.3675	.2913	.2289	.1800	.1430	.1159	.0967	.0833	.0743	.0683	.0644
	\$1,000	.6641	.5560	.4541	.3616	.2810	.2134	.1588	.1162	.0839	.0601	.0430	.0310	.0227	.0171
74	\$120	.6708	.5809	.5127	.4665	.4381	.4220	.4134	.4091	.4070	.4061	.4057	.4055	.4054	.4054
	\$250	.6652	.5612	.4687	.3918	.3320	.2881	.2576	.2374	.2245	.2165	.2117	.2089	.2074	.2065
	\$500	.6640	.5559	.4547	.3643	.2872	.2245	.1756	.1390	.1124	.0938	.0811	.0726	.0671	.0635
	\$1,000	.6637	.5549	.4518	.3581	.2764	.2081	.1534	.1109	.0792	.0561	.0397	.0284	.0208	.0157

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 8
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0064	.0203	.0386	.0602	.1107	.1685	.2320	.3000
41	\$120	.0000	.0059	.0189	.0364	.0572	.1060	.1624	.2245	.2914
42	\$120	.0000	.0054	.0176	.0342	.0541	.1014	.1563	.2171	.2828
43	\$120	.0000	.0049	.0163	.0321	.0512	.0968	.1502	.2097	.2746
44	\$120	.0000	.0044	.0151	.0300	.0482	.0922	.1441	.2023	.2675
45	\$120	.0000	.0040	.0139	.0280	.0454	.0877	.1381	.1950	.2612
46	\$120	.0000	.0036	.0128	.0261	.0426	.0833	.1322	.1882	.2553
47	\$120	.0000	.0032	.0117	.0242	.0398	.0789	.1262	.1821	.2497
48	\$120	.0000	.0028	.0107	.0223	.0372	.0745	.1203	.1765	.2443
49	\$120	.0000	.0025	.0097	.0206	.0345	.0702	.1147	.1713	.2390
50	\$120	.0000	.0022	.0087	.0188	.0320	.0660	.1096	.1662	.2337
	\$250	.0000	.0022	.0088	.0189	.0321	.0663	.1090	.1589	.2147
51	\$120	.0000	.0019	.0078	.0172	.0295	.0618	.1049	.1613	.2284
	\$250	.0000	.0019	.0079	.0173	.0297	.0621	.1032	.1516	.2061
52	\$120	.0000	.0017	.0070	.0156	.0271	.0577	.1004	.1564	.2231
	\$250	.0000	.0017	.0070	.0157	.0273	.0580	.0975	.1443	.1974
53	\$120	.0000	.0014	.0062	.0141	.0248	.0539	.0961	.1516	.2179
	\$250	.0000	.0014	.0062	.0142	.0249	.0540	.0917	.1370	.1889
54	\$120	.0000	.0012	.0055	.0126	.0225	.0503	.0920	.1467	.2130
	\$250	.0000	.0012	.0055	.0127	.0227	.0500	.0861	.1297	.1810
55	\$120	.0000	.0010	.0048	.0113	.0204	.0470	.0879	.1419	.2083
	\$250	.0000	.0010	.0048	.0113	.0205	.0461	.0804	.1225	.1735
56	\$120	.0000	.0009	.0041	.0100	.0183	.0439	.0839	.1373	.2036
	\$250	.0000	.0009	.0042	.0100	.0184	.0423	.0749	.1157	.1664
57	\$120	.0000	.0007	.0035	.0087	.0163	.0409	.0799	.1329	.1991
	\$250	.0000	.0007	.0036	.0088	.0164	.0386	.0694	.1093	.1595
58	\$120	.0000	.0006	.0030	.0076	.0145	.0381	.0760	.1285	.1946
	\$250	.0000	.0006	.0030	.0077	.0145	.0350	.0641	.1032	.1528
	\$500	.0000	.0006	.0030	.0077	.0146	.0351	.0642	.1014	.1462
59	\$120	.0000	.0005	.0025	.0065	.0129	.0353	.0722	.1243	.1903
	\$250	.0000	.0005	.0025	.0066	.0128	.0315	.0592	.0974	.1462
	\$500	.0000	.0005	.0025	.0066	.0128	.0316	.0589	.0944	.1378
60	\$120	.0000	.0004	.0021	.0056	.0114	.0326	.0686	.1201	.1861
	\$250	.0000	.0004	.0021	.0056	.0111	.0282	.0545	.0917	.1397
	\$500	.0000	.0004	.0021	.0056	.0111	.0283	.0538	.0876	.1295
61	\$120	.0000	.0003	.0017	.0047	.0100	.0300	.0651	.1161	.1820
	\$250	.0000	.0003	.0017	.0047	.0095	.0250	.0501	.0862	.1332
	\$500	.0000	.0003	.0017	.0047	.0095	.0250	.0488	.0809	.1214
62	\$120	.0000	.0002	.0014	.0039	.0088	.0276	.0617	.1122	.1780
	\$250	.0000	.0002	.0014	.0039	.0081	.0221	.0459	.0808	.1270
	\$500	.0000	.0002	.0014	.0039	.0081	.0220	.0439	.0743	.1135
63	\$120	.0000	.0002	.0011	.0033	.0076	.0253	.0584	.1083	.1742
	\$250	.0000	.0002	.0011	.0032	.0067	.0194	.0419	.0755	.1209
	\$500	.0000	.0002	.0011	.0032	.0068	.0191	.0392	.0680	.1059
64	\$120	.0000	.0001	.0008	.0027	.0065	.0231	.0552	.1046	.1704
	\$250	.0000	.0001	.0008	.0025	.0055	.0169	.0380	.0704	.1150
	\$500	.0000	.0001	.0008	.0025	.0055	.0164	.0348	.0619	.0986
	\$1,000	.0000	.0001	.0008	.0025	.0056	.0164	.0348	.0617	.0976
65	\$120	.0000	.0001	.0006	.0022	.0056	.0210	.0521	.1010	.1668
	\$250	.0000	.0001	.0006	.0020	.0045	.0147	.0343	.0655	.1092
	\$500	.0000	.0001	.0006	.0020	.0045	.0138	.0305	.0561	.0914
	\$1,000	.0000	.0001	.0006	.0020	.0045	.0139	.0306	.0557	.0899

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
66	\$120	.0000	.0001	.0005	.0018	.0047	.0191	.0492	.0975	.1633
	\$250	.0000	.0001	.0004	.0015	.0036	.0126	.0308	.0607	.1036
	\$500	.0000	.0001	.0004	.0015	.0035	.0115	.0266	.0505	.0844
	\$1,000	.0000	.0001	.0004	.0015	.0035	.0115	.0265	.0498	.0824
67	\$120	.0000	.0000	.0003	.0014	.0040	.0172	.0463	.0941	.1599
	\$250	.0000	.0000	.0003	.0011	.0028	.0107	.0275	.0562	.0981
	\$500	.0000	.0000	.0003	.0011	.0027	.0094	.0229	.0452	.0777
	\$1,000	.0000	.0000	.0003	.0011	.0027	.0094	.0227	.0442	.0751
68	\$120	.0000	.0000	.0002	.0011	.0033	.0155	.0436	.0908	.1567
	\$250	.0000	.0000	.0002	.0008	.0021	.0089	.0244	.0518	.0928
	\$500	.0000	.0000	.0002	.0008	.0020	.0076	.0195	.0402	.0711
	\$1,000	.0000	.0000	.0002	.0008	.0020	.0075	.0191	.0388	.0680
69	\$120	.0000	.0000	.0002	.0008	.0027	.0139	.0409	.0876	.1535
	\$250	.0000	.0000	.0001	.0005	.0016	.0074	.0215	.0476	.0876
	\$500	.0000	.0000	.0001	.0005	.0014	.0059	.0164	.0353	.0648
	\$1,000	.0000	.0000	.0001	.0005	.0014	.0058	.0158	.0337	.0611
70	\$120	.0000	.0000	.0001	.0006	.0022	.0124	.0384	.0846	.1505
	\$250	.0000	.0000	.0001	.0004	.0011	.0060	.0188	.0435	.0826
	\$500	.0000	.0000	.0001	.0003	.0009	.0045	.0135	.0308	.0587
	\$1,000	.0000	.0000	.0001	.0003	.0009	.0044	.0128	.0288	.0544
71	\$120	.0000	.0000	.0001	.0004	.0017	.0110	.0360	.0816	.1476
	\$250	.0000	.0000	.0000	.0002	.0008	.0048	.0162	.0396	.0777
	\$500	.0000	.0000	.0000	.0002	.0006	.0033	.0108	.0264	.0526
	\$1,000	.0000	.0000	.0000	.0002	.0006	.0031	.0100	.0241	.0478
72	\$120	.0000	.0000	.0000	.0003	.0014	.0098	.0338	.0788	.1449
	\$250	.0000	.0000	.0000	.0001	.0005	.0037	.0140	.0360	.0731
	\$500	.0000	.0000	.0000	.0001	.0003	.0023	.0085	.0224	.0471
	\$1,000	.0000	.0000	.0000	.0001	.0003	.0021	.0076	.0199	.0417
73	\$120	.0000	.0000	.0000	.0002	.0011	.0087	.0317	.0763	.1424
	\$250	.0000	.0000	.0000	.0001	.0003	.0029	.0120	.0327	.0688
	\$500	.0000	.0000	.0000	.0000	.0002	.0015	.0066	.0189	.0419
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0013	.0056	.0161	.0360
74	\$120	.0000	.0000	.0000	.0002	.0009	.0080	.0305	.0747	.1409
	\$250	.0000	.0000	.0000	.0000	.0002	.0024	.0107	.0306	.0662
	\$500	.0000	.0000	.0000	.0000	.0001	.0011	.0055	.0167	.0387
	\$1,000	.0000	.0000	.0000	.0000	.0001	.0009	.0044	.0138	.0324

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-980, filed 10/19/10, effective 11/19/10.]

WAC 296-17B-990 Hazard Group 9 tables.

Premium-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 9
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9093	.9002	.8920	.8843	.8771	.8703	.8638	.8575	.8515	.8457	.8402	.8347	.8295	.8244
2	.9061	.8963	.8874	.8792	.8714	.8640	.8570	.8503	.8439	.8377	.8317	.8259	.8202	.8147
3	.9029	.8924	.8828	.8740	.8656	.8577	.8502	.8430	.8362	.8295	.8231	.8169	.8108	.8050
4	.8996	.8884	.8781	.8686	.8597	.8513	.8433	.8356	.8283	.8212	.8143	.8077	.8013	.7950
5	.8963	.8843	.8734	.8633	.8538	.8448	.8363	.8281	.8203	.8128	.8055	.7984	.7916	.7849
6	.8929	.8802	.8686	.8578	.8478	.8382	.8292	.8205	.8122	.8042	.7965	.7890	.7818	.7747
7	.8896	.8761	.8637	.8524	.8417	.8316	.8220	.8129	.8041	.7956	.7874	.7795	.7719	.7644
8	.8862	.8719	.8589	.8468	.8356	.8249	.8148	.8051	.7959	.7869	.7783	.7700	.7619	.7540
9	.8827	.8676	.8539	.8412	.8294	.8181	.8075	.7973	.7875	.7781	.7691	.7603	.7518	.7435
10	.8792	.8634	.8489	.8356	.8231	.8113	.8001	.7894	.7791	.7693	.7597	.7505	.7416	.7329
11	.8757	.8591	.8439	.8299	.8168	.8044	.7927	.7814	.7707	.7603	.7503	.7407	.7313	.7222

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
12	.8722	.8547	.8389	.8242	.8104	.7974	.7851	.7734	.7621	.7512	.7408	.7307	.7209	.7114
13	.8687	.8504	.8337	.8184	.8040	.7904	.7775	.7652	.7534	.7421	.7312	.7206	.7104	.7005
14	.8651	.8459	.8285	.8125	.7974	.7833	.7698	.7569	.7446	.7328	.7214	.7105	.6998	.6895
15	.8614	.8415	.8233	.8065	.7908	.7760	.7620	.7486	.7358	.7234	.7116	.7002	.6891	.6784
16	.8578	.8370	.8180	.8005	.7842	.7687	.7541	.7401	.7268	.7140	.7017	.6898	.6783	.6672
17	.8541	.8324	.8127	.7945	.7774	.7614	.7461	.7316	.7177	.7044	.6916	.6793	.6674	.6559
18	.8504	.8278	.8073	.7883	.7706	.7539	.7380	.7230	.7086	.6948	.6815	.6687	.6564	.6444
19	.8466	.8232	.8018	.7821	.7637	.7463	.7299	.7142	.6993	.6850	.6712	.6580	.6452	.6329
20	.8429	.8185	.7963	.7758	.7567	.7387	.7216	.7054	.6899	.6751	.6609	.6472	.6340	.6212
21	.8390	.8137	.7907	.7694	.7496	.7309	.7132	.6964	.6804	.6651	.6504	.6362	.6226	.6094
22	.8351	.8089	.7850	.7630	.7424	.7231	.7048	.6874	.6708	.6550	.6398	.6251	.6111	.5975
23	.8312	.8040	.7793	.7564	.7351	.7151	.6962	.6782	.6611	.6447	.6290	.6139	.5994	.5855
24	.8273	.7991	.7734	.7498	.7277	.7070	.6875	.6689	.6512	.6343	.6181	.6026	.5877	.5733
25	.8233	.7941	.7675	.7431	.7203	.6988	.6786	.6595	.6412	.6238	.6071	.5911	.5758	.5610
26	.8192	.7890	.7615	.7362	.7127	.6906	.6697	.6499	.6311	.6131	.5960	.5795	.5637	.5485
27	.8152	.7839	.7555	.7293	.7050	.6821	.6606	.6402	.6208	.6024	.5847	.5678	.5515	.5359
28	.8110	.7787	.7493	.7223	.6972	.6736	.6514	.6304	.6104	.5914	.5732	.5558	.5391	.5231
29	.8068	.7734	.7431	.7152	.6893	.6650	.6421	.6204	.5999	.5803	.5617	.5438	.5267	.5102
30	.8026	.7681	.7368	.7080	.6812	.6562	.6326	.6103	.5892	.5691	.5499	.5316	.5140	.4971
31	.7983	.7627	.7304	.7007	.6731	.6473	.6230	.6001	.5784	.5577	.5380	.5192	.5012	.4838
32	.7940	.7572	.7239	.6933	.6648	.6382	.6133	.5897	.5674	.5461	.5259	.5066	.4881	.4704
33	.7896	.7517	.7173	.6857	.6564	.6291	.6034	.5792	.5562	.5344	.5137	.4939	.4749	.4568
34	.7852	.7461	.7106	.6781	.6479	.6197	.5933	.5684	.5449	.5225	.5012	.4809	.4615	.4429
35	.7807	.7404	.7038	.6703	.6392	.6103	.5831	.5575	.5333	.5104	.4886	.4678	.4479	.4288
36	.7762	.7346	.6969	.6624	.6304	.6006	.5727	.5464	.5216	.4980	.4757	.4543	.4340	.4146
37	.7716	.7287	.6899	.6544	.6215	.5908	.5621	.5351	.5096	.4855	.4626	.4407	.4200	.4003
38	.7670	.7228	.6828	.6462	.6124	.5808	.5514	.5236	.4975	.4727	.4492	.4269	.4059	.3859
39	.7623	.7168	.6757	.6380	.6031	.5708	.5405	.5120	.4852	.4598	.4358	.4132	.3918	.3715
40	.7576	.7108	.6684	.6296	.5938	.5606	.5294	.5003	.4727	.4467	.4223	.3993	.3776	.3571
41	.7529	.7047	.6611	.6212	.5844	.5502	.5183	.4883	.4601	.4337	.4089	.3855	.3635	.3428
42	.7483	.6987	.6538	.6128	.5750	.5399	.5071	.4764	.4476	.4206	.3954	.3717	.3494	.3285
43	.7436	.6926	.6465	.6043	.5655	.5294	.4958	.4643	.4350	.4076	.3819	.3579	.3354	.3143
44	.7389	.6865	.6391	.5958	.5559	.5188	.4843	.4523	.4224	.3945	.3685	.3442	.3215	.3003
45	.7343	.6804	.6317	.5872	.5462	.5082	.4729	.4402	.4098	.3815	.3552	.3306	.3078	.2865
46	.7296	.6743	.6243	.5786	.5365	.4975	.4615	.4282	.3972	.3685	.3419	.3171	.2941	.2728
47	.7250	.6682	.6168	.5699	.5266	.4868	.4500	.4160	.3846	.3555	.3286	.3037	.2806	.2593
48	.7204	.6621	.6093	.5611	.5168	.4760	.4385	.4039	.3720	.3426	.3154	.2904	.2673	.2460
49	.7158	.6559	.6017	.5523	.5069	.4652	.4270	.3918	.3595	.3297	.3024	.2772	.2541	.2329
50	.7113	.6498	.5942	.5434	.4969	.4544	.4154	.3797	.3469	.3169	.2894	.2642	.2411	.2201
51	.7067	.6437	.5865	.5345	.4869	.4435	.4038	.3676	.3344	.3041	.2765	.2513	.2284	.2075
52	.7022	.6375	.5789	.5255	.4769	.4326	.3922	.3554	.3219	.2915	.2638	.2386	.2158	.1951
53	.6977	.6314	.5712	.5166	.4669	.4217	.3806	.3434	.3095	.2789	.2512	.2261	.2034	.1830
54	.6933	.6252	.5636	.5076	.4568	.4108	.3691	.3313	.2972	.2665	.2387	.2138	.1913	.1712
55	.6889	.6191	.5559	.4986	.4468	.3999	.3575	.3193	.2850	.2541	.2264	.2017	.1795	.1597
56	.6846	.6130	.5483	.4897	.4367	.3890	.3460	.3074	.2728	.2419	.2143	.1897	.1679	.1484
57	.6803	.6070	.5407	.4807	.4267	.3781	.3345	.2956	.2608	.2299	.2024	.1781	.1565	.1375
58	.6761	.6011	.5331	.4718	.4167	.3672	.3231	.2838	.2489	.2180	.1907	.1666	.1455	.1269
59	.6720	.5952	.5256	.4629	.4067	.3564	.3117	.2721	.2371	.2062	.1791	.1554	.1347	.1167
60	.6680	.5894	.5182	.4541	.3968	.3457	.3004	.2605	.2254	.1947	.1679	.1445	.1243	.1069
61	.6642	.5837	.5109	.4454	.3869	.3350	.2892	.2490	.2139	.1833	.1568	.1339	.1142	.0974
62	.6604	.5782	.5037	.4368	.3772	.3245	.2781	.2377	.2025	.1721	.1460	.1236	.1045	.0883
63	.6569	.5728	.4967	.4283	.3675	.3140	.2671	.2264	.1913	.1612	.1355	.1136	.0952	.0796
64	.6535	.5677	.4898	.4199	.3580	.3036	.2562	.2153	.1803	.1504	.1252	.1040	.0862	.0713
65	.6503	.5627	.4830	.4117	.3485	.2933	.2454	.2044	.1694	.1400	.1152	.0946	.0776	.0635
66	.6473	.5579	.4765	.4036	.3392	.2831	.2348	.1936	.1588	.1297	.1056	.0857	.0694	.0561
67	.6445	.5534	.4702	.3957	.3300	.2730	.2242	.1829	.1484	.1197	.0962	.0771	.0616	.0491
68	.6420	.5491	.4641	.3880	.3210	.2631	.2138	.1725	.1381	.1100	.0872	.0688	.0542	.0425
69	.6397	.5451	.4582	.3804	.3120	.2532	.2035	.1621	.1281	.1005	.0784	.0609	.0471	.0364
70	.6377	.5413	.4526	.3730	.3032	.2435	.1933	.1518	.1182	.0913	.0700	.0534	.0405	.0307
71	.6359	.5378	.4471	.3656	.2943	.2335	.1828	.1414	.1082	.0820	.0616	.0460	.0341	.0252
72	.6344	.5347	.4421	.3587	.2859	.2240	.1729	.1315	.0988	.0733	.0539	.0392	.0283	.0203
73	.6332	.5320	.4375	.3522	.2777	.2148	.1632	.1219	.0897	.0651	.0466	.0330	.0231	.0160
74	.6326	.5304	.4346	.3479	.2723	.2086	.1567	.1156	.0838	.0598	.0421	.0293	.0201	.0136

Premium-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0430	.0878	.1342	.1817	.2783	.3762	.4750	.5743

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
2	.0000	.0420	.0862	.1321	.1792	.2751	.3723	.4704	.5692
3	.0000	.0409	.0845	.1301	.1768	.2719	.3684	.4658	.5640
4	.0000	.0399	.0829	.1281	.1743	.2686	.3644	.4611	.5586
5	.0000	.0389	.0813	.1260	.1718	.2653	.3603	.4564	.5533
6	.0000	.0379	.0798	.1240	.1693	.2619	.3562	.4516	.5478
7	.0000	.0369	.0782	.1219	.1668	.2586	.3521	.4467	.5424
8	.0000	.0359	.0767	.1199	.1643	.2552	.3479	.4419	.5368
9	.0000	.0349	.0752	.1178	.1617	.2517	.3436	.4369	.5312
10	.0000	.0340	.0737	.1158	.1592	.2482	.3394	.4319	.5256
11	.0000	.0330	.0721	.1137	.1566	.2447	.3351	.4269	.5199
12	.0000	.0321	.0706	.1116	.1540	.2412	.3307	.4219	.5142
13	.0000	.0312	.0691	.1095	.1514	.2377	.3264	.4167	.5084
14	.0000	.0303	.0676	.1074	.1487	.2341	.3219	.4115	.5025
15	.0000	.0295	.0660	.1053	.1460	.2304	.3175	.4063	.4965
16	.0000	.0286	.0645	.1032	.1434	.2268	.3130	.4010	.4905
17	.0000	.0277	.0630	.1010	.1407	.2231	.3084	.3957	.4845
18	.0000	.0269	.0614	.0989	.1379	.2194	.3038	.3903	.4783
19	.0000	.0260	.0599	.0967	.1352	.2156	.2992	.3848	.4721
20	.0000	.0252	.0584	.0945	.1324	.2119	.2945	.3793	.4658
21	.0000	.0243	.0568	.0923	.1297	.2080	.2897	.3737	.4594
22	.0000	.0235	.0552	.0901	.1268	.2041	.2849	.3680	.4530
23	.0000	.0227	.0537	.0879	.1240	.2002	.2800	.3623	.4464
24	.0000	.0218	.0521	.0856	.1212	.1963	.2751	.3564	.4398
25	.0000	.0210	.0505	.0834	.1183	.1923	.2701	.3505	.4331
26	.0000	.0202	.0490	.0811	.1154	.1882	.2650	.3445	.4262
27	.0000	.0194	.0474	.0788	.1125	.1842	.2599	.3385	.4193
28	.0000	.0186	.0458	.0765	.1095	.1800	.2547	.3323	.4123
29	.0000	.0178	.0442	.0742	.1066	.1758	.2494	.3261	.4052
30	.0000	.0170	.0426	.0719	.1036	.1716	.2441	.3198	.3980
31	.0000	.0162	.0410	.0696	.1005	.1673	.2387	.3134	.3907
32	.0000	.0154	.0394	.0672	.0975	.1630	.2332	.3069	.3833
33	.0000	.0147	.0379	.0649	.0944	.1586	.2277	.3003	.3757
34	.0000	.0139	.0363	.0625	.0913	.1542	.2221	.2936	.3681
35	.0000	.0131	.0347	.0602	.0882	.1497	.2164	.2868	.3603
36	.0000	.0124	.0331	.0578	.0851	.1452	.2106	.2799	.3524
37	.0000	.0117	.0315	.0554	.0819	.1406	.2047	.2729	.3444
38	.0000	.0109	.0300	.0530	.0787	.1360	.1988	.2658	.3362
39	.0000	.0102	.0284	.0506	.0756	.1313	.1928	.2587	.3280
40	.0000	.0096	.0269	.0482	.0724	.1266	.1868	.2514	.3196
41	.0000	.0089	.0254	.0459	.0692	.1219	.1807	.2441	.3112
42	.0000	.0083	.0239	.0436	.0661	.1173	.1747	.2368	.3028
43	.0000	.0076	.0224	.0413	.0629	.1126	.1686	.2295	.2943
44	.0000	.0070	.0210	.0390	.0598	.1079	.1625	.2221	.2858
45	.0000	.0065	.0196	.0368	.0568	.1033	.1564	.2147	.2772
46	.0000	.0059	.0183	.0346	.0537	.0986	.1503	.2073	.2686
47	.0000	.0054	.0170	.0324	.0507	.0940	.1442	.1998	.2599
48	.0000	.0049	.0157	.0303	.0478	.0894	.1381	.1923	.2511
49	.0000	.0044	.0145	.0282	.0448	.0848	.1319	.1847	.2423
50	.0000	.0040	.0133	.0262	.0420	.0803	.1258	.1772	.2334
51	.0000	.0036	.0121	.0242	.0391	.0757	.1197	.1695	.2245
52	.0000	.0032	.0110	.0223	.0363	.0712	.1135	.1619	.2155
53	.0000	.0028	.0099	.0204	.0336	.0667	.1074	.1542	.2066
54	.0000	.0024	.0089	.0186	.0309	.0623	.1012	.1466	.1976
55	.0000	.0021	.0079	.0168	.0283	.0579	.0951	.1389	.1886
56	.0000	.0018	.0070	.0151	.0257	.0536	.0890	.1313	.1797
57	.0000	.0015	.0062	.0135	.0233	.0493	.0830	.1237	.1707
58	.0000	.0013	.0053	.0119	.0209	.0451	.0771	.1161	.1618
59	.0000	.0011	.0046	.0105	.0186	.0410	.0712	.1086	.1529
60	.0000	.0009	.0039	.0091	.0164	.0370	.0654	.1012	.1441

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
61	.0000	.0007	.0033	.0078	.0143	.0332	.0597	.0939	.1354
62	.0000	.0006	.0027	.0066	.0123	.0294	.0542	.0867	.1268
63	.0000	.0004	.0022	.0055	.0105	.0259	.0488	.0797	.1183
64	.0000	.0003	.0017	.0045	.0088	.0225	.0437	.0728	.1099
65	.0000	.0002	.0013	.0036	.0072	.0193	.0387	.0660	.1017
66	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0936
67	.0000	.0001	.0007	.0021	.0046	.0135	.0294	.0532	.0857
68	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780
69	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0704
70	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0356	.0630
71	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0301	.0556
72	.0000	.0000	.0000	.0002	.0007	.0034	.0107	.0251	.0487
73	.0000	.0000	.0000	.0001	.0003	.0022	.0080	.0205	.0422
74	.0000	.0000	.0000	.0000	.0002	.0016	.0064	.0176	.0379

Premium-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7572	.7101	.6676	.6286	.5926	.5642	.5431	.5260	.5117	.4996	.4891	.4800	.4727	.4671
41	\$120	.7525	.7041	.6603	.6202	.5845	.5584	.5380	.5211	.5070	.4949	.4845	.4760	.4696	.4646
42	\$120	.7478	.6980	.6530	.6117	.5781	.5531	.5330	.5163	.5022	.4902	.4802	.4728	.4670	.4623
43	\$120	.7431	.6919	.6456	.6039	.5725	.5480	.5281	.5115	.4974	.4856	.4768	.4699	.4645	.4601
44	\$120	.7384	.6858	.6382	.5975	.5672	.5431	.5232	.5066	.4926	.4819	.4737	.4673	.4622	.4580
45	\$120	.7338	.6797	.6308	.5919	.5622	.5382	.5183	.5016	.4885	.4786	.4709	.4648	.4599	.4562
46	\$120	.7291	.6736	.6243	.5868	.5573	.5332	.5132	.4971	.4849	.4756	.4682	.4624	.4579	.4546
47	\$120	.7245	.6675	.6188	.5818	.5523	.5282	.5083	.4932	.4816	.4727	.4656	.4602	.4562	.4532
48	\$120	.7199	.6614	.6137	.5770	.5474	.5231	.5039	.4895	.4785	.4698	.4632	.4584	.4547	.4519
49	\$120	.7153	.6558	.6090	.5722	.5424	.5182	.5000	.4861	.4754	.4672	.4611	.4566	.4533	.4508
50	\$120	.7108	.6509	.6043	.5673	.5372	.5138	.4962	.4828	.4724	.4648	.4592	.4551	.4520	.4498
	\$250	.7111	.6495	.5938	.5429	.4964	.4557	.4224	.3945	.3708	.3505	.3329	.3178	.3048	.2942
51	\$120	.7062	.6464	.5998	.5624	.5324	.5098	.4926	.4795	.4698	.4627	.4575	.4536	.4509	.4490
	\$250	.7065	.6434	.5862	.5340	.4868	.4475	.4148	.3872	.3637	.3435	.3261	.3114	.2993	.2894
52	\$120	.7018	.6422	.5952	.5574	.5280	.5059	.4890	.4765	.4674	.4607	.4558	.4524	.4499	.4482
	\$250	.7020	.6373	.5785	.5251	.4783	.4398	.4074	.3800	.3566	.3365	.3196	.3057	.2944	.2850
53	\$120	.6977	.6381	.5906	.5526	.5238	.5020	.4856	.4737	.4650	.4588	.4544	.4513	.4491	.4476
	\$250	.6976	.6311	.5708	.5164	.4706	.4324	.4002	.3728	.3495	.3297	.3136	.3005	.2897	.2808
54	\$120	.6940	.6340	.5859	.5482	.5197	.4982	.4825	.4711	.4629	.4571	.4531	.4502	.4483	.4470
	\$250	.6931	.6250	.5632	.5087	.4633	.4252	.3930	.3656	.3424	.3235	.3081	.2955	.2853	.2769
55	\$120	.6906	.6300	.5813	.5439	.5156	.4947	.4795	.4686	.4609	.4556	.4519	.4494	.4477	.4465
	\$250	.6887	.6189	.5557	.5015	.4562	.4180	.3857	.3584	.3359	.3177	.3029	.2908	.2810	.2732
56	\$120	.6874	.6259	.5770	.5397	.5117	.4913	.4766	.4663	.4591	.4542	.4508	.4486	.4471	.4461
	\$250	.6844	.6128	.5488	.4947	.4492	.4108	.3783	.3515	.3298	.3121	.2978	.2863	.2771	.2698
57	\$120	.6843	.6219	.5728	.5356	.5080	.4881	.4740	.4642	.4574	.4529	.4499	.4479	.4466	.4457
	\$250	.6802	.6068	.5424	.4881	.4422	.4035	.3713	.3451	.3239	.3067	.2930	.2821	.2735	.2668
58	\$120	.6812	.6179	.5687	.5315	.5044	.4850	.4714	.4622	.4559	.4518	.4491	.4473	.4462	.4455
	\$250	.6760	.6011	.5363	.4816	.4352	.3964	.3647	.3389	.3182	.3016	.2885	.2782	.2701	.2639
	\$500	.6760	.6009	.5329	.4715	.4163	.3672	.3245	.2876	.2557	.2283	.2047	.1845	.1673	.1527
59	\$120	.6782	.6142	.5647	.5277	.5009	.4820	.4690	.4603	.4545	.4507	.4483	.4468	.4458	.4452
	\$250	.6719	.5958	.5305	.4751	.4282	.3896	.3582	.3329	.3126	.2967	.2842	.2745	.2671	.2613
	\$500	.6719	.5950	.5254	.4627	.4065	.3573	.3146	.2778	.2461	.2190	.1958	.1761	.1596	.1458
60	\$120	.6752	.6106	.5607	.5239	.4975	.4792	.4668	.4586	.4532	.4498	.4477	.4463	.4455	.4450
	\$250	.6679	.5909	.5248	.4685	.4215	.3830	.3519	.3270	.3074	.2921	.2802	.2711	.2642	.2590
	\$500	.6679	.5893	.5180	.4539	.3971	.3477	.3049	.2682	.2367	.2099	.1872	.1682	.1524	.1392
61	\$120	.6723	.6070	.5569	.5202	.4943	.4765	.4647	.4570	.4521	.4490	.4471	.4460	.4453	.4449
	\$250	.6642	.5862	.5191	.4621	.4150	.3766	.3458	.3214	.3024	.2877	.2765	.2680	.2616	.2569
	\$500	.6641	.5836	.5107	.4454	.3881	.3383	.2954	.2586	.2274	.2010	.1790	.1607	.1455	.1330
62	\$120	.6696	.6035	.5532	.5167	.4912	.4740	.4628	.4556	.4511	.4483	.4466	.4456	.4451	.4447
	\$250	.6607	.5817	.5135	.4560	.4086	.3703	.3399	.3160	.2976	.2836	.2730	.2651	.2593	.2550
	\$500	.6604	.5781	.5036	.4373	.3793	.3291	.2860	.2493	.2184	.1926	.1711	.1535	.1390	.1272
63	\$120	.6670	.6001	.5496	.5133	.4883	.4716	.4610	.4543	.4502	.4477	.4462	.4454	.4449	.4446
	\$250	.6576	.5773	.5080	.4499	.4023	.3642	.3341	.3108	.2931	.2797	.2698	.2625	.2572	.2534
	\$500	.6568	.5727	.4967	.4294	.3707	.3200	.2767	.2402	.2097	.1844	.1636	.1466	.1329	.1218

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
64	\$120	.6645	.5969	.5461	.5100	.4854	.4694	.4593	.4531	.4493	.4471	.4459	.4452	.4448	.4445
	\$250	.6547	.5730	.5028	.4440	.3963	.3582	.3286	.3059	.2888	.2761	.2668	.2601	.2553	.2519
	\$500	.6534	.5676	.4902	.4218	.3623	.3111	.2677	.2313	.2012	.1765	.1563	.1401	.1271	.1168
	\$1,000	.6535	.5676	.4897	.4199	.3579	.3035	.2562	.2155	.1807	.1512	.1264	.1056	.0884	.0741
65	\$120	.6621	.5937	.5427	.5068	.4827	.4673	.4577	.4520	.4486	.4467	.4456	.4450	.4447	.4445
	\$250	.6520	.5689	.4976	.4383	.3903	.3524	.3233	.3012	.2848	.2728	.2641	.2580	.2536	.2506
	\$500	.6502	.5627	.4840	.4144	.3540	.3023	.2588	.2227	.1930	.1689	.1494	.1340	.1218	.1122
	\$1,000	.6503	.5626	.4830	.4116	.3485	.2933	.2456	.2048	.1702	.1411	.1169	.0968	.0803	.0668
66	\$120	.6598	.5906	.5394	.5037	.4802	.4654	.4563	.4510	.4480	.4463	.4453	.4448	.4446	.4444
	\$250	.6494	.5650	.4927	.4327	.3845	.3469	.3181	.2967	.2810	.2697	.2616	.2560	.2521	.2495
	\$500	.6473	.5582	.4779	.4071	.3458	.2937	.2502	.2143	.1850	.1616	.1429	.1282	.1168	.1079
	\$1,000	.6473	.5579	.4765	.4035	.3392	.2832	.2351	.1943	.1599	.1313	.1078	.0884	.0728	.0601
67	\$120	.6576	.5877	.5362	.5008	.4778	.4635	.4550	.4502	.4474	.4459	.4451	.4447	.4445	.4444
	\$250	.6470	.5613	.4879	.4273	.3789	.3414	.3132	.2924	.2774	.2668	.2594	.2543	.2508	.2485
	\$500	.6446	.5539	.4721	.4001	.3379	.2853	.2417	.2061	.1774	.1546	.1367	.1229	.1122	.1041
	\$1,000	.6445	.5533	.4702	.3957	.3301	.2733	.2248	.1840	.1499	.1219	.0990	.0805	.0656	.0538
68	\$120	.6555	.5848	.5331	.4980	.4755	.4618	.4539	.4494	.4469	.4456	.4450	.4446	.4445	.4444
	\$250	.6448	.5578	.4832	.4220	.3734	.3362	.3085	.2884	.2741	.2642	.2573	.2528	.2497	.2477
	\$500	.6421	.5499	.4666	.3932	.3301	.2771	.2335	.1981	.1700	.1480	.1309	.1179	.1080	.1006
	\$1,000	.6420	.5491	.4641	.3880	.3212	.2636	.2147	.1739	.1402	.1127	.0906	.0729	.0590	.0481
69	\$120	.6536	.5820	.5301	.4953	.4733	.4603	.4528	.4487	.4465	.4454	.4448	.4445	.4444	.4443
	\$250	.6427	.5544	.4787	.4168	.3681	.3312	.3040	.2846	.2710	.2617	.2555	.2514	.2487	.2470
	\$500	.6400	.5462	.4612	.3865	.3225	.2691	.2254	.1904	.1629	.1417	.1254	.1132	.1042	.0975
	\$1,000	.6397	.5451	.4582	.3805	.3124	.2540	.2048	.1639	.1307	.1039	.0826	.0658	.0528	.0428
70	\$120	.6517	.5794	.5273	.4927	.4713	.4588	.4518	.4481	.4462	.4452	.4447	.4445	.4444	.4443
	\$250	.6409	.5512	.4744	.4118	.3630	.3263	.2997	.2810	.2682	.2596	.2539	.2502	.2479	.2465
	\$500	.6380	.5427	.4562	.3801	.3151	.2612	.2176	.1830	.1561	.1357	.1204	.1090	.1007	.0948
	\$1,000	.6377	.5413	.4527	.3733	.3039	.2446	.1950	.1543	.1214	.0954	.0750	.0592	.0472	.0381
71	\$120	.6499	.5768	.5244	.4902	.4694	.4574	.4510	.4476	.4459	.4450	.4446	.4444	.4444	.4443
	\$250	.6392	.5481	.4702	.4069	.3579	.3215	.2956	.2776	.2655	.2575	.2524	.2492	.2472	.2460
	\$500	.6363	.5394	.4512	.3737	.3077	.2533	.2097	.1756	.1495	.1299	.1155	.1050	.0976	.0923
	\$1,000	.6359	.5378	.4473	.3661	.2952	.2350	.1851	.1446	.1123	.0871	.0676	.0529	.0419	.0337
72	\$120	.6483	.5744	.5219	.4879	.4676	.4563	.4502	.4471	.4456	.4449	.4446	.4444	.4443	.4443
	\$250	.6377	.5454	.4663	.4023	.3532	.3172	.2918	.2745	.2631	.2558	.2512	.2483	.2466	.2456
	\$500	.6349	.5366	.4467	.3677	.3008	.2460	.2025	.1688	.1435	.1248	.1113	.1016	.0949	.0902
	\$1,000	.6344	.5348	.4424	.3594	.2871	.2261	.1758	.1355	.1039	.0795	.0611	.0474	.0373	.0300
73	\$120	.6468	.5722	.5195	.4858	.4661	.4552	.4496	.4467	.4454	.4448	.4445	.4444	.4443	.4443
	\$250	.6364	.5429	.4627	.3980	.3488	.3131	.2884	.2718	.2611	.2543	.2502	.2476	.2462	.2453
	\$500	.6338	.5341	.4426	.3622	.2943	.2391	.1957	.1626	.1380	.1201	.1075	.0987	.0926	.0886
	\$1,000	.6333	.5322	.4380	.3532	.2795	.2176	.1671	.1270	.0961	.0726	.0552	.0425	.0334	.0269
74	\$120	.6459	.5708	.5180	.4846	.4651	.4546	.4492	.4465	.4453	.4447	.4445	.4444	.4443	.4443
	\$250	.6357	.5414	.4604	.3953	.3460	.3106	.2863	.2702	.2599	.2534	.2496	.2473	.2459	.2451
	\$500	.6332	.5326	.4401	.3588	.2902	.2347	.1914	.1586	.1346	.1173	.1052	.0969	.0913	.0876
	\$1,000	.6327	.5307	.4352	.3493	.2746	.2121	.1615	.1217	.0912	.0683	.0516	.0396	.0311	.0252

*Single Loss Limit values are expressed in thousands of dollars.

Premium-Based Plan, with Various Single Loss Limits

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0095	.0267	.0480	.0721	.1262	.1861	.2506	.3186
41	\$120	.0000	.0088	.0252	.0457	.0689	.1215	.1801	.2433	.3102
42	\$120	.0000	.0082	.0238	.0433	.0658	.1168	.1740	.2360	.3017
43	\$120	.0000	.0076	.0223	.0410	.0626	.1121	.1679	.2286	.2939
44	\$120	.0000	.0070	.0209	.0388	.0595	.1074	.1618	.2212	.2875
45	\$120	.0000	.0064	.0195	.0366	.0565	.1028	.1557	.2138	.2819
46	\$120	.0000	.0059	.0182	.0344	.0534	.0981	.1496	.2073	.2768
47	\$120	.0000	.0053	.0169	.0322	.0504	.0935	.1435	.2018	.2718
48	\$120	.0000	.0048	.0156	.0301	.0475	.0889	.1374	.1967	.2670
49	\$120	.0000	.0044	.0144	.0280	.0446	.0843	.1318	.1920	.2622
50	\$120	.0000	.0039	.0132	.0260	.0417	.0798	.1269	.1873	.2573

Retrospective Rating

296-17B-990

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$250	.0000	.0040	.0132	.0261	.0418	.0801	.1255	.1768	.2329
51	\$120	.0000	.0035	.0120	.0240	.0388	.0752	.1224	.1828	.2524
	\$250	.0000	.0035	.0121	.0241	.0390	.0755	.1194	.1692	.2240
52	\$120	.0000	.0031	.0109	.0221	.0361	.0708	.1182	.1782	.2474
	\$250	.0000	.0031	.0110	.0222	.0362	.0710	.1133	.1615	.2151
53	\$120	.0000	.0027	.0098	.0202	.0333	.0667	.1141	.1736	.2426
	\$250	.0000	.0028	.0099	.0203	.0335	.0666	.1071	.1538	.2064
54	\$120	.0000	.0024	.0088	.0184	.0307	.0630	.1100	.1689	.2382
	\$250	.0000	.0024	.0089	.0185	.0308	.0621	.1010	.1462	.1987
55	\$120	.0000	.0021	.0079	.0167	.0280	.0596	.1060	.1643	.2339
	\$250	.0000	.0021	.0079	.0168	.0282	.0577	.0949	.1387	.1915
56	\$120	.0000	.0018	.0070	.0150	.0255	.0564	.1019	.1600	.2297
	\$250	.0000	.0018	.0070	.0151	.0256	.0534	.0888	.1318	.1847
57	\$120	.0000	.0015	.0061	.0134	.0231	.0533	.0979	.1558	.2256
	\$250	.0000	.0015	.0061	.0134	.0232	.0492	.0828	.1254	.1781
58	\$120	.0000	.0013	.0053	.0118	.0209	.0502	.0939	.1517	.2215
	\$250	.0000	.0013	.0053	.0119	.0208	.0450	.0771	.1193	.1716
	\$500	.0000	.0013	.0053	.0119	.0208	.0450	.0769	.1159	.1615
59	\$120	.0000	.0011	.0045	.0104	.0189	.0472	.0902	.1477	.2177
	\$250	.0000	.0011	.0046	.0104	.0185	.0409	.0718	.1135	.1651
	\$500	.0000	.0011	.0046	.0104	.0185	.0409	.0710	.1084	.1527
60	\$120	.0000	.0009	.0038	.0090	.0171	.0442	.0866	.1437	.2139
	\$250	.0000	.0009	.0039	.0090	.0163	.0369	.0669	.1078	.1585
	\$500	.0000	.0009	.0039	.0091	.0164	.0369	.0653	.1010	.1439
61	\$120	.0000	.0007	.0032	.0078	.0154	.0413	.0830	.1399	.2102
	\$250	.0000	.0007	.0032	.0078	.0142	.0332	.0622	.1021	.1521
	\$500	.0000	.0007	.0033	.0078	.0143	.0331	.0596	.0937	.1354
62	\$120	.0000	.0006	.0027	.0067	.0138	.0386	.0795	.1362	.2067
	\$250	.0000	.0006	.0027	.0066	.0123	.0297	.0577	.0965	.1460
	\$500	.0000	.0006	.0027	.0066	.0123	.0294	.0541	.0866	.1273
63	\$120	.0000	.0004	.0021	.0058	.0123	.0360	.0761	.1326	.2033
	\$250	.0000	.0004	.0022	.0055	.0104	.0266	.0533	.0910	.1399
	\$500	.0000	.0004	.0022	.0055	.0105	.0258	.0487	.0797	.1194
64	\$120	.0000	.0003	.0017	.0049	.0109	.0335	.0729	.1291	.2000
	\$250	.0000	.0003	.0017	.0045	.0087	.0237	.0490	.0858	.1340
	\$500	.0000	.0003	.0017	.0045	.0088	.0224	.0436	.0732	.1118
	\$1,000	.0000	.0003	.0017	.0045	.0088	.0225	.0436	.0727	.1099
65	\$120	.0000	.0002	.0013	.0042	.0095	.0311	.0697	.1257	.1968
	\$250	.0000	.0002	.0013	.0036	.0073	.0210	.0449	.0806	.1283
	\$500	.0000	.0002	.0013	.0036	.0072	.0192	.0387	.0670	.1044
	\$1,000	.0000	.0002	.0013	.0036	.0072	.0193	.0386	.0660	.1016
66	\$120	.0000	.0002	.0010	.0035	.0084	.0288	.0666	.1224	.1937
	\$250	.0000	.0002	.0010	.0028	.0060	.0184	.0410	.0757	.1227
	\$500	.0000	.0002	.0010	.0028	.0058	.0163	.0342	.0609	.0971
	\$1,000	.0000	.0002	.0010	.0028	.0058	.0163	.0339	.0595	.0935
67	\$120	.0000	.0001	.0008	.0029	.0073	.0266	.0637	.1192	.1908
	\$250	.0000	.0001	.0007	.0021	.0048	.0160	.0373	.0709	.1173
	\$500	.0000	.0001	.0007	.0021	.0045	.0136	.0299	.0551	.0901
	\$1,000	.0000	.0001	.0007	.0021	.0045	.0135	.0293	.0532	.0857
68	\$120	.0000	.0001	.0006	.0023	.0063	.0245	.0608	.1161	.1880
	\$250	.0000	.0001	.0005	.0016	.0038	.0138	.0338	.0662	.1120
	\$500	.0000	.0001	.0005	.0015	.0034	.0111	.0259	.0496	.0832
	\$1,000	.0000	.0001	.0005	.0015	.0035	.0110	.0251	.0471	.0780
69	\$120	.0000	.0000	.0004	.0019	.0054	.0226	.0580	.1131	.1853
	\$250	.0000	.0000	.0003	.0012	.0030	.0117	.0304	.0617	.1068
	\$500	.0000	.0000	.0003	.0011	.0025	.0090	.0222	.0442	.0765
	\$1,000	.0000	.0000	.0003	.0011	.0025	.0087	.0211	.0412	.0705

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
70	\$120	.0000	.0000	.0003	.0015	.0045	.0207	.0554	.1103	.1827
	\$250	.0000	.0000	.0002	.0008	.0023	.0099	.0272	.0574	.1018
	\$500	.0000	.0000	.0002	.0007	.0018	.0070	.0187	.0392	.0701
	\$1,000	.0000	.0000	.0002	.0007	.0018	.0067	.0173	.0357	.0633
71	\$120	.0000	.0000	.0002	.0011	.0038	.0189	.0528	.1074	.1802
	\$250	.0000	.0000	.0001	.0005	.0017	.0082	.0241	.0532	.0969
	\$500	.0000	.0000	.0001	.0004	.0012	.0053	.0154	.0342	.0637
	\$1,000	.0000	.0000	.0001	.0004	.0011	.0049	.0138	.0303	.0561
72	\$120	.0000	.0000	.0001	.0009	.0032	.0173	.0504	.1049	.1779
	\$250	.0000	.0000	.0001	.0003	.0012	.0067	.0214	.0493	.0923
	\$500	.0000	.0000	.0000	.0002	.0007	.0039	.0126	.0297	.0577
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0034	.0108	.0254	.0494
73	\$120	.0000	.0000	.0001	.0007	.0026	.0158	.0482	.1025	.1758
	\$250	.0000	.0000	.0000	.0002	.0008	.0054	.0189	.0457	.0880
	\$500	.0000	.0000	.0000	.0001	.0004	.0028	.0101	.0256	.0522
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0023	.0082	.0210	.0432
74	\$120	.0000	.0000	.0001	.0005	.0023	.0149	.0468	.1010	.1746
	\$250	.0000	.0000	.0000	.0001	.0006	.0047	.0174	.0434	.0853
	\$500	.0000	.0000	.0000	.0001	.0003	.0022	.0086	.0231	.0488
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0182	.0393

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with no Single Loss Limit

**Insurance Charge Table
Hazard Group 9
Effective November 19, 2010**

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
1	.9552	.9456	.9369	.9289	.9213	.9141	.9073	.9007	.8945	.8884	.8825	.8768	.8713	.8659
2	.9518	.9415	.9322	.9235	.9153	.9076	.9002	.8932	.8864	.8799	.8736	.8675	.8616	.8558
3	.9484	.9374	.9274	.9180	.9093	.9010	.8931	.8856	.8783	.8713	.8646	.8581	.8517	.8456
4	.9449	.9332	.9224	.9124	.9031	.8942	.8858	.8778	.8700	.8626	.8554	.8484	.8417	.8351
5	.9415	.9289	.9174	.9068	.8968	.8874	.8784	.8699	.8617	.8537	.8461	.8387	.8315	.8245
6	.9380	.9246	.9124	.9011	.8905	.8805	.8710	.8619	.8532	.8448	.8367	.8288	.8212	.8138
7	.9344	.9202	.9073	.8953	.8841	.8735	.8635	.8539	.8446	.8357	.8272	.8188	.8108	.8030
8	.9308	.9158	.9022	.8895	.8777	.8665	.8559	.8457	.8360	.8266	.8176	.8088	.8003	.7920
9	.9272	.9114	.8970	.8837	.8712	.8594	.8482	.8375	.8272	.8174	.8078	.7986	.7897	.7810
10	.9236	.9069	.8918	.8777	.8646	.8522	.8405	.8292	.8184	.8080	.7980	.7884	.7790	.7699
11	.9199	.9024	.8865	.8718	.8580	.8450	.8326	.8208	.8095	.7986	.7881	.7780	.7682	.7587
12	.9162	.8978	.8811	.8657	.8513	.8377	.8247	.8123	.8005	.7891	.7781	.7675	.7573	.7473
13	.9125	.8932	.8758	.8596	.8445	.8302	.8167	.8038	.7914	.7795	.7680	.7570	.7462	.7359
14	.9087	.8886	.8703	.8534	.8376	.8227	.8086	.7951	.7822	.7698	.7578	.7463	.7351	.7243
15	.9049	.8839	.8648	.8472	.8307	.8152	.8004	.7863	.7729	.7599	.7475	.7355	.7238	.7126
16	.9010	.8792	.8593	.8409	.8237	.8075	.7921	.7775	.7634	.7500	.7370	.7246	.7125	.7008
17	.8972	.8744	.8537	.8345	.8166	.7997	.7837	.7685	.7539	.7400	.7265	.7136	.7010	.6889
18	.8933	.8695	.8480	.8281	.8094	.7919	.7753	.7594	.7443	.7298	.7158	.7024	.6894	.6769
19	.8893	.8647	.8422	.8215	.8022	.7839	.7667	.7503	.7346	.7195	.7051	.6912	.6777	.6648
20	.8853	.8597	.8364	.8149	.7948	.7759	.7580	.7410	.7247	.7092	.6942	.6798	.6659	.6525
21	.8813	.8547	.8305	.8082	.7874	.7678	.7492	.7316	.7147	.6986	.6832	.6683	.6540	.6401
22	.8773	.8497	.8246	.8014	.7798	.7595	.7403	.7220	.7046	.6880	.6720	.6567	.6419	.6276
23	.8732	.8445	.8185	.7946	.7722	.7512	.7313	.7124	.6944	.6772	.6607	.6449	.6297	.6150
24	.8690	.8394	.8124	.7876	.7644	.7427	.7221	.7026	.6840	.6663	.6493	.6330	.6173	.6022
25	.8648	.8341	.8062	.7805	.7566	.7341	.7129	.6927	.6736	.6553	.6377	.6209	.6048	.5892
26	.8605	.8288	.7999	.7734	.7486	.7254	.7034	.6827	.6629	.6441	.6260	.6087	.5921	.5761
27	.8563	.8234	.7936	.7661	.7405	.7165	.6939	.6725	.6521	.6327	.6142	.5964	.5793	.5629
28	.8519	.8179	.7871	.7587	.7323	.7076	.6842	.6622	.6412	.6212	.6021	.5839	.5663	.5495
29	.8475	.8124	.7806	.7513	.7240	.6985	.6745	.6517	.6301	.6096	.5900	.5712	.5532	.5359
30	.8431	.8068	.7739	.7437	.7156	.6893	.6645	.6411	.6189	.5978	.5776	.5584	.5399	.5221
31	.8386	.8012	.7672	.7360	.7070	.6799	.6544	.6304	.6075	.5858	.5651	.5454	.5264	.5082
32	.8340	.7954	.7604	.7282	.6983	.6704	.6442	.6194	.5960	.5737	.5524	.5321	.5127	.4941
33	.8295	.7896	.7535	.7203	.6895	.6608	.6338	.6084	.5843	.5614	.5396	.5188	.4989	.4798
34	.8248	.7837	.7465	.7123	.6806	.6510	.6232	.5971	.5723	.5488	.5265	.5052	.4848	.4652
35	.8201	.7777	.7393	.7041	.6715	.6410	.6125	.5856	.5602	.5361	.5132	.4914	.4705	.4505

Maximum Loss Ratio														
Size	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
36	.8153	.7716	.7321	.6958	.6622	.6309	.6016	.5740	.5479	.5232	.4997	.4772	.4559	.4355
37	.8105	.7655	.7247	.6874	.6528	.6206	.5905	.5621	.5353	.5100	.4859	.4629	.4411	.4205
38	.8056	.7593	.7173	.6788	.6432	.6101	.5792	.5500	.5226	.4966	.4719	.4485	.4264	.4054
39	.8007	.7530	.7097	.6701	.6336	.5995	.5677	.5378	.5097	.4830	.4578	.4340	.4115	.3903
40	.7958	.7466	.7021	.6614	.6238	.5888	.5561	.5255	.4966	.4693	.4436	.4195	.3967	.3751
41	.7909	.7403	.6945	.6526	.6139	.5780	.5444	.5130	.4833	.4556	.4295	.4049	.3818	.3601
42	.7860	.7339	.6868	.6437	.6040	.5671	.5326	.5004	.4701	.4419	.4153	.3904	.3670	.3451
43	.7811	.7275	.6791	.6348	.5940	.5561	.5207	.4877	.4569	.4281	.4012	.3760	.3523	.3302
44	.7762	.7211	.6713	.6258	.5839	.5450	.5088	.4751	.4437	.4144	.3871	.3616	.3378	.3155
45	.7713	.7147	.6635	.6168	.5737	.5338	.4968	.4624	.4305	.4007	.3731	.3473	.3233	.3009
46	.7664	.7083	.6557	.6077	.5635	.5226	.4848	.4497	.4172	.3871	.3591	.3331	.3090	.2866
47	.7616	.7019	.6479	.5986	.5532	.5113	.4727	.4370	.4040	.3734	.3452	.3190	.2948	.2724
48	.7567	.6954	.6400	.5894	.5428	.5000	.4606	.4243	.3908	.3599	.3313	.3050	.2808	.2584
49	.7519	.6890	.6321	.5801	.5324	.4887	.4485	.4116	.3776	.3463	.3176	.2912	.2669	.2447
50	.7471	.6826	.6241	.5708	.5220	.4773	.4364	.3988	.3644	.3328	.3040	.2775	.2533	.2312
51	.7423	.6761	.6161	.5614	.5115	.4659	.4242	.3861	.3513	.3195	.2905	.2640	.2399	.2179
52	.7376	.6697	.6081	.5520	.5010	.4544	.4120	.3734	.3382	.3062	.2771	.2507	.2267	.2049
53	.7329	.6632	.6000	.5426	.4904	.4430	.3998	.3607	.3252	.2930	.2638	.2375	.2137	.1922
54	.7283	.6568	.5920	.5332	.4799	.4315	.3877	.3480	.3122	.2799	.2508	.2246	.2010	.1798
55	.7237	.6503	.5839	.5238	.4693	.4200	.3755	.3354	.2994	.2669	.2379	.2118	.1885	.1677
56	.7191	.6440	.5759	.5144	.4587	.4086	.3634	.3229	.2866	.2541	.2251	.1993	.1763	.1559
57	.7146	.6376	.5679	.5050	.4482	.3971	.3514	.3105	.2740	.2415	.2126	.1870	.1644	.1445
58	.7102	.6314	.5600	.4956	.4377	.3857	.3394	.2981	.2614	.2290	.2003	.1750	.1528	.1333
59	.7059	.6252	.5521	.4863	.4272	.3744	.3274	.2858	.2490	.2166	.1882	.1633	.1415	.1226
60	.7017	.6191	.5444	.4770	.4168	.3631	.3156	.2736	.2368	.2045	.1763	.1518	.1306	.1122
61	.6976	.6132	.5367	.4679	.4065	.3519	.3038	.2616	.2247	.1925	.1647	.1407	.1200	.1023
62	.6937	.6074	.5291	.4588	.3962	.3408	.2921	.2496	.2127	.1808	.1534	.1298	.1098	.0927
63	.6900	.6017	.5217	.4499	.3861	.3298	.2806	.2378	.2009	.1693	.1423	.1193	.0999	.0836
64	.6864	.5963	.5145	.4411	.3760	.3189	.2691	.2262	.1894	.1580	.1315	.1092	.0905	.0749
65	.6831	.5910	.5074	.4324	.3661	.3081	.2578	.2147	.1780	.1470	.1210	.0994	.0815	.0667
66	.6799	.5860	.5005	.4240	.3563	.2974	.2466	.2033	.1668	.1363	.1109	.0900	.0729	.0589
67	.6770	.5813	.4939	.4156	.3467	.2868	.2355	.1922	.1559	.1258	.1011	.0809	.0647	.0516
68	.6744	.5768	.4875	.4075	.3372	.2764	.2246	.1811	.1451	.1156	.0916	.0723	.0569	.0447
69	.6720	.5725	.4813	.3996	.3278	.2660	.2137	.1702	.1345	.1056	.0824	.0640	.0495	.0382
70	.6699	.5686	.4754	.3918	.3185	.2557	.2030	.1595	.1242	.0959	.0735	.0561	.0426	.0322
71	.6680	.5649	.4697	.3840	.3092	.2453	.1921	.1486	.1137	.0862	.0648	.0483	.0358	.0265
72	.6664	.5617	.4644	.3768	.3003	.2353	.1816	.1382	.1038	.0770	.0566	.0412	.0298	.0213
73	.6652	.5589	.4596	.3699	.2917	.2256	.1714	.1281	.0942	.0684	.0490	.0347	.0243	.0168
74	.6645	.5572	.4565	.3655	.2860	.2192	.1646	.1214	.0880	.0628	.0442	.0307	.0211	.0143

Loss-Based Plan, with no Single Loss Limit

Insurance Savings Table
Hazard Group 9
Effective November 19, 2010

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
1	.0000	.0452	.0922	.1410	.1908	.2923	.3952	.4989	.6033
2	.0000	.0441	.0905	.1388	.1883	.2890	.3911	.4941	.5979
3	.0000	.0430	.0888	.1367	.1857	.2856	.3870	.4893	.5924
4	.0000	.0419	.0871	.1345	.1831	.2821	.3827	.4844	.5868
5	.0000	.0408	.0854	.1324	.1805	.2787	.3785	.4794	.5812
6	.0000	.0398	.0838	.1302	.1778	.2751	.3742	.4744	.5755
7	.0000	.0387	.0822	.1281	.1752	.2716	.3698	.4693	.5697
8	.0000	.0377	.0806	.1259	.1725	.2680	.3654	.4641	.5639
9	.0000	.0367	.0790	.1238	.1699	.2644	.3610	.4590	.5580
10	.0000	.0357	.0774	.1216	.1672	.2608	.3565	.4537	.5521
11	.0000	.0347	.0758	.1194	.1645	.2571	.3520	.4485	.5461
12	.0000	.0337	.0742	.1172	.1617	.2534	.3474	.4431	.5401
13	.0000	.0328	.0726	.1150	.1590	.2496	.3428	.4377	.5340
14	.0000	.0319	.0710	.1128	.1562	.2459	.3382	.4323	.5278
15	.0000	.0309	.0694	.1106	.1534	.2421	.3335	.4268	.5216
16	.0000	.0300	.0678	.1084	.1506	.2382	.3287	.4212	.5153
17	.0000	.0291	.0662	.1061	.1478	.2344	.3240	.4156	.5089
18	.0000	.0282	.0645	.1038	.1449	.2304	.3191	.4100	.5024
19	.0000	.0273	.0629	.1016	.1420	.2265	.3142	.4042	.4959
20	.0000	.0264	.0613	.0993	.1391	.2225	.3093	.3984	.4893

Minimum Loss Ratio									
Size	0%	5%	10%	15%	20%	30%	40%	50%	60%
21	.0000	.0256	.0597	.0970	.1362	.2185	.3043	.3925	.4826
22	.0000	.0247	.0580	.0946	.1332	.2144	.2992	.3866	.4758
23	.0000	.0238	.0564	.0923	.1303	.2103	.2941	.3805	.4689
24	.0000	.0229	.0547	.0899	.1273	.2062	.2889	.3744	.4620
25	.0000	.0221	.0531	.0876	.1243	.2020	.2837	.3682	.4549
26	.0000	.0212	.0514	.0852	.1212	.1977	.2784	.3619	.4477
27	.0000	.0204	.0498	.0828	.1181	.1934	.2730	.3556	.4405
28	.0000	.0195	.0481	.0804	.1150	.1891	.2675	.3491	.4331
29	.0000	.0187	.0464	.0780	.1119	.1847	.2620	.3426	.4256
30	.0000	.0179	.0448	.0755	.1088	.1803	.2564	.3359	.4181
31	.0000	.0170	.0431	.0731	.1056	.1758	.2507	.3292	.4104
32	.0000	.0162	.0414	.0706	.1024	.1712	.2450	.3224	.4026
33	.0000	.0154	.0398	.0682	.0992	.1666	.2392	.3155	.3947
34	.0000	.0146	.0381	.0657	.0959	.1620	.2333	.3084	.3866
35	.0000	.0138	.0364	.0632	.0927	.1573	.2273	.3013	.3785
36	.0000	.0130	.0348	.0607	.0894	.1525	.2212	.2941	.3702
37	.0000	.0123	.0331	.0582	.0860	.1477	.2151	.2867	.3617
38	.0000	.0115	.0315	.0557	.0827	.1428	.2088	.2792	.3532
39	.0000	.0108	.0298	.0532	.0794	.1379	.2025	.2717	.3445
40	.0000	.0100	.0282	.0507	.0760	.1330	.1962	.2641	.3358
41	.0000	.0093	.0266	.0482	.0727	.1281	.1898	.2564	.3269
42	.0000	.0087	.0251	.0457	.0694	.1232	.1835	.2488	.3181
43	.0000	.0080	.0236	.0433	.0661	.1183	.1771	.2410	.3092
44	.0000	.0074	.0221	.0410	.0629	.1134	.1707	.2333	.3002
45	.0000	.0068	.0206	.0386	.0596	.1085	.1643	.2255	.2912
46	.0000	.0062	.0192	.0363	.0564	.1036	.1579	.2177	.2821
47	.0000	.0057	.0178	.0340	.0533	.0987	.1514	.2099	.2730
48	.0000	.0051	.0165	.0318	.0502	.0939	.1450	.2020	.2637
49	.0000	.0047	.0152	.0296	.0471	.0891	.1386	.1941	.2545
50	.0000	.0042	.0139	.0275	.0441	.0843	.1321	.1861	.2451
51	.0000	.0037	.0127	.0254	.0411	.0795	.1257	.1781	.2358
52	.0000	.0033	.0116	.0234	.0381	.0748	.1192	.1700	.2264
53	.0000	.0029	.0104	.0214	.0353	.0701	.1128	.1620	.2170
54	.0000	.0026	.0094	.0195	.0325	.0654	.1063	.1540	.2076
55	.0000	.0022	.0083	.0177	.0297	.0608	.0999	.1459	.1982
56	.0000	.0019	.0074	.0159	.0270	.0563	.0935	.1379	.1887
57	.0000	.0016	.0065	.0142	.0244	.0518	.0872	.1299	.1793
58	.0000	.0014	.0056	.0125	.0219	.0474	.0809	.1220	.1700
59	.0000	.0011	.0048	.0110	.0195	.0431	.0748	.1141	.1607
60	.0000	.0009	.0041	.0095	.0172	.0389	.0687	.1063	.1514
61	.0000	.0008	.0034	.0082	.0150	.0348	.0627	.0986	.1423
62	.0000	.0006	.0028	.0069	.0129	.0309	.0569	.0911	.1332
63	.0000	.0005	.0023	.0058	.0110	.0272	.0513	.0837	.1243
64	.0000	.0003	.0018	.0047	.0092	.0236	.0459	.0764	.1155
65	.0000	.0003	.0014	.0038	.0076	.0203	.0406	.0694	.1068
66	.0000	.0002	.0010	.0029	.0061	.0171	.0356	.0625	.0983
67	.0000	.0001	.0008	.0022	.0048	.0142	.0308	.0559	.0900
68	.0000	.0001	.0005	.0016	.0036	.0116	.0264	.0495	.0819
69	.0000	.0000	.0003	.0011	.0027	.0092	.0221	.0433	.0739
70	.0000	.0000	.0002	.0007	.0018	.0071	.0182	.0374	.0662
71	.0000	.0000	.0001	.0004	.0012	.0052	.0145	.0316	.0584
72	.0000	.0000	.0000	.0002	.0007	.0036	.0113	.0264	.0512
73	.0000	.0000	.0000	.0001	.0004	.0024	.0084	.0215	.0443
74	.0000	.0000	.0000	.0000	.0002	.0017	.0067	.0185	.0398

Loss-Based Plan, with Various Single Loss Limits

Insurance Charge Table
Hazard Group 9
Effective November 19, 2010

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
40	\$120	.7953	.7459	.7012	.6603	.6225	.5926	.5705	.5525	.5375	.5248	.5138	.5042	.4965	.4907
41	\$120	.7904	.7396	.6936	.6515	.6140	.5866	.5651	.5474	.5326	.5199	.5089	.5000	.4933	.4880
42	\$120	.7855	.7332	.6859	.6426	.6073	.5810	.5599	.5424	.5275	.5149	.5044	.4966	.4905	.4856
43	\$120	.7806	.7268	.6781	.6343	.6013	.5757	.5547	.5373	.5225	.5101	.5008	.4936	.4879	.4833
44	\$120	.7757	.7204	.6704	.6276	.5958	.5705	.5496	.5321	.5174	.5062	.4976	.4909	.4855	.4811
45	\$120	.7708	.7140	.6626	.6218	.5905	.5653	.5444	.5269	.5131	.5028	.4947	.4883	.4831	.4792
46	\$120	.7659	.7076	.6558	.6164	.5854	.5601	.5391	.5221	.5094	.4996	.4918	.4857	.4810	.4775
47	\$120	.7610	.7011	.6500	.6112	.5802	.5548	.5339	.5180	.5059	.4965	.4891	.4834	.4792	.4761
48	\$120	.7562	.6947	.6447	.6061	.5750	.5494	.5293	.5142	.5026	.4935	.4866	.4815	.4776	.4747
49	\$120	.7514	.6888	.6397	.6010	.5697	.5443	.5252	.5106	.4994	.4908	.4844	.4797	.4761	.4735
50	\$120	.7466	.6837	.6348	.5959	.5643	.5397	.5213	.5071	.4963	.4883	.4824	.4780	.4748	.4725
	\$250	.7469	.6823	.6237	.5703	.5214	.4786	.4437	.4144	.3895	.3681	.3497	.3338	.3202	.3090
51	\$120	.7418	.6790	.6300	.5908	.5593	.5355	.5174	.5037	.4935	.4860	.4805	.4765	.4737	.4716
	\$250	.7422	.6758	.6157	.5609	.5113	.4700	.4357	.4067	.3820	.3608	.3426	.3271	.3144	.3040
52	\$120	.7372	.6745	.6252	.5855	.5546	.5314	.5137	.5005	.4909	.4839	.4788	.4752	.4726	.4708
	\$250	.7374	.6694	.6077	.5515	.5024	.4619	.4280	.3992	.3746	.3535	.3357	.3211	.3092	.2994
53	\$120	.7329	.6702	.6204	.5805	.5502	.5273	.5101	.4976	.4885	.4819	.4773	.4740	.4717	.4701
	\$250	.7327	.6629	.5996	.5425	.4943	.4542	.4204	.3916	.3671	.3464	.3294	.3156	.3043	.2950
54	\$120	.7290	.6660	.6155	.5758	.5459	.5234	.5068	.4948	.4862	.4802	.4759	.4730	.4709	.4695
	\$250	.7281	.6565	.5916	.5343	.4866	.4466	.4128	.3840	.3597	.3398	.3236	.3104	.2996	.2908
55	\$120	.7254	.6618	.6106	.5713	.5416	.5196	.5037	.4922	.4842	.4785	.4747	.4720	.4702	.4690
	\$250	.7235	.6501	.5837	.5268	.4792	.4391	.4051	.3764	.3529	.3337	.3181	.3055	.2952	.2870
56	\$120	.7220	.6575	.6060	.5669	.5375	.5161	.5007	.4898	.4823	.4771	.4736	.4712	.4696	.4686
	\$250	.7189	.6437	.5764	.5196	.4718	.4315	.3974	.3693	.3464	.3279	.3128	.3007	.2911	.2834
57	\$120	.7188	.6532	.6017	.5626	.5336	.5127	.4979	.4876	.4805	.4757	.4726	.4705	.4691	.4682
	\$250	.7144	.6374	.5697	.5127	.4645	.4239	.3901	.3625	.3402	.3222	.3078	.2963	.2873	.2802
58	\$120	.7156	.6491	.5974	.5583	.5298	.5094	.4952	.4855	.4789	.4745	.4717	.4698	.4687	.4679
	\$250	.7100	.6314	.5634	.5058	.4572	.4164	.3830	.3560	.3342	.3168	.3030	.2922	.2838	.2772
	\$500	.7101	.6312	.5598	.4953	.4373	.3857	.3409	.3021	.2686	.2398	.2150	.1938	.1757	.1604
59	\$120	.7124	.6452	.5931	.5543	.5261	.5063	.4927	.4835	.4774	.4735	.4709	.4693	.4683	.4677
	\$250	.7057	.6258	.5572	.4990	.4498	.4092	.3763	.3497	.3284	.3117	.2986	.2884	.2805	.2745
	\$500	.7058	.6251	.5519	.4860	.4270	.3753	.3305	.2918	.2585	.2300	.2057	.1850	.1677	.1531
60	\$120	.7092	.6413	.5890	.5503	.5226	.5034	.4903	.4817	.4761	.4725	.4703	.4688	.4680	.4675
	\$250	.7016	.6207	.5512	.4922	.4427	.4024	.3697	.3435	.3229	.3068	.2944	.2848	.2776	.2721
	\$500	.7016	.6190	.5442	.4768	.4171	.3652	.3203	.2817	.2486	.2204	.1967	.1767	.1601	.1462
61	\$120	.7062	.6376	.5850	.5465	.5192	.5006	.4881	.4801	.4749	.4717	.4697	.4685	.4677	.4673
	\$250	.6976	.6158	.5453	.4854	.4359	.3956	.3632	.3376	.3176	.3022	.2904	.2815	.2748	.2699
	\$500	.6976	.6130	.5365	.4678	.4076	.3554	.3103	.2717	.2389	.2112	.1880	.1688	.1528	.1397
62	\$120	.7034	.6339	.5811	.5427	.5160	.4979	.4861	.4785	.4738	.4709	.4692	.4681	.4675	.4672
	\$250	.6941	.6110	.5394	.4789	.4292	.3890	.3570	.3320	.3126	.2979	.2868	.2785	.2724	.2679
	\$500	.6937	.6072	.5289	.4593	.3984	.3457	.3004	.2619	.2294	.2023	.1798	.1612	.1460	.1336
63	\$120	.7006	.6304	.5773	.5391	.5129	.4954	.4842	.4772	.4728	.4703	.4687	.4678	.4673	.4670
	\$250	.6908	.6064	.5336	.4726	.4226	.3825	.3510	.3265	.3079	.2938	.2834	.2757	.2702	.2661
	\$500	.6899	.6016	.5218	.4511	.3894	.3362	.2907	.2523	.2202	.1937	.1718	.1540	.1396	.1279
64	\$120	.6980	.6270	.5736	.5357	.5099	.4931	.4824	.4759	.4720	.4697	.4684	.4676	.4672	.4670
	\$250	.6877	.6019	.5281	.4664	.4162	.3763	.3452	.3213	.3034	.2901	.2803	.2732	.2682	.2646
	\$500	.6864	.5962	.5149	.4431	.3805	.3268	.2812	.2430	.2113	.1854	.1642	.1472	.1335	.1227
	\$1,000	.6864	.5963	.5144	.4410	.3759	.3188	.2691	.2264	.1898	.1589	.1328	.1110	.0928	.0778
65	\$120	.6955	.6236	.5700	.5323	.5071	.4909	.4808	.4748	.4712	.4692	.4681	.4674	.4671	.4669
	\$250	.6848	.5976	.5227	.4604	.4100	.3702	.3396	.3164	.2991	.2865	.2774	.2710	.2664	.2632
	\$500	.6830	.5911	.5084	.4353	.3718	.3176	.2719	.2339	.2027	.1774	.1570	.1407	.1279	.1178
	\$1,000	.6831	.5910	.5073	.4324	.3660	.3080	.2580	.2151	.1788	.1483	.1228	.1017	.0844	.0702
66	\$120	.6931	.6204	.5666	.5291	.5044	.4888	.4793	.4738	.4706	.4688	.4678	.4673	.4670	.4668
	\$250	.6821	.5935	.5175	.4545	.4039	.3643	.3342	.3116	.2951	.2833	.2748	.2689	.2648	.2621
	\$500	.6799	.5863	.5020	.4277	.3633	.3086	.2628	.2251	.1944	.1697	.1501	.1347	.1227	.1134
	\$1,000	.6799	.5860	.5005	.4239	.3563	.2975	.2470	.2041	.1680	.1380	.1132	.0929	.0764	.0631
67	\$120	.6908	.6173	.5632	.5260	.5019	.4869	.4780	.4729	.4700	.4684	.4676	.4671	.4669	.4668
	\$250	.6796	.5896	.5125	.4488	.3980	.3587	.3290	.3072	.2914	.2802	.2725	.2671	.2635	.2611
	\$500	.6771	.5819	.4960	.4202	.3549	.2997	.2539	.2165	.1863	.1624	.1436	.1291	.1179	.1093
	\$1,000	.6770	.5812	.4939	.4156	.3468	.2871	.2362	.1932	.1575	.1280	.1040	.0845	.0689	.0566
68	\$120	.6886	.6143	.5600	.5231	.4995	.4851	.4768	.4720	.4695	.4681	.4674	.4670	.4669	.4668
	\$250	.6773	.5859	.5076	.4432	.3923	.3532	.3241	.3029	.2879	.2775	.2703	.2655	.2623	.2602
	\$500	.6745	.5777	.4901	.4130	.3468	.2911	.2452	.2081	.1786	.1554	.1375	.1238	.1135	.1057
	\$1,000	.6744	.5768	.4875	.4076	.3374	.2769	.2256	.1826	.1472	.1184	.0952	.0766	.0620	.0505
69	\$120	.6865	.6114	.5569	.5202	.4972	.4835	.4756	.4713	.4690	.4679	.4673	.4670	.4668	.4667
	\$250	.6751	.5824	.5029	.4378	.3867	.3479	.3193	.2989	.2847	.2749	.2684	.2641	.2613	.2595

Maximum Loss Ratio															
Size	Single Loss Limit*	30%	40%	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	150%	160%
70	\$500	.6722	.5737	.4845	.4060	.3388	.2826	.2368	.2000	.1711	.1488	.1318	.1190	.1094	.1024
	\$1,000	.6720	.5725	.4814	.3997	.3282	.2668	.2151	.1722	.1372	.1091	.0867	.0692	.0555	.0450
	\$120	.6845	.6086	.5538	.5175	.4951	.4819	.4746	.4707	.4687	.4676	.4671	.4669	.4668	.4667
	\$250	.6732	.5790	.4984	.4326	.3813	.3428	.3148	.2952	.2817	.2726	.2667	.2629	.2604	.2589
71	\$500	.6702	.5701	.4792	.3992	.3310	.2744	.2285	.1922	.1640	.1425	.1264	.1145	.1058	.0995
	\$1,000	.6699	.5686	.4755	.3921	.3192	.2569	.2048	.1620	.1276	.1002	.0788	.0622	.0495	.0400
	\$120	.6827	.6059	.5509	.5149	.4930	.4805	.4737	.4701	.4683	.4675	.4670	.4668	.4668	.4667
	\$250	.6714	.5758	.4939	.4274	.3759	.3377	.3105	.2916	.2789	.2705	.2652	.2618	.2597	.2584
72	\$500	.6684	.5666	.4740	.3925	.3232	.2661	.2203	.1845	.1571	.1365	.1213	.1103	.1025	.0970
	\$1,000	.6680	.5650	.4698	.3845	.3101	.2469	.1944	.1519	.1180	.0915	.0711	.0556	.0440	.0354
	\$120	.6810	.6034	.5482	.5125	.4912	.4793	.4729	.4697	.4681	.4673	.4670	.4668	.4667	.4667
	\$250	.6699	.5729	.4898	.4226	.3710	.3331	.3065	.2884	.2764	.2687	.2639	.2609	.2591	.2580
73	\$500	.6669	.5636	.4692	.3863	.3160	.2584	.2127	.1773	.1507	.1311	.1169	.1068	.0997	.0948
	\$1,000	.6664	.5618	.4647	.3775	.3016	.2375	.1847	.1424	.1091	.0835	.0642	.0498	.0392	.0316
	\$120	.6794	.6010	.5457	.5103	.4896	.4782	.4722	.4693	.4679	.4672	.4669	.4668	.4667	.4667
	\$250	.6685	.5703	.4860	.4181	.3664	.3289	.3029	.2855	.2743	.2671	.2628	.2601	.2586	.2577
74	\$500	.6658	.5610	.4650	.3805	.3091	.2511	.2055	.1708	.1449	.1262	.1129	.1036	.0973	.0930
	\$1,000	.6652	.5590	.4600	.3710	.2936	.2285	.1755	.1334	.1009	.0763	.0580	.0446	.0351	.0283
	\$120	.6785	.5996	.5441	.5090	.4886	.4775	.4718	.4690	.4677	.4671	.4669	.4668	.4667	.4667
	\$250	.6678	.5687	.4836	.4153	.3635	.3263	.3007	.2838	.2730	.2662	.2621	.2597	.2583	.2575
74	\$500	.6651	.5595	.4623	.3768	.3048	.2465	.2010	.1666	.1413	.1232	.1105	.1018	.0959	.0920
	\$1,000	.6646	.5574	.4572	.3669	.2885	.2228	.1697	.1278	.0958	.0718	.0542	.0416	.0327	.0264

*Single Loss Limit values are expressed in thousands of dollars.

Loss-Based Plan, with Various Single Loss Limits

**Insurance Savings Table
Hazard Group 9
Effective November 19, 2010**

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
40	\$120	.0000	.0100	.0281	.0504	.0757	.1325	.1955	.2632	.3347
41	\$120	.0000	.0093	.0265	.0480	.0724	.1276	.1891	.2555	.3258
42	\$120	.0000	.0086	.0250	.0455	.0691	.1227	.1828	.2478	.3170
43	\$120	.0000	.0080	.0234	.0431	.0658	.1177	.1764	.2401	.3087
44	\$120	.0000	.0073	.0219	.0407	.0625	.1128	.1700	.2323	.3020
45	\$120	.0000	.0067	.0205	.0384	.0593	.1079	.1635	.2246	.2961
46	\$120	.0000	.0062	.0191	.0361	.0561	.1031	.1571	.2178	.2907
47	\$120	.0000	.0056	.0177	.0338	.0530	.0982	.1507	.2120	.2855
48	\$120	.0000	.0051	.0164	.0316	.0499	.0934	.1443	.2067	.2804
49	\$120	.0000	.0046	.0151	.0294	.0468	.0886	.1384	.2017	.2754
50	\$120	.0000	.0041	.0138	.0273	.0438	.0838	.1333	.1968	.2703
	\$250	.0000	.0042	.0139	.0274	.0440	.0841	.1319	.1857	.2446
51	\$120	.0000	.0037	.0126	.0252	.0408	.0790	.1286	.1920	.2651
	\$250	.0000	.0037	.0127	.0254	.0410	.0793	.1254	.1777	.2353
52	\$120	.0000	.0033	.0115	.0232	.0379	.0743	.1241	.1872	.2599
	\$250	.0000	.0033	.0115	.0233	.0380	.0746	.1190	.1697	.2259
53	\$120	.0000	.0029	.0103	.0212	.0350	.0700	.1198	.1824	.2548
	\$250	.0000	.0029	.0104	.0214	.0352	.0699	.1125	.1616	.2168
54	\$120	.0000	.0025	.0093	.0193	.0322	.0662	.1156	.1774	.2502
	\$250	.0000	.0025	.0093	.0194	.0324	.0653	.1061	.1536	.2087
55	\$120	.0000	.0022	.0083	.0175	.0295	.0626	.1113	.1726	.2457
	\$250	.0000	.0022	.0083	.0176	.0296	.0607	.0996	.1457	.2012
56	\$120	.0000	.0019	.0073	.0157	.0268	.0592	.1071	.1680	.2413
	\$250	.0000	.0019	.0073	.0158	.0269	.0561	.0933	.1384	.1940
57	\$120	.0000	.0016	.0064	.0140	.0242	.0559	.1028	.1636	.2369
	\$250	.0000	.0016	.0064	.0141	.0244	.0516	.0869	.1317	.1870
58	\$120	.0000	.0013	.0056	.0124	.0219	.0527	.0987	.1594	.2327
	\$250	.0000	.0014	.0056	.0125	.0218	.0472	.0809	.1253	.1802
	\$500	.0000	.0014	.0056	.0125	.0219	.0473	.0808	.1218	.1697

Retrospective Rating

296-17B-990

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
59	\$120	.0000	.0011	.0048	.0109	.0198	.0496	.0947	.1551	.2286
	\$250	.0000	.0011	.0048	.0110	.0194	.0429	.0754	.1192	.1734
	\$500	.0000	.0011	.0048	.0110	.0195	.0430	.0746	.1139	.1604
60	\$120	.0000	.0009	.0040	.0094	.0179	.0464	.0909	.1510	.2247
	\$250	.0000	.0009	.0041	.0095	.0171	.0387	.0702	.1132	.1665
	\$500	.0000	.0009	.0041	.0095	.0172	.0388	.0686	.1061	.1511
61	\$120	.0000	.0007	.0034	.0082	.0161	.0434	.0872	.1470	.2208
	\$250	.0000	.0007	.0034	.0081	.0150	.0348	.0653	.1072	.1598
	\$500	.0000	.0007	.0034	.0082	.0150	.0348	.0626	.0984	.1422
62	\$120	.0000	.0006	.0028	.0071	.0145	.0406	.0835	.1431	.2171
	\$250	.0000	.0006	.0028	.0069	.0129	.0312	.0606	.1013	.1533
	\$500	.0000	.0006	.0028	.0069	.0129	.0308	.0568	.0909	.1337
63	\$120	.0000	.0004	.0023	.0061	.0129	.0378	.0800	.1393	.2135
	\$250	.0000	.0005	.0023	.0057	.0110	.0280	.0560	.0956	.1470
	\$500	.0000	.0005	.0023	.0057	.0110	.0271	.0512	.0837	.1255
64	\$120	.0000	.0003	.0018	.0052	.0114	.0352	.0765	.1356	.2100
	\$250	.0000	.0003	.0018	.0047	.0092	.0249	.0515	.0901	.1408
	\$500	.0000	.0003	.0018	.0047	.0092	.0236	.0458	.0769	.1175
	\$1,000	.0000	.0003	.0018	.0047	.0092	.0236	.0458	.0764	.1154
65	\$120	.0000	.0002	.0014	.0044	.0100	.0326	.0732	.1320	.2067
	\$250	.0000	.0003	.0014	.0037	.0076	.0220	.0472	.0847	.1348
	\$500	.0000	.0003	.0014	.0038	.0076	.0202	.0407	.0703	.1097
	\$1,000	.0000	.0003	.0014	.0038	.0076	.0202	.0406	.0693	.1067
66	\$120	.0000	.0002	.0011	.0036	.0088	.0302	.0700	.1285	.2035
	\$250	.0000	.0002	.0010	.0029	.0063	.0193	.0431	.0795	.1289
	\$500	.0000	.0002	.0010	.0029	.0061	.0171	.0359	.0640	.1020
	\$1,000	.0000	.0002	.0010	.0029	.0061	.0171	.0356	.0625	.0983
67	\$120	.0000	.0001	.0008	.0030	.0076	.0279	.0669	.1252	.2004
	\$250	.0000	.0001	.0007	.0022	.0051	.0168	.0392	.0745	.1232
	\$500	.0000	.0001	.0008	.0022	.0048	.0142	.0314	.0579	.0946
	\$1,000	.0000	.0001	.0008	.0022	.0048	.0142	.0308	.0558	.0900
68	\$120	.0000	.0001	.0006	.0025	.0066	.0258	.0639	.1220	.1974
	\$250	.0000	.0001	.0005	.0017	.0040	.0145	.0355	.0696	.1176
	\$500	.0000	.0001	.0005	.0016	.0036	.0117	.0272	.0521	.0874
	\$1,000	.0000	.0001	.0005	.0016	.0036	.0116	.0263	.0495	.0819
69	\$120	.0000	.0000	.0005	.0020	.0056	.0237	.0610	.1188	.1946
	\$250	.0000	.0000	.0003	.0012	.0031	.0123	.0319	.0649	.1122
	\$500	.0000	.0000	.0003	.0011	.0027	.0094	.0233	.0465	.0804
	\$1,000	.0000	.0000	.0003	.0011	.0027	.0092	.0221	.0433	.0741
70	\$120	.0000	.0000	.0003	.0016	.0048	.0217	.0582	.1158	.1919
	\$250	.0000	.0000	.0002	.0008	.0024	.0104	.0286	.0603	.1070
	\$500	.0000	.0000	.0002	.0007	.0019	.0074	.0196	.0411	.0736
	\$1,000	.0000	.0000	.0002	.0007	.0018	.0070	.0182	.0375	.0665
71	\$120	.0000	.0000	.0002	.0012	.0040	.0198	.0554	.1129	.1893
	\$250	.0000	.0000	.0001	.0006	.0017	.0086	.0254	.0559	.1017
	\$500	.0000	.0000	.0001	.0004	.0012	.0056	.0162	.0359	.0669
	\$1,000	.0000	.0000	.0001	.0004	.0012	.0052	.0145	.0318	.0589
72	\$120	.0000	.0000	.0001	.0009	.0033	.0181	.0529	.1101	.1869
	\$250	.0000	.0000	.0001	.0004	.0012	.0070	.0225	.0517	.0969
	\$500	.0000	.0000	.0000	.0002	.0008	.0041	.0132	.0312	.0606
	\$1,000	.0000	.0000	.0000	.0002	.0007	.0036	.0114	.0267	.0519
73	\$120	.0000	.0000	.0001	.0007	.0028	.0166	.0506	.1076	.1847
	\$250	.0000	.0000	.0000	.0002	.0009	.0057	.0198	.0480	.0924
	\$500	.0000	.0000	.0000	.0001	.0004	.0029	.0106	.0269	.0549
	\$1,000	.0000	.0000	.0000	.0001	.0004	.0024	.0086	.0220	.0453
74	\$120	.0000	.0000	.0001	.0006	.0024	.0157	.0492	.1061	.1834
	\$250	.0000	.0000	.0000	.0001	.0007	.0049	.0182	.0456	.0896

Minimum Loss Ratio										
Size	Single Loss Limit*	0%	5%	10%	15%	20%	30%	40%	50%	60%
	\$500	.0000	.0000	.0000	.0001	.0003	.0023	.0090	.0243	.0512
	\$1,000	.0000	.0000	.0000	.0000	.0002	.0017	.0070	.0192	.0412

*Single Loss Limit values are expressed in thousands of dollars.

[Statutory Authority: RCW 51.16.035, 51.16.100, 51.04.020(1), and 51.18.010. 10-21-086, § 296-17B-990, filed 10/19/10, effective 11/19/10.]

Chapter 296-19A WAC VOCATIONAL REHABILITATION (Formerly chapter 296-18A WAC)

WAC

296-19A-600	How does an eligible injured worker elect vocational Option 2 benefits?
296-19A-610	What is a vocational Option 2 award?
296-19A-620	What are the vocational Option 2 training funds?
296-19A-630	Can a worker change their option election?
296-19A-640	What costs cannot be paid from the vocational Option 2 training funds?
296-19A-650	Is the vocational Option 2 award paid if the worker is confined in an institution and under sentence?
296-19A-660	Can a worker use the vocational Option 2 training funds if confined in an institution and under sentence?
296-19A-670	If a worker dies while receiving the vocational Option 2 award, will the award be paid to the worker's beneficiaries or estate?

WAC 296-19A-600 How does an eligible injured worker elect vocational Option 2 benefits? Within fifteen days of the approval of a retraining plan by the department, the worker submits to the department or self-insurer the Retraining Plan Option Form indicating they select Option 2 and choose not to participate in their retraining plan. This election means the worker's claim will be closed, and the worker will receive the vocational Option 2 award and access to the Option 2 training funds.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-600, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-610 What is a vocational Option 2 award? This award is equivalent to six months of temporary total disability compensation based on the worker's monthly compensation rate on the date the Option 2 benefit is granted. The award will be paid to the worker in biweekly payments until the award is paid in full. Whenever the biweekly payments are made over a period that includes July 1, the amount of the payment(s) will include any cost-of-living adjustment. The temporary total disability amount used will not include any adjustments for the worker's receipt of Social Security benefits. The department or self-insurer will deduct any overpayments owed from the vocational award.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-610, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-620 What are the vocational Option 2 training funds? These training funds are available to the worker, upon application to the department or self-insurer, for a period of five years following the date of the department's order confirming the worker's Option 2 election. The funds can be used to participate in any training through an

accredited, licensed, or department-approved training program or institution.

Training fund amounts are based on tuition rates in effect on the date the worker's plan is approved. Eligible workers are notified of the amount available to them by department order issued at the time of their Option 2 election.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-620, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-630 Can a worker change their option election? Changes to the election decision cannot be made beyond fifteen days from the date the department approves the worker's retraining plan.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-630, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-640 What costs cannot be paid from the vocational Option 2 training funds? Training funds cannot be used for ergonomic equipment, prejob accommodations, job modifications, on-the-job training, self-employment, lodging or transportation.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-640, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-650 Is the vocational Option 2 award paid if the worker is confined in an institution and under sentence? No. The department or self-insured employer will pay the balance of the Option 2 award when notified in writing the worker is no longer confined and under sentence.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-650, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-660 Can a worker use the vocational Option 2 training funds if confined in an institution and under sentence? Yes. Vocational Option 2 training funds are available to the worker, upon application to the department or self-insurer.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-660, filed 3/12/10, effective 4/12/10.]

WAC 296-19A-670 If a worker dies while receiving the vocational Option 2 award, will the award be paid to the worker's beneficiaries or estate? No. The vocational Option 2 award is not payable to the worker's beneficiaries or estate.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.095, 51.32.099 and 51.32.0991 (2007 c 72). 10-07-054, § 296-19A-670, filed 3/12/10, effective 4/12/10.]

**Chapter 296-20 WAC
MEDICAL AID RULES**

WAC

- 296-20-1103 Travel expense.
- 296-20-135 Conversion factors.

WAC 296-20-1103 Travel expense. The department or self-insurer will reimburse travel expense incurred by workers for the following reasons:

- (1) Examinations at department's or self-insurer's request;
- (2) Vocational services at department's or self-insurer's request;
- (3) Fitting of prosthetic device; and
- (4) Upon *prior authorization* for treatment or vocational retraining when worker must travel more than fifteen miles one-way from the worker's home to the nearest point of adequate treatment or vocational retraining. Travel expense is *not* payable when adequate treatment is available within fifteen miles of injured worker's home, yet the injured worker prefers to report to an attending provider outside the worker's home area.

Under subsections (3) and (4) of this section, when travel expense is authorized the first fifteen miles one-way are not payable. The first and last fifteen miles are not payable on an authorized round trip.

Travel expenses will be reimbursed at the current department rate.

Receipts are required for all expenses except parking expenses under ten dollars.

Claims for reimbursement of travel expenses must be received by the department or self-insurer within one year after the date expenses are incurred. Refer to WAC 296-20-125 and to department policy for additional rules.

[Statutory Authority: RCW 51.04.020, 51.04.030, 10-15-105, § 296-20-1103, filed 7/20/10, effective 9/1/10. Statutory Authority: RCW 51.04.020, 51.04.030 and 1993 c 159. 93-16-072, § 296-20-1103, filed 8/1/93, effective 9/1/93. Statutory Authority: RCW 51.04.020, 91-12-010, § 296-20-1103, filed 5/30/91, effective 7/1/91. Statutory Authority: RCW 51.04.020(4) and 51.04.030. 83-16-066 (Order 83-23), § 296-20-1103, filed 8/2/83. Statutory Authority: RCW 51.04.020(4), 51.04.030, and 51.16.120(3). 81-24-041 (Order 81-28), § 296-20-1103, filed 11/30/81, effective 1/1/82; 81-01-100 (Order 80-29), § 296-20-1103, filed 12/23/80, effective 3/1/81.]

WAC 296-20-135 Conversion factors. (1) Conversion factors are used to calculate payment levels for services reimbursed under the Washington resource based relative value scale (RBRVS), and for anesthesia services payable with base and time units.

(2) **Washington RBRVS** services have a conversion factor of \$60.78. The fee schedules list the reimbursement levels for these services.

(3) **Anesthesia services** that are paid with base and time units have a conversion factor of \$3.19 per minute, which is equivalent to \$47.85 per 15 minutes. The base units and payment policies can be found in the fee schedules.

[Statutory Authority: RCW 51.04.020(1) and 51.04.030. 10-10-107, § 296-20-135, filed 5/4/10, effective 7/1/10; 08-09-121, § 296-20-135, filed

4/22/08, effective 7/1/08; 07-10-082, § 296-20-135, filed 5/1/07, effective 7/1/07; 06-09-071, § 296-20-135, filed 4/18/06, effective 7/1/06; 05-09-062, § 296-20-135, filed 4/19/05, effective 7/1/05; 04-09-100, § 296-20-135, filed 4/20/04, effective 7/1/04; 03-14-043, § 296-20-135, filed 6/24/03, effective 8/1/03; 02-10-129, § 296-20-135, filed 5/1/02, effective 7/1/02; 01-10-026, § 296-20-135, filed 4/24/01, effective 7/1/01; 00-09-077, § 296-20-135, filed 4/18/00, effective 7/1/00. Statutory Authority: RCW 51.04.020(4) and 51.04.030. 99-10-043, § 296-20-135, filed 4/30/99, effective 7/1/99; 98-09-125, § 296-20-135, filed 4/22/98, effective 7/1/98; 97-10-017, § 296-20-135, filed 4/28/97, effective 7/1/97. Statutory Authority: RCW 51.04.020 and 51.04.030. 96-19-060, § 296-20-135, filed 9/16/96, effective 10/17/96; 96-10-086, § 296-20-135, filed 5/1/96, effective 7/1/96; 95-17-001 § 296-20-135, filed 8/2/95, effective 10/1/95; 95-05-072, § 296-20-135, filed 2/15/95, effective 3/18/95. Statutory Authority: RCW 51.04.020, 51.04.030 and 1993 c 159. 94-02-045 and 94-03-008, § 296-20-135, filed 12/30/93 and 1/6/94, effective 3/1/94; 93-16-072, § 296-20-135, filed 8/1/93, effective 9/1/93. Statutory Authority: RCW 51.04.020(4) and 51.04.030. 91-02-063, § 296-20-135, filed 12/28/90, effective 1/28/91; 88-24-011 (Order 88-28), § 296-20-135, filed 12/1/88, effective 1/1/89; 87-03-004 (Order 86-45), § 296-20-135, filed 1/8/87; 83-24-016 (Order 83-35), § 296-20-135, filed 11/30/83, effective 1/1/84; 82-24-050 (Order 82-39), § 296-20-135, filed 11/29/82, effective 7/1/83. Statutory Authority: RCW 51.04.020(4), 51.04.030, and 51.16.120(3). 81-24-041 (Order 81-28), § 296-20-135, filed 11/30/81, effective 1/1/82; 80-18-033 (Order 80-24), § 296-20-135, filed 12/1/80, effective 1/1/81. Statutory Authority: RCW 51.04.030 and 51.16.035. 79-12-086 (Order 79-18), § 296-20-135, filed 11/30/79, effective 1/1/80; Order 77-27, § 296-20-135, filed 11/30/77, effective 1/1/78; Order 76-34, § 296-20-135, filed 11/24/76, effective 1/1/77; Order 75-39, § 296-20-135, filed 11/28/75, effective 1/1/76; Order 74-7, § 296-20-135, filed 1/30/74; Order 71-6, § 296-20-135, filed 6/1/71; Order 68-7, § 296-20-135, filed 11/27/68, effective 1/1/69.]

Chapter 296-23 WAC

RADIOLOGY, RADIATION THERAPY, NUCLEAR MEDICINE, PATHOLOGY, HOSPITAL, CHIROPRACTIC, PHYSICAL THERAPY, DRUGLESS THERAPEUTICS AND NURSING— DRUGLESS THERAPEUTICS, ETC.

WAC

- 296-23-317 What qualifications must a provider meet to become an approved independent medical examination (IME) provider and be assigned an IME provider number?
- 296-23-337 For what reasons shall the department's medical director or designee suspend or terminate approval of an independent medical examination (IME) examiner or firm?

WAC 296-23-317 What qualifications must a provider meet to become an approved independent medical examination (IME) provider and be assigned an IME provider number? To ensure that independent medical examinations are of the highest quality and propriety, examiners and firms (partnerships, corporations, or other legal entities) that derive income from independent medical exams must apply and meet the following requirements for department approval:

- (1) Examiners must:
 - (a) Have a current, unrestricted, and active professional license to practice in this state or in any other jurisdiction where the applicant would conduct an examination.
 - (i) Unrestricted is defined as not currently having a temporary or permanent probation, suspension, revocation or any other limitation of any kind placed on a professional license or privilege to practice by any court, board, or administrative agency in any jurisdiction.
 - (ii) If any restriction once existed against the applicant's license, the department must automatically deny the application if the applicant's record has not been clear for at least five

years. If after five years the record has been cleared, then the department exclusively reserves the right to grant or deny the application based on the nature of the prior restriction.

(iii) Exception to the five-year limit may be granted for any restriction or offense deemed by the department to be of a minor or clerical nature.

(iv) If an applicant has any pending action on their privilege to practice by any court, board, or administrative agency, or by any health care institution such as a hospital in any jurisdiction, the department exclusively reserves the right to grant or deny the application based upon the nature of the action.

(b) Have no final action by the department to suspend or revoke a previously assigned provider number as a treating provider or independent medical examiner.

(i) If the applicant has any criminal history, history of a violation of statutes or rules by any administrative agency, court or board in any jurisdiction, the department must automatically deny the application if such history exists within five years of the application. If such history exists but is older than five years, then the department exclusively reserves the right to grant or deny the application based upon the nature of the history.

(ii) Exception to the five-year limit may be granted for any restriction or offense deemed by the department to be of a minor or clerical nature.

(c) Have no pending action in any jurisdiction. The department will not process the application until the matter has been resolved.

(d) Attest that all information submitted on the application is true and accurate and must sign under penalty of perjury.

(e) Comply with all federal, state, and local laws, regulations, and other requirements with regard to business operations, including specific requirements for the provision of medical services.

(f) Adhere to the independent medical examination standards of conduct, and all other laws, rules, and policies. These include but are not limited to the following:

- Provider application agreement;
- *Medical Aid Rules and Fee Schedules* (MARFS);
- Payment policies;
- *Medical Examiners' Handbook*.

(g) Review and sign the IME report and attest to its accuracy.

(h) Conduct examinations in a facility designed as a professional office suitable for medical, dental, podiatric, chiropractic or psychiatric examinations where the primary use of the site is for medical services. The site must not be residential, commercial, educational or retail in nature. The site must be clean, sanitary and provide adequate access, climate control, light, space, and equipment. The site must provide for the comfort and safety of the worker and for the privacy necessary to conduct examinations and discuss medical issues. Providers must have a private disrobing area and adequate provision of examination gowns.

(i) Have telephone answering capability during regular business hours, Monday through Friday, in order to facilitate scheduling of independent examinations and means for workers to contact the provider regarding their scheduled exami-

nation. If the office is open on Saturday, telephone access must be available.

(j) Agree that either they or the department may inactivate their IME provider number or numbers. If an IME provider number has been inactivated and the examiner wishes to resume performing IMEs, they must reapply and meet current requirements.

(k) Agree to keep the department informed and updated with any new information regarding changes or actions that may affect their status as an IME examiner.

(l) Reapply every three years in order to maintain an active IME provider number.

(i) In the first year of the new rule, effective March 1, 2010, all examiners must reapply.

(ii) Examiners will be notified by mail sixty days prior to their renewal application due date.

(m) Achieve a passing score on the *Medical Examiners' Handbook* test prior to initial application and every three years thereafter.

(2) Requirements for specific examiner specialties:

(a) Medical physician and surgeon (MD) or osteopathic physician and surgeon (DO) applicants must: Hold a current board certification in their specialty; or have completed a residency and become board certified within five years of completing the residency.

(i) Residency must be in a program approved by the American College of Graduate Medical Education (ACGME) or the American Osteopathic Association (AOA) or equivalent approving body.

(ii) Fellowships will not be accepted in lieu of accredited residency training though they may be used to determine examination specialty qualifications.

(b) Podiatric physician (DPM) applicants must: Have a current board certification in their specialty or have completed a residency and become board certified within five years of completing the residency.

(i) Complete a residency program approved by the American Podiatric Medical Association (APMA).

(ii) Fellowships will not be accepted in lieu of accredited residency training though they may be used to determine examination specialty qualifications.

(c) Chiropractic physician (DC) applicants must be a chiropractic consultant for the department for at least two years and attend the department's chiropractic IME seminar in the twenty-four months before initial application.

(d) Dentist (doctor of dental science/doctor of dental medicine) (DDS/DMD) applicants must have at least two years of clinical experience after licensure, and:

(i) Hold current certification in their specialty; or

(ii) Have one year of postdoctoral training in a program approved by the American Dental Association Commission on Dental Accreditation (CODA); or

(iii) Be a general dentist.

(3) All examiners must meet one of the following two criteria:

(a) Document a minimum of three hundred eighty-four hours of patient related services (excluding independent medical examinations) per calendar year; or

(b) Complete a minimum of twelve continuing medical education (CME) units of department-approved education and training per year or a total of thirty-six CMEs in three

years. This training would focus on improving the provider's skills in completing IMEs or staying current in the provider's specialty. Topics include, but are not limited to:

- Report writing;
- Providing testimony;
- Standards of practice;

- Medical ethics;
- Patient care;
- Impairment rating.

Only examiners in the following practice specialties who meet all other requirements may perform IMEs:

Examiner is:	Doctors licensed to practice:				
	Medicine & surgery	Osteopathic medicine & surgery	Podiatric medicine & surgery	Chiropractic	Dentistry
In Washington	Yes	Yes	Yes	Yes	Yes
Outside Washington	Yes	Yes	Yes	No	Yes

(4) IME firms (partnerships, corporations or other legal entities) that derive income from independent medical examinations must:

(a) Have a medical director. The medical director must be a licensed medical physician and surgeon (MD) or an osteopathic physician and surgeon (DO), be responsible to provide oversight on the quality of independent medical examinations, impairment ratings and reports, and be available to resolve any issue that department staff may bring to the medical director's attention.

(b) Have no previous business or audit action by the department to suspend or revoke an assigned provider number.

(c) Have no previous action taken by any federal or state agency for any business previously owned or operated.

(d) Facilitate scheduling of providers both for the examination and for any required follow up, including amendments to the report, subsequent reports, or for any testimony required. If the provider fails to participate in scheduling or otherwise causes an undue expense to the department, whether intentionally or not, the department may fine the provider up to five hundred dollars per violation.

(e) Attest that all information submitted on the application is true and accurate and must sign under penalty of perjury.

(f) Comply with all federal, state, and local laws, regulations, and other requirements with regard to business operations including specific requirements for any business operations for the provision of medical services.

(g) Adhere to the independent medical examination standards of conduct, and all other laws, rules, and policies. These include, but are not limited to, the following:

- Provider application agreement;
- *Medical Aid Rules and Fee Schedules* (MARFS);
- Payment policies;
- *Medical Examiners' Handbook*.

(h) Ensure that examinations are conducted in a facility designed as a professional office suitable for medical, dental, podiatric, chiropractic or psychiatric examinations where the primary use of the site is for medical services. The site must not be residential, commercial, educational or retail in nature. The site must be clean, sanitary and provide adequate access, climate control, light, space, and equipment. The site must provide for the comfort and safety of the worker and for the privacy necessary to conduct examinations and discuss medical issues. Providers must have a private disrobing area and adequate provision of examination gowns.

(i) Have telephone answering capability during regular business hours, Monday through Friday, in order to schedule independent medical examinations and communicate with workers about scheduled examinations. If an exam site is open on Saturday, telephone access must be available.

(j) Agree that either the firm or the department may inactivate their IME provider number or numbers. If an IME provider number has been inactivated and the firm wishes to resume related services, they must reapply and meet current requirements.

(k) Agree to keep the department informed and updated with any new information such as exam site or administrative office locations, phone numbers or contact information.

(l) Reapply every three years in order to maintain an active IME provider number.

(i) In the first year of the new rule, effective March 1, 2010, all IME firms must reapply.

(ii) Firms will be notified by mail sixty days prior to their renewal application due date.

(m) Have a representative from their quality assurance (QA) staff achieve a passing score on the *Medical Examiners' Handbook* test prior to initial application and every three years thereafter.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.112, 51.32.114, 51.32.055, 51.36.060, and 51.36.070. 11-01-069, § 296-23-317, filed 12/10/10, effective 1/10/11. Statutory Authority: RCW 51.32.055, 51.32.112 [51.32.112], 51.32.114, 51.36.060, and 51.36.070. 09-24-085, § 296-23-317, filed 11/30/09, effective 3/1/10; 04-04-029, § 296-23-317, filed 1/27/04, effective 3/1/04.]

WAC 296-23-337 For what reasons shall the department's medical director or designee suspend or terminate approval of an independent medical examination (IME) examiner or firm? To ensure high quality independent medical examinations (IMEs), the department's medical director or designee may, in the situations described below, terminate, suspend, or inactivate approval of examiners or firms (partnerships, corporations, or other legal entities) that derive income from IMEs. IME providers must have an active provider account number to perform IMEs or provide IME related services.

FOR EXAMINERS:

(1) **AUTOMATIC TERMINATION.** The department's medical director or designee may terminate approval of examiners in situations including, but not limited to, the following:

(a) Their license has been revoked in any jurisdiction.

(b) A final order or stipulation to informal disposition has been issued against the examiner by a state authority in any jurisdiction including, but not limited to, the Washington

state department of health, when such charges involve conduct or behavior as defined in chapter 18.130 RCW, Uniform Disciplinary Act. These include, but are not limited to:

(i) Sexually inappropriate conduct, behavior or language.

(ii) Behavior that puts a patient's safety or well-being at risk.

(c) The examiner has committed perjury or falsified documents provided to the department or insurer.

(d) The examiner has a criminal felony history in any jurisdiction.

(e) The examiner has failed to reapply every three years.

(2) **AUTOMATIC SUSPENSION.** The department's medical director or designee may suspend approval of examiners in situations including, but not limited to, the following listed below. The department will initiate a review within ninety days of notification. The results of the review will determine if further action is necessary, which may include termination of approval status.

(a) The examiner has failed to meet or maintain the requirements for approval as an IME examiner.

(b) The examiner's license has been restricted in any jurisdiction. Exceptions may be granted for any restriction or offense deemed by the department to be of a minor or clerical nature.

(c) The examiner has lost hospital privileges for cause.

(d) A statement of charges has been filed against the examiner by a state authority in any jurisdiction, including, but not limited to the Washington state department of health, when such charges involve conduct or behavior as defined in chapter 18.130 RCW, Uniform Disciplinary Act. These include, but are not limited to:

(i) Sexually inappropriate conduct, behavior or language.

(ii) Behavior that puts a patient's safety or well-being at risk.

(e) The examiner has any pending or history of criminal charges or violation of statutes or rules by any administrative agency, court or board in any jurisdiction.

(3) **OTHER EXAMINER ACTIONS.** In addition to automatic terminations and suspensions described in subsections (1) and (2) of this section, the department's medical director or designee may consider any of the following factors in determining a change in status for examiners. These status changes include temporarily unavailable, suspension or termination of the approval to conduct IMEs.

These factors include, but are not limited to:

(a) Substandard quality of reports, failure to comply with current department policy on report contents, or inability to effectively convey and substantiate medical opinions and conclusions concerning workers.

(b) Unavailable or unwilling to testify on behalf of the department, worker, or employer.

(c) Failure to cooperate with attorneys representing a party in industrial insurance litigation at the board of industrial insurance appeals (board) by not cooperating in a timely manner to schedule preparatory activities and/or testimony during business hours and within the dates ordered by the board to complete testimony.

(d) Inability to support examination and report findings in any legal proceeding as evidenced by board decisions finding the testimony less credible.

(e) Failure to stay current in the area of specialty and in the areas of impairment rating, performance of IMEs, industrial injury and occupational disease/illness, industrial insurance statutes, regulations and policies.

(f) Substantiated complaints or pattern of complaints about the provider.

(g) Other disciplinary proceedings or actions not listed in subsections (1) and (2) of this section.

(h) Other proceedings in any court dealing with the provider's professional conduct, quality of care or criminal actions not listed in subsections (1) and (2) of this section.

(i) Untimely reports.

(j) Unavailable or unwilling to communicate with the department in a timely manner.

(k) Misrepresentation of information provided to the department.

(l) Failure to inform the department of changes or actions that may affect the approval status as an IME examiner.

(m) Failure to comply with the department's orders, statutes, rules, or policies.

(n) Failure to accept the department fee schedule rate for independent medical examinations, testimony, or other IME related services.

(o) Any pending action in any jurisdiction.

FOR FIRMS:

(4) **AUTOMATIC TERMINATION.** The department's medical director or designee may terminate approval of firms when they fail to reapply every three years.

(5) **AUTOMATIC SUSPENSION.** The department's medical director or designee may suspend approval of firms in situations including, but not limited to, those listed below. The department will review the matter to determine if further action is necessary, which may include termination of approval status.

(a) The firm no longer meets requirements for approval as an IME provider.

(b) The firm's representative has committed perjury or falsified documents provided to the department or insurer.

(c) A firm representative's behavior has placed a patient's safety or well-being at risk.

(6) **OTHER FIRM ACTIONS.** In addition to automatic terminations and suspensions described in subsections (4) and (5) of this section, the department's medical director or designee may consider any of the following factors in determining a change in status for firms. These status changes include temporarily unavailable, suspension or termination of the approval to provide IME related services.

These factors include, but are not limited to:

(a) Substantiated complaints or pattern of complaints about the firm.

(b) Other disciplinary proceedings or actions not listed in subsections (4) and (5) of this section.

(c) Other proceedings in any court dealing with the provider's professional conduct, quality of care or criminal actions not listed in subsections (4) and (5) of this section.

(d) Untimely reports.

(e) Unavailable or unwilling to communicate with the department in a timely manner.

- (f) Misrepresentation of information provided to the department.
- (g) Failure to inform the department of changes affecting the firm's status as an IME provider.
- (h) Failure to comply with the department's orders, statutes, rules, or policies.
- (i) Failure to accept the department fee schedule rate for independent medical examinations and services.
- (j) Any pending action in any jurisdiction.

[Statutory Authority: RCW 51.04.020, 51.04.030, 51.32.112, 51.32.114, 51.32.055, 51.36.060, and 51.36.070. 11-01-069, § 296-23-337, filed 12/10/10, effective 1/10/11. Statutory Authority: RCW 51.32.055, 51.32.112 [51.32.112], 51.32.114, 51.36.060, and 51.36.070. 09-24-085, § 296-23-337, filed 11/30/09, effective 3/1/10; 04-04-029, § 296-23-337, filed 1/27/04, effective 3/1/04.]

Chapter 296-24 WAC

GENERAL SAFETY AND HEALTH STANDARDS

WAC

296-24-31001	Cylinders.
296-24-31003	Piped systems.
296-24-31005	Generators and filling cylinders.

WAC 296-24-31001 Cylinders. Employers must ensure that the in-plant transfer, handling, storage, and use of acetylene in cylinders comply with the provisions of CGA Pamphlet G-1-2003 (Acetylene) (Compressed Gas Association, Inc., 11th ed., 2003).

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-089, § 296-24-31001, filed 4/20/10, effective 7/1/10; Order 73-5, § 296-24-31001, filed 5/9/73 and Order 73-4, § 296-24-31001, filed 5/7/73.]

WAC 296-24-31003 Piped systems. (1) Employers must comply with Chapter 9 (Acetylene Piping) of NFPA 51A-2006 (Standard for Acetylene Charging Plants) (National Fire Protection Association, 2006 ed., 2006).

(2) When employers can demonstrate that the facilities, equipment, structures, or installations used to generate acetylene or to charge (fill) acetylene cylinders were installed prior to February 16, 2006, these employers may comply with the provisions of Chapter 7 (Acetylene Piping) of NFPA 51A-2001 (Standard for Acetylene Charging Plants) (National Fire Protection Association, 2001 ed., 2001).

(3) The provisions of subsection (2) of this section also apply when the facilities, equipment, structures, or installations used to generate acetylene or to charge (fill) acetylene cylinders were approved for construction or installation prior to February 16, 2006, but constructed and installed on or after that date.

Note: For additional information on acetylene piping systems, see CGA G-1.2-2006, Part 3 (Acetylene Piping) (Compressed Gas Association, Inc., 3rd ed., 2006).

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-089, § 296-24-31003, filed 4/20/10, effective 7/1/10; Order 73-5, § 296-24-31003, filed 5/9/73 and Order 73-4, § 296-24-31003, filed 5/7/73.]

WAC 296-24-31005 Generators and filling cylinders.

(1) Employers must ensure that facilities, equipment, structures, or installations used to generate acetylene or to charge (fill) acetylene cylinders comply with the provisions of

NFPA 51A-2006 (Standard for Acetylene Charging Plants) (National Fire Protection Association, 2006 ed., 2006).

(2) When employers can demonstrate that the facilities, equipment, structures, or installations used to generate acetylene or to charge (fill) acetylene cylinders were constructed or installed prior to February 16, 2006, these employers may comply with the provisions of NFPA 51A-2001 (Standard for Acetylene Charging Plants) (National Fire Protection Association, 2001 ed., 2001).

(3) The provisions of subsection (2) of this section also apply when the facilities, equipment, structures, or installations were approved for construction or installation prior to February 16, 2006, but constructed and installed on or after that date.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-089, § 296-24-31005, filed 4/20/10, effective 7/1/10; Order 73-5, § 296-24-31005, filed 5/9/73 and Order 73-4, § 296-24-31005, filed 5/7/73.]

Chapter 296-30 WAC

RULES FOR THE ADMINISTRATION OF THE CRIME VICTIMS COMPENSATION PROGRAM

WAC

296-30-900	What law controls a claim if a statute is amended after the date of the criminal act?
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WAC 296-30-900 What law controls a claim if a statute is amended after the date of the criminal act? The statute in effect when the criminal act occurred is the controlling law, except as provided in chapter 122, Laws of 2010 (E2SSB 6504). The act occurs when the perpetrator commits the criminal conduct.

For those crime victims who apply for benefits after April 1, 2010, the law in effect at the time the application is received by the department is the controlling law.

[Statutory Authority: RCW 7.68.030 and 2010 c 122. 10-19-111, § 296-30-900, filed 9/21/10, effective 10/22/10. Statutory Authority: RCW 7.68.030. 99-07-004, § 296-30-900, filed 3/4/99, effective 4/4/99. Statutory Authority: RCW 51.36.010, 7.68.030, 51.04.020 (1) and (4), 51.04.030, 7.68.080 and 7.68.120. 97-02-090, § 296-30-900, filed 12/31/96, effective 1/31/97. Statutory Authority: Chapter 7.68 RCW. 85-03-060 (Order 85-3), § 296-30-900, filed 1/15/85.]

Chapter 296-31 WAC

CRIME VICTIMS COMPENSATION MENTAL HEALTH TREATMENT RULES AND FEES

WAC

296-31-030	What are the eligibility requirements of a mental health treatment provider under the Crime Victims Act?
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WAC 296-31-030 What are the eligibility requirements of a mental health treatment provider under the Crime Victims Act? (1) Mental health providers must qualify as an approved provider and register with the crime victims compensation program before they are authorized to provide treatment and receive payment in accordance with these rules.

(2) The following providers who are permanently licensed in Washington are eligible to register with this program:

- (a) Psychiatrists;

- (b) Psychologists;
- (c) Advanced registered nurse practitioners with a specialty in psychiatric and mental health nursing;
- (d) Ph.D.s not licensed as psychologists and master level counselors whose degree is in a field of study related to mental health services including, but not limited to, social work, marriage and family therapy or mental health counseling.

(3) Out-of-state providers must be currently licensed, or certified within the state in which they practice. Washington requires mental health counselors to have a masters degree to treat Washington crime victim clients.

EXCEPTION: In areas where the department has determined licensed, or certified providers are not available, the department may consider registration exceptions on an individual basis.

[Statutory Authority: RCW 7.68.030. 10-14-101, § 296-31-030, filed 7/6/10, effective 8/6/10; 01-22-105, § 296-31-030, filed 11/7/01, effective 12/8/01. Statutory Authority: RCW 7.68.030, 7.68.080. 00-03-056, § 296-31-030, filed 1/14/00, effective 2/14/00. Statutory Authority: RCW 7.68.-030, 51.04.020(1) and 51.04.030. 95-15-004, § 296-31-030, filed 7/5/95, effective 8/5/95. Statutory Authority: RCW 43.22.050. 92-23-033, § 296-31-030, filed 11/13/92, effective 12/14/92.]

**Chapter 296-46B WAC
ELECTRICAL SAFETY STANDARDS,
ADMINISTRATION, AND INSTALLATION**

WAC

296-46B-906	Inspection fees.
296-46B-909	Electrical/telecommunications contractor's license, administrator certificate and examination, master electrician certificate and examination, electrician certificate and examination, copy, and miscellaneous fees.
296-46B-911	Electrical testing laboratory and engineer accreditation fees.

WAC 296-46B-906 Inspection fees. To calculate inspection fees, the amperage is based on the conductor ampacity or the overcurrent device rating. The total fee must not be less than the number of progress inspection (one-half hour) units times the progress inspection fee rate from subsection (8) of this section, PROGRESS INSPECTIONS.

The amount of the fee due is calculated based on the fee effective at the date of a department assessed fee (e.g., plan review or fee due) or when the electrical permit is purchased.

(1) Residential.

(a) Single- and two-family residential (New Construction).

Notes:

- (1) Square footage is the area included within the surrounding exterior walls of a building exclusive of any interior courts. (This includes any floor area in an attached garage, basement, or unfinished living space.)
 - (2) "Inspected with the service" means that a separate service inspection fee is included on the same electrical work permit.
 - (3) "Inspected at the same time" means all wiring is to be ready for inspection during the initial inspection trip.
 - (4) An "outbuilding" is a structure that serves a direct accessory function to the residence, such as a pump house or storage building. Outbuilding does not include buildings used for commercial type occupancies or additional dwelling occupancies.
- | | |
|--|---------|
| (i) First 1300 sq. ft. | \$86.60 |
| Each additional 500 sq. ft.. or portion of | \$27.70 |
| (ii) Each outbuilding or detached garage - inspected at the same time as a dwelling unit on the property | \$36.10 |
| (iii) Each outbuilding or detached garage - inspected separately | \$57.10 |
| (iv) Each swimming pool - inspected with the service | \$57.10 |
| (v) Each swimming pool - inspected separately | \$86.60 |

- (vi) Each hot tub, spa, or sauna - inspected with the service \$36.10
 - (vii) Each hot tub, spa, or sauna - inspected separately \$57.10
 - (viii) Each septic pumping system - inspected with the service \$36.10
 - (ix) Each septic pumping system - inspected separately \$57.10
- (b) Multifamily residential and miscellaneous residential structures, services and feeders (New Construction).**

Each service and/or feeder	Service/Feeder	Additional Feeder
Ampacity		
0 to 200	\$93.40	\$27.70
201 to 400	\$116.10	\$57.10
401 to 600	\$159.50	\$79.40
601 to 800	\$204.70	\$109.00
801 and over	\$291.90	\$218.90

(c) Single or multifamily altered services or feeders including circuits.

(i) Each altered service and/or altered feeder

Ampacity	Service/Feeder
0 to 200	\$79.40
201 to 600	\$116.10
601 and over	\$175.10

- (ii) Maintenance or repair of a meter or mast (no alterations to the service or feeder) \$43.00

(d) Single or multifamily residential circuits only (no service inspection).

Note:

Altered or added circuit fees are calculated per panelboard. Total cost of the alterations in an individual panel should not exceed the cost of a complete altered service or feeder of the same rating, as shown in subsection (1) RESIDENTIAL (c) (table) of this section.

- (i) 1 to 4 circuits (see note above) \$57.10
- (ii) Each additional circuit (see note above) \$6.20

(e) Mobile homes, modular homes, mobile home parks, and RV parks.

- (i) Mobile home or modular home service or feeder only \$57.10
- (ii) Mobile home service and feeder \$93.40

(f) Mobile home park sites and RV park sites.

Note:

For master service installations, see subsection (2) COMMERCIAL/INDUSTRIAL of this section.

- (i) First site service or site feeder \$57.10
- (ii) Each additional site service; or additional site feeder inspected at the same time as the first service or feeder \$36.10

(2) Commercial/industrial.

(a) New service or feeder, and additional new feeders inspected at the same time (includes circuits).

Note:

For large COMMERCIAL/INDUSTRIAL projects that include multiple feeders, "inspected at the same time" can be interpreted to include additional inspection trips for a single project. The additional inspections must be for electrical work specified on the permit at the time of purchase. The permit fee for such projects must be calculated using this section. However, the total fee must not be less than the number of progress inspection (one-half hour) units times the progress inspection fee rate from subsection (8) PROGRESS INSPECTIONS of this section.

Ampacity	Service/Feeder	Additional Feeder
0 to 100	\$93.40	\$57.10
101 to 200	\$113.70	\$72.70
201 to 400	\$218.90	\$86.60
401 to 600	\$255.20	\$101.90
601 to 800	\$330.00	\$138.80
801 to 1000	\$402.90	\$168.00
1001 and over	\$439.50	\$234.40

(b) Altered services/feeders (no circuits).

(i) Service/feeder

Ampacity	Service/Feeder
0 to 200	\$93.40
201 to 600	\$218.90
601 to 1000	\$330.00
1001 and over	\$366.50

- (ii) Maintenance or repair of a meter or mast (no alterations to the service or feeder) \$79.40

(c) **Circuits only.**

Note:

Altered/added circuit fees are calculated per panelboard. Total cost of the alterations in a panel (or panels) should not exceed the cost of a new feeder (or feeders) of the same rating, as shown in subsection (2) COMMERCIAL/INDUSTRIAL (2)(a)(table) above.

- (i) First 5 circuits per branch circuit panel \$72.70
- (ii) Each additional circuit per branch circuit panel \$6.20
- (d) **Over 600 volts surcharge per permit.** \$72.70
- (3) **Temporary service(s).**

Notes:

- (1) See WAC 296-46B-590 for information about temporary installations.
- (2) Temporary stage or concert inspections requested outside of normal business hours will be subject to the portal-to-portal hourly fees in subsection (11) OTHER INSPECTIONS. The fee for such after hours inspections shall be the greater of the fee from this subsection or the portal-to-portal fee.

Temporary services, temporary stage or concert productions.

Ampacity	Service/Feeder	Additional Feeder
0 to 60	\$50.00	\$25.60
61 to 100	\$57.10	\$27.70
101 to 200	\$72.70	\$36.10
201 to 400	\$86.60	\$43.10
401 to 600	\$116.10	\$57.10
601 and over	\$131.70	\$65.60

(4) **Irrigation machines, pumps, and equipment.**

Irrigation machines.

- (a) Each tower - when inspected at the same time as a service and feeder from (2) COMMERCIAL/INDUSTRIAL \$6.20
- (b) Towers - when not inspected at the same time as a service and feeder - 1 to 6 towers \$86.60
- (c) Each additional tower \$6.20

(5) **Miscellaneous - commercial/industrial and residential.**

- (a) **A Class 2 low-voltage thermostat** and its associated cable controlling a single piece of utilization equipment or a single furnace and air conditioner combination.
 - (i) First thermostat \$43.10
 - (ii) Each additional thermostat inspected at the same time as the first \$13.40

- (b) **Class 2 or 3 low-voltage systems and telecommunications systems.** Includes all telecommunications installations, fire alarm, nurse call, energy management control systems, industrial and automation control systems, lighting control systems, and similar Class 2 or 3 low-energy circuits and equipment not included in WAC 296-46B-908 for Class B work.
 - (i) First 2500 sq. ft. or less \$50.00
 - (ii) Each additional 2500 sq. ft. or portion thereof \$13.40

(c) **Signs and outline lighting.**

- (i) First sign (no service included) \$43.10
- (ii) Each additional sign inspected at the same time on the same building or structure \$20.40

(d) **Berth at a marina or dock.**

Note:

Five berths or more shall be permitted to have the inspection fees based on appropriate service and feeder fees from section (2) COMMERCIAL/INDUSTRIAL above.

- (i) Berth at a marina or dock \$57.10
- (ii) Each additional berth inspected at the same time \$36.10

(e) **Yard pole, pedestal, or other meter loops only.**

- (i) Yard pole, pedestal, or other meter loops only \$57.10
- (ii) Meters installed remote from the service equipment and inspected at the same time as a service, temporary service or other installations \$13.40

(f) **Emergency inspections requested outside of normal working hours.**

Regular fee plus surcharge of: \$109.00

(g) **Generators.**

Note:

Permanently installed generators: Refer to the appropriate residential or commercial new/alterd service or feeder section.
 Portable generators: Permanently installed transfer equipment for portable generators \$79.40

(h) **Electrical - annual permit fee.**

Note:

See WAC 296-46B-901(14).

For commercial/industrial location employing full-time electrical maintenance staff or having a yearly maintenance contract with a licensed electrical contractor. Note, all yearly maintenance contracts must detail the number of contractor electricians necessary to complete the work required under the contract. This number will be used as a basis for calculating the appropriate fee. Each inspection is based on a 2-hour maximum.

	Inspections	Fee
1 to 3 plant electricians	12	\$2,098.70
4 to 6 plant electricians	24	\$4,199.60
7 to 12 plant electricians	36	\$6,299.00
13 to 25 plant electricians	52	\$8,399.90
More than 25 plant electricians	52	\$10,500.80

(i) **Telecommunications - annual permit fee.**

Notes:

- (1) See WAC 296-46B-901(13).
- (2) Annual inspection time required may be estimated by the purchaser at the rate for "OTHER INSPECTIONS" in this section, charged portal-to-portal per hour.

For commercial/industrial location employing full-time telecommunications maintenance staff or having a yearly maintenance contract with a licensed electrical/telecommunications contractor.

- 2-hour minimum \$173.50
- Each additional hour, or portion thereof, of portal-to-portal inspection time \$86.60

(j) **Permit requiring ditch cover inspection only.**

Each 1/2 hour, or portion thereof \$43.10

(k) **Cover inspection for elevator/conveyance installation. This item is only available to a licensed/registered elevator contractor.**

(6) **Carnival inspections.**

(a) **First carnival field inspection each calendar year.**

- (i) Each ride and generator truck \$20.40
- (ii) Each remote distribution equipment, concession, or gaming show \$6.20
- (iii) If the calculated fee for first carnival field inspection above is less than \$100.50, the minimum inspection fee shall be: \$109.00

(b) **Subsequent carnival inspections.**

- (i) First ten rides, concessions, generators, remote distribution equipment, or gaming show \$109.00
- (ii) Each additional ride, concession, generator, remote distribution equipment, or gaming show \$6.20

(c) **Concession(s) or ride(s) not part of a carnival.**

- (i) First field inspection each year of a single concession or ride, not part of a carnival \$86.60
- (ii) Subsequent inspection of a single concession or ride, not part of a carnival \$57.10

(7) **Trip fees.**

- (a) Requests by property owners to inspect existing installations. (This fee includes a maximum of one hour of inspection time. All inspection time exceeding one hour will be charged at the rate for progressive inspections.) \$86.60
- (b) Submitter notifies the department that work is ready for inspection when it is not ready. \$43.10
- (c) Additional inspection required because submitter has provided the wrong address or incomplete, improper or illegible directions for the site of the inspection. \$43.10
- (d) More than one additional inspection required to inspect corrections; or for repeated neglect, carelessness, or improperly installed electrical work. \$43.10
- (e) Each trip necessary to remove a noncompliance notice. \$43.10
- (f) Corrections that have not been made in the prescribed time, unless an exception has been requested and granted. \$43.10
- (g) Installations that are covered or concealed before inspection. \$43.10

(8) **Progress inspections.**

Note:

The fees calculated in subsections (1) through (6) of this section will apply to all electrical work. This section will be applied to a permit where the permit holder has requested additional inspections beyond the number supported by the permit fee calculated at the rate in subsections (1) through (6) of this section.

On partial or progress inspections, each 1/2 hour.	\$43.10	(a) Initial application or renewal made in person, by mail, or by fax	\$255.20
(9) Plan review.		(b) Renewal fully completed using the on-line web process	\$230.20
Fee is thirty-five percent of the electrical work permit fee as determined by WAC 296-46B-906, plus a plan review submission and shipping/handling fee of:	\$72.70	(c) Reinstatement of a general or specialty contractor's license after a suspension	\$51.70
(a) Supplemental submissions of plans per hour or fraction of an hour of review time.	\$86.60	(2) Master electrician/administrator/electrician/trainee certificate.	
(b) Plan review shipping and handling fee.	\$20.40	(a) Examination application (nonrefundable)	
(10) Out-of-state inspections.		Administrator certificate examination application.	\$32.00
(a) Permit fees will be charged according to the fees listed in this section.		(Required only for department administered examinations.) (Not required when testing with the department's contractor.)	
(b) Travel expenses:		(b) Examination fees (nonrefundable)	
All travel expenses and per diem for out-of-state inspections are billed following completion of each inspection(s). These expenses can include, but are not limited to: Inspector's travel time, travel cost and per diem at the state rate. Travel time is hourly based on the rate in subsection (11) of this section.		Note:	
(11) Other inspections.		Normal examination administration is performed by a state authorized contractor. The fees for such examinations are set by contract with the department. For written examinations administered by the department, use the following fee schedule.	
Inspections not covered by above inspection fees must be charged portal-to-portal per hour:	\$86.60	(i) Master electrician or administrator first-time examination fee (when administered by the department)	\$77.10
(12) Variance request processing fee.		(ii) Master electrician or administrator retest examination fee (when administered by the department)	\$90.30
Variance request processing fee. This fee is nonrefundable once the transaction has been validated.	\$86.60	(iii) Journeyman or specialty electrician examination fee (first test or retest when administered by the department)	\$58.00
(13) Marking of industrial utilization equipment.		(iv) Certification examination review fee	\$119.50
(a) Standard(s) letter review (per hour of review time).	\$86.60	(c) Original certificates (nonrefundable after certificate has been issued)	
(b) Equipment marking - charged portal-to-portal per hour:	\$86.60	(i) Electrical administrator original certificate (except 09 telecommunication)	\$115.40
(c) All travel expenses and per diem for in/out-of-state review and/or equipment marking are billed following completion of each inspection(s). These expenses can include, but are not limited to: Inspector's travel time, travel cost and per diem at the state rate. Travel time is hourly based on the rate in (b) of this subsection.		(ii) Telecommunications administrator original certificate (for 09 telecommunications)	\$76.80
(14) Class B basic electrical work labels.		(iii) Master electrician exam application (includes original certificate and application processing fee) (\$32.00 is nonrefundable after application is submitted)	\$147.60
(a) Block of twenty Class B basic electrical work labels (not refundable).	\$237.70	(iv) Journeyman or specialty electrician application (includes original certificate and application processing fee) (\$32.00 is nonrefundable after application is submitted)	\$82.80
(b) Reinspection of Class B basic electrical work to assure that corrections have been made (per 1/2 hour timed from leaving the previous inspection until the reinspection is completed). See WAC 296-46B-908(5).	\$43.10	(v) Training certificate	
(c) Reinspection of Class B basic electrical work because of a failed inspection of another Class B label (per 1/2 hour from previous inspection until the reinspection is completed). See WAC 296-46B-908(5).	\$43.10	(A) Initial application made in person, by mail, or by fax	\$40.60
(15) Provisional electrical work permit labels.		(B) Initial application fully completed on-line using the on-line web process	\$36.40
Block of twenty provisional electrical work permit labels.	\$237.70	(C) 0% supervision modified training certificate.	\$73.80
		Includes trainee update of hours (i.e., submission of affidavit of experience) (\$49.10 is nonrefundable after application is submitted)	
		(D) 75% supervision modified training certificate.	\$49.10
		(E) Unsupervised training certificate as allowed by RCW 19.28.161 (4)(b).	\$24.40
		(d) Certificate renewal (nonrefundable)	
		(i) Master electrician or administrator certificate renewal	
		(A) Renewal made in person, by mail, or by fax	\$145.90
		(B) Renewal fully completed using the on-line web process	\$132.20
		(ii) Telecommunications (09) administrator certificate renewal	
		(A) Renewal made in person, by mail, or by fax	\$97.20
		(B) Renewal fully completed using the on-line web process	\$87.50
		(iii) Late renewal of master electrician or administrator certificate	
		(A) Renewal made in person, by mail, or by fax	\$291.80
		(B) Renewal fully completed using the on-line web process	\$264.50
		(iv) Late renewal of telecommunications (09) administrator certificate	
		(A) Renewal made in person, by mail, or by fax	\$194.50
		(B) Renewal fully completed using the on-line web process	\$175.00
		(v) Journeyman or specialty electrician certificate renewal	
		(A) Renewal made in person, by mail, or by fax	\$76.80
		(B) Renewal fully completed using the on-line web process	\$69.70
		(vi) Late renewal of journeyman or specialty electrician certificate	

[Statutory Authority: Chapter 19.28 RCW and 2009 c 564. 10-18-025, § 296-46B-906, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 19.28.006, 19.28.010, 19.28.031, 19.28.041, 19.28.061, 19.28.101, 19.28.131, 19.28.161, 19.28.171, 19.28.191, 19.28.201, 19.28.211, 19.28.241, 19.28.251, 19.28.281, 19.28.311, 19.28.321, 19.28.400, 19.28.420, 19.28.490, 19.28.551. 09-20-032, § 296-46B-906, filed 9/29/09, effective 10/31/09; 08-24-048, § 296-46B-906, filed 11/25/08, effective 12/31/08; 06-24-041, § 296-46B-906, filed 11/30/06, effective 12/31/06.]

WAC 296-46B-909 Electrical/telecommunications contractor's license, administrator certificate and examination, master electrician certificate and examination, electrician certificate and examination, copy, and miscellaneous fees.

- Notes:**
- (1) The department will deny renewal of a license, certificate, or permit if an individual owes money as a result of an outstanding final judgment(s) to the department or is in revoked status. The department will deny application of a license, certificate, or permit if an individual is in suspended status or owes money as a result of an outstanding final judgment(s) to the electrical program.
 - (2) Certificates may be prorated for shorter renewal periods in one-year increments. Each year or part of a year will be calculated to be one year.
 - (3) The amount of the fee due is calculated based on the fee effective at the date payment is made.

(1) **General or specialty contractor's license per twenty-four month period. (Nonrefundable after license has been issued.)**

(A) Renewal made in person, by mail, or by fax	\$153.70
(B) Renewal fully completed using the on-line web process	\$139.50
(vii) Trainee update of hours outside of renewal period (i.e., submission of affidavit of experience outside of the timeline in WAC 296-46B-965 (7)(d))	\$49.10
(viii) Trainee certificate renewal	
(A) Renewal made in person, by mail, or by fax	\$49.10
(B) Renewal fully completed using the on-line web process when the affidavit of experience is submitted per WAC 296-46B-965 (7)(d)	\$44.70
(ix) Late trainee certificate renewal	
(A) Renewal made in person, by mail, or by fax	\$68.90
(B) Renewal fully completed using the on-line web process	\$62.50
(e) Certificate - reinstatement (nonrefundable)	
(i) Reinstatement of a suspended master electrician or administrator's certificate (in addition to normal renewal fee)	\$51.70
(ii) Reinstatement of suspended journeyman, or specialty electrician certificate (in addition to normal renewal fee)	\$24.40
(f) Assignment/unassignment of master electrician/administrator designation (nonrefundable)	\$38.30
(3) Certificate/license.	
(a) Replacement for lost or damaged certificate/license. (Nonrefundable.)	\$16.80
(b) Optional display quality General Master Electrician certificate.	\$27.30
(4) Continuing education courses or instructors. (Nonrefundable.)	
(a) If the course or instructor review is performed by the electrical board or the department	
The course or instructor review	\$49.20
(b) If the course or instructor review is contracted out by the electrical board or the department	
(i) Continuing education course or instructor submittal and approval (per course or instructor)	As set in contract
(ii) Applicant's request for review, by the chief electrical inspector, of the contractor's denial	\$119.80
(5) Copy fees. (Nonrefundable.)	
(a) Certified copy of each document (maximum charge per file):	\$54.40
(i) First page:	\$24.40
(ii) Each additional page:	\$2.10
(b) Replacement RCW/WAC printed document:	\$5.40
(6) Training school program review fees. Initial training school program review fee. (Nonrefundable.)	
(a) Initial training school program review fee submitted for approval. Valid for three years or until significant changes in program content or course length are implemented (see WAC 296-46B-971(4)).	\$565.40
(b) Renewal of training school program review fee submitted for renewal. Valid for 3 years or until significant changes in program content or course length are implemented (see WAC 296-46B-971(4)).	\$282.70

[Statutory Authority: Chapter 19.28 RCW and 2009 c 564. 10-18-025, § 296-46B-909, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 19.28.006, 19.28.010, 19.28.031, 19.28.041, 19.28.061, 19.28.101, 19.28.-131, 19.28.161, 19.28.171, 19.28.191, 19.28.201, 19.28.211, 19.28.241, 19.28.251, 19.28.281, 19.28.311, 19.28.321, 19.28.400, 19.28.420, 19.28.-490, 19.28.551. 09-20-032, § 296-46B-909, filed 9/29/09, effective 10/31/09; 08-24-048, § 296-46B-909, filed 11/25/08, effective 12/31/08; 06-24-041, § 296-46B-909, filed 11/30/06, effective 12/31/06.]

WAC 296-46B-911 Electrical testing laboratory and engineer accreditation fees. The amount of the fee due is calculated based on the fee effective at the date payment is made.

Electrical testing laboratory	
Initial filing fee: (Nonrefundable)	\$537.50
Initial accreditation fee:	
1 product category	\$268.70
Each additional category for the next 19 categories	\$107.50 each

Maximum for 20 categories or more	\$2,311.30
Renewal fee: (Nonrefundable)	50% of initial filing fee
Renewal of existing accreditations	
Each additional category for the next 19 categories	\$107.50 each
Maximum for 20 categories or more	\$2,311.30
Engineer for evaluating industrial utilization equipment	
Initial filing fee: (Nonrefundable)	\$537.50
Renewal fee: (Nonrefundable)	50% of initial filing fee

[Statutory Authority: Chapter 19.28 RCW and 2009 c 564. 10-18-025, § 296-46B-911, filed 8/24/10, effective 10/1/10. Statutory Authority: RCW 19.28.006, 19.28.010, 19.28.031, 19.28.041, 19.28.061, 19.28.101, 19.28.-131, 19.28.161, 19.28.171, 19.28.191, 19.28.201, 19.28.211, 19.28.241, 19.28.251, 19.28.281, 19.28.311, 19.28.321, 19.28.400, 19.28.420, 19.28.-490, 19.28.551. 06-05-028, § 296-46B-911, filed 2/7/06, effective 5/1/06. Statutory Authority: RCW 19.28.006, 19.28.010, 19.28.031, 19.28.041, 19.28.061, 19.28.101, 19.28.131, 19.28.161, 19.28.171, 19.28.191, 19.28.-201, 19.28.211, 19.28.241, 19.28.251, 19.28.271, 19.28.311, 19.28.321, 19.28.400, 19.28.420, 19.28.490, 19.28.551, 2003 c 399, 2003 c 211, 2003 c 78, and 2003 c 242. 04-12-049, § 296-46B-911, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 19.28.006, 19.28.010, 19.28.031, 19.28.041, 19.28.061, 19.28.101, 19.28.131, 19.28.161, 19.28.171, 19.28.-191, 19.28.201, 19.28.211, 19.28.241, 19.28.251, 19.28.271, 19.28.311, 19.28.321, 19.28.400, 19.28.420, 19.28.490, 19.28.551, 2002 c 249, chapters 34.05 and 19.28 RCW. 03-09-111, § 296-46B-911, filed 4/22/03, effective 4/22/03.]

Chapter 296-52 WAC

SAFETY STANDARDS FOR POSSESSION, HANDLING, AND USE OF EXPLOSIVES

WAC

296-52-69040 Notification of fire safety authority.

WAC 296-52-69040 Notification of fire safety authority. Any person who stores explosive material must notify the local fire safety authority, who has jurisdiction over the area where the explosive material is stored.

(1) The local fire safety authority must be notified:

- Orally, on the first day explosive materials are stored
- In writing, within forty-eight hours, from the time the explosive material was stored
- In writing when an explosive storage license is renewed.

(2) The notification must include the following for each site where explosive material is stored:

- Type of explosives
- Magazine capacity
- Location.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 11-01-124, § 296-52-69040, filed 12/20/10, effective 2/1/11. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].-050. 02-03-125, § 296-52-69040, filed 1/23/02, effective 3/1/02.]

Chapter 296-56 WAC

SAFETY STANDARDS—LONGSHORE, STEVEDORE AND WATERFRONT RELATED OPERATIONS

WAC

296-56-60109 Eye protection.
 296-56-60111 Head protection.
 296-56-60113 Foot protection.

WAC 296-56-60109 Eye protection. (1)(a) When employees perform work hazardous to the eyes, the employer

shall provide eye protection equipment that complies with ANSI Z87.1, American National Standard Practice for Occupational and Educational Eye and Face Protection, edition 1989, revision 1998, or edition 2003.

Employers may provide alternate eye and face protection if they can demonstrate such devices are at least as effective as those constructed in accordance with one of the above consensus standards.

(b) For employees wearing corrective spectacles, eye protection equipment required by (a) of this subsection shall be of a type which can be worn over spectacles. Prescription ground safety lenses may be substituted if they provide equivalent protection.

(c) For additional requirements covering eye protection against radiant energy, see WAC 296-56-60235(8).

(2) Eye protection equipment shall be maintained in good condition.

(3) Used eye protection equipment shall be cleaned and disinfected before reissuance to another employee.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-56-60109, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 00-21-103, § 296-56-60109, filed 10/18/00, effective 2/1/01. Statutory Authority: Chapter 49.17 RCW and RCW 49.17.040, [49.17].050 and [49.17].060. 92-22-067 (Order 92-06), § 296-56-60109, filed 10/30/92, effective 12/8/92. Statutory Authority: RCW 49.17.040 and 49.17.050. 86-03-064 (Order 86-02), § 296-56-60109, filed 1/17/86; 85-01-022 (Order 84-24), § 296-56-60109, filed 12/11/84.]

WAC 296-56-60111 Head protection. (1) Employees exposed to impact, falling or flying objects, or electric shocks or burns shall wear protective hats.

(2) The employer must ensure that all protective helmets comply with one of the following consensus standards:

- ANSI Z89.1-2003, American National Standard for Industrial Head Protection.
- ANSI Z89.1-1997, American National Standard for Industrial Head Protection.
- ANSI Z89.1-1986, American National Standard for Personnel Protection—Protective Headwear for Industrial Workers—Requirements.

Employers may use alternate head protection if they can demonstrate such devices are at least as effective as those constructed in accordance with one of the above consensus standards.

(3) Protective hats previously worn shall be cleaned and disinfected before issuance by the employer to another employee.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-56-60111, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 00-21-103, § 296-56-60111, filed 10/18/00, effective 2/1/01. Statutory Authority: RCW 49.17.040 and 49.17.050. 86-03-064 (Order 86-02), § 296-56-60111, filed 1/17/86; 85-01-022 (Order 84-24), § 296-56-60111, filed 12/11/84.]

WAC 296-56-60113 Foot protection. (1) The employer shall ensure that each affected employee wears protective footwear when working in areas where there is a danger of foot injuries due to falling or rolling objects or objects piercing the sole.

(2) The employer must ensure that all protective footwear complies with one of the following consensus standards:

- ASTM F-2412-2005, Standard Test Methods for Foot Protection, and ASTM F-2413-2005, Standard Specification for Performance Requirements for Protective Footwear.
- ANSI Z41-1999, American National Standard for Personal Protection—Protective Footwear.
- ANSI Z41-1991, American National Standard for Personal Protection—Protective Footwear.

Employers may use alternate footwear if they can demonstrate it is at least as effective as those constructed in accordance with one of the above consensus standards.

(3) The employer shall, through means such as vendors or local stores, make safety shoes readily available to all employees.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-56-60113, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.040. 99-02-024, § 296-56-60113, filed 12/30/98, effective 3/30/99. Statutory Authority: RCW 49.17.040 and 49.17.050. 86-03-064 (Order 86-02), § 296-56-60113, filed 1/17/86; 85-01-022 (Order 84-24), § 296-56-60113, filed 12/11/84.]

Chapter 296-62 WAC

GENERAL OCCUPATIONAL HEALTH STANDARDS

WAC

296-62-08009 Exposure determination.

WAC 296-62-08009 Exposure determination. (1) General. Each employer who has a workplace or work operation covered by this section shall determine the 8-hour TWA exposure for each employee exposed to chromium (VI). This determination shall be made in accordance with either subsection (2) or (3) of this section.

(2) Scheduled monitoring option.

(a) The employer shall perform initial monitoring to determine the 8-hour TWA exposure for each employee on the basis of a sufficient number of personal breathing zone air samples to accurately characterize full shift exposure on each shift, for each job classification, in each work area. Where an employer does representative sampling instead of sampling all employees in order to meet this requirement, the employer shall sample the employee(s) expected to have the highest chromium (VI) exposures.

(b) If initial monitoring indicates that employee exposures are below the action level, the employer may discontinue monitoring for those employees whose exposures are represented by such monitoring.

(c) If monitoring reveals employee exposures to be at or above the action level, the employer shall perform periodic monitoring at least every six months.

(d) If monitoring reveals employee exposures to be above the PEL, the employer shall perform periodic monitoring at least every three months.

(e) If periodic monitoring indicates that employee exposures are below the action level, and the result is confirmed by the result of another monitoring taken at least seven days later, the employer may discontinue the monitoring for those employees whose exposures are represented by such monitoring.

(f) The employer shall perform additional monitoring when there has been any change in the production process, raw materials, equipment, personnel, work practices, or control methods that may result in new or additional exposures to chromium (VI), or when the employer has any reason to believe that new or additional exposures have occurred.

(3) Performance-oriented option. The employer shall determine the 8-hour TWA exposure for each employee on the basis of any combination of air monitoring data, historical monitoring data, or objective data sufficient to accurately characterize employee exposure to chromium (VI).

(4) Employee notification of determination results.

(a) In general industry within five work days after making an exposure determination in accordance with subsection (2) or (3) of this section, the employer shall individually notify each affected employee in writing of the results of that determination or post the results in an appropriate location accessible to all affected employees.

(b) In construction and shipyards, marine terminals, and longshoring within five work days after making an exposure determination in accordance with subsection (2) or (3) of this section, the employer shall individually notify each affected employee in writing of the results of that determination or post the results in an appropriate location accessible to all affected employees.

(c) Whenever the exposure determination indicates that employee exposure is above the PEL, the employer shall describe in the written notification the corrective action being taken to reduce employee exposure to or below the PEL.

(5) Accuracy of measurement. Where air monitoring is performed to comply with the requirements of this section, the employer shall use a method of monitoring and analysis that can measure chromium (VI) to within an accuracy of plus or minus twenty-five percent and can produce accurate measurements to within a statistical confidence level of ninety-five percent for airborne concentrations at or above the action level.

(6) Observation of monitoring.

(a) Where air monitoring is performed to comply with the requirements of this section, the employer shall provide affected employees or their designated representatives an opportunity to observe any monitoring of employee exposure to chromium (VI).

(b) When observation of monitoring requires entry into an area where the use of protective clothing or equipment is required, the employer shall provide the observer with clothing and equipment and shall assure that the observer uses such clothing and equipment and complies with all other applicable safety and health procedures.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-24-119, § 296-62-08009, filed 12/1/10, effective 1/1/11. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060. 06-16-106, § 296-62-08009, filed 8/1/06, effective 9/1/06.]

Chapter 296-104 WAC

BOARD OF BOILER RULES—SUBSTANTIVE

WAC

296-104-010	Administration—What are the definitions of terms used in this chapter?
296-104-100	Inspection—How often must boilers and unfired pressure vessels be inspected?

296-104-170
296-104-700

Inspection—When are shop inspections required?
What are the inspection fees—Examination fees—Certificate fees—Expenses?

WAC 296-104-010 Administration—What are the definitions of terms used in this chapter? "Agriculture purposes" shall mean any act performed on a farm in production of crops or livestock, and shall include the storage of such crops and livestock in their natural state, but shall not be construed to include the processing or sale of crops or livestock.

"Attendant" shall mean the person in charge of the operation of a boiler or unfired pressure vessel.

"Automatic operation of a boiler" shall mean automatic unattended control of feed water and fuel in order to maintain the pressure and temperature within the limits set. Controls must be such that the operation follows the demand without interruption. Manual restart may be required when the burner is off because of low water, flame failure, power failure, high temperatures or pressures.

"Board of boiler rules" or "board" shall mean the board created by law and empowered under RCW 70.79.010.

"Boiler and unfired pressure vessel installation/reinstallation permit," shall mean a permit approved by the chief inspector before starting installation or reinstallation of any boiler and unfired pressure vessel within the jurisdiction of Washington.

Owner/user inspection agency's, and Washington specials are exempt from "boiler and unfired pressure vessel installation/reinstallation permit."

"Boilers and/or unfired pressure vessels" - below are definitions for types of boilers and unfired pressure vessels used in these regulations:

- **"Condemned boiler or unfired pressure vessel"** shall mean a boiler or unfired pressure vessel that has been inspected and declared unsafe or disqualified for further use by legal requirements and appropriately marked by an inspector.
- **"Expansion tank"** shall mean a tank used to absorb excess water pressure. Expansion tanks installed in closed water heating systems and hot water supply systems shall meet the requirements of ASME Section IV, HG-709.
- **"Hot water heater"** shall mean a closed vessel designed to supply hot water for external use to the system. All vessels must be listed by a nationally recognized testing agency and shall be protected with an approved temperature and pressure safety relief valve and shall not exceed any of the following limits:
 - * Pressure of 160 psi (1100 kpa);
 - * Temperature of 210 degrees F (99°C).
 Additional requirements:
 - * Hot water heaters exceeding 120 gallons (454 liters) must be ASME code stamped;
 - * Hot water heaters exceeding 200,000 BTU/hr (58.58 kw) input must be ASME code stamped.
- **"Low pressure boiler"** shall mean a steam boiler operating at a pressure not exceeding 15 psig or a boiler in which water is heated and intended for operation at pressures not exceeding 160 psig or temperatures not exceeding 250 degrees F by the direct application of energy from the combustion of fuels or from electricity, solar or nuclear energy.

Low pressure boilers open to atmosphere and vacuum boilers are excluded.

- **"Nonstandard boiler or unfired pressure vessel"** shall mean a boiler or unfired pressure vessel that does not bear marking of the codes adopted in WAC 296-104-200.
- **"Power boiler"** shall mean a boiler in which steam or other vapor is generated at a pressure of more than 15 psig for use external to itself or a boiler in which water is heated and intended for operation at pressures in excess of 160 psig and/or temperatures in excess of 250 degrees F by the direct application of energy from the combustion of fuels or from electricity, solar or nuclear energy.
- **"Reinstalled boiler or unfired pressure vessel"** shall mean a boiler or unfired pressure vessel removed from its original setting and reset at the same location or at a new location without change of ownership.
- **"Rental boiler"** shall mean any power or low pressure heating boiler that is under a rental contract between owner and user.
- **"Second hand boiler or unfired pressure vessel"** shall mean a boiler or unfired pressure vessel of which both the location and ownership have changed after primary use.
- **"Standard boiler or unfired pressure vessel"** shall mean a boiler or unfired pressure vessel which bears the marking of the codes adopted in WAC 296-104-200.
- **"Unfired pressure vessel"** shall mean a closed vessel under pressure excluding:
 - * Fired process tubular heaters;
 - * Pressure containers which are integral parts of components of rotating or reciprocating mechanical devices where the primary design considerations and/or stresses are derived from the functional requirements of the device;
 - * Piping whose primary function is to transport fluids from one location to another;
 - * Those vessels defined as low pressure heating boilers or power boilers.
- **"Unfired steam boiler"** shall mean a pressure vessel in which steam is generated by an indirect application of heat. It shall not include pressure vessels known as evaporators, heat exchangers, or vessels in which steam is generated by the use of heat resulting from the operation of a processing system containing a number of pressure vessels, such as used in the manufacture of chemical and petroleum products, which will be classed as unfired pressure vessels.

"Certificate of competency" shall mean a certificate issued by the Washington state board of boiler rules to a person who has passed the tests as set forth in WAC 296-104-050.

"Certificate of inspection" shall mean a certificate issued by the chief boiler inspector to the owner/user of a boiler or unfired pressure vessel upon inspection by an inspector. The boiler or unfired pressure vessel must comply with rules, regulations, and appropriate fee payment shall be made directly to the chief boiler inspector.

"Code, API-510" shall mean the Pressure Vessel Inspection Code of the American Petroleum Institute with addenda and revisions, thereto made and approved by the institute which have been adopted by the board of boiler rules in accordance with the provisions of RCW 70.79.030.

"Code, ASME" shall mean the boiler and pressure vessel code of the American Society of Mechanical Engineers with addenda thereto made and approved by the council of the society which have been adopted by the board of boiler rules in accordance with the provisions of RCW 70.79.030.

"Code, NBIC" shall mean the National Board Inspection Code of the National Board of Boiler and Pressure Vessel Inspectors with addenda and revisions, thereto made and approved by the National Board of Boiler and Pressure Vessel Inspectors and adopted by the board of boiler rules in accordance with the provisions of RCW 70.79.030.

"Commission" shall mean an annual commission card issued to a person in the employ of Washington state, an insurance company or a company owner/user inspection agency holding a Washington state certificate of competency which authorizes them to perform inspections of boilers and/or unfired pressure vessels.

"Department" as used herein shall mean the department of labor and industries of the state of Washington.

"Director" shall mean the director of the department of labor and industries.

"Domestic and/or residential purposes" shall mean serving a private residence or an apartment house of less than six families.

"Existing installations" shall mean any boiler or unfired pressure vessel constructed, installed, placed in operation, or contracted for before January 1, 1952.

"Inspection certificate" see "certificate of inspection."

"Inspection, external" shall mean an inspection made while a boiler or unfired pressure vessel is in operation and includes the inspection and demonstration of controls and safety devices required by these rules.

"Inspection, internal" shall mean an inspection made when a boiler or unfired pressure vessel is shut down and handholes, manholes, or other inspection openings are open or removed for examination of the interior. An external ultrasonic examination of unfired pressure vessels less than 36" inside diameter shall constitute an internal inspection.

"Inspector" shall mean the chief boiler inspector, a deputy inspector, or a special inspector.

- **"Chief inspector"** shall mean the inspector appointed under RCW 70.79.100 who serves as the secretary to the board without a vote.
- **"Deputy inspector"** shall mean an inspector appointed under RCW 70.79.120.
- **"Special inspector"** shall mean an inspector holding a Washington commission identified under RCW 70.79.130.

"Nationwide engineering standard" shall mean a nationally accepted design method, formulae and practice acceptable to the board.

"Operating permit" see "certificate of inspection."

"Owner" or "user" shall mean a person, firm, or corporation owning or operating any boiler or unfired pressure vessel within the state.

"Owner/user inspection agency" shall mean an owner or user of boilers and/or pressure vessels that maintains an established inspection department, whose organization and inspection procedures meet the requirements of a nationally recognized standard acceptable to the department.

"Place of public assembly" or "assembly hall" shall mean a building or portion of a building used for the gathering together of 50 or more persons for such purposes as deliberation, education, instruction, worship, entertainment, amusement, drinking, or dining or waiting transportation. This shall also include child care centers (those agencies which operate for the care of thirteen or more children), public and private hospitals, nursing and boarding homes.

"Special design" shall mean a design using nationwide engineering standards other than the codes adopted in WAC 296-104-200 or other than allowed in WAC 296-104-230.

[Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and 2009 c 90. 10-06-049, § 296-104-010, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, and 70.79.350. 08-12-015, § 296-104-010, filed 5/27/08, effective 6/30/08; 06-24-042, § 296-104-010, filed 11/30/06, effective 1/1/07. Statutory Authority: Chapter 70.79 RCW. 04-21-069, § 296-104-010, filed 10/19/04, effective 1/1/05. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and chapter 70.79 RCW. 04-01-194, § 296-104-010, filed 12/24/03, effective 1/24/04; 02-23-036, § 296-104-010, filed 11/13/02, effective 12/14/02; 01-24-061, § 296-104-010, filed 11/30/01, effective 12/31/01. Statutory Authority: RCW 70.79.030, 70.79.040 and chapter 70.79 RCW. 00-21-024, § 296-104-010, filed 10/10/00, effective 11/13/00. Statutory Authority: RCW 70.79.030 and 70.79.040. 99-22-026, § 296-104-010, filed 10/26/99, effective 11/26/99; 98-22-024, § 296-104-010, filed 10/28/98, effective 11/28/98; 96-21-081, § 296-104-010, filed 10/16/96, effective 11/16/96. Statutory Authority: RCW 70.79.040. 94-21-002, § 296-104-010, filed 10/5/94, effective 11/5/94; 93-12-014, § 296-104-010, filed 5/21/93, effective 6/21/93; 92-11-070, § 296-104-010, filed 5/20/92, effective 6/20/92. Statutory Authority: RCW 70.79.240. 88-01-064 (Order 87-25), § 296-104-010, filed 12/17/87. Statutory Authority: RCW 70.79.040 and 70.79.050. 86-01-088 (Order 85-26), § 296-104-010, filed 12/19/85; Order 72-11, § 296-104-010, filed 7/7/72; Part I, filed 3/23/60.]

WAC 296-104-100 Inspection—How often must boilers and unfired pressure vessels be inspected? In accordance with RCW 70.79.080, 70.79.090, and 70.79.240 the following inspection requirements shall apply:

(1) **Power boilers** shall be inspected:

(a) Externally while under pressure - Annually.

(b) Internally and externally while not under pressure - Annually, except as noted in the following paragraph.

A power boiler in a national board accredited owner-user inspection program may have the internal inspection intervals extended by the owner-user inspection organization to five years maximum under the following conditions:

(i) The boiler water treatment and specific chemical limits are prescribed and monitored by an individual or company that specializes in the water treatment field;

(ii) Nondestructive examination (NDE) is performed along with the internal inspections;

(iii) The boiler is monitored within a manned operating facility;

(iv) Inspection, maintenance, and water treatment records are maintained;

(v) There is sufficient inspection history for the boiler or a boiler in similar service to justify the increase in the inspection interval; and

(vi) This provision shall not apply to a black liquor recovery boiler or any boiler with an unsuitable corrosion rate, remaining life, and/or repair history.

(2) **Organic vapor boilers** shall be inspected:

(a) Externally while under pressure - Annually.

(b) Internally and externally while not under pressure - Biennially.

(3) **Low pressure boilers** shall be inspected:

(a) Externally while in operation and under pressure - Biennially.

(b) Internally while not under pressure (except where construction does not permit an internal) - Every fourth year.

(c) Internally, all steam heating boilers will have as a minimum, an internal of their low water fuel cut off - Biennially.

(d) Internally, none required for nonvapor boilers using glycol, or adequately treated with corrosion inhibitor.

(4) **Hot water heaters** shall be inspected:

(a) Externally - Biennially.

(b) Internally - None required.

(5) **Unfired pressure vessels** shall be inspected:

(a) Externally - Biennially.

(b) Internally:

(i) When subject to corrosion and construction permits - Biennially. Vessels in an owner-user inspection program may follow intervals established by the NBIC or API-510 ninth edition with addenda.

(ii) Pulp or paper dryer rolls may be inspected on a five-year basis in accordance with TAPPI TIP 0402-16 2001 edition, provided the owner has established a written inspection program accepted by the inspector that meets the minimum requirements of TAPPI TIP 0402-16 2001 edition.

(iii) Vessels not subject to corrosion do not require an internal.

[Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and 2009 c 90. 10-06-049, § 296-104-100, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, and 70.79.350. 09-12-033, § 296-104-100, filed 5/27/09, effective 6/30/09; 08-12-015, § 296-104-100, filed 5/27/08, effective 6/30/08. Statutory Authority: Chapter 70.79 RCW. 04-21-069, § 296-104-100, filed 10/19/04, effective 1/1/05. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and chapter 70.79 RCW. 04-01-194, § 296-104-100, filed 12/24/03, effective 1/24/04; 01-24-061, § 296-104-100, filed 11/30/01, effective 12/31/01. Statutory Authority: RCW 70.79.030 and 70.79.040. 99-22-026, § 296-104-100, filed 10/26/99, effective 11/26/99; 98-22-024, § 296-104-100, filed 10/28/98, effective 11/28/98; 95-19-058, § 296-104-100, filed 9/15/95, effective 10/16/95. Statutory Authority: RCW 70.79.040. 94-21-002, § 296-104-100, filed 10/5/94, effective 11/5/94; Part III, § 1, filed 3/23/60.]

WAC 296-104-170 Inspection—When are shop inspections required? Shop inspections shall be as required in the standards of construction as adopted in WAC 296-104-200. Only inspectors and supervisors of inspectors holding a national board commission with the appropriate endorsements shall make shop inspections in this state.

Upon request from a boiler or pressure vessel manufacturer holding an ASME Certificate of Authorization within the jurisdiction, the department may provide inspection services as required by the ASME Code. The manufacturer receiving such inspection services shall reimburse the department for the time and expenses in accordance with the fee schedule established in WAC 296-104-700.

[Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and 2009 c 90. 10-06-049, § 296-104-170, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, and 70.79.350. 06-24-042, § 296-104-170, filed 11/30/06, effective 1/1/07. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and chapter 70.79

RCW 02-23-036, § 296-104-170, filed 11/13/02, effective 12/14/02. Statutory Authority: RCW 70.79.030 and 70.79.040. 99-22-026, § 296-104-170, filed 10/26/99, effective 11/26/99; 96-21-081, § 296-104-170, filed 10/16/96, effective 11/16/96. Statutory Authority: RCW 70.79.040. 90-20-029, § 296-104-170, filed 9/24/90, effective 10/25/90. Statutory Authority: RCW 70.79.030. 78-03-057 (Order 78-3), § 296-104-170, filed 2/22/78; Part III, § 15, filed 3/23/60.]

WAC 296-104-700 What are the inspection fees—Examination fees—Certificate fees—Expenses? The following fees shall be paid by, or on behalf of, the owner or user upon the completion of the inspection. The inspection fees apply to inspections made by inspectors employed by the state.

Boiler and pressure vessel installation/reinstallation permit (excludes inspection and certificate of inspection fee): \$50.00.

Certificate of inspection fees: For objects inspected, the certificate of inspection fee per object is \$20.70.

Hot water heaters per RCW 70.79.090, inspection fee: \$6.50.

Heating boilers:	Internal	External
Cast iron—All sizes	\$34.80	\$27.80
All other boilers less than 500 sq. ft.		\$27.80
500 sq. ft. to 2500 sq. ft.	\$69.40	\$34.80
Each additional 2500 sq. ft. of total heating surface, or any portion thereof	\$27.80	\$13.70
Power boilers:	Internal	External
Less than 100 sq. ft.	\$34.80	\$27.80
100 sq. ft. to less than 500 sq. ft.	\$42.10	\$27.80
500 sq. ft. to 2500 sq. ft.	\$69.40	\$34.80
Each additional 2500 sq. ft. of total heating surface, or any portion thereof	\$27.80	\$13.70
Pressure vessels:		
Square feet shall be determined by multiplying the length of the shell by its diameter.	Internal	External
Less than 15 sq. ft.	\$27.80	\$20.70
15 sq. ft. to less than 50 sq. ft.	\$41.30	\$20.70
50 sq. ft. to 100 sq. ft.	\$48.10	\$27.80
For each additional 100 sq. ft. or any portion thereof	\$48.10	\$13.70
Nonnuclear shop inspections, field construction inspections, and special inspection services:		
For each hour or part of an hour up to 8 hours		\$42.10
For each hour or part of an hour in excess of 8 hours		\$62.80
Nuclear shop inspections, nuclear field construction inspections, and nuclear triennial shop survey and audit:		
For each hour or part of an hour up to 8 hours		\$62.80
For each hour or part of an hour in excess of 8 hours		\$98.20
Nonnuclear triennial shop survey and audit:		

When state is authorized inspection agency:

For each hour or part of an hour up to 8 hours	\$42.10
For each hour or part of an hour in excess of 8 hours	\$62.80

When insurance company is authorized inspection agency:

For each hour or part of an hour up to 8 hours	\$62.80
For each hour or part of an hour in excess of 8 hours	\$98.20

Examination fee: A fee of \$77.70 will be charged for each applicant sitting for an inspection examination(s).

Special inspector commission: An initial fee of \$26.30 and an annual renewal fee of \$10.50 along with an annual work card fee of \$15.80.

Expenses shall include:

Travel time and mileage: The department shall charge for its inspectors' travel time from their offices to the inspection sites and return. The travel time shall be charged for at the same rate as that for the inspection, audit, or survey. The department shall also charge the current Washington office of financial management accepted mileage cost fees or the actual cost of purchased transportation. Hotel and meals: Actual cost not to exceed the office of financial management approved rate.

Requests for Washington state specials and extensions of inspection frequency: For each vessel to be considered by the board, a fee of \$390.50 must be paid to the department before the board meets to consider the vessel. The board may, at its discretion, prorate the fee when a number of vessels that are essentially the same are to be considered.

[Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and 2009 c 90. 10-06-049, § 296-104-700, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, and 70.79.350. 08-12-015, § 296-104-700, filed 5/27/08, effective 6/30/08; 07-11-137, § 296-104-700, filed 5/22/07, effective 6/30/07; 06-12-032, § 296-104-700, filed 5/31/06, effective 7/1/06; 05-12-028, § 296-104-700, filed 5/24/05, effective 6/30/05. Statutory Authority: Chapter 70.79 RCW. 04-21-069, § 296-104-700, filed 10/19/04, effective 1/1/05; 04-13-044, § 296-104-700, filed 6/10/04, effective 6/30/04. Statutory Authority: RCW 70.79.030, 70.79.040, 70.79.150, 70.79.290, 70.79.330, 70.79.350, and chapter 70.79 RCW. 04-01-194, § 296-104-700, filed 12/24/03, effective 1/24/04; 03-12-051, § 296-104-700, filed 5/30/03, effective 6/30/03; 02-23-036, § 296-104-700, filed 11/13/02, effective 12/14/02; 02-12-021, § 296-104-700, filed 5/28/02, effective 6/28/02; 01-24-061, § 296-104-700, filed 11/30/01, effective 12/31/01; 01-12-034, § 296-104-700, filed 5/29/01, effective 6/29/01. Statutory Authority: RCW 70.79.030, 70.79.040 and chapter 70.79 RCW. 00-21-024, § 296-104-700, filed 10/10/00, effective 11/13/00. Statutory Authority: RCW 70.79.030 and 70.79.040. 99-08-049, § 296-104-700, filed 4/1/99, effective 5/2/99; 98-09-064, § 296-104-700, filed 4/20/98, effective 5/21/98. Statutory Authority: RCW 70.79.040. 93-12-014, § 296-104-700, filed 5/21/93, effective 6/21/93. Statutory Authority: RCW 70.79.030 and 70.79.330. 84-21-012 (Order 84-20), § 296-104-700, filed 10/5/84; 84-11-016 (Order 84-09), § 296-104-700, filed 5/10/84; 82-24-025 (Order 82-36), § 296-104-700, filed 11/23/82, effective 1/1/83; Order 77-23, § 296-104-700, filed 11/8/77; Emergency Order 77-22, § 296-104-700, filed 11/8/77.]

Chapter 296-126 WAC

STANDARDS OF LABOR FOR THE PROTECTION OF THE SAFETY, HEALTH AND WELFARE OF EMPLOYEES FOR ALL OCCUPATIONS SUBJECT TO CHAPTER 49.12 RCW

WAC

296-126-001	Applicability.
296-126-002	Definitions.
296-126-010	Exceptions to minimum wage rate—Special certificates.
296-126-015	Wage rates under special certificates.
296-126-030	Adjustments for overpayments.
296-126-040	Statements furnished.
296-126-050	Employment records.
296-126-080	Posting of order.
296-126-090	Hours.
296-126-130	Variance.

DISPOSITION OF SECTIONS FORMERLY CODIFIED IN THIS CHAPTER

296-126-060	Minor work permits. [Order 74-9, § 296-126-060, filed 3/13/74, effective 4/15/74.] Repealed by 10-04-092, filed 2/2/10, effective 3/15/10. Statutory Authority: Chapter 49.12 RCW.
296-126-096	Lifting. [Order 76-15, § 296-126-096, filed 5/17/76.] Repealed by 10-04-092, filed 2/2/10, effective 3/15/10. Statutory Authority: Chapter 49.12 RCW.

WAC 296-126-001 Applicability. (1) These rules apply to employers and employees in the state as defined in RCW 49.12.005 (3) and (4).

(2) These rules do not apply to:

- (a) Newspaper vendors or carriers;
- (b) Domestic or casual labor in or about private residences;
- (c) Agricultural labor as defined in RCW 50.04.150; or
- (d) Sheltered workshops.

Note 1: Public employers and employees should review RCW 49.12.005 (3)(a) and (b) and WAC 296-126-002(2) to determine applicability.

Note 2: For a variance from the rules under this chapter, see WAC 296-126-130.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-001, filed 2/2/10, effective 3/15/10; Order 74-9, § 296-126-001, filed 3/13/74, effective 4/15/74.]

WAC 296-126-002 Definitions. (1) "Employer" means any person, firm, corporation, partnership, business trust, legal representative, or other business entity which engages in any business, industry, profession, or activity in this state and employs one or more employees, unless exempted by chapter 49.12 RCW or these rules. For purposes of these rules, the state or its political subdivisions, municipal corporations, or quasi-municipal corporations (collectively called "public employers") are considered to be "employers" and subject to these rules in the following manner:

(a) Before May 20, 2003, public employers are not subject to these rules unless the rules address:

- (i) Sick leave and care of family members under RCW 49.12.265 through 49.12.295.
- (ii) Parental leave under RCW 49.12.350 through 49.12.370.
- (iii) Compensation for required employee uniforms under RCW 49.12.450.

(iv) Employers' duties towards volunteer firefighters and reserve officers under RCW 49.12.460.

(b) On or after May 20, 2003, public employers are subject to these rules only if these rules do not conflict with the following:

- (i) Any state statute or rule.
- (ii) Any local resolution, ordinance, or rule adopted before April 1, 2003.

(2) "Employee" means an employee who is employed in the business of his employer whether by way of manual labor or otherwise. "Employee" does not include:

(a) Any individual registered as a volunteer with a state or federal volunteer program or any person who performs any assigned or authorized duties for an educational, religious, governmental or nonprofit charitable corporation by choice and receives no payment other than reimbursement for actual expenses necessarily incurred in order to perform such volunteer services;

(b) Any individual employed in a bona fide executive, administrative or professional capacity or in the capacity of outside salesperson;

(c) Independent contractors where said individuals control the manner of doing the work and the means by which the result is to be accomplished.

(3) "Employ" means to engage, suffer or permit to work.

(4) "Adult" means any person eighteen years of age or older.

(5) "Minor" means any person under eighteen years of age.

(6) "Student learner" means a person enrolled in a bona fide vocational training program accredited by a national or regional accrediting agency recognized by the United States Office of Education, or authorized and approved by the Washington state commission for vocational education, who may be employed part time in a definitely organized plan of instruction.

(7) "Learner" means a worker whose total experience in an authorized learner occupation is less than the period of time allowed as a learning period for that occupation in a learner certificate issued by the director pursuant to regulations of the department of labor and industries.

(8) "Hours worked" shall be considered to mean all hours during which the employee is authorized or required by the employer to be on duty on the employer's premises or at a prescribed work place.

(9) "Conditions of labor" shall mean and include the conditions of rest and meal periods for employees including provisions for personal privacy, practices, methods and means by or through which labor or services are performed by employees and includes bona fide physical qualifications in employment, but shall not include conditions of labor otherwise governed by statutes and rules and regulations relating to industrial safety and health administered by the department.

(10) "Department" means the department of labor and industries.

(11) "Director" means the director of the department of labor and industries or the director's designated representative.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-002, filed 2/2/10, effective 3/15/10; Order 76-15, § 296-126-002, filed 5/17/76; Order 74-9, § 296-126-002, filed 3/13/74, effective 4/15/74.]

WAC 296-126-010 Exceptions to minimum wage rate—Special certificates. (1) The director may issue a special certificate to an employer authorizing the employer to pay the following employees at a wage rate that is less than the applicable minimum wage rate:

(a) An employee who is physically or mentally handicapped to such a degree that he or she is unable to obtain employment in the competitive labor market;

(b) A trainee or learner not subject to the jurisdiction of the Washington state apprenticeship and training council under chapter 49.04 RCW; or

(c) A student learner.

(2) The director shall fix the reduced minimum wage and issue a special certificate only where the director determines that an employer has applied for it in good faith.

(3) The director shall fix the duration of the validity of the certificate.

[Statutory Authority: Chapter 49.12 RCW, 10-04-092, § 296-126-010, filed 2/2/10, effective 3/15/10; Order 74-9, § 296-126-010, filed 3/13/74, effective 4/15/74.]

WAC 296-126-015 Wage rates under special certificates. Employers shall compute the wage rates under special certificates as follows:

(1) Physically and mentally handicapped employees: At a rate designed to adequately reflect the employees' earning capacity.

(2) Learners: At eighty-five percent of the applicable minimum wage rate.

(3) Student-learner: At seventy-five percent of the applicable minimum wage rate.

Note: See chapter 49.46 RCW and chapter 296-128 WAC for minimum wage laws.

[Statutory Authority: Chapter 49.12 RCW, 10-04-092, § 296-126-015, filed 2/2/10, effective 3/15/10.]

WAC 296-126-030 Adjustments for overpayments.

(1) An overpayment occurs when an employer pays an employee for:

(a) More than the agreed-upon wage rate; or

(b) More than the hours actually worked.

(2) Recouping the overpayment may reduce the employee's gross wages below the state minimum wage.

(3) An employer cannot recover an overpayment when the disputed amount concerns the quality of work.

(4) An employer can recover an overpayment from an employee's paycheck provided the overpayment was infrequent and inadvertent. Infrequent means rarely, not occurring regularly, or not showing a pattern. Inadvertent means an error that was accidental, unintentional, or not deliberately done. The burden of proving the inadvertent error rests with the employer who made the error. The employer has ninety days from the initial overpayment to detect and implement a plan with the employee to collect the overpayment. If the overpayment is not detected within the ninety-day period, the employer cannot adjust an employee's current or future wages to recoup the overpayment. Recouping of overpayments is limited to the ninety-day detection period.

(5) In the case of employees covered by an unexpired collective bargaining agreement that expires on or after January 1, 2006, in which overpayments are included in the terms

of the collective bargaining agreement, the effective date of this rule shall be the later of:

(a) The first day following expiration of the collective bargaining agreement; or

(b) The effective date of the revised collective bargaining agreement.

Helpful information:

The following are examples of when overpayments may or may not be allowed:

Example 1. Allowed. Overpayment of agreed wage rate: An employee was paid an agreed rate of ten dollars per hour but received a paycheck at the rate of eleven dollars per hour. The employer provided documentation of the overpayment to the affected employee and adjusted the employee's next paycheck for the amount overpaid in the previous pay period.

Example 2. Allowed. Overpayment for hours worked: An employee worked seventy-two hours in the pay period, but the employee was paid for eighty hours for that period. The employer provided documentation of the overpayment to the affected employee and adjusted the employee's next paycheck for the eight hours overpaid in the previous pay period.

Example 3. Not allowed. Overpayment not detected within ninety days of first occurrence: An employer agreed to pay an employee ten dollars per hour, but when the first check was received, the amount paid was paid at eleven dollars per hour. The employee may or may not have brought it to the attention of the employer. Six months later the employer detected the overpayments and adjusted the employee's wages in the next paycheck for the entire amount of the overpayment. This is not an allowable adjustment because it was not detected within ninety days from the first occurrence.

(6) The employer must provide advance written notice to the employee before any adjustment is made. The notice must include the terms under which the overpayment will be recouped. For example: One adjustment or a series of adjustments.

(7) The employer must provide documentation of the overpayment to the affected employee or employees.

(8) The employer must identify and record all wage adjustments openly and clearly in employee payroll records.

(9) Regardless of the provisions of this section, if appropriate, employers retain the right of private legal action to recover an overpayment from an employee.

(10) This regulation does not apply to public employers. See chapter 49.48 RCW, Wages—Payment—Collection.

[Statutory Authority: Chapter 49.12 RCW, 10-04-092, § 296-126-030, filed 2/2/10, effective 3/15/10. Statutory Authority: Chapters 49.12, 49.46, 49.48, 49.52 RCW, and RCW 43.22.270, 05-24-019, § 296-126-030, filed 11/29/05, effective 1/1/06.]

WAC 296-126-040 Statements furnished. (1) Every employer shall furnish to each employee at the time of payment of wages an itemized statement showing the pay basis (i.e., hours or days worked), rate or rates of pay, gross wages and all deductions for that pay period.

(2) An itemized pay statement means a separate written statement from the paycheck issued to employees on each payday. Pay periods shall be identified on the pay statement by month, day, year, and payment date.

(3) The pay statement may be furnished or made available electronically provided each employee has access to receive and copy it on the payday. If an employee cannot receive an electronic pay statement at work or at home on the established payday, the employer must provide a written pay statement to the employee on the payday.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-040, filed 2/2/10, effective 3/15/10; Order 74-9, § 296-126-040, filed 3/13/74, effective 4/15/74.]

WAC 296-126-050 Employment records. (1) Every employer shall keep for at least three years a record of the name, address, and occupation of each employee, dates of employment, rate or rates of pay, amount paid each pay period to each such employee and the hours worked.

(2) Every employer shall make the record described in subsection (1) available to the employee, upon request, at any reasonable time.

(3) Every employer shall, within ten business days of receiving a written request by a former employee, furnish a signed written statement stating the reasons for and effective date of discharge.

Note: Additional recordkeeping requirements for employers are stated in WAC 296-128-010 through 296-128-030 (rules regarding recordkeeping for employers subject to the Minimum Wage Act, chapter 49.46 RCW) and WAC 296-131-017 (rule regarding recordkeeping for agricultural employers).

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-050, filed 2/2/10, effective 3/15/10. Statutory Authority: RCW 43.22.270, 49.12.020, 49.12.091, 49.12.050, 49.46.020 and 49.46.070. 89-22-016 (Order 89-16), § 296-126-050, filed 10/24/89, effective 11/24/89; Order 74-9, § 296-126-050, filed 3/13/74, effective 4/15/74.]

WAC 296-126-080 Posting of order. The employer shall keep posted a current copy of these regulations in a form provided by the department, titled "Your Rights as a Worker in Washington State." The poster shall be positioned in a readily accessible location and within plain view in each work site where an employee or employees are employed.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-080, filed 2/2/10, effective 3/15/10; Order 74-9, § 296-126-080, filed 3/13/74, effective 4/15/74.]

WAC 296-126-090 Hours. Any employee who feels the number of hours or other matters relating to overtime employment are detrimental to the health, safety or welfare of the employee may request the department of labor and industries to make an investigation following which the department will issue findings and conclusions. Whenever the circumstances are found to be detrimental to the health, safety or welfare of the employee, the department may adopt additional or revised employment standards.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-090, filed 2/2/10, effective 3/15/10; Order 76-15, § 296-126-090, filed 5/17/76.]

WAC 296-126-130 Variance. (1) An employer may seek a variance from the rules under this chapter by submitting a written application to the director. The application must contain the following:

- (a) Reason(s) for the variance request; and
- (b) Evidence that the employer provided to the employees or to their representatives the following:

- (i) The intent to submit a variance.
- (ii) A copy of the requested variance.
- (iii) The director's address or phone number or other contact information.

(2) The director may allow the employer and any involved employee, or their representatives, the opportunity for oral presentation whenever circumstances of the particular application warrant such additional procedure.

(3) After reviewing the application, the director shall grant the variance if the director determines that there is good cause for the variance from the rules under this chapter.

(4) "Good cause" means, but is not limited to, those situations where the employer can justify the variance and can prove that the variance does not have a harmful effect on the health, safety, and welfare of the employees involved.

(5) The variance order shall state the following:

- (a) The conditions the employer must maintain; and
- (b) The practices, means, methods, operations, standards and processes which the employer must adopt under the variance.

(6) The director may revoke or terminate the variance order at any time after giving the employer at least thirty days' notice before revoking or terminating the order.

(7) The director may issue a temporary variance valid for no more than thirty calendar days when the employer demonstrates good cause and where immediate action is necessary pending further review by the director. An employer need not meet the requirement in subsection (1)(b) of this section in order to be granted a temporary variance.

(8) Employers do not require a variance in the following cases:

(a) Employers in construction trades with collective bargaining agreements negotiated under the National Labor Relations Act, 29 U.S.C. Sec. 151 et seq. These employers may vary from the meal and rest period rules, WAC 296-126-092, provided the agreement specifically requires meal and rest periods and prescribes requirements concerning those meal and rest periods; and

(b) Public employers that have entered into collective bargaining agreements, labor/management agreements, or other mutually agreed to employment agreements that specifically vary from or supersede, in part or in total, the rules regarding meal and rest periods.

[Statutory Authority: Chapter 49.12 RCW. 10-04-092, § 296-126-130, filed 2/2/10, effective 3/15/10; Order 74-9, § 296-126-130, filed 3/13/74, effective 4/15/74.]

Chapter 296-135 WAC

LEAVE FOR VICTIMS OF DOMESTIC VIOLENCE, SEXUAL ASSAULT, OR STALKING

WAC

296-135-001	Purpose.
296-135-010	Definitions.
296-135-020	Reasons for taking leave.
296-135-030	Types of activities for which leave is allowed.
296-135-040	Choice and manner of leave allowed.
296-135-050	Duration of leave allowed.
296-135-060	Advance notice and timing.
296-135-070	Verification.
296-135-080	Employee's duty to provide information to the employer.
296-135-090	Employer's duty to keep information confidential.

296-135-100	Maintaining pay and benefits accrued before taking leave.
296-135-110	Employer's duty after employee returns from leave.
296-135-120	Health insurance during leave.
296-135-130	Rights are in addition to other rights.
296-135-140	Complaints—Investigation—Notice of infraction—Determination of compliance.
296-135-150	Appeals from notices of infraction and determinations of compliance.
296-135-160	Civil actions—Right to file; exhaustion of administrative remedies not required.
296-135-170	Effect of administrative actions and resulting legal proceedings on any civil action by employee.
296-135-180	Confidentiality of information.
296-135-190	Prohibited acts.
296-135-200	Posting requirement.
296-135-210	Notice to employees—Prosecutors—Victims' advocates.

WAC 296-135-001 Purpose. The purpose of these rules is to administer and enforce the provisions of chapter 49.76 RCW, leave for victims of domestic violence, sexual assault, or stalking.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-001, filed 7/6/10, effective 9/1/10.]

WAC 296-135-010 Definitions. (1) "Department" means the department of labor and industries.

(2) "Director" means the director of the department of labor and industries, or the director's designated representative.

(3) "Employer" means any person, firm, corporation, partnership, business trust, legal representative, or other business entity which engages in any business, industry, profession, or activity in this state and employs one or more employees, and includes the state, any state institution, state agency, political subdivisions of the state, and any municipal corporation or quasi-municipal corporation. See RCW 49.12.005.

(4) "Employee" means an employee who is employed in the business of the employee's employer, whether by way of manual labor or otherwise. See RCW 49.12.005.

(5) "Child" means a biological, adopted, or foster child, a stepchild, a legal ward, or a child of a person standing in loco parentis who is:

(a) Under eighteen years of age; or

(b) Eighteen years of age or older and incapable of self-care because of a mental or physical disability. See RCW 49.12.265(1).

(6) "Spouse" means a husband or wife, and individuals in state registered domestic partnerships. See RCW 49.12.265(6) and 1.12.080.

(7) "Parent" means a biological or adoptive parent of an employee or an individual who stood in loco parentis to an employee when the employee was a child. See RCW 49.12.265(3).

(8) "Parent-in-law" means a parent of the spouse or of a partner in a state registered domestic partnership of an employee. See RCW 49.12.265(4) and 1.12.080.

(9) "Grandparent" means a parent of a parent of an employee. See RCW 49.12.265(2).

(10) "Sick leave and other paid time off" means "sick leave or other paid time off." "Sick leave or other paid time off" means time allowed under the terms of an appropriate state law, collective bargaining agreement, or employer pol-

icy, as applicable, to an employee for illness, vacation, and personal holiday. If paid time is not allowed to an employee for illness, "sick leave or other paid time off" also means time allowed under the terms of an appropriate state law, collective bargaining agreement, or employer policy, as applicable, to an employee for disability under a plan, fund, program, or practice that is:

(a) Not covered by the Employee Retirement Income Security Act of 1974, 29 U.S.C. Sec. 1001 et seq.; and

(b) Not established or maintained through the purchase of insurance. See RCW 49.12.265(5).

(11) "Dating relationship" means a social relationship of a romantic nature. Factors for consideration in making this determination include:

(a) The length of time the relationship has existed;

(b) The nature of the relationship; and

(c) The frequency of interaction between the parties. See RCW 26.50.010.

(12) "Family member" means any individual whose relationship to the employee can be classified as a child, spouse, partner in a state registered domestic partnership, parent, parent-in-law, grandparent, or person with whom the employee has a dating relationship. See RCW 49.76.020(5) and 1.12.080.

(13) "Intermittent leave" means leave taken in separate blocks of time due to a single qualifying reason. See RCW 49.78.020(9).

(14) "Reduced leave schedule" or "reduced work schedule" means a leave schedule that reduces the usual number of hours per workweek, or hours per workday, of an employee. See RCW 49.78.020(15).

(15) "Domestic violence" means:

(a) Physical harm, bodily injury, assault, or the infliction of fear of imminent physical harm, bodily injury or assault, between family or household members;

(b) Sexual assault of one family or household member by another; or

(c) Stalking as defined in RCW 9A.46.110 of one family or household member by another family or household member. See RCW 26.50.010.

(16) "Sexual assault" means any sexual assault as defined in RCW 70.125.030.

(17) "Stalking" means stalking as defined in RCW 9A.46.110.

(18) "Victim" means a person against whom domestic violence, sexual assault, or stalking has been committed. See RCW 41.04.655(9).

(19) "Health care provider" means:

(a) A person licensed as a physician under chapter 18.71 RCW or an osteopathic physician and surgeon under chapter 18.57 RCW;

(b) A person licensed as an advanced registered nurse practitioner under chapter 18.79 RCW; or

(c) Any other person, including, but not limited to, a licensed mental health counselor under chapter 18.225 RCW and a licensed dentist under chapter 18.32 RCW, determined by the director to be capable of providing health care services. See RCW 49.78.020(8).

(20) "Advocate for victims of domestic violence, sexual assault, or stalking" includes, but is not limited to:

(a) A sexual assault advocate under RCW 5.60.060 (7)(a); and

(b) A domestic violence advocate under RCW 5.60.060 (8)(a).

(21) "Filed" or to "file" means actual receipt of the document during office hours at the office of the director, or at such other place designated by the department for filing of the document.

(22) "Service," "served," or to "serve" means service under RCW 34.05.010(19).

(23) "Issue" or "issuance" means service under RCW 34.05.010(19).

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-010, filed 7/6/10, effective 9/1/10.]

WAC 296-135-020 Reasons for taking leave. An employee may take leave under these rules to:

(1) Seek legal or law enforcement assistance or remedies to ensure the employee's or family member(s)' health and safety including, but not limited to, preparing for, or participating in, any civil or criminal legal proceeding related to or derived from domestic violence, sexual assault, or stalking. "Related to or derived from" means any civil or criminal legal proceeding that is triggered, in whole or in part, by an act of domestic violence, sexual assault, or stalking against any employee or family member covered by these rules.

Note: Whether a legal proceeding is "related to or derived from" domestic violence, sexual assault, or stalking depends on the facts and must be reviewed on an individual basis.

(2) Seek treatment by a health care provider for physical or mental injuries caused by domestic violence, sexual assault, or stalking.

(3) Attend to health care treatment for a victim who is the employee's family member.

(4) Obtain, or assist the employee's family member(s) in obtaining, services from:

- (a) A domestic violence shelter; or
- (b) A rape crisis center; or
- (c) A social services program for relief from domestic violence, sexual assault, or stalking.

(5) Obtain, or assist a family member in obtaining, mental health counseling related to an incident of domestic violence, sexual assault, or stalking, in which the employee or the employee's family member was a victim of domestic violence, sexual assault, or stalking.

(6) Participate, for the employee's own self or for the employee's family member(s), in:

- (a) Safety planning; or
- (b) Temporary or permanent relocation; or
- (c) Other actions to increase the safety from future incidents of domestic violence, sexual assault, or stalking.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-020, filed 7/6/10, effective 9/1/10.]

WAC 296-135-030 Types of activities for which leave is allowed. To qualify for leave and protections under these rules, an employee must engage in one or more of the activities described in WAC 296-135-020, regardless of when the employee or family member became a victim.

Example 1: An employee's family member becomes a victim of domestic violence and suffers physical injuries. The employee takes time off from work to take the family member to the hospital for treatment for the injuries. The employee is covered by these rules.

Example 2: An employee's family member becomes a victim of domestic violence. The employee takes time off from work but does not engage in any of the activities described in WAC 296-135-020. The employee is not covered by these rules.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-030, filed 7/6/10, effective 9/1/10.]

WAC 296-135-040 Choice and manner of leave allowed. (1) An employee may choose to take any of the following types of leave under these rules:

- (a) Unpaid leave; or
- (b) Paid leave, including sick leave and other paid time off; or
- (c) Compensatory time.

(2) An employee may choose to take leave, whether unpaid or paid, in any manner as follows:

- (a) Intermittent leave; or
- (b) Leave on a reduced work schedule; or
- (c) In a single block of time.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-040, filed 7/6/10, effective 9/1/10.]

WAC 296-135-050 Duration of leave allowed. An employee is allowed to take leave that is reasonable in duration. The reasonableness of duration of leave must be determined on a case-by-case basis considering the reasons for taking leave under RCW 49.76.030 and WAC 296-135-020.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-050, filed 7/6/10, effective 9/1/10.]

WAC 296-135-060 Advance notice and timing. (1) **Advance notice for foreseeable leave.** As a condition of taking foreseeable leave, an employee shall give advance oral or written notice of the employee's intention to take leave under RCW 49.76.030 and these rules, subject to subsection (2) of this section.

(a) If the employer has a stated policy that requires advance notice for foreseeable leave then the employee shall follow that policy. A "stated policy" means a written policy communicated to the employee prior to the employee requesting leave under these rules.

(b) If the employer does not have a stated policy that requires advance notice for foreseeable leave under these rules by a certain time, then the employee must give advance notice as soon as practicable for the leave requested.

(2) **Exemption from advance notice for unforeseeable leave.** When an employee is unable to give advance notice to the employer because of an emergency or unforeseen circumstances due to domestic violence, sexual assault, or stalking, the employee or his or her designee must give oral or written notice to the employer no later than the end of the first day that the employee takes such leave.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-060, filed 7/6/10, effective 9/1/10.]

WAC 296-135-070 Verification. (1) An employer may require an employee requesting leave to verify that:

(a) The employee or the employee's family member is a victim; and

(b) The leave taken was for one of the activities described in RCW 49.76.030 and WAC 296-135-020.

(2) Timing of verification:

(a) An employee must provide verification in a timely manner from when the employee receives the request for verification.

(b) When an employee is unable to give advance notice because of an emergency or unforeseen circumstances due to domestic violence, sexual assault, or stalking, and the employer requires verification, an employee must provide verification to the employer within a reasonable time period during or after the leave.

(3) An employer cannot request that an employee submit a specific type of document to verify the need for leave under these rules. An employee may submit his or her choice of any of the following documents, or any combination thereof, to satisfy an employer's request for verification:

(a) A police report indicating that the employee or employee's family member was a victim; or

(b) A court order protecting or separating the employee or employee's family member from the perpetrator of the act of domestic violence, sexual assault, or stalking; or

(c) Other evidence from the court or the prosecuting attorney showing that the employee or employee's family member appeared, or is scheduled to appear, in court in connection with an incident of domestic violence, sexual assault, or stalking; or

(d) Documentation that the employee or employee's family member is a victim from any of the following persons from whom the employee or employee's family member sought assistance in addressing the domestic violence, sexual assault, or stalking:

(i) An advocate for victims of domestic violence, sexual assault, or stalking; or

(ii) An attorney; or

(iii) A member of the clergy; or

(iv) A medical or other professional, such as a social services provider, paralegal, realtor, or other professional determined by the director to be capable of assisting with a protected activity as described in RCW 49.76.030 and WAC 296-135-020; or

(e) An employee's written statement that the employee or family member is a victim and that the leave was taken for one of the activities described in RCW 49.76.030 and WAC 296-135-020.

(4) Verification of familial relationship. An employee may verify a victim is a family member by providing:

(a) A written statement from the employee;

(b) A birth certificate;

(c) A court document; or

(d) Other similar documents showing a familial relationship between the employee and the victim.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-070, filed 7/6/10, effective 9/1/10.]

WAC 296-135-080 Employee's duty to provide information to the employer. (1) An employee is required to pro-

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vide only the information required under RCW 49.76.040(2) and WAC 296-135-070 to establish that the leave is protected under RCW 49.76.030.

(2) An employer is prohibited from requiring any information that is beyond the scope of RCW 49.76.040(2) and WAC 296-135-070.

(3) An employee is not required to produce or discuss with the employer, and the employer is prohibited from requiring, any information that would compromise the employee's or employee's family member's safety in any way.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-080, filed 7/6/10, effective 9/1/10.]

WAC 296-135-090 Employer's duty to keep information confidential. For purposes of this section, designated representatives include supervisors, human resource and payroll personnel, members of a safety team, and other personnel whose job duties require them to act on requests for leave by employees.

(1) An employer and designated representatives shall maintain the confidentiality of all information provided by the employee, including:

(a) The fact that the employee or a family member is a victim; and

(b) That the employee requested or obtained leave; and

(c) Any written or oral statement, documentation, record, or corroborating evidence provided by the employee.

(2) An employer may disclose information given by an employee to third parties, including other employees, only if:

(a) The employee requests or consents that the employer disclose the information; or

(b) A court or administrative agency orders disclosure of the information; or

(c) Federal or state law otherwise requires the employer to disclose the information.

Example 1: The owner of a company discloses to the company's bookkeeper that an employee is taking leave under these rules and should be given access to available sick leave and other paid time off. This disclosure is permissible.

Example 2: A manager holds a staff meeting and reports to all workers, without consent of the employee requesting leave under these rules, that the employee or his or her family member is a victim. This disclosure is not permissible.

Note: **Safety plans at work.** Employees should work cooperatively with their employers to permit communication of information, including safety plans, necessary to protect the safety of the employee and others.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-090, filed 7/6/10, effective 9/1/10.]

WAC 296-135-100 Maintaining pay and benefits accrued before taking leave. When an employee takes leave under RCW 49.76.030 and these rules, the employee shall not lose any pay or benefits that accrued to the employee before the date on which the leave started.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-100, filed 7/6/10, effective 9/1/10.]

WAC 296-135-110 Employer's duty after employee returns from leave. (1) Upon an employee's return from

leave under RCW 49.76.030 and these rules, an employer shall either:

(a) Restore the employee to the position of employment held by the employee when the leave commenced; or

(b) Restore the employee to an equivalent position with equivalent employment benefits, pay, and other terms and conditions of employment.

(2) The provisions of subsection (1) of this section do not apply if:

(a) The employee works for a staffing company and is assigned to work on a temporary basis for another organization that directs and supervises the employee to:

(i) Support or supplement the other organization's workforce; or

(ii) Provide assistance in special work situations such as, but not limited to:

(A) Employee absences; and

(B) Skill shortages; and

(C) Seasonal workloads; and

(D) Special assignments and projects; or

(b) The employee:

(i) Was hired for a specific term, or only to perform work on a discrete project; and

(ii) The employment term or project is over, and the employer would not otherwise have continued to employ the employee.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-110, filed 7/6/10, effective 9/1/10.]

WAC 296-135-120 Health insurance during leave. To the extent allowed by law, an employer must maintain coverage under any health insurance plan for an employee who takes leave under RCW 49.76.030 and these rules. Coverage must be for the duration of the leave and at the level and under the conditions coverage would have been provided if the employee had not taken the leave.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-120, filed 7/6/10, effective 9/1/10.]

WAC 296-135-130 Rights are in addition to other rights. (1) The rights under chapter 49.76 RCW and this chapter are in addition to any other rights provided by state and federal law.

(2) An employer may adopt policies that provide greater leave rights to employees who are or who have family members who are victims.

(3) These rules do not diminish an employer's obligation to comply with any collective bargaining agreement, or any employment benefit program or plan, that provides greater leave rights to employees than the rights provided under chapter 49.76 RCW and these rules.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-130, filed 7/6/10, effective 9/1/10.]

WAC 296-135-140 Complaints—Investigation—Notice of infraction—Determination of compliance. (1) Upon complaint by an employee of an employer's violation of chapter 49.76 RCW and these rules, the director shall investigate the complaint.

(2) If the director determines that an employer has violated chapter 49.76 RCW and these rules, the director shall issue a notice of infraction and may:

(a) Impose a fine of up to five hundred dollars for the first infraction; and

(b) Impose a fine of up to one thousand dollars for each subsequent infraction committed within three years of a previous infraction; and

(c) Order an employer to restore the employee to a position of employment under RCW 49.76.050(2) and WAC 296-135-110(1), except as limited by RCW 49.76.050(3) and WAC 296-135-110(2).

(3) If the director determines that an employer has not violated chapter 49.76 RCW and these rules, the director shall issue a determination of compliance.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-140, filed 7/6/10, effective 9/1/10.]

WAC 296-135-150 Appeals from notices of infraction and determinations of compliance. (1) Except as otherwise provided in chapter 49.76 RCW and these rules, appeal from the director's decision is governed by the Administrative Procedure Act, chapter 34.05 RCW and the model rules of procedure, chapter 10-08 WAC. An employer or employee may file an appeal from a notice of infraction or determination of compliance under chapter 49.76 RCW and these rules within twenty days of issuance of the decision. The appealing party shall file two copies of its notice of appeal with the department at the office designated on the notice of infraction or determination of compliance. If no party files an appeal from the notice of infraction or determination of compliance within twenty days of its issuance, the notice of infraction or determination of compliance is final and binding and not subject to further appeal.

(2) Upon receipt of a timely appeal of a notice of infraction or determination of compliance, the department must:

(a) Notify the employer and employee of the receipt of the appeal; and

(b) Conduct a hearing in accordance with chapter 34.05 RCW and chapter 10-08 WAC.

(3) Appeals shall be assigned to the office of administrative hearings. The burden of proof at hearing shall be on the party alleging violation of chapter 49.76 RCW and these rules. The standard of proof is by a preponderance of the evidence. The administrative law judge will issue a proposed decision that includes findings of fact, conclusions of law, and if appropriate, any penalty for infraction.

(4) The employee, employer, and/or department may appeal to the director within thirty days after the date of issuance of the proposed decision. The appeals shall be in writing, stating the reasons why the proposed decision is incorrect, and must be filed with the director. The appealing party must serve on all other parties or their representatives a copy of the notice of appeal at the time it is filed. The director may also determine that the proposed decision be reviewed.

(5) If none of the parties files an appeal within thirty days of issuance of a proposed decision, and the director does not order review within such time, the proposed decision shall become final without further action and may not be appealed either to the director or the courts.

(6) The respondent parties must file with the director and serve upon all other parties or their representatives their responsive written arguments, if any, within thirty days after the date the notice of appeal from a proposed decision and the arguments of the appellant were served upon them.

(7) The director or the director's designee will review the administrative law judge's proposed decision in accordance with the Administrative Procedure Act, chapter 34.05 RCW. The director shall issue a final decision that can affirm, modify, or reverse the proposed decision. In addition, the director may:

(a) Allow the parties to present oral arguments as well as the written arguments;

(b) Require the parties to specify the portions of the record on which the parties rely;

(c) Require the parties to submit additional information by affidavit or certificate;

(d) Remand the matter to the administrative law judge for further proceedings; or

(e) Require a departmental employee to prepare a summary of the record for the director to review.

(8) The director or the director's designee will serve the final decision on all parties. Any aggrieved party may appeal the final decision to superior court pursuant to the Administrative Procedure Act, chapter 34.05 RCW. If no party files an appeal within thirty days of service of the final decision, the final decision is conclusive and binding on all parties.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-150, filed 7/6/10, effective 9/1/10.]

WAC 296-135-160 Civil actions—Right to file; exhaustion of administrative remedies not required. (1) An employee aggrieved by any act in violation of chapter 49.76 RCW and these rules has the right to file a civil action in court for an injunction, actual damages, costs, and reasonable attorneys' fees.

(2) An employee need not exhaust administrative remedies before filing a civil action.

(3) The right to file a civil action under RCW 49.76.100 is in addition to any common law remedy or any other remedy that may be available to an employee.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-160, filed 7/6/10, effective 9/1/10.]

WAC 296-135-170 Effect of administrative actions and resulting legal proceedings on any civil action by employee. Regardless of whether the prior administrative action was between the same or related parties or involved the same facts, any finding, determination, conclusion, declaration, notice of infraction, or determination of compliance (collectively called "administrative actions") resulting from a complaint by an employee against an employer to the department under chapter 49.76 RCW and these rules is neither conclusive nor binding in any civil suit by an employee against an employer. Such administrative actions are actions by the director, an appeal tribunal, an administrative law judge, or a reviewing officer, to include a member of the judiciary upon judicial review under chapter 34.05 RCW.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-170, filed 7/6/10, effective 9/1/10.]

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WAC 296-135-180 Confidentiality of information.

(1) Information and records of employees contained in the department's complaint files under chapter 49.76 RCW and these rules are confidential and shall not be open to public inspection, except as provided in subsection (2) of this section.

(2) Except as limited by federal or state statutes or regulations:

(a) The department may provide information and records in subsection (1) of this section to public employees in the performance of their official duties; and

(b) A complainant, or a representative of a complainant, whether it is an individual or an organization, may review a complaint file or receive specific information after providing a signed authorization of the complainant to the department.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-180, filed 7/6/10, effective 9/1/10.]

WAC 296-135-190 Prohibited acts. An employer cannot discharge, threaten to discharge, demote, deny a promotion to, sanction, discipline, retaliate against, harass, or otherwise discriminate against an employee with respect to compensation, terms, conditions, or privileges of employment because the employee:

(1) Exercised or attempted to exercise the right to take leave under RCW 49.76.030;

(2) Filed or communicated to the employer an intent to file a complaint with the department under RCW 49.76.070 or a civil action under RCW 49.76.100; or

(3) Participated or assisted, as a witness or otherwise, in another employee's attempt to exercise rights under RCW 49.76.030, 49.76.070, or 49.76.100.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-190, filed 7/6/10, effective 9/1/10.]

WAC 296-135-200 Posting requirement. (1) The department shall include notice of the provisions under chapter 49.76 RCW in its posters under RCW 49.78.340.

(2) Employers shall post the notice as required by RCW 49.78.340.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-200, filed 7/6/10, effective 9/1/10.]

WAC 296-135-210 Notice to employees—Prosecutors—Victims' advocates. Prosecuting attorney and victim/witness offices are encouraged to make information regarding chapter 49.76 RCW and these rules available for distribution at their offices.

[Statutory Authority: Chapter 49.76 RCW and 2008 c 286. 10-14-099, § 296-135-210, filed 7/6/10, effective 9/1/10.]

Chapter 296-150I WAC

MANUFACTURED HOME INSTALLER TRAINING AND CERTIFICATION PROGRAM

WAC

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296-1501-0370	Does a manufactured home installation require an inspection?
296-1501-0410	What are the requirements if a home is damaged during transit or during set-up?
296-1501-3000	Penalties, fees, and refunds.

WAC 296-1501-0050 What is the application process? A person desiring to be certified as a manufactured home installer under chapter 43.22A RCW must submit a signed application form and fee specified in WAC 296-1501-3000 to the department, which contains the following information:

(1) The applicant's full name, date of birth, driver's license number or other government identification number, and Social Security number. Social Security numbers are required on applications for professional licenses pursuant to RCW 26.23.150 and federal law PL 104-193, The Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

(2) Written affidavit documenting evidence of experience as required under RCW 43.22A.040.

(3) Business name, phone number, and contractor registration number, if applicable. Status of applicant, i.e., owner or employee.

(4) Training/examination location and date preference.

(5) If the application is denied by the department as a result of the applicant's failure to meet the requirements of chapter 43.22A RCW and this chapter, the department will attempt to notify the applicant prior to the date the applicant is scheduled to attend the training and examination.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-1501-0050, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-1501-0050, filed 5/30/08, effective 6/30/08.]

WAC 296-1501-0070 Manufactured home installer certification renewal—Application process. (1) A certified manufactured home installer desiring to renew certification as a manufactured home installer under chapter 43.22A RCW must file a certification renewal application with the department.

(2) The application must:

(a) Be received by the department on or before the installer's certification expiration date.

(b) Be accompanied by the certification renewal fee specified in WAC 296-1501-3000.

(3) If a certified installer fails to apply for renewal and provide proof of continuing education within ninety days prior to the expiration of the installer's current certification, the installer must reapply for installer certification and meet all requirements for installer certification as set forth in chapter 43.22A RCW and this chapter.

(4) Before a new certification is issued, the certified installer must provide proof to the department that the certified installer has met the continuing education requirements set forth in this chapter.

(5) The department will attempt to notify installers prior to expiration; however, it is the installer's responsibility to ensure timely renewal.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-1501-0070, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-1501-0070, filed 5/30/08, effective 6/30/08.]

WAC 296-1501-0080 Installer certification—Revocation. (1) The department will revoke an installer's certification if they receive three or more final infractions during their current three year certification period. The department will judge the installer to be incompetent of the state installation code. Revocation of the installer certification will be valid for two years from the effective date of the revocation.

(2) Where applicable, the department must send notice to the certificate holder's employer regarding revocation of an installer certification.

(3) A person may reapply for a manufactured home installer certification two years after the effective date of the revocation by submitting a completed application and payment for training and examination. Upon passing the written examination, a certificate of manufactured home installation will be issued.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-1501-0080, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-1501-0080, filed 5/30/08, effective 6/30/08.]

WAC 296-1501-0120 Manufactured home installation permit and inspections—Obligation of certified installer. (1) If a certified installer obtains the manufactured home installation or placement permit from the local enforcement agency, the certified installer shall ensure that all required installation inspections, relative to the work performed by the certified installer, are completed.

(2) Installer certification requirements do not eliminate any requirements of chapter 18.27 RCW to become a registered contractor.

(3) An out-of-state mobile/manufactured home dealer who performs the set-up, installation, or repair work must be an active registered contractor. The mobile/manufactured home dealer must employ at least one certified installer to supervise the installation.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-1501-0120, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-1501-0120, filed 5/30/08, effective 6/30/08.]

WAC 296-1501-0140 Manufactured home installation—Installer certification tags required. Prior to installing, performing on-site work or equipment installation work on a manufactured home, certified manufactured home installers or the retailers by whom they are employed must obtain an "installer certification tag" from the department or from the local enforcement agency who participates in tag sales. The installer certification tag shall be in the form approved by the department. No manufactured home may be installed by a certified installer without an installer certification tag affixed thereto. Only currently certified manufactured home installers shall be issued installer certification tags.

Homeowners performing the installation, on-site work or equipment installation work on their own manufactured home are not required to acquire and affix an installer certification tag.

(1) Installer certification tags may only be purchased by a certified manufactured home installer or by a manufactured home retailer licensed by Washington state department of licensing.

(a) The certified manufactured home installer or manufactured home retailer purchasing the installer certification tag is responsible for complying with the security, use, and reporting requirements of this chapter.

(b) Manufactured home retailers may purchase installer certification tags in bulk and issue them to certified manufactured home installers employed by the manufactured home retailer.

(2) In order to purchase installer certification tags, the certified manufactured home installer or manufactured home retailer shall submit an application to the department or local enforcement agency on a form approved by the department. The application shall be accompanied by the appropriate installer certification tag fee as set forth in WAC 296-150I-3000.

(3) The department or manufactured home retailer may issue a maximum of thirty certification tags to a certified manufactured home installer. A certified manufactured home installer may not have more than thirty installer certification tags issued at any one time for which the reporting requirements of this section have not been met.

(4) Installer certification tags cannot be transferred or assigned without the written approval of the department. Fees paid for installer certification tags are not refundable.

(a) If a certified manufactured home installer's certification is suspended, revoked, or expires, all unused installer certification tags assigned to the certified manufactured home installer must be returned to the department.

(b) If a certified manufactured home installer or manufactured home retailer ceases to do business, all unused installer certification tags must be returned to the department.

(c) If a manufactured home retailer changes ownership, unused installer certification tags may be transferred to the new ownership if the department approves the transfer following receipt of a written request for transfer from the manufactured home retailer.

(5) Issuance of installer certification tags may be denied if:

(a) The certified manufactured home installer's certification has been revoked or suspended pursuant to chapter 43.22A RCW;

(b) The certified manufactured home installer has failed to comply with the reporting requirements of this chapter;

(c) The department has evidence that the certified manufactured home installer has misused the installer certification tag by not complying with the requirements of this chapter;

(d) The certified manufactured home installer possesses installer certification tags in excess of the quantity authorized by subsection (3) of this section for which the reporting requirements of this chapter have not been met; or

(e) The certified manufactured home installer is not an active registered contractor or an employee of a manufac-

tured home retailer or active registered contractor licensed in Washington.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-0140, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-0140, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-0200 How does the department ensure compliance with the requirements of chapter 43.22A RCW? The department of labor and industries will ensure installers comply with the requirements of RCW 43.22A.130 which requires a certified manufactured/mobile home installer to be present for each phase of the installation being performed by all members of the installation crew by:

(1) Random site inspections; and

(2) Audit of installers certification tag reports.

The certified installer must enter their Washington installer certification number on the installer tag for each element they are supervising.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-0200, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-0200, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-0310 What instructions are used for a manufactured home installation? To the extent that the installation of a manufactured home is not covered by a manufacturer's, engineer's, or architect's instructions, the manufacturer shall comply with the installation requirements of this section.

(1) Installation of a new manufactured home.

(a) The initial manufactured home installation must be conducted according to the manufacturer's instructions.

(b) If the manufacturer's instructions do not address an aspect of the installation, you may request:

(i) Specific instructions from the manufacturer; or

(ii) Specific instructions from a professional engineer or architect licensed in Washington state.

For example:

- A manufactured home is installed over a basement and the manufacturer's instructions do not address this application;

- A manufactured home is installed on a site where the specific soil bearing capacity is not addressed in the manufacturer's instructions.

(c) All manufactured homes installed in Washington state must be permanently anchored except for those installed on dealer lots. On dealer lots, temporary sets are permitted without anchoring being installed. A manufactured home must be anchored according to the manufacturer's installation instructions or according to the design of a professional engineer or architect licensed in Washington state. Local jurisdictions **may not** prescribe anchoring methods.

(d) A manufactured home must have a skirting around its entire perimeter. It must be installed per the manufacturer's installation instructions or if the manufacturer is not specific, to the standards in this section. Do not enclose with skirting areas under recessed entries, porches or decks, (whether constructed as part of the home or added on-site) unless skirting is of the fully vented type and installed so as to allow water to freely flow out from under the home. Porch areas open to the

crawl space area of the home must have ground cover removed; ground directly below the porch must slope away from the home. It must be vented and allow access to the under floor area per the manufacturer's installation instructions or per the standards below if the manufacturer's instructions are not available.

If the manufacturer's skirting and access instructions are not specific, skirting, ventilation and access shall be installed as follows:

(i) Skirting:

- Must be made of materials suitable for ground contact.
- Metal fasteners must be made of galvanized, stainless steel or other corrosion-resistant material.
- Ferrous metal members in contact with the earth, except those made of galvanized or stainless steel, must be coated with an asphaltic emulsion.
- Must not trap water between the skirting and siding or trim.
- Must be recessed behind the siding or trim.

(ii) Ventilation:

For homes sited in a flood plain, contact the local jurisdiction regarding proper skirting ventilation. Except for those manufactured homes sited in a flood plain, all skirting and vent openings must:

- Be covered with corrosion-resistant wire mesh to prevent the entrance of rodents. The size of the mesh opening cannot exceed 1/4 inch.
- Have a net area of not less than one square foot for each one hundred fifty square feet of under floor area.
- Be located as close to corners and as high as practical and they must provide cross ventilation on at least two opposite sides.

(iii) Access:

- The under floor area of a manufactured home must have a finished opening at least eighteen inches by twenty-four inches in size.
- Opening must be located so that all areas under a manufactured home are available for inspection.
- Opening must be covered and that cover must be made of metal, pressure treated wood or vinyl.

(e) A manufactured home site must be prepared per the manufacturer's installation manual or per ANSI A225.1, 1994 edition, section 3.

(f) Heat duct crossovers must be installed per the manufacturer's installation instruction manual or per ANSI A225.1 or the following instructions if the manufacturer's instructions are not available:

Heat duct crossovers must be supported at least one inch above the ground by strapping or blocking. They must be installed to avoid standing water. Also, they must be installed to prevent compression, sharp bends, and to minimize stress at the connections.

(g) Dryer vents must exhaust to the exterior side of the wall or skirting. Dryer ducts outside the manufactured home shall comply with the dryer manufacturer's specifications or shall be made of metal with smooth interior surfaces.

(h) Hot water tank pressure relief lines must exhaust to the exterior side of the exterior wall or skirting and must exhaust downward. The end of the pipe must be at least six inches but not more than two feet above the ground.

(i) Water heater pans are only required where the installation instructions are specific for warranty or the home was produced after June 2006. The pressure relief line must exit the skirting of the home as well as the relief line for any pan installed and not to be interconnected.

(ii) Expansion tanks are not required by the department; however, you may want to check with your local jurisdiction prior to installation of your water heater.

(i) Water piping must be protected against freezing as per the manufacturer's installation instructions or by use of a heat tape listed for use with manufactured homes and installed per the heat tape manufacturer's installation instructions.

(j) The testing of water lines, waste lines, gas lines, and electrical systems must be as per the manufacturer's installation instructions. If the manufacturer's installation instructions require testing of any of these systems, the local jurisdiction is responsible for verifying that the tests have been performed and passed. Electrical connections and testing are the responsibility of the electrical section of labor and industries except where a city has assumed the electrical inspection responsibilities for their jurisdiction. In that case, the city's electrical inspectors are responsible for the electrical connections and testing.

(k) During the installation process, a ground cover must be installed under all manufactured homes. The ground cover must be a minimum of six-mil **black** polyethylene sheeting or its equivalent (exception to ANSI A225.1 (3.5.2)). The ground cover may be omitted if the under floor area of the home has a concrete slab floor with a minimum thickness of three and one-half inches.

(l) Clearances underneath manufactured homes must be maintained at a minimum of eighteen inches beneath at least seventy-five percent of the lowest member of the main frame (I-beam or channel beam) and the ground or footing. No more than twenty-five percent of the lowest member of the main frame of the home shall be less than eighteen inches above the ground or footing. In no case shall clearance be less than twelve inches anywhere under the home (exception to ANSI A225.1 (4.1.3.3)).

(m) Heat pump and air conditioning condensation lines must be extended to the exterior of the manufactured home.

(2) Installation of a relocated manufactured (mobile) home.

(a) A relocated manufactured home installation should be conducted according to the manufacturer's installation instructions.

(b) If the manufacturer's instructions are unavailable, you may use either:

(i) The American National Standard Institute (ANSI) standard ANSI A225.1 - Manufactured Homes Installation, 1994 edition instructions; or

(ii) The instructions of a professional engineer or architect licensed in Washington state.

(c) If either (b)(i) or (ii) of this subsection is used, all of the requirements of subsection (1)(c) through (m) of this section must also be followed.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-1501-0310, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-1501-0310, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-0350 Who may install a manufactured home? (1) A manufactured home may be installed by:

- A homeowner;
- A certified installer;
- An individual who is supervised by an on-site certified installer; or
- A specialty trades person, such as a plumber or electrician, for certain aspects of installation.

(2) A certified installer must be a registered contractor, an employee of a registered contractor, or an employee of a registered dealership. (See chapter 43.22A RCW for details about which aspects of installation require the presence of a certified installer.)

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-0350, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-0350, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-0370 Does a manufactured home installation require an inspection? All manufactured home installations must be inspected and approved by the local enforcement agency.

Local enforcement agencies may enter into interagency agreements with the department to perform on-site installation inspections on behalf of the authority having jurisdiction (AHJ). A permit must be purchased with the department for these inspections.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-0370, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-0370, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-0410 What are the requirements if a home is damaged during transit or during set-up? (1) Manufactured and mobile homes that are structurally damaged during transportation or when being set up on a new or secondary set-up and are repaired at a location other than the manufacturer's facility shall require an approval with labor and industries.

The repair and inspection shall be performed to either:

- (a) Plans approved by the manufacturer's design approval primary inspection agency; or
- (b) Plans approved by an engineer or architect licensed in Washington and have the plans approved by the FAS plan review section;

(2) Electrical and plumbing alterations to the damaged manufactured/mobile home shall be performed by a Washington state licensed electrician and/or plumber.

EXCEPTIONS: Damaged home is taken back to the factory. Minor damage such as shingles, broken window(s), paint damage, minor siding damage, torn bottom paper etc., would not require a permit.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-0410, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-0410, filed 5/30/08, effective 6/30/08.]

WAC 296-150I-3000 Penalties, fees, and refunds. Monetary penalties for an infraction shall be assessed for each violation of chapter 43.22A RCW in the amount of \$1,000.00.

The following fees are payable to the department in advance:

Training and certification	\$260.00
Training only 10 hours	\$130.00
Manufactured/mobile home installation inspector training	\$130.00
Refund	\$26.00
Certification renewal	\$130.00
Continuing education class	\$52.00
Retake failed examination and training	\$39.00
Manufactured home installer training manual	\$13.00
Installer certification tag	\$9.10

(1) The department shall refund fees paid for training and certification or certification renewal as a manufactured home installer if the application is denied for failure of the applicant to comply with the requirements of chapter 43.22A RCW or these rules.

(2) If an applicant has paid fees to attend training or to take an examination and is unable to attend the scheduled training or examination, the applicant may:

(a) Change to another scheduled training and examination; or

(b) Request a refund.

(3) An applicant who fails the examination shall not be entitled to a refund.

[Statutory Authority: Chapter 43.22A RCW and 2009 c 464 [564]. 10-06-043, § 296-150I-3000, filed 2/23/10, effective 4/1/10. Statutory Authority: Chapter 43.22A RCW and 2007 c 432. 08-12-040, § 296-150I-3000, filed 5/30/08, effective 6/30/08.]

Chapter 296-155 WAC**SAFETY STANDARDS FOR CONSTRUCTION WORK****WAC**

296-155-52900	Scope.
296-155-52901	Certification and proof load testing—Requirement.
296-155-52902	Definitions.
296-155-53108	Duration and renewal of an accreditation.
296-155-53200	General inspection criteria, wire rope inspection and removal criteria, and preproof load test requirements for all cranes.
296-155-53202	Additional inspection criteria and proof load testing—Mobile cranes.
296-155-53206	Additional inspection criteria and proof load testing—Tower cranes.
296-155-533	Qualifications and certification.
296-155-53300	Operator qualifications and certification.
296-155-680	General provisions.
296-155-683	Concrete finishing.
296-155-704	Hoisting and rigging.
296-155-706	Structural steel assembly.

WAC 296-155-52900 Scope. (1) Except as provided in subsection (3) of this section, this part applies to power-operated cranes and derricks used in construction that can hoist, lower and horizontally move a suspended load (with or without attachments). Such equipment includes, but is not limited to: Articulating boom cranes (such as knuckle-boom cranes); crawler cranes; floating cranes; cranes on barges; locomotive cranes; mobile cranes (such as wheel-mounted, rough-terrain, all-terrain, commercial truck-mounted, and boom truck cranes); multipurpose machines when configured to hoist and

lower (by means of a winch or hook) and horizontally move a suspended load; industrial cranes (such as carry-deck cranes); cranes being used as dedicated pile drivers; service/mechanic trucks with a hoisting device; a crane on a monorail; tower cranes (such as fixed jib ("hammerhead boom"), luffing boom and self-erecting); pedestal cranes; portal cranes; overhead and gantry cranes; straddle cranes; side-boom tractors; derricks; and variations of such equipment.

(2) Attachments. This standard applies to equipment included in subsection (1) of this section when used with attachments. Such attachments, whether crane-attached or suspended include, but are not limited to:

- Hooks;
- Magnets;
- Grapples;
- Clamshell buckets;
- Orange peel buckets;
- Concrete buckets;
- Draglines;
- Personnel platforms;
- Augers or drills; and
- Pile driving equipment.

(3) Exemptions. WAC 296-155-529 through 296-155-53300 do not apply to the following:

(a) Cranes having a maximum rated capacity of one ton or less are exempt from this rule for the purposes of crane certification and operator certification.

(b) Equipment included in subsection (1) of this section while it has been converted or adapted for nonhoisting/lifting use. Such conversions/adaptations include, but are not limited to, power shovels, excavators and concrete pumps.

(c) Power shovels, excavators, wheel loaders, backhoes, loader backhoes, track loaders. This machinery is also excluded when used with chains, slings or other rigging to lift suspended loads.

(d) Automotive wreckers and tow trucks when used to clear wrecks and haul vehicles.

(e) Service trucks with mobile lifting devices designed specifically for use in the power line and electric service industries or handling associated materials.

(f) Equipment originally designed as vehicle-mounted aerial devices (for lifting personnel) and self-propelled elevating work platforms.

(g) Hydraulic jacking systems, including telescopic/hydraulic gantries.

(h) Stacker cranes.

(i) Powered industrial trucks (forklifts).

(j) Mechanic's truck with a hoisting device when used in activities related to equipment maintenance and repair.

(k) Equipment that hoists by using a come-a-long or chainfall.

(l) Dedicated drilling rigs.

(m) Gin poles used for the erection of communication towers.

(n) Tree trimming and tree removal work.

(o) Anchor handling with a vessel or barge using an affixed A-frame.

(p) Roustabouts.

(q) Service cranes with booms that rotate manually.

(r) Machines equipped with a boom that is limited to up and down movement only and does not rotate.

(s) Conveyors.

(t) Pump hoists with booms that do not rotate.

(u) Cranes used on-site in manufacturing facilities or powerhouses for occasional or routine maintenance and repair work; and

(v) Crane operators operating cranes on-site in manufacturing facilities or powerhouses for occasional or routine maintenance and repair work.

(4) Where provisions of this standard direct an operator, crewmember, or other employee to take certain actions, the employer must establish, effectively communicate to the relevant persons, and enforce work rules, to ensure compliance with such provisions.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-52900, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-52900, filed 11/4/08, effective 1/1/10.]

WAC 296-155-52901 Certification and proof load testing—Requirement. Effective January 1, 2010, all cranes and derricks covered in WAC 296-155-52900 and not exempt in subsection (3) of that section, must be certified and proof load tested annually by an accredited crane certifier recognized by the department.

Note: For additional inspection criteria and proof load testing requirements for specific types of cranes, see:

- WAC 296-155-53202 for mobile cranes.
- WAC 296-155-53204 for articulating boom cranes.
- WAC 296-155-53206 for tower cranes.
- WAC 296-155-53208 for self-erecting tower cranes.
- WAC 296-155-53210 for overhead and bridge cranes.
- WAC 296-155-53212 for derricks.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-52901, filed 7/6/10, effective 9/1/10.]

WAC 296-155-52902 Definitions. Accredited crane certifier means a crane inspector who has been accredited by the department.

Apprentice operator or trainee means a crane operator who has not met requirements established by the department under RCW 49.17.430.

Articulating boom crane means a crane whose boom consists of a series of folding, pin connected structural members, typically manipulated to extend or retract by power from hydraulic cylinders.

Audible signal means a signal made by a distinct sound or series of sounds. Examples include, but are not limited to, sounds made by a bell, horn, or whistle.

Bogie. See "travel bogie."

Boom (equipment other than tower crane) means an inclined spar, strut, or other long structural member which supports the upper hoisting tackle on a crane or derrick. Typically, the length and vertical angle of the boom can be varied to achieve increased height or height and reach when lifting loads. Booms can usually be grouped into general categories of hydraulically extendible, cantilevered type, latticed section, cable supported type or articulating type.

Boom (tower cranes) on tower cranes: If the "boom" (i.e., principal horizontal structure) is fixed, it is referred to as

a jib; if it is moveable up and down, it is referred to as a boom.

Boom angle indicator means a device which measures the angle of the boom relative to horizontal.

Boom hoist limiting device includes boom hoist disengaging device, boom hoist shut-off, boom hoist disconnect, boom hoist hydraulic relief, boom hoist kick-outs, automatic boom stop device, or derricking limiter. This type of device disengages boom hoist power when the boom reaches a pre-determined operating angle. It also sets brakes or closes valves to prevent the boom from lowering after power is disengaged.

Boom length indicator indicates the length of the permanent part of the boom (such as ruled markings on the boom) or, as in some computerized systems, the length of the boom with extensions/attachments.

Boom stop includes boom stops (belly straps with struts/standoff), telescoping boom stops, attachment boom stops, and backstops. These devices restrict the boom from moving above a certain maximum angle and toppling over backward.

Boom suspension systems means a system of pendants, running ropes, sheaves, and other hardware which supports the boom tip and controls the boom angle.

Certified crane inspector means a crane certifier accredited by the department.

Climbing means the process in which a tower crane is raised to a new working height, either by adding additional tower sections to the top of the crane (top climbing), or by a system in which the entire crane is raised inside the structure (inside climbing).

Counterjib (counterweight jib) means a horizontal member of the tower crane on which the counterweights and usually the hoisting machinery are mounted.

Counterweight means weight used to supplement the weight of equipment in providing stability for lifting loads by counterbalancing those loads.

Crane means power-operated equipment used in construction that can hoist, lower, and horizontally move a suspended load. "Crane" includes, but is not limited to: Articulating boom cranes, such as knuckle-boom cranes; crawler cranes; floating cranes; cranes on barges; locomotive cranes; mobile cranes, such as wheel-mounted, rough-terrain, all-terrain, commercial truck mounted, and boom truck cranes; multipurpose machines when configured to hoist and lower by means of a winch or hook and horizontally move a suspended load; industrial cranes, such as carry-deck cranes; dedicated pile drivers; service/mechanic trucks with a hoisting device; a crane on a monorail; tower cranes, such as fixed jib, hammerhead boom, luffing boom, and self-erecting; pedestal cranes; portal cranes; overhead and gantry cranes; straddle cranes; side-boom tractors; derricks; and variations of such equipment.

Crane/derrick type means cranes or derricks as established by American Society of Mechanical Engineers (ASME). Crane operator means an individual engaged in the operation of a crane.

Crawler crane means equipment that has a type of base mounting which incorporates a continuous belt of sprocket driven track.

Critical lift means a lift that:

- Exceeds seventy-five percent of the crane or derrick rated load chart capacity; or
- Requires the use of more than one crane or derrick.

Crossover points means locations on a wire rope which is spooled on a drum where one layer of rope climbs up on and crosses over the previous layer. This takes place at each flange of the drum as the rope is spooled onto the drum, reaches the flange, and begins to wrap back in the opposite direction.

Dedicated drilling rig means a machine which creates bore holes and/or shafts in the ground.

Dedicated pile-driver is a machine that is designed to function exclusively as a pile-driver. These machines typically have the ability to both hoist the material that will be pile-driven and to pile-drive that material.

Derrick is an apparatus consisting of a mast or equivalent member held at the end by guys or braces, with or without a boom, for use with a hoisting mechanism and operating ropes.

Directly under the load means a part or all of an employee is directly beneath the load.

Dismantling includes partial dismantling (such as dismantling to shorten a boom or substitute a different component).

Drum rotation indicator is a device on a crane or hoist which indicates in which direction and at what relative speed a particular hoist drum is turning.

Electrical contact means when a person, object, or equipment makes contact or comes close in proximity with an energized conductor or equipment that allows the passage of current.

Equipment means equipment covered by this part.

Equipment criteria means instructions, recommendations, limitations and specifications.

Fall protection equipment means guardrail systems, safety net systems, personal fall arrest systems, positioning device systems or fall restraint systems.

Flange points means a point of contact between rope and drum flange where the rope changes layers.

Floating cranes/derricks means equipment designed by the manufacturer (or employer) for marine use by permanent attachment to a barge, pontoons, vessel or other means of flotation.

Free rated load test means testing stability and operation of crane, carrier, wheels, tires, tracks, brakes, etc., under load, when lifting without outriggers and/or traveling with the load are permitted at the activity for the type of crane being tested.

Hoist means a mechanical device for lifting and lowering loads by winding rope onto or off a drum.

Hoisting means the act of raising, lowering or otherwise moving a load in the air with equipment covered by this standard. As used in this standard, "hoisting" can be done by means other than wire rope/hoist drum equipment.

Jib means an extension attached to the boom point to provide added boom length for lifting specified loads. The jib may be in line with the boom or offset to various angles in the vertical plane of the boom. For tower cranes, see boom (tower cranes).

Land crane/derrick means equipment not originally designed by the manufacturer for marine use by permanent attachment to barges, pontoons, vessels, or other means of flotation.

Load is the weight of the object being lifted or lowered, including the weight of the load-attaching equipment such as the load block, ropes, slings, shackles, and any other auxiliary attachment.

Load moment (or rated capacity) indicator means a system which aids the equipment operator by sensing the overturning moment on the equipment, i.e., load X radius. It compares this lifting condition to the equipment's rated capacity, and indicates to the operator the percentage of capacity at which the equipment is working. Lights, bells, or buzzers may be incorporated as a warning of an approaching overload condition.

Load moment (or rated capacity) limiter means a system which aids the equipment operator by sensing the overturning moment on the equipment, i.e., load X radius. It compares this lifting condition to the equipment's rated capacity, and when the rated capacity is reached, it shuts off power to those equipment functions which can increase the severity of loading on the equipment, e.g., hoisting, telescoping out, or luffing out. Typically, those functions which decrease the severity of loading on the equipment remain operational, e.g., lowering, telescoping in, or luffing in.

Locomotive crane means a crane mounted on a base or car equipped for travel on a railroad track.

Load sustaining/bearing parts means those parts of a crane that support the crane or load and upon failure could cause dropping, uncontrolled shifting, or uncontrolled movement of the crane or load.

Luffing boom is a member hinged to the rotating superstructure and used for supporting the hoisting tackle.

Luffing jib limiting device is similar to a boom hoist limiting device, except that it limits the movement of the luffing jib.

Mobile cranes means a lifting device incorporating a cable suspended latticed boom or hydraulic telescopic boom designed to be moved between operating locations by transport over the road. These are referred to in Europe as a crane mounted on a truck carrier.

Multiple lift rigging means a rigging assembly manufactured by wire rope rigging suppliers that facilitates the attachment of up to five independent loads to the hoist rigging of a crane.

Nationally recognized accrediting agency is an organization that, due to its independence and expertise, is widely recognized as competent to accredit testing organizations.

Nonstandard tower crane base means any deviation from the structural support or base configuration recommended by the crane manufacturer.

Occasional or routine maintenance and repair work means regular, customary and foreseeable work necessary to keep equipment in good repair and/or condition. This also includes regular, customary and foreseeable work necessary to return equipment to sound condition after damage.

Operational aid means an accessory that provides information to facilitate operation of a crane or that takes control of particular functions without action of the operator when a limiting condition is sensed. Examples of such devices

include, but are not limited to, the following: Anti-two-block device, rated capacity indicator, rated capacity (load) limiter, boom angle or radius indicator, lattice boom hoist disconnect device, boom length indicator, drum rotation indicator, load indicator, and wind speed indicator.

Operational controls means levers, switches, pedals and other devices for controlling equipment operation.

Operator is a person who is operating the equipment.

Overhead and gantry cranes includes overhead/bridge cranes, semigantry, cantilever gantry, wall cranes, storage bridge cranes, launching gantry cranes, and similar equipment, irrespective of whether it travels on tracks, wheels, or other means.

Pendants includes both wire and bar types. Wire type: A fixed length of wire rope with mechanical fittings at both ends for pinning segments of wire rope together. Bar type: Instead of wire rope, a bar is used. Pendants are typically used in a latticed boom crane system to easily change the length of the boom suspension system without completely changing the rope on the drum when the boom length is increased or decreased.

Powerhouse means a plant wherein electric energy is produced by conversion from some other form of energy (e.g., chemical, nuclear, solar, mechanical, or hydraulic) by means of suitable apparatus. This includes all generating station auxiliaries and other associated equipment required for the operation of the plant. Not included are stations producing power exclusively for use with communication systems.

Power lines means electrical distribution and electrical transmission lines.

Qualified crane operator means a crane operator who meets the requirements established by the department under RCW 49.17.430.

Qualified person means a person who, by possession of a recognized degree, certificate, or professional standing, or who by extensive knowledge, training and experience, successfully demonstrated the ability to solve/resolve problems relating to the subject matter, the work, or the project.

Rated capacity means the maximum working load permitted by the manufacturer under specified working conditions. Such working conditions typically include a specific combination of factors such as equipment configuration, radii, boom length, and other parameters of use.

Rated capacity indicator, see load moment indicator.

Rated capacity limiter, see load moment limiter.

RPE means a registered professional engineer licensed under RCW 18.43.040(1).

RPSE means a registered professional structural engineer licensed under RCW 18.43.040(1).

Running wire rope is a wire rope that moves over sheaves or drums.

Safety devices, examples of safety devices are, but are not limited to, the following: Horn, boom/jib or trolley stops, crane level indicator, hydraulic holding device/check valve, rail clamps, rail stops, brakes, deadman control or forced neutral return control, emergency stop switch, guards, handrails, audible and visual alarms, etc.

Safety or health standard means a standard adopted under this chapter.

Taglines means a rope (usually fiber) attached to a lifted load for purposes of controlling load spinning and pendular

motions or used to stabilize a bucket or magnet during material handling operations.

Tower crane means a type of lifting structure which utilizes a vertical mast or tower to support a working boom (jib) suspended from the working boom. While the working boom may be fixed horizontally or have luffing capability, it can always rotate about the tower center to swing loads. The tower base may be fixed in one location or ballasted and moveable between locations.

Travel bogie (tower cranes) means an assembly of two or more axles arranged to permit vertical wheel displacement and equalize the loading on the wheels.

Two blocking means a condition in which a component that is uppermost on the hoist line such as the load block, hook block, overhaul ball, or similar component, comes in contact with the boom tip, fixed upper block or similar component. This binds the system and continued application of power can cause failure of the hoist rope or other component.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-52902, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-52902, filed 11/4/08, effective 1/1/10.]

WAC 296-155-53108 Duration and renewal of an accreditation. (1) The accreditation will be valid for three years. Crane certifiers must complete forty hours of crane related training every three years, in courses recognized by the department.

(2) Application for renewal must be filed with the department not less than sixty days prior to expiration of the accredited crane certifier's certification. A renewal may be obtained by filing a completed application for renewal meeting the requirements of WAC 296-155-53102 hereof providing the applicant has been actively inspecting cranes during their prior accreditation period. An applicant is considered active if he/she has certified/inspected at least twenty-one cranes during their accreditation period. If the applicant certified cranes in another state, then that applicant must provide documentation showing they were active during their accreditation period. An applicant who has not certified/inspected at least twenty-one cranes during the accreditation period may take the written exams to become recertified.

(3) At a minimum, all applicants for renewal must successfully complete the written examinations every six years.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-53108, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-53108, filed 11/4/08, effective 1/1/09.]

WAC 296-155-53200 General inspection criteria, wire rope inspection and removal criteria, and preproof load test requirements for all cranes. (1) The accredited crane certifier must review the following documents as part of the crane certification process:

(a) Crane maintenance records of critical components to ensure maintenance of these components has been performed in accordance with the manufacturer's recommendations.

(b) Crane periodic and frequent inspection documentation.

(2) Safety devices. Make sure all safety devices are installed on equipment in accordance with the requirements located in chapter 296-155 WAC, Part L.

(3) Operational aids. Operations must not begin unless operational aids are in proper working order, except where the owner or lessee meets the specified temporary alternative measures. See chapter 296-155 WAC, Part L for the list of operational aids.

Note: All accredited crane certifiers must meet and follow the requirements relating to fall protection, located in chapter 296-155 WAC, Part C-1, Fall restraint and fall arrest.

(4) General.

(a) The accredited crane certifier must determine that the configurations of the crane are in accordance with the manufacturer's equipment criteria.

(b) Where the manufacturer equipment criteria are unavailable, a registered professional engineer (RPE), familiar with the type of equipment involved, must ensure criteria are developed for the equipment configuration.

(5) Wire rope.

(a) Wire ropes must meet the crane or wire rope manufacturer's specifications for size, type and inspection requirements. In the absence of the manufacturer's specifications, follow the requirements for removal criteria located in this section, including Table 1.

Table 1 - Wire Rope Inspection/Removal Criteria
(See also Figure 1 - Wire Rope)

Category of Crane Types	Running Ropes* # of broken wires in		Rotation Resistant* # of broken wires in		Standing Ropes* # of broken wires	
	1 rope lay	1 strand in 1 lay	Specified diameters		In 1 lay beyond end connection	At end connection
Mobile	6	3	2 (in 6xd)	4 (in 30xd)	3	2
Articulating	6	3	Consult rope mfg.	Consult rope mfg.	3	2
Tower	12	4	2 (in 6xd)	4 (in 30xd)	3	3
Self-Erector	6	3	2 (in 6xd)	4 (in 30xd)	3	2
Overhead & Bridge	12	4	2 (in 6xd)	4 (in 30xd)	—	—
Derricks	6	3	Consult rope mfg.	Consult rope mfg.	3	2

* Also remove if you detect 1 wire broken at the contact point with the core or adjacent strand; so called valley breaks or evidence from any heat damage from any cause.

Note: xd means times the "diameter."

(b) The accredited crane certifier must perform a complete and thorough inspection covering the surface of the working range plus three additional wraps on the drum of the wire ropes.

(c) If a deficiency is identified, an immediate determination must be made by the accredited crane certifier as to whether the deficiency constitutes a safety hazard. If the deficiency is determined to constitute a safety hazard, the crane must not be certified until:

(i) The wire rope is replaced and verified by the accredited crane certifier; or

(ii) If the deficiency is localized, the problem is corrected by severing the wire rope; the undamaged portion may continue to be used. Joining lengths of wire rope by splicing is prohibited.

(d) Remove wire rope from service if reduction from nominal diameter is greater than five percent.

(e) Replacement rope must be of a compatible size and have a strength rating at least as great as the original rope furnished or recommended by the crane manufacturer.

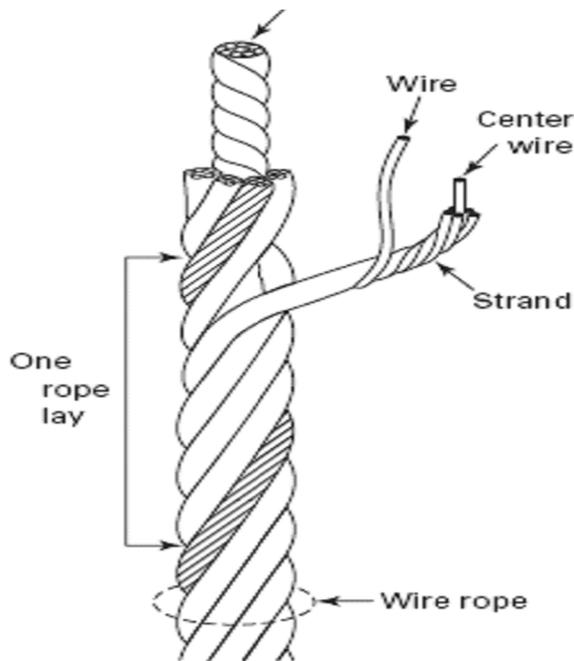


Figure 1 - Wire Rope

(6) Sheaves.

(a) Sheave grooves must be free from surface defects that could damage the rope. The cross-sectional radius at the bottom of the groove should be such as to form a close fitting saddle for the size of rope used. The sides of the groove must be tapered outward and rounded at the rim to facilitate entrance of the rope into the groove. Flange rims must run true about the axis of rotation.

(b) Sheave guards must be in place to:

(i) Guide the rope back into the sheave groove, when using ropes that can be momentarily unloaded.

(ii) Prevent ropes from becoming fouled when the block is lying on the ground with loose ropes.

(c) Sheave bearings, except for permanently lubricated ones, must have a means of lubrication.

(7) Prior to performing a proof load test:

(a) A safe test area must be selected and all traffic and unauthorized personnel and equipment must be cleared from test area. This test area must be roped off or otherwise secured to prevent entry of unauthorized personnel and equipment;

(b) Rigging gear must be inspected by a qualified person prior to using for load test of crane;

(c) The employer must ensure all load test personnel understand the safety procedures of the test;

(d) Proof load tests, with the exception of tower cranes, are overload tests and extreme caution must be observed at all times. Personnel must remain clear of suspended loads and areas where they could be struck in the event of boom failure. The test load must be raised only to a height sufficient to perform the test;

(e) During tests, safe operating speeds must be employed. Rated speeds in accordance with manufacturer's specifications need not be attained. Emphasis must be placed on the ability to safely control loads through all motions at normal speeds;

(f) Proof load tests require the use of certified weights, or scaled weights using a certified scale with a current certificate of calibration;

(g) Proof load tests must not exceed the manufacturer's specifications. Where these specifications are unavailable, a registered professional engineer familiar with the type of equipment involved must develop written specifications.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW, 10-14-100, § 296-155-53200, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-53200, filed 11/4/08, effective 1/1/10.]

WAC 296-155-53202 Additional inspection criteria and proof load testing—Mobile cranes.

(1) After it is determined that the crane configurations meet the criteria in WAC 296-155-53200, the accredited crane certifier must conduct a visual inspection of the following components, if applicable, which can be visually inspected without disassembly (not including removal of inspection covers):

(a) All control and drive mechanisms for adjustments interfering with proper operation and for excessive wear or contamination by lubricants or other foreign matter;

(b) Air, hydraulic, and other pressurized lines for deterioration or leakage, particularly those which flex in normal operation;

(c) Hydraulic system for proper fluid level;

(d) Safety latches on hooks for damage;

(e) Hooks for deformation, cracks, excessive wear, or damage such as from chemicals or heat;

(f) A legible and applicable operator's manual and load chart is in the operator's cab or station;

(g) A portable fire extinguisher, with a basic minimum extinguishing rating of ten BC must be installed in the cab or at the machinery housing;

(h) Crane cleanliness and housekeeping. Inspect for trash, oil, grease, debris or excessive dirt on crane components and catwalks, if applicable;

(i) Wire rope reeving for compliance with the manufacturer's specifications;

(j) Wire rope, in accordance with WAC 296-155-53200(5);

(k) Electrical apparatus for malfunctioning, signs of apparent excessive deterioration, dirt or moisture accumulation;

(l) Tires (when in use) for proper inflation and condition;

(m) Ground conditions around the equipment for proper support, including ground settling under and around outriggers and supporting foundations, groundwater accumulation, or similar conditions;

(n) The equipment for level position;

(o) Operator cab windows for significant cracks, breaks, or other deficiencies that would hamper the operator's view;

(p) Rails, rail stops, rail clamps and supporting surfaces when the equipment has rail traveling;

(q) Equipment structure (including the boom and, if equipped, the jib):

(i) Structural members: Deformed, cracked, or significantly corroded.

(ii) Bolts, rivets and other fasteners: Loose, failed or significantly corroded.

(iii) Welds for cracks.

(r) Sheaves and drums for cracks or significant wear;

(s) Parts such as pins, bearings, shafts, gears, rollers and locking devices for distortion, cracks or significant wear;

(t) Brake and clutch system parts, linings, pawls and ratchets for excessive wear;

(u) Safety devices and operational aids for proper operation (including significant inaccuracies);

(v) Gasoline, diesel, electric, or other power plants for safety-related problems (such as leaking exhaust and emergency shut-down feature), condition and operation;

(w) Chains and chain drive sprockets for excessive wear of sprockets and excessive chain stretch;

(x) Travel steering, brakes, and locking devices, for proper operation;

(y) Tires for damage or excessive wear;

(z) Hydraulic, pneumatic and other pressurized hoses, fittings and tubing, as follows:

(i) Flexible hose or its junction with the fittings for indications of leaks.

(ii) Threaded or clamped joints for leaks.

(iii) Outer covering of the hose for blistering, abnormal deformation or other signs of failure/impending failure.

(iv) Outer surface of a hose, rigid tube, or fitting for indications of excessive abrasion or scrubbing.

(aa) Hydraulic and pneumatic pumps and motors, as follows:

(i) Performance indicators: Unusual noises or vibration, low operating speed.

(ii) Loose bolts or fasteners.

(iii) Shaft seals and joints between pump sections for leaks.

(bb) Hydraulic and pneumatic cylinders, as follows:

(i) Drifting.

(ii) Rod seals and welded joints for leaks.

(iii) Cylinder rods for scores, nicks and dents.

(iv) Case (barrel) for significant dents.

(v) Rod eyes and connecting joints: Loose or deformed.

(cc) Outrigger pads/floats and slider pads for excessive wear or cracks; cribbing/dunnage for proper installation;

(dd) Electrical components and wiring for cracked or split insulation and loose or corroded terminations;

(ee) Legible warning labels and decals as required by the manufacturer;

(ff) Operator seat: Missing or unusable;

(gg) Equipped with original, or the equivalent, steps, ladders, handrails, guards;

(hh) Steps, ladders, handrails, and guards are in safe and usable condition;

(2) Crane deficiencies. If the accredited crane certifier determines other findings need to be monitored, the accredited crane certifier must provide written notification to the owner or lessee.

(3) Operational testing. An operational test must be made without a load applied to the hook of the following items if they are applicable to the crane to ensure they function correctly:

(a) Load lifting/hoisting and lowering mechanisms;

(b) Boom lifting/hoisting and lowering mechanisms;

(c) Boom extension and retraction mechanism;

(d) Swing mechanism;

(e) Travel mechanism;

(f) Brakes and clutches;

(g) Limit, locking, and safety devices;

(h) Suspension systems for cranes that work on rubber (tires); and

(i) During the operational testing, special attention must be paid to hydraulic and pneumatic valves: Spools (sticking, improper return to neutral, and leaks); leaks; valve housing cracks; relief valves.

(4) Annual and quadrennial proof load testing.

(a) Proof load tests must be completed on all hoist lines to maximum line pull as configured. Any hoist line not proof load tested is not considered certified. The test load must be at least one hundred percent but not to exceed one hundred and ten percent of rated capacity (i.e., for the crane's configuration of reeving, boom length, etc.). The rated capacity must be the capacity shown on the posted load chart or as limited by other factors such as hook block capacity or wire rope line pull if the crane is not fully reeved. The test load includes the weight of (or deduction values for) the hook, block, slings, and auxiliary lifting devices (and for some cranes hoist wire rope not accounted for in load charts), and the combined weight deduction values must be subtracted from the nominal test load in order to determine the amount of test weights to be used. Follow original equipment manufacturer (OEM) load chart instructions for weight deduction values. Check accuracy of load indicators where installed. Test procedures for these cranes must follow OEM procedures and recommendations.

(b) Annual proof load testing. After the crane has passed the visual and operational tests, a proof load test must be conducted in the as-configured condition and must be performed within the structural and stability section of the manufacturer's load chart, as applicable. This test must be documented on the form or in the format approved by the department. A copy of this completed form and inspection worksheets must be sent to the department within ten working days upon completion of the examination.

(c) Quadrennial proof load testing. No major component (luffing boom, swing-away jibs, fly sections, jibs at variable

offsets, boom sections, and back masts) may be used unless it has been proof load tested within the prior four-year period. For jibs with variable offset angles, tests at the maximum offset used and maximum extension of all boom sections. All major components are to be proof load tested to a minimum of one hundred percent, not to exceed one hundred ten percent of each component's charted structural capacity. Hoist line pull or rigging is not to be a limiting factor for structural proof load tests.

(i) This test must be performed in accordance with this section and documented on the form or in the format approved by the department.

(ii) A copy of this completed form and inspection worksheets must be sent to the department within ten working days upon completion of the inspection.

(d) Free rated load test ("on rubber"). Check the stability and operation of crane, carrier, wheels, tires, tracks, brakes, etc., under load by performing the following tests, when lifting without outriggers and/or traveling with the load are permitted at the activity for the type of crane being tested.

Note: Ensure all free rated load tests "on rubber" lifting requirements established by the OEM are complied with. Attach taglines to the load to control oscillation. For cranes with outriggers, extend outriggers and maintain minimal clearance (three to four inches) above ground. Test personnel must stand clear of tires during load tests. This test is only required if the owner/lessee wants an "on rubber" certification. If the crane has "on rubber" capabilities and the owner does not desire this certification, the crane certifier must document it on the certification document.

(i) Maximum free rated load. Hoist maximum free rated test load at minimum possible radius over the rear (or over the front as required by the OEM). Slowly boom down to the maximum radius for the load, with boom and load hoist pawls (dogs) engaged where applicable, complete (d)(i)(A) and (B) of this subsection.

(A) Rotate through the appropriate working arc;

(B) Travel a minimum of fifty feet with test load over the rear (or front as required by the OEM) with the boom parallel to the longitudinal axis of the crane carrier.

(ii) Stability test. Repeat the step in (d)(i) of this subsection with a test load corresponding to the radii determined as follows: For telescoping boom cranes, test with the boom approximately halfway between fully retracted and fully extended but do not exceed OEM's boom length limitation for lifting on rubber. If no ratings are governed by stability, no stability test is required.

Note: When lifting test loads, always lift the load well within the maximum radius and slowly boom down to a premeasured radius. Lift the test load only high enough to perform the required tests.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-53202, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-53202, filed 11/4/08, effective 1/1/10.]

WAC 296-155-53206 Additional inspection criteria and proof load testing—Tower cranes. (1) Tower cranes and tower crane assembly parts must be inspected by a crane certifier both prior to assembly, following erection of the tower crane, after each climbing operation, or reconfiguring the boom, jib, or counterjib before placing the crane in service.

(2) The accredited crane certifier must verify a registered professional structural engineer, licensed under chapter 18.43 RCW, has certified that the crane foundations/structural supports and underlying soil are adequate support for the tower crane with its maximum overturning moment.

(3) Prior to erecting a tower crane on a nonstandard tower crane base, the accredited crane certifier must verify that the engineering configuration of this base has been reviewed and acknowledged as acceptable by an independent registered professional structural engineer, licensed under chapter 18.43 RCW.

(4) The accredited crane certifier must review the following documents as part of the crane certification process for the current location and inspection period:

(a) Crane maintenance records of critical components to ensure maintenance of these components has been performed in accordance with the manufacturer's recommendations;

(b) Crane periodic and frequent inspection documentation.

(5) After it is determined that the crane configurations meet the criteria in WAC 296-155-53200, the accredited crane certifier must visually inspect the following items, if applicable, on tower cranes for sound physical condition and that they are functional within the manufacturer's recommendations (not including removal of inspection covers):

(a) All control and drive mechanisms for interfering with proper operation and for excessive wear or contamination by lubricants or other foreign matter;

(b) Motion limiting devices for proper operation with the crane unloaded; each motion should be inched into its limiting device by carefully running at slow speed;

(c) Load limiting devices for proper operation and accuracy of settings;

(d) Air, hydraulic, and other pressurized lines for deterioration or leakage, particularly those which flex in normal operation;

(e) Hydraulic system for proper fluid level;

(f) Hydraulic, pneumatic and other pressurized hoses, fittings and tubing, as follows:

(i) Flexible hose or its junction with the fittings for indications of leaks.

(ii) Threaded or clamped joints for leaks.

(iii) Outer covering of the hose for blistering, abnormal deformation or other signs of failure/impending failure.

(iv) Outer surface of a hose, rigid tube, or fitting for indications of excessive abrasion or scrubbing;

(g) Hydraulic and pneumatic pumps and motors, as follows:

(i) Performance indicators: Unusual noises or vibration, low operating speed.

(ii) Loose bolts or fasteners.

(iii) Shaft seals and joints between pump sections for leaks;

(h) Hydraulic and pneumatic cylinders, as follows:

(i) Drifting.

(ii) Rod seals and welded joints for leaks.

(iii) Cylinder rods for scores, nicks and dents.

(iv) Case (barrel) for significant dents;

(i) Electrical components for malfunctioning, signs of apparent excessive deterioration, dirt or moisture accumula-

tion, wiring for cracked or split insulation, and loose or corroded terminations;

(j) Stationary cranes for manufacturer's recommended grounding of structure and power supply. Rail traveling cranes for grounding of each rail and the power supply per the manufacturer's recommendations;

(k) Runway rail and clamps. Inspect for loose, broken or missing clamps;

(l) Hooks and safety latches for deformation, cracks, excessive wear, or damage such as from chemicals or heat;

(m) Wedges and supports of climbing cranes for looseness or dislocation;

(n) Braces or guys supporting cranes' masts (towers) and anchor bolt base connections for looseness;

(o) Crane structure (including the boom, jib and counter jib):

(i) Structural members: Deformed, cracked, or significantly corroded.

(ii) Bolts, rivets and other fasteners: Loose, failed or significantly corroded.

(iii) Welds for cracks.

(p) Cracked or worn sheaves and drums;

(q) Worn, cracked, or distorted parts such as pins, bearings, shafts, gears, rollers, locking and clamping devices, sprockets, and drive chains or belts;

(r) Excessive wear on brake and clutch system parts, linings, pawls, and ratchets;

(s) Load, wind, and other indicators for inaccuracies outside the tolerances recommended by the manufacturer;

(t) Travel mechanisms for malfunction, excessive wear or damage;

(u) A legible and applicable operator's manual and load chart is in the operator's cab;

(v) Crane cleanliness and housekeeping. Inspect for trash, oil, grease, debris or excessive dirt on crane components and catwalks, if applicable;

(w) A portable fire extinguisher, with a basic minimum extinguishing rating of ten BC must be installed in the cab or at the machinery housing;

(x) When applicable, tower tie-in collars, struts, and connections to building structure are structurally sound, free of cracks, distortion, excessive wear or corrosion. Pins and structural bolts are tight and installed per the manufacturer's specification;

(y) Ballast blocks in place and secured per manufacturer's recommendations;

(z) For cranes that telescope, the raising mechanism operates within the manufacturer's specifications;

(aa) For cranes that top climb, the climbing frame operates within the manufacturer's specifications;

(bb) A means to prevent traveling tower cranes running into stops while under power;

(cc) A functional audible warning alarm that automatically sounds whenever the traveling tower crane travels;

(dd) Wire rope reeving for compliance with the manufacturer's specifications;

(ee) Wire rope, in accordance with WAC 296-155-53200(5);

(ff) Safety devices and operational aids for proper operation (including significant inaccuracies);

(gg) Legible warning labels and decals as required by the manufacturer;

(hh) Steps, ladders, handrails and guards are in safe and usable condition.

(6) Additional requirements for tower cranes prior to performing a proof load test.

Note: General requirements relating to preproof load tests for all cranes are located in WAC 296-155-53200.

(a) When tower cranes are erected, and before placing in service, all functional motions, motion limiting, load limiting devices, locking and safety devices, brakes and clutches must be tested for operation and be within the manufacturer's specification prior to placing the crane in operation.

(b) Proof load tests require the use of certified weights, or scaled weights using a certified scale with a current certificate of calibration.

(c) Functional motion test must be at crane manufacturer's rated load. Each test must include:

(i) Load hoisting and lowering;

(ii) Jib (boom) hoisting and lowering, or trolley travel;

(iii) Slewing motion;

(iv) Travel motion when rail mounted;

(v) Brakes and clutches; and

(vi) Limit, locking, and safety devices.

Note: Functional motion tests made after climbing or telescoping may be performed without a load.

(d) The functional motion test listed in (c) of this subsection must continue until all controls, drives, and braking systems have been engaged and have functioned per the crane manufacturer's specifications.

(e) Order in which tests of tower cranes are to be performed is as follows:

(i) Functional motion test without rated load;

(ii) Functional motion test at crane manufacturer's rated load. For other than traveling cranes, these tests may be combined with test of base structural support or foundation system given in (c) of this subsection;

(iii) Test of base structural support or foundation under (f) of this subsection.

(f) During functional motion tests, the crane's base structural support or foundation system must be visually checked by the accredited crane certifier. If any part of the crane's base structural support or foundation system shows excessive visual displacement, visual distress, or audible distress, then the lifted load must be lowered at hoist creep speed and all crane operations are to cease. An evaluation must then be made by the accredited crane certifier.

(7) Proof load testing of tower cranes. Setting hoist load limits for tower cranes.

(a) Annual proof load testing. After the crane has passed the visual and operational tests, the accredited crane certifier must ensure a proof load test is conducted and must be performed according to the manufacturer's recommendations. This test must be documented on the form or in the format approved by the department. A copy of this completed form and inspection worksheets must be sent to the department within ten working days upon completion of the examination.

(b) Tower crane hoist load limit switches must be set in accordance with the manufacturer's specifications using specified certified weights. Procedure is to be verified by the

accredited crane certifier. In the absence of the manufacturer's specifications, hoist load limit switches must be verified by means of a static test using test loads of one hundred and two and one-half percent to one hundred and ten percent of the applicable ratings. Test loads are to be lifted at creep speed until just clear of the ground.

(c) Setting of hoist load limits must be documented on the form provided by the department. A copy of the completed form and inspection worksheets must be sent to the department within ten days upon completion of the examination.

(d) After erection of fixed freestanding tower cranes, the base structural support or foundation system on which the crane is supported must be tested before placing the crane in service. The test must be conducted with the crane manufacturer's rated load placed at maximum radius permitted by site conditions. When the base structural support or foundation is symmetrical, the crane's jib (boom) must be rotated through ninety degrees with ten minute stops at the starting position and at each forty-five degree position. When the support is asymmetrical, the crane's jib (boom) must be rotated through three hundred and sixty degrees with ten minute stops at the starting position and at each forty-five degree position.

(e) After erection of rail traveling tower cranes, the base structural support or foundation system to which the rail is attached must be tested before placing the crane in service. The test must be conducted with the crane manufacturer's rated load placed at maximum radius permitted by site conditions. The jib (boom) must be located over the bogie. The crane must travel the entire length of runway, returning with the same load over the bogie on the opposite rail.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-53206, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-53206, filed 11/4/08, effective 1/1/10.]

WAC 296-155-533 Qualifications and certification.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-533, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-533, filed 11/4/08, effective 1/1/10.]

WAC 296-155-53300 Operator qualifications and certification.

(1) Prior to operating any crane covered under chapter 296-155 WAC, Part L, with the exception of the trainee/apprentice requirements outlined in subsection (2) of this section, the employer must ensure that the crane operator:

(a) Has a valid crane operator certificate, for the type of crane to be operated, issued by a crane operator testing organization accredited by a nationally recognized accrediting agency. The operator certification must include a successful passing of a written and practical examination for each crane category listed in Table 2 and by crane type for mobile cranes.

Notes:

- An operator's certificate issued by the accredited testing agency is valid for a five-year period, and must be renewed to ensure operators maintain qualified operator status.
- For self-erecting tower cranes, the department will accept a tower crane certification issued by a nationally accrediting testing agency.
- For derricks, the department will accept, at a minimum, a lattice boom truck or crawler mobile crane operator's certificate.
- If there is no accredited written or practical test for operator certification available, the employer must ensure the operator has been completely trained, evaluated and tested by the employer on the operating procedures for the piece of equipment in use as recommended by the crane equipment manufacturer. This process must be documented and made available upon request.

(b) Has crane hours of experience as shown in Table 2; and

(c) Pass a substance abuse test conducted by a recognized laboratory.

Exemption:

When it is necessary in the performance of their duties, manufacture representatives, factory representatives and maintenance personnel are not required to be certified crane operators.

Crane Operator Experience for Cranes Used in the Construction Industry
Table 2

The 5 Categories of Cranes and their Types	Number of Hours of Actual Crane Operating Experience	Number of Hours of Crane Related Experience
(1) Mobile Cranes		
(a) Lattice Boom Crawler Cranes (LBC)	300 tons and above 1000 Hours	300 tons and above 1000 Hours
	Under 300 tons 500 Hours	Under 300 tons 500 Hours
(b) Lattice Boom Truck Cranes (LBT)	300 tons and above 1000 Hours	300 tons and above 1000 Hours
	Under 300 tons 500 Hours	Under 300 tons 500 Hours
(c) Large Telescopic Boom Cranes (Swing Cab) (TLL)	Over 130 tons 750 Hours	Over 130 tons 750 Hours
	Over 40 tons to 130 tons 250 Hours	Over 40 tons to 130 tons 250 Hours
	40 tons and under 40 Hours	40 tons and under 40 Hours

Crane Operator Experience for Cranes Used in the Construction Industry
Table 2

The 5 Categories of Cranes and their Types	Number of Hours of Actual Crane Operating Experience	Number of Hours of Crane Related Experience
(d) Small Telescopic Boom Cranes (Fixed Cab) (TSS)	15 tons and above 40 Hours	15 tons and above 40 Hours
	Over 5 tons and under 15 tons 20 Hours	Over 5 tons and under 15 tons 20 Hours
	5 tons and under 8 hours	5 tons and under 16 hours
(2) Articulating Boom Cranes	20 Hours	20 Hours
(3) Tower Cranes		
(a) Hammerhead	500 Hours	500 Hours
(b) Luffer	500 Hours	500 Hours
(c) Self-Erecting	50 Hours	50 Hours
(4) Overhead Cranes		
(a) Cab Operated	40 Hours	40 Hours
(b) Pendant/Remote	40 Hours	40 Hours
(5) Derricks	20 Hours	500 Hours
<p>Hours of actual crane operating experience. For all cranes: Time while the operator is at the controls of the crane; and/or has direct control of that crane; and/or a combination of operating hours within the same crane type. For mobile cranes: It also includes time while installing/removing boom sections, luffing boom, jib, extending and retracting outriggers/stabilizers, leveling crane, and replacing hoisting rope. For tower cranes: It includes time while jumping (increasing the height of the tower/mast).</p> <p>Note: Additional actual crane operator experience may account for crane related experience.</p> <p>Hours of crane related experience: Time as a signalman/bellman, oiler, crane mechanic, crane inspector, formal classroom training, crane simulator operation, and a combination of operating hours on other categories of cranes.</p>		

Note: Cranes and other lifting machines that are exempt can be found in WAC 296-155-52900(3).

(2) Prequalification/certification training period. An employee who is not a qualified crane operator as outlined in subsection (1) of this section is permitted to operate the crane as part of his/her training providing the following requirements are met:

(a) The employee ("trainee/apprentice") must be provided with sufficient training prior to operating the crane to enable the trainee to operate the crane safely under limitations established by this section (including continuous supervision) and any additional limitations established by the employer.

(b) The tasks performed by the trainee/apprentice while operating the crane must be within the trainee's ability, as determined by the supervising qualified crane operator.

(c) Qualified crane operator. While operating the equipment, the trainee/apprentice must be continuously supervised by a qualified crane operator who meets the following requirements:

(i) The qualified crane operator is an employee or agent of the trainee's/apprentice's employer.

(ii) The qualified crane operator under this section is familiar with the proper use of the equipment's controls.

(iii) While supervising the trainee/apprentice, the qualified crane operator performs no tasks that detract from the qualified crane operator's ability to supervise the trainee/apprentice.

(iv) For cranes other than tower cranes: The qualified crane operator and the trainee/apprentice must be in direct line of sight of each other. In addition, they must communicate verbally or by hand signal.

(v) For tower cranes: The qualified crane operator and the trainee/apprentice must be in direct communication with each other.

(d) The trainee/apprentice must not operate the crane in any of the following circumstances:

(i) If any part of the crane, load line or load (including rigging and lifting accessories), if operated up to the crane's maximum working radius in the work zone, could get within twenty feet of a power line that is up to three hundred fifty kV, or within fifty feet of a power line that is over three hundred fifty kV;

(ii) If the crane is used to hoist personnel;

(iii) In a multiple-crane lift situation; or

(iv) Multiple-lift rigging, as defined in WAC 296-155-52902, can only be accomplished by the trainee/apprentice when the qualified crane operator determines that the trainee's/apprentice's skills are sufficient for this high-skill work.

(v) Critical lifts, as defined in WAC 296-155-52902, can only be accomplished by the trainee/apprentice when the qualified crane operator determines that the trainee's/apprentice's skills are sufficient for this high-skill work.

(3) The employer must obtain documentation showing hours of crane operator experience and crane related experience separated out by crane type and capacity.

(4) The department may recognize crane operator certification from another state or territory of the United States as equivalent to qualified crane operator requirements if the department determines that the other jurisdiction's credentialing standards are substantially similar to the qualified crane operator requirements.

(5) For experience obtained prior to January 1, 2010, the employer may accept a signed declaration from the crane

operator attesting to actual hours of crane operator experience and crane related experience separated out by crane type and capacity. Hours documented prior to 2010 will count towards the hour requirements of actual crane operating experience and crane related experience.

Note: For experience obtained while working outside of the department's jurisdiction, the employer may accept a signed declaration from the crane operator attesting to actual hours of crane operator experience and crane related experience separated out by crane type and capacity.

(6) Beginning January 1, 2010, crane operator experience and crane related experience must be documented and separated out by crane type and capacity. If the employer is documenting crane operating and/or related crane experience hours, the employer must provide a copy of the hours to the operator as soon as practical, if requested.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-14-100, § 296-155-53300, filed 7/6/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 49.17.400, 49.17.410, 49.17.420, 49.17.430, and 49.17.440. 08-22-080, § 296-155-53300, filed 11/4/08, effective 1/1/10.]

WAC 296-155-680 General provisions. (1) General. All equipment, material and construction techniques used in concrete construction and masonry work shall meet the applicable requirements for design, construction, inspection, testing, maintenance and operations as prescribed in ANSI A10.9-1997, Concrete and Masonry Work Safety Requirements.

(2) Construction loads. No construction loads shall be placed on a concrete structure or portion of a concrete structure unless the employer determines, based on information received from a person who is qualified in structural design, that the structure or portion of the structure is capable of supporting the loads.

(3) Vertical loads. Vertical loads consist of a dead load plus an allowance for live load. The weight of formwork together with the weight of freshly placed concrete is dead load. The live load consists of the weight of workers, equipment, runways and impact, and shall be computed in pounds per square foot (psf) of horizontal projection.

(4) Lateral loads. Braces and shores shall be designed to resist all foreseeable lateral loads such as wind, cable tensions, inclined supports, impact of placement, and starting and stopping of equipment. The assumed value of load due to wind, impact of concrete, and equipment acting in any direction at each floor line shall not be less than one hundred pounds per lineal foot of floor edge or two percent of total dead load of the floor, whichever is greater. Wall forms shall be designed for a minimum wind load of ten psf, and bracing for wall forms should be designed for a lateral load of at least one hundred pounds per lineal foot of wall, applied at the top. Walls of unusual height require special consideration.

(5) Special loads. Formwork shall be designed for all special conditions of construction likely to occur, such as unsymmetrical placement of concrete, impact of machine-delivered concrete, uplift, and concentrated loads.

(6) Form supports and wedges shall be checked during concrete placement to prevent distortion or failure.

(7) Reinforcing steel.

(a) All protruding reinforcing steel, onto and into which employees could fall, shall be guarded to eliminate the hazard of impalement.

(b) Wire mesh rolls: Wire mesh rolls shall be secured at each end to prevent dangerous recoiling action.

(c) Guying: Reinforcing steel for walls, piers, columns, and similar vertical structures shall be guyed or supported to prevent overturning and to prevent collapse.

(8) Post-tensioning operations.

(a) No employee (except those essential to the post-tensioning operations) shall be permitted to be behind the jack during tensioning operations.

(b) Signs and barriers shall be erected to limit employee access to the post-tensioning area during tensioning operations.

(9) Working under loads.

(a) No employee shall be permitted to work under concrete buckets while buckets are being elevated or lowered into position.

(b) To the extent practical, elevated concrete buckets shall be routed so that no employee, or the fewest number of employees, are exposed to the hazards associated with falling concrete buckets.

(10) Personal protective equipment.

(a) No employee shall be permitted to apply a cement, sand, and water mixture through a pneumatic hose unless the employee is wearing protective head and face equipment.

(b) No employee shall be permitted to place or tie reinforcing steel more than six feet (1.8 m) above any adjacent working surface unless the employee is protected by personal fall arrest systems, safety net systems, or positioning device systems meeting the criteria of chapter 296-155 WAC, Part C-1.

(c) Each employee on the face of formwork or reinforcing steel shall be protected from falling 6 feet (1.8m) or more to lower levels by personal fall arrest systems, safety net systems, or positioning device systems meeting the criteria of chapter 296-155 WAC, Part C-1.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-11-103, § 296-155-680, filed 5/18/10, effective 7/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 00-14-058, § 296-155-680, filed 7/3/00, effective 10/1/00. Statutory Authority: Chapter 49.17 RCW. 94-15-096 (Order 94-07), § 296-155-680, filed 7/20/94, effective 9/20/94; 90-17-051 (Order 90-10), § 296-155-680, filed 8/13/90, effective 9/24/90; 90-03-029 (Order 89-20), § 296-155-680, filed 1/11/90, effective 2/26/90; 89-11-035 (Order 89-03), § 296-155-680, filed 5/15/89, effective 6/30/89. Statutory Authority: RCW 49.17.040 and 49.17-050. 86-03-074 (Order 86-14), § 296-155-680, filed 1/21/86; Order 74-26, § 296-155-680, filed 5/7/74, effective 6/6/74.]

WAC 296-155-683 Concrete finishing. (1) Scaffolds for use of cement finishers shall comply with the requirements of chapter 296-874 WAC, Scaffolds.

(2) Where grinders, chippers, and other equipment is used which creates a thrust force while working on scaffolding, such scaffold shall be securely tied to a structure or held in with weighted drop lines.

(3) Grinding and dressing operations carried on within closed rooms, stairwells, elevator shafts, etc., shall be provided with forced air ventilation.

(4) Grinding machine operators shall wear respirators whenever machines are in operation or where dust hazard exists.

(5) Eye protection shall be worn by workers engaged in grinding, chipping, or sacking concrete as required by WAC 296-155-215.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-11-103, § 296-155-683, filed 5/18/10, effective 7/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, [49.17].050 and [49.17].060. 98-05-046, § 296-155-683, filed 2/13/98, effective 4/15/98. Statutory Authority: Chapter 49.17 RCW. 89-11-035 (Order 89-03), § 296-155-683, filed 5/15/89, effective 6/30/89.]

WAC 296-155-704 Hoisting and rigging. (1) All the applicable provisions of Part L of this chapter apply to hoisting and rigging.

(2) In addition, subsections (3) through (5) of this section apply regarding the hazards associated with hoisting and rigging.

(3) General.

(a) Crane preshift visual inspection.

(i) Cranes being used in steel erection activities must be visually inspected prior to each shift by a competent person. The inspection must include observation for deficiencies during operation and, as a minimum, must include:

- All control mechanisms for maladjustments;
- Control and drive mechanism for excessive wear of components and contamination by lubricants, water or other foreign matter;
- Safety devices, including boom angle indicators, boom stops, boom kick out devices, anti-two block devices, and load moment indicators where required;
- Air, hydraulic, and other pressurized lines for deterioration or leakage, particularly those which flex in normal operation;
- Hooks and latches for deformation, chemical damage, cracks, or wear;
- Wire rope reeving for compliance with hoisting equipment manufacturer's specifications;
- Electrical apparatus for malfunctioning, signs of excessive deterioration, dirt, or moisture accumulation;
- Hydraulic system for proper fluid level;
- Tires for proper inflation and condition;
- Ground conditions around the hoisting equipment for proper support, including ground settling under and around outriggers, ground water accumulation, or similar conditions;
- The hoisting equipment for level position; and
- The hoisting equipment for level position after each move and setup.

(ii) If any deficiency is identified, an immediate determination must be made by the competent person if the deficiency constitutes a hazard.

(iii) If the deficiency constitutes a hazard, the hoisting equipment must be removed from service until the deficiency has been corrected.

(iv) The operator is responsible for those operations under their direct control. Whenever there is any doubt as to safety, the operator must have the authority to stop and refuse to handle loads until safety has been assured.

(b) A qualified rigger (a rigger who is also a qualified person) must inspect the rigging prior to each shift in accordance with WAC 296-155-330.

(c) The headache ball, hook or load must not be used to transport personnel, except as provided in (d) of this subsection.

(d) Cranes or derricks may be used to hoist employees on a personnel platform when work under this part is being conducted if all the applicable provisions of Part L of this chapter are met.

(e) Safety latches on hooks must not be deactivated or made inoperable except:

(i) When a qualified rigger has determined that the hoisting and placing of purlins and single joists can be performed more safely by doing so; or

(ii) When equivalent protection is provided in a site-specific erection plan.

(4) Working under loads.

(a) Routes for suspended loads must be preplanned to ensure that no employee works directly below a suspended load except when:

(i) Engaged in the initial connection of the steel; or

(ii) Necessary for the hooking or unhooking of the load.

(b) When working under suspended loads, the following criteria must be met:

(i) Materials being hoisted must be rigged to prevent unintentional displacement;

(ii) Hooks with self-closing safety latches or their equivalent must be used to prevent components from slipping out of the hook; and

(iii) All loads must be rigged by a qualified rigger.

(5) Multiple lift rigging procedure.

(a) A multiple lift must only be performed if the following criteria are met:

• A multiple lift rigging assembly is used;

• A multiple lift is only permitted when specifically within the manufacturer's specifications and limitations;

• A maximum of five members are hoisted per lift;

Exception:

Bundles of decking must not be lifted using the multiple lift rigging procedure, even though they meet the definition of structural members in WAC 296-155-702.

• Only beams and similar structural members are lifted; and

• All employees engaged in the multiple lift have been trained in these procedures in accordance with WAC 296-155-717 (3)(a).

(b) Components of the multiple lift rigging assembly must be specifically designed and assembled with a maximum capacity for total assembly and for each individual attachment point. This capacity, certified by the manufacturer or a qualified rigger, must be based on the manufacturer's specifications with a five to one safety factor for all components.

(c) The total load must not exceed:

• The rated capacity of the hoisting equipment specified in the hoisting equipment load charts; and

• The rigging capacity specified in the rigging-rating chart.

(d) The multiple lift rigging assembly must be rigged with members:

- Attached at their center of gravity and maintained reasonably level;
 - Rigged from top down; and
 - Rigged at least seven feet (2.1 m) apart.
- (e) The members on the multiple lift rigging assembly must be set from the bottom up.
- (f) Controlled load lowering must be used whenever the load is over the connectors.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-22-105, § 296-155-704, filed 11/2/10, effective 1/1/11. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060. 06-05-027, § 296-155-704, filed 2/7/06, effective 4/1/06. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 02-13-115, § 296-155-704, filed 6/19/02, effective 9/1/02.]

WAC 296-155-706 Structural steel assembly. (1)

Structural stability must be maintained at all times during the erection process.

Note: Federal Highway Administration (FHWA) regulations incorporate by reference a number of standards, policies, and standard specifications published by the American Association of State Highway and Transportation Officials (AASHTO) and other organizations. (See 23 C.F.R. 625.4.) Many of these incorporated provisions may be relevant to maintaining structural stability during the erection process. For instance, as of May 17, 2010, in many cases FHWA requires a registered engineer to prepare and seal working drawings for falsework used in highway bridge construction. (See *AASHTO Specifications for Highway Bridges, Div. II, Sec. 3.2.1, 15th edition, 1992*, which FHWA incorporates by reference in 23 C.F.R. 625.4.) FHWA also encourages compliance with AASHTO Specifications that the FHWA regulations do not currently incorporate by reference. (See <http://www.fhwa.dot.gov/bridge/lrfd/index.htm>.)

- Make sure that multistory structures have the following:
 - Permanent floors installed as the erection of structural members progress;
 - No more than eight stories between the erection floor and the upper-most permanent floor; and
 - No more than four floors or forty-eight feet (14.6 m), whichever is less, of unfinished bolting or welding above the foundation or uppermost permanent secured floor.

Exception: The above applies except where the structural integrity is maintained as a result of design.

(2) Walking/working surfaces.

(a) Shear connectors and other similar devices.

(i) Shear connectors, reinforcing bars, deformed anchors or threaded studs must not be attached to the top flanges of beams, joists or beam attachments so they project vertically from or horizontally across the top flange of the member until after the metal decking, or other walking/working surface has been installed. This becomes a tripping hazard. Examples of shear connectors are headed steel studs, steel bars or steel lugs.

(ii) Installation of shear connectors on composite floors. When shear connectors are used in construction of composite floors, roofs and bridge decks, employees must lay out and install the shear connectors after the metal decking has been installed, using the metal decking as a working platform.

(b) Slip resistance of metal decking.

(c) Safe access must be provided to the working level.

Employees must not slide down ropes, columns, or ladders.

(3) Plumbing-up.

(a) When deemed necessary by a competent person, plumbing-up equipment must be installed in conjunction with the steel erection process to ensure the stability of the structure.

(b) When used, plumbing-up equipment must be in place and properly installed before the structure is loaded with construction material such as loads of joists, bundles of decking or bundles of bridging.

(c) Plumbing-up equipment must be removed only with the approval of a competent person.

(4) Metal decking.

(a) Hoisting, landing and placing of metal decking bundles.

(i) Bundle packaging and strapping must not be used for hoisting unless specifically designed for that purpose.

(ii) If loose items such as dunnage, flashing, or other materials are placed on the top of metal decking bundles to be hoisted, such items must be secured to the bundles.

(iii) Bundles of metal decking on joists must be landed in accordance with WAC 296-155-709 (5)(d).

(iv) Metal decking bundles must be landed on framing members so that enough support is provided to allow the bundles to be unbanded without dislodging the bundles from the supports.

(v) At the end of the shift or when environmental or job site conditions require, metal decking must be secured against displacement.

(b) Roof and floor holes and openings. Metal decking at roof and floor holes and openings must be installed as follows:

(i) Framed metal deck openings must have structural members turned down to allow continuous deck installation except where not allowed by structural design constraints or constructibility.

(ii) Roof and floor holes and openings must be decked over. Where large size, configuration or other structural design does not allow openings to be decked over (such as elevator shafts, stair wells, etc.) employees must be protected in accordance with chapter 296-155 WAC, Part C-1 or Part K.

(iii) Metal decking holes and openings must not be cut until immediately prior to being permanently filled with the equipment or structure needed or intended to fulfill its specific use and which meets the strength requirements of (c) of this subsection, or must be immediately covered.

(c) **Covering roof and floor openings.** Smoke dome or skylight fixtures that have been installed are not considered covers for the purpose of this section unless they meet the strength requirements of WAC 296-155-505 (4)(g) (Part K).

(d) **Decking gaps around columns.** Wire mesh, exterior plywood, or equivalent, must be installed around columns where planks or metal decking do not fit tightly. The materials used must be of sufficient strength to provide fall protection for personnel and prevent objects from falling through.

(e) Installation of metal decking.

(i) Metal decking must be laid tightly and immediately secured upon placement to prevent accidental movement or displacement.

(ii) During initial placement, metal decking panels must be placed to ensure full support by structural members.

(f) Derrick floors.

(i) A derrick floor must be fully decked and or planked and the steel member connections completed to support the intended floor loading.

(ii) Temporary loads placed on a derrick floor must be distributed over the underlying support members so as to prevent local overloading of the deck material.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-22-105, § 296-155-706, filed 11/2/10, effective 1/1/11. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.-060. 07-03-163, § 296-155-706, filed 1/24/07, effective 4/1/07. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 02-13-115, § 296-155-706, filed 6/19/02, effective 9/1/02.]

Chapter 296-304 WAC**SAFETY STANDARDS FOR SHIP REPAIRING,
SHIPBUILDING AND SHIPBREAKING****WAC**

296-304-09005	Eye and face protection.
296-304-09011	Head protection.
296-304-09013	Foot protection.

WAC 296-304-09005 Eye and face protection. (1) The employer must provide each affected employee with eye and face protection according to the following requirements:

(a) Each affected employee must use appropriate eye or face protection when exposed to eye or face hazards caused by flying particles, molten metal, liquid chemicals, acid or caustic liquids, chemical gases or vapors, or potentially injurious light radiation.

(b) Each affected employee must use eye or face protection that provides side protection when there is a hazard from flying objects. A detachable side protector (e.g., a clip-on or slide-on side shield) that meets the requirements of this section is acceptable.

(c) Each affected employee who wears prescription lenses must:

- Use eye protection that incorporates the prescription in its design; or
- Be protected by eye protection that can be worn over prescription lenses without disturbing the proper position of either the PPE or the prescription lenses.

(d) Each affected employee must use equipment with filter lenses of a shade that provides appropriate protection from injurious light radiation. Tables I-1A and I-1B lists the appropriate shade numbers for various operations. If filter lenses are used in goggles worn under a helmet with a lens, the shade number of the lens in the helmet may be reduced so that the shade numbers of the two lenses will equal the value shown in the Tables I-1A and I-1B.

(2) The employer must ensure that all protective eye and face devices comply with ANSI Z87.1, American National Standard Practice for Occupational and Educational Eye and Face Protection, edition 1989, revision 1998, or edition 2003.

Employers may use alternate eye and face protection if they can demonstrate such devices are at least as effective as those constructed in accordance with one of the above consensus standards.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-304-09005, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.040, [49.17].050 and [49.17].-060. 98-02-006, § 296-304-09005, filed 12/26/97, effective 3/1/98; Order 74-25, § 296-304-09005, filed 5/7/74.]

WAC 296-304-09011 Head protection. (1) The employer must provide each affected employee with head protection according to the following requirements:

(a) Each affected employee wears a protective helmet when working in areas where there is a potential for injury to the head.

(b) Each affected employee wears a protective helmet designed to reduce electrical shock hazards where there is potential for electric shock or burns from contact with exposed electrical conductors that could contact the head.

(2) The employer must ensure that all protective helmets comply with one of the following consensus standards:

- ANSI Z89.1-2003, American National Standard for Industrial Head Protection.
- ANSI Z89.1-1997, American National Standard for Industrial Head Protection.
- ANSI Z89.1-1986, American National Standard for Personnel Protection—Protective Headwear for Industrial Workers—Requirements.

Employers may use alternate head protection if they can demonstrate such devices are at least as effective as those constructed in accordance with one of the above consensus standards.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-304-09011, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.040, [49.17].050 and [49.17].-060. 98-02-006, § 296-304-09011, filed 12/26/97, effective 3/1/98.]

WAC 296-304-09013 Foot protection. (1) The employer must ensure that each affected employee wears protective footwear when working in areas where:

- There is a danger of foot injuries from falling or rolling objects;
- There is a danger of foot injuries from objects piercing the sole; or
- Where an employee's feet are exposed to electrical hazards.

(2) The employer must ensure that all protective footwear complies with one of the following consensus standards:

- ASTM F-2412-2005, Standard Test Methods for Foot Protection, and ASTM F-2413-2005, Standard Specification for Performance Requirements for Protective Footwear.
- ANSI Z41-1999, American National Standard for Personal Protection—Protective Footwear.
- ANSI Z41-1991, American National Standard for Personal Protection—Protective Footwear.

Employers may use alternate footwear if they can demonstrate it is at least as effective as those constructed in accordance with one of the above consensus standards.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-304-09013, filed 4/20/10, effective 6/1/10.]

tive 6/1/10. Statutory Authority: RCW 49.17.040, [49.17].050 and [49.17].-060. 98-02-006, § 296-304-09013, filed 12/26/97, effective 3/1/98.]

Chapter 296-400A WAC
PLUMBER CERTIFICATION RULES
(Formerly chapter 296-400 WAC)

WAC

296-400A-005	What definitions do I need to know to understand these rules?
296-400A-022	What procedure is required for renewal of a journeyman medical gas endorsement?
296-400A-045	What fees will I have to pay?
296-400A-100	For certification purposes, how are "years of employment" computed and documented?
296-400A-120	What do I need to know about plumber trainee certificates (excluding backflow assembly maintenance and repair specialty certification)?
296-400A-140	How does the department enforce plumbers certification requirements?
296-400A-300	What procedures does the department follow when issuing a notice of infraction?
296-400A-400	What are the monetary penalties for violating certification requirements?

WAC 296-400A-005 What definitions do I need to know to understand these rules? Unless a different meaning is clearly required by the context, the following terms and definitions are important:

"Advisory board" is the state advisory board of plumbers.

"Audit" means an assessment, evaluation, examination or investigation of, contractor's accounts, books and records for the purpose of verifying the contractor's compliance with RCW 18.106.320.

"Backflow assembly" or **"backflow prevention assembly"** or **"backflow preventer"** is a device as described in the *Uniform Plumbing Code* used to prevent the undesired reversal of flow of water or other substances through a cross-connection into the public water system or consumer's potable water system.

"Backflow assembly tester" is an individual certified by the department of health to perform tests to backflow assemblies.

"Continuing education" is approved plumbing and electrical courses for journeymen, domestic pump specialty plumbers, and residential specialty plumbers, to meet the requirements to maintain their plumbing certification and for trainees or individuals to become certified plumbers in Washington.

"Continuing education course provider" is an entity approved by the department, in consultation with the state advisory board of plumbers, to provide continuing education training for journeymen, domestic pump specialty plumbers, residential specialty plumbers, and trainees. All training course providers must comply with the requirements in WAC 296-400A-028.

"Continuity affidavit" is a form developed by the department that is used to verify whether medical gas pipe installation work (brazing process) has been performed biannually. This form is provided to the department annually by the person holding the medical gas piping installer endorsement and requires the signature of the employer of the medical gas piping installer or another qualified verifier as deter-

mined by the department. Continuity is a visual examination by the employer of the brazing that was performed.

"Contractor" means any person, corporate or otherwise, who engages in, or offers or advertises to engage in, any work covered by the provisions of chapter 18.106 RCW by way of trade or business, or any person, corporate or otherwise, who employs anyone, or offers or advertises to employ anyone, to engage in any work covered by the provisions of chapter 18.106 RCW and is registered as a contractor under chapter 18.27 RCW.

"Course of study" means classroom training and practical work experience in the plumbing industry as defined in WAC 296-400A-100.

"Department" is the department of labor and industries.

"Director" is the director of the department of labor and industries.

"Dispatcher" means the contractor's employee who authorized the work assignment of the person employed in violation of chapter 18.106 RCW.

"Journeyman plumber" is anyone who has learned the commercial plumbing trade and has been issued a journeyman certificate of competency by the department. A journeyman plumber may work on plumbing projects including residential, commercial and industrial worksite locations.

"Medical gas piping installer" is anyone who has been issued a medical gas piping installer endorsement of competency by the department.

"Medical gas piping systems" are piping systems that convey or involve oxygen, nitrous oxide, high pressure nitrogen, medical compressed air, or medical vacuum systems.

"Plumbing" is that craft involved in installing, altering, repairing and renovating potable water systems, liquid waste systems and medical gas piping systems in the footprint of a building. Potable water systems, liquid waste systems, and medical gas piping systems are defined by the current *Uniform Plumbing Code* (UPC) and amendments adopted by the state building code council. All piping, fixtures, pumps and plumbing appurtenances that are used for a reclaimed water system are included in the definition of liquid waste systems. The installation of water softening or water treatment equipment into a water system is not considered plumbing.

"Records" include, but are not limited to, all bids, invoices, billing receipts, time cards and payroll records that show the work was performed, advertised, or bid.

"Specialty plumber" is anyone who has been issued a specialty plumbers certificate of competency by the department limited to:

(a) Installation, maintenance and repair of plumbing for single-family dwellings, duplexes and apartment buildings which do not exceed three stories;

(b) Maintenance and repair of backflow assemblies located within a residential or commercial building or structure. For the purposes of this subsection, "maintenance and repair" includes cleaning and replacing internal parts of an assembly, but does not include installing or replacing backflow assemblies.

(c) "Domestic pump specialty" means the installation, maintenance, and repair of a domestic water pumping system consisting of the pressurization, treatment, and filtration components of a domestic water system consisting of: One or more pumps; pressure, storage, and other tanks; filtration

and treatment equipment; if appropriate, a pitless adapter; along with valves, transducers, and other plumbing components that:

(i) Are used to acquire, treat, store, or move water suitable for either drinking or other domestic purposes, including irrigation, to:

(A) A single-family dwelling, duplex, or other similar place of residence;

(B) A public water system, as defined in RCW 70.119.-020 and as limited under RCW 70.119.040; or

(C) A farm owned and operated by a person whose primary residence is located within thirty miles of any part of the farm;

(ii) Are located within the interior space, including but not limited to an attic, basement, crawl space, or garage, of a residential structure, which space is separated from the living area of the residence by a lockable entrance and fixed walls, ceiling, or floor;

(iii) If located within the interior space of a residential structure, are connected to a plumbing distribution system supplied and installed into the interior space by either:

(A) A person who, pursuant to RCW 18.106.070 or 18.106.090, possesses a valid temporary permit or certificate of competency as a journeyman plumber, specialty plumber, or trainee, as defined in this chapter; or

(B) A person exempt from the requirement to obtain a certified plumber to do such plumbing work under RCW 18.106.150.

For the purposes of the domestic pump specialty, residential structure includes any improvement to real property where that property is primarily used as a residence.

"Story" is defined by the current building codes and amendments adopted by the state building code council which includes basements or garages.

"Supervision" for the purpose of these rules means within sight or sound. Supervision requirements are met when the supervising plumber is on the premises and within sight or sound of the individual who is being trained.

"Trainee plumber" is anyone who has been issued a trainee certificate and is learning or being trained in the plumbing trade with direct supervision of either a journeyman plumber or specialty plumber working in their specialty.

"Training course provider" is an entity approved by the department, in consultation with the state advisory board

of plumbers, to provide medical gas piping installer training. All training course providers must comply with the requirements in WAC 296-400A-026.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-005, filed 2/24/10, effective 4/1/10; 09-10-080, § 296-400A-005, filed 5/5/09, effective 6/5/09; 06-24-040, § 296-400A-005, filed 11/30/06, effective 12/31/06. Statutory Authority: RCW 19.103.040, 18.106.140, and chapter 18.106 RCW. 05-11-061, § 296-400A-005, filed 5/17/05, effective 6/30/05. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-005, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 18.106.040, 18.106.140, 2001 c 281, and chapter 18.106 RCW. 02-14-074, § 296-400A-005, filed 6/28/02, effective 7/1/02. Statutory Authority: Chapter 18.106 RCW. 98-13-126, § 296-400A-005, filed 6/17/98, effective 7/20/98. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-005, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-022 What procedure is required for renewal of a journeyman medical gas endorsement? (1) Maintain an active Washington state journeyman certification.

(2) Submit affidavit of continuity.

(3) Submit affidavit of review of current medical gas code adopted by the Washington state building code council.

(4) Pay the appropriate fee: If renewal occurs before expiration of current endorsement, the renewal fee shown in WAC 296-400A-045; if renewal occurs within ninety days of expiration of current endorsement, you must pay a double renewal fee; if the current endorsement has been expired for ninety-one days or more, you must take an examination relating to medical gas installation administered by the department and pay the examination application fee shown in WAC 296-400A-045. Medical gas endorsement is renewed every two years.

(5) Contractors shall accurately verify and attest to brazing performed by the journeyman by sending an affidavit to the department or in lieu of the biannual braze requirement from the contractor, a performed brazed coupon test documenting that the coupon was certified as passing from a department approved medical gas training course provider would be accepted.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-022, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 19.103.040, 18.106.140, and chapter 18.106 RCW. 05-11-061, § 296-400A-022, filed 5/17/05, effective 6/30/05.]

WAC 296-400A-045 What fees will I have to pay? The following are the department's plumbers nonrefundable fees: Fees related to journeyman and specialty plumber certification:

<u>Type of Fee</u>	<u>Period Covered by Fee</u>	<u>Dollar Amount of Fee</u>
Examination application	Per examination	\$139.90
Domestic pump specialty application fee*****	Per application	\$139.90
Reciprocity application*	Per application	\$139.90
Trainee certificate**	One year or when hours are updated	\$41.70
Temporary permit (not applicable for backflow assembly maintenance and repair specialty)	120 days	\$69.50
Journeyman or residential specialty certificate renewal or 1st card***	Two years	\$112.00
Domestic pump specialty plumber certificate renewal or 1st card***	Three years	\$168.10

<u>Type of Fee</u>	<u>Period Covered by Fee</u>	<u>Dollar Amount of Fee</u>
Backflow assembly maintenance and repair specialty certificate renewal or 1st card***	Two years	\$77.30
Medical gas endorsement application	Per application	\$51.50
Medical gas endorsement renewal or 1st card***	Two years	\$77.00
Medical gas endorsement examination fee****		See note below.
Medical gas endorsement training course fee*****		See note below.
Domestic pump specialty examination fee****		See note below.
Reinstatement fee for residential and journeyman certificates		\$224.60
Reinstatement fee for backflow assembly maintenance and repair specialty certificates		\$129.20
Reinstatement fee for domestic pump		\$336.30
Replacement fee for all certificates		\$18.90
Refund processing fee		\$30.10
Unsupervised trainee endorsement		\$30.10
Inactive status fee		\$30.10
Honorary plumbing certification		\$120.00
Certified letter fee/verification of licensure		\$30.10
Documents copied from a plumber's file		\$2.00 per page maximum copy charge \$30.00
Continuing education new course fee*****		\$181.90
Continuing education renewal course fee*****		\$90.80
Continuing education classes provided by the department		\$12 per continuing education training hour \$8 per continuing education training hour for correspondence and internet courses

* Reciprocity application is only allowed for applicants that are applying work experience toward certification that was obtained in state(s) with which the department has a reciprocity agreement. The reciprocity application is valid for one year.

** The trainee certificate shall expire one year from the date of issuance and must be renewed on or before the date of expiration. Trainee update fee required when hours are submitted outside of renewal period.

*** This fee applies to either the original issuance or a renewal of a certificate. If you have passed the plumbers certificate of competency examination or the medical gas piping installer endorsement examination and paid the certificate fee, you will be issued a plumber certificate of competency or a medical gas endorsement that will expire on your birth date.

The two-year renewal of a Medical Gas Piping Installer Endorsement shall include a continuity affidavit verifying that brazing work has been performed every six months during the renewal cycle.

**** This fee is paid directly to a nationally recognized testing agency under contract with the department. It covers the cost of preparing and administering the written competency examination and the materials necessary to conduct the practical competency examination required for the medical gas piping system installers endorsement or the domestic pump or pump and irrigation examination. **This fee is not paid to the department.**

***** This fee is paid directly to a training course provider approved by the department, in consultation with the state advisory board of plumbers. It covers the cost of providing training courses required for the medical gas piping system installer endorsement. **This fee is not paid to the department.**

***** This fee is for a three-year period or code cycle.

***** The domestic pump specialty application is valid for one year.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-045, filed 2/24/10, effective 4/1/10; 09-10-080, § 296-400A-045, filed 5/5/09, effective 6/5/09. Statutory Authority: Chapters 18.106, 43.22 RCW, 2008 c 285 and c 329. 08-12-042, § 296-400A-045, filed 5/30/08, effective 6/30/08. Statutory Authority: Chapters 18.27, 18.106, 43.22, and 70.87 RCW. 07-11-128, § 296-400A-045, filed 5/22/07, effective 6/30/07. Statutory Authority: RCW 18.106.040, 18.106.140, 06-24-040, § 296-400A-045, filed 11/30/06, effective 12/31/06. Statutory Authority: Chapters 18.106, 43.22, and 70.87 RCW. 06-10-066, § 296-400A-045, filed 5/2/06, effective 6/30/06. Statutory Authority: RCW 19.103.040, 18.106.140, and chapter 18.106 RCW. 05-11-061, § 296-400A-045, filed 5/17/05, effective 6/30/05. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-045, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 43.22.350, 43.22.434, 43.22.480, 43.22.500, 70.87.030, 18.106.070, 18.106.125, 2001 c 7, and chapters 18.106, 43.22, and 70.87 RCW. 03-12-045, § 296-400A-045, filed 5/30/03, effective 6/30/03. Statutory Authority: RCW 18.106.040, 18.106.140, 2001 c 281, and chapter 18.106 RCW. 02-14-074, § 296-400A-045, filed 6/28/02, effective 7/1/02. Statutory Authority: RCW 18.106.125. 99-07-101, § 296-400A-045, filed 3/23/99, effective 4/23/99. Statutory Authority: Chapter 18.106 RCW. 98-13-126, § 296-400A-045, filed 6/17/98, effective 7/20/98. Statutory Authority: Chapters 18.106, 18.27 and 43.22 RCW. 98-12-041, § 296-400A-045, filed 5/29/98, effective 6/30/98. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-045, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-100 For certification purposes, how are "years of employment" computed and documented?

(1) For certification purposes, 2,000 hours of employment is considered one year. See RCW 18.106.070(2).

(2) When you renew your certificate, you must document your previous years' plumbing work by accurately com-

pleting the department's approved form and submitting it to the department.

(3) If you have completed a one, two, three, four or more years plumbing construction trainee program, you must have the necessary training hours for the year in which you are registered. No more than fifty percent of the minimum work experience needed to qualify for plumbing certification is

allowed for any training school program. See RCW 18.106.-040.

(4) Subsections (1) through (3) of this section do not apply to the backflow assembly maintenance and repair specialty certification as years of employment are not required for this specialty. Applicants for this specialty designation are required to have fulfilled the requirements in WAC 296-400A-122 and pay the applicable fees in WAC 296-400A-045(2).

(5) Experience obtained as a backflow assembly maintenance and repair specialty may not be applied toward journeyman or specialty plumber certification.

(6) For experience in another country, if an individual has a journeyman plumbing certificate from a country outside the United States that requires that at least four years of plumbing construction training and certification is obtained by examination, the individual may be eligible for four thousand hours of the specialty credit allowed towards the qualification to take the Washington journeyman plumbers examination. No more than two years of the required training to become a Washington journeyman plumber may be for work described for specialty plumbers or technicians in WAC 296-400A-010. In addition to the maximum of four thousand hours credit that may be allowed by this subsection, an additional four thousand hours of new commercial/industrial experience must be obtained using a training certificate in the state while under the supervision of a journeyman plumber. Documentation substantiating the individual's out-of-country experience must be submitted in English.

(7) Out of country experience credit is not allowed toward a specialty plumbing certificate.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-100, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 18.106.040, 18.106.140, 2001 c 281, and chapter 18.106 RCW. 02-14-074, § 296-400A-100, filed 6/28/02, effective 7/1/02. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-100, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-120 What do I need to know about plumber trainee certificates (excluding backflow assembly maintenance and repair specialty certification)? (1) Journeyman and specialty plumber trainee certification:

(a) Original trainee certificates. The department will issue an original trainee certificate when the trainee applicant submits a complete trainee certificate application including:

(i) Date of birth, mailing address, Social Security number; and

(ii) All appropriate fees as listed in WAC 296-400A-045.

(iii) If an individual has previously held a plumbing trainee certificate, then that individual is not eligible for a subsequent original trainee certificate.

All applicants for a plumbing trainee certificate must be at least sixteen years of age and must follow requirements as defined in WAC 296-125-030.

(b) Renewal. The department issues separate trainee certificates once a year.

(c) The plumbing trainee may not apply for renewal more than ninety days prior to the expiration date. Plumber trainee certificates are valid for one year.

(d) All applicants for trainee certificate of renewal must:

(i) Submit a complete renewal application;

(ii) Pay all appropriate fees; and

(iii) Provide accurate evidence on the renewal form that the individual has completed the continuing education requirements described in chapter 296-400A WAC.

(e) If an individual files inaccurate or false evidence of continuing education information when renewing a plumbing trainee certificate, the individual's certificate may be suspended or revoked.

(f) An individual who has not completed the required hours of continuing education cannot renew a trainee certificate.

(g) Individuals will not be able to apply to test for journeyman plumber, domestic pump specialty plumber, or residential specialty plumber certificates until the continuing education requirements have been met.

(h) If continuing education hours have not been met, trainee certificates will become expired and any experience obtained by the trainee in expired status will not be credited toward plumbing certificate application.

(i) An individual may renew an expired certificate of competency by submitting a complete renewal application including obtaining and submitting the continuing education required for renewal. However, the certificate will remain in an expired status for the duration of the expired period.

(j) An individual may not renew a revoked trainee certificate.

(k) Apprentices registered in an approved program according to chapter 49.04 RCW who are obtaining classroom training consistent with the continuing education requirements under chapter 18.106 RCW and this chapter, as approved by the department, are deemed to have met the continuing education requirements necessary to renew a trainee certificate. Included under this exemption are active trainees that are not in the formal approved program according to chapter 49.04 RCW but are attending all hours of required classroom training along with the apprentices and meeting the work experience as required under chapter 18.106 RCW and this chapter. The plumber craft training school shall be required to supply the department the necessary documentation to prove there was full hourly attendance of these trainees as is required of the apprentices while they attend the classroom training.

(l) If you are a trainee applying for a journeyman certificate, you must complete a minimum of two of the required four years in commercial plumbing experience.

(m) A certified residential specialty plumber or domestic pump specialty plumber working on a commercial job site may work as a journeyman trainee only if they have a current trainee certificate on their person while performing commercial plumbing work.

(n) On a job site, the ratio of certified plumbers to non-certified plumbers must be:

(i) One residential specialty plumber or journeyman working on a residential plumbing job site may supervise no more than two trainees.

(ii) One journeyman plumber working on a commercial job site may supervise no more than one trainee or one residential specialty plumber who holds a current trainee certificate.

(iii) One appropriate domestic pump specialty plumber or one journeyman plumber working on a domestic pump system may supervise no more than two trainees.

(o) A plumber trainee who has a current trainee certificate with the state of Washington and has successfully completed or is enrolled in an approved medical gas piping installer training course may work on medical gas piping systems. Work may only occur when there is direct supervision by an active Washington state certified journeyman plumber with an active medical gas piping installer endorsement issued by the department. Supervision must be one hundred percent of the working day on a one-to-one ratio.

(p) Plumber trainee shall renew the certificate annually but not more than ninety days before the expiration date.

(q) The trainee will not be issued a renewed or reinstated training certificate if the individual owes the department money as a result of an outstanding final judgment.

(r) Trainee hours will not be credited if the trainee owes outstanding penalties for violations of this chapter.

(2) At the time of renewal, the holder shall provide the department with an accurate list of the holder's employers in the plumbing construction industry for the previous annual period. The individual must submit a completed, signed, and notarized affidavit(s) of experience. The affidavit of experience must accurately attest to:

(a) The plumbing installation work performed for each employer the individual worked for in the plumbing trade during the previous period;

(b) The correct plumbing category the individual worked in; and

(c) The actual number of hours worked in each category, worked under the proper supervision of a Washington certified journeyman plumber, certified domestic pump specialty plumber, or residential specialty plumber.

(3) The trainee should ask each employer and/or apprenticeship-training director for an accurately completed, signed, and notarized affidavit of experience for the previous certification period. The employer(s) or apprenticeship training director(s) must provide the previous period's affidavit of experience to the individual within twenty days of the request.

(4) If hours for previous period are not submitted within the thirty days after renewing a plumbing training certificate, the individual may not receive credit for these previous period hours.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-120, filed 2/24/10, effective 4/1/10; 09-10-080, § 296-400A-120, filed 5/5/09, effective 6/5/09; 06-24-040, § 296-400A-120, filed 11/30/06, effective 12/31/06. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-120, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 18.106.040, 18.106.140, 2001 c 281, and chapter 18.106 RCW. 02-14-074, § 296-400A-120, filed 6/28/02, effective 7/1/02. Statutory Authority: Chapter 18.106 RCW. 98-13-126, § 296-400A-120, filed 6/17/98, effective 7/20/98. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-120, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-140 How does the department enforce plumbers certification requirements? The department enforces plumber certification requirements by means of job-site inspections conducted by an authorized represen-

tative of the department. The representative must determine whether:

(1) Each person doing plumbing has their department issued certification card and governmental issued photo identification in their possession on the job site; and

(2) The ratio of certified specialty and/or journeyman plumbers to certified trainees is correct; and

(3) Each certified trainee is directly supervised by either a certified specialty plumber or a certified journeyman; and

(4) Persons who are installing medical gas piping systems have active medical gas piping installer endorsements in addition to their active plumber certification; and

(5) Persons who are certified as backflow assembly maintenance and repair specialties have an active backflow assembly tester certification from the department of health.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-140, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-140, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 18.106.040, 18.106.140, 2001 c 281, and chapter 18.106 RCW. 02-14-074, § 296-400A-140, filed 6/28/02, effective 7/1/02. Statutory Authority: Chapter 18.106 RCW. 98-13-126, § 296-400A-140, filed 6/17/98, effective 7/20/98. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-140, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-300 What procedures does the department follow when issuing a notice of infraction? (1)

If an authorized representative of the department determines that an individual has violated plumber certification requirements, including medical gas piping installer endorsement requirements, the department must issue a notice of infraction describing the reasons for the infraction.

(2) For plumber certification violations, the department may issue a notice of infraction to:

(a) An individual who is plumbing without a current plumber certificate; and

(b) The employer of the individual who is plumbing without a current plumber certificate; and

(c) The employer's authorizing agent or foreman that made the work assignment to the individual who is plumbing without a current plumber certificate; and

(d) An individual for not having their department issued certification card and governmental issued photo identification in their possession on the job site.

(3) For medical gas piping installer endorsement violations, the department may issue a notice of infraction to:

(a) An individual who is installing medical gas piping systems without a current plumber certificate and a current medical gas piping installer endorsement; and

(b) The employer of the individual who is installing medical gas piping systems without a current plumber certificate and a current medical gas piping installer endorsement; and

(c) The employer's authorizing agent or foreman that made the work assignment to the individual who is installing medical gas piping systems without a current plumber certificate and a current medical gas piping installer endorsement; and

(d) An individual for not having their department issued certification card and governmental issued photo identification in their possession on the job site.

(4) The department may issue an infraction to a contractor advertising or performing work under this chapter or chapter 18.27 RCW who is not properly registered under chapter 18.27 RCW.

(5) An individual may appeal a notice of infraction by complying with the appropriate provisions of RCW 18.106.-220.

(6) If good cause is shown, an administrative law judge may waive, reduce or suspend any monetary penalties resulting from the infraction.

(7) Any monetary penalties collected under this chapter, must be deposited in the plumbing certificate fund.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-300, filed 2/24/10, effective 4/1/10; 09-10-080, § 296-400A-300, filed 5/5/09, effective 6/5/09. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-300, filed 5/28/04, effective 6/30/04. Statutory Authority: Chapter 18.106 RCW. 98-13-126, § 296-400A-300, filed 6/17/98, effective 7/20/98. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-300, filed 5/20/97, effective 6/30/97.]

WAC 296-400A-400 What are the monetary penalties for violating certification requirements? (1) A person cited for an infraction under chapter 18.106 RCW or this chapter shall be assessed a monetary penalty based upon the following schedule:

(a) Individual

First Infraction	\$250.00
Second Infraction	\$500.00
Third Infraction	\$750.00
Fourth and each additional infraction	Not more than \$1,000.00

(b) Contractor or dispatcher

First Infraction	\$250.00
Second Infraction	\$500.00
Third and each additional infraction	Not more than \$1,000.00

(2) Each day a person is in violation is considered a separate infraction.

(3) Each job site at which a person is in violation is considered a separate infraction.

[Statutory Authority: RCW 18.106.040 and 18.106.140. 10-06-051, § 296-400A-400, filed 2/24/10, effective 4/1/10. Statutory Authority: RCW 18.106.040, 18.106.140, 2002 c 82, and 2003 c 399. 04-12-046, § 296-400A-400, filed 5/28/04, effective 6/30/04. Statutory Authority: RCW 18.106.050, [18.106.]070, [18.106.]110, [18.106.]125, [18.106.]140 and [18.106.]270. 97-11-052, § 296-400A-400, filed 5/20/97, effective 6/30/97.]

Chapter 296-800 WAC

SAFETY AND HEALTH CORE RULES

WAC

296-800-16050	Make sure your employees use appropriate eye and face protection.
296-800-16055	Make sure your employees use appropriate head protection.
296-800-16060	Make sure your employees use appropriate foot protection.
296-800-32005	Report the death, probable death of any employee, or the in-patient hospitalization of any employee within 8 hours.

WAC 296-800-16050 Make sure your employees use appropriate eye and face protection. You must:

• Make sure that employees exposed to hazards that could injure their eyes and/or face use appropriate protection. Examples of these hazards include:

- Flying particles.
- Molten metal.
- Liquid chemicals.
- Acids or caustic liquids.
- Chemical gases or vapors.
- Any light that could injure the eyes such as lasers, ultraviolet, or infrared light.
- Objects that puncture.

• Make sure employees exposed to hazards from flying objects have eye protection with side protection, such as safety glasses with clip-on or slide-on side shields.

• Make sure eye protection for employees who wear prescription lenses:

- Incorporates the prescription into the design of the eye protection; or
- Is large enough to be worn over the prescription lenses without disturbing them.

• Make sure PPE used to protect the eyes and face meet the specifics of either the 1989 version, the 1998 revision, or the 2003 version of ANSI Z87.1, American National Standard Practice for Occupational and Education Eye and Face Protection.

Other protective eye and face protection devices may be used if the employer demonstrates that they are at least as effective as those constructed in accordance with one of the above consensus standards.

Note: ANSI is the American National Standards Institute that publishes nationally recognized safety and health requirements. Their address is:
ANSI (American National Standards Institute)
1819 L Street NW
Washington, DC 20036
Phone: (202) 293-8020
Fax: (202) 293-9287
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[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-800-16050, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 02-16-047, § 296-800-16050, filed 8/1/02, effective 10/1/02; 01-23-060, § 296-800-16050, filed 11/20/01, effective 12/1/01; 01-11-038, § 296-800-16050, filed 5/9/01, effective 9/1/01.]

WAC 296-800-16055 Make sure your employees use appropriate head protection. You must:

(1) Make sure employees wear appropriate protective helmets.

- Where employees are exposed to hazards that could cause a head injury. Examples of this type of hazard include:
 - Flying or propelled objects.
 - Falling objects or materials.

• Where employees are working around or under scaffolds or other overhead structures.

• That helmets meet the specifications of either the 1997 or 2003 version of ANSI Z89.1, American National Standard for Industrial Head Protection, or the 1986 version of ANSI Z89.1, American National Standard for Personnel Protection—Protective Headwear for Industrial Workers—Requirements.

– You may use protective helmets that do not meet these ANSI standards if you can demonstrate that they are equally effective as those constructed in accordance with the above ANSIs.

(2) Make sure employees working near exposed electrical conductors that could contact their head wear a protective helmet designed (that meet the above ANSI standards) to reduce electrical shock hazard.

- Caps with metal buttons or metal visors must **not** be worn around electrical hazards.

(3) Make sure employees working around machinery or in locations that present a hair-catching or fire hazard wear caps or head coverings that completely cover their hair.

- Employees must wear a hair net that controls all loose ends when:

- Hair is as long as the radius of pressure rolls with exposed in-running nip points.

- Hair is twice as long as the circumference of exposed revolving shafts or tools in fixed machines.

- Employees must wear a hair covering of solid material when:

- The employee is exposed to an ignition source and may run into an area containing class-1 flammable liquids, such as ether, benzene, or combustible atmospheres if their hair is on fire.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-800-16055, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 01-11-038, § 296-800-16055, filed 5/9/01, effective 9/1/01.]

WAC 296-800-16060 Make sure your employees use appropriate foot protection. You must:

(1) Use appropriate foot protection.

- Where employees are exposed to hazards that could injure their feet. Examples of these hazards are:

- Falling objects

- Rolling objects

- Piercing/cutting injuries

- Electrical hazards

- That meets the specifications of one of the following consensus standards:

- ASTM F-2412-2005, Standard Test Methods for Foot Protection, and ASTM F-2413-2005, Standard Specification for Performance Requirements for Protective Footwear.

- ANSI Z41-1999, American National Standard for Personal Protection—Protective Footwear.

- ANSI Z41-1991, American National Standard for Personal Protection—Protective Footwear.

- Protective footwear that does not meet these standards may be used if you demonstrate that it is equally effective as that constructed in accordance with one of the above consensus standards.

(2) Make sure your employees wear calks or other suitable footwear to protect against slipping while they are working on top of logs.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-09-088, § 296-800-16060, filed 4/20/10, effective 6/1/10. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 01-11-038, § 296-800-16060, filed 5/9/01, effective 9/1/01.]

WAC 296-800-32005 Report the death, probable death of any employee, or the in-patient hospitalization of any employee within 8 hours. (1) You must report to us within eight hours of an incident that:

- Causes a fatal or possibly fatal injury

- Causes injury requiring in-patient hospitalization of any employee

To report, contact your nearest labor and industries office by phone or in person, or call the OSHA toll-free hotline, 1-800-321-6742.

EXCEPTION: If any employer does not learn of a reportable incident at the time it occurs and the incident would otherwise be reportable under this subsection, the employer shall make a report within eight hours of the time the incident is reported to any agent or employee of the employer.

(2) Your report must include:

- Establishment name

- Location of the incident

- Time of the incident

- Number of fatalities, hospitalized employees, or pesticide exposures

- Contact person

- Phone number

- Brief description of the incident

(3) Fatalities or hospitalizations that occur within thirty days of an incident must also be reported.

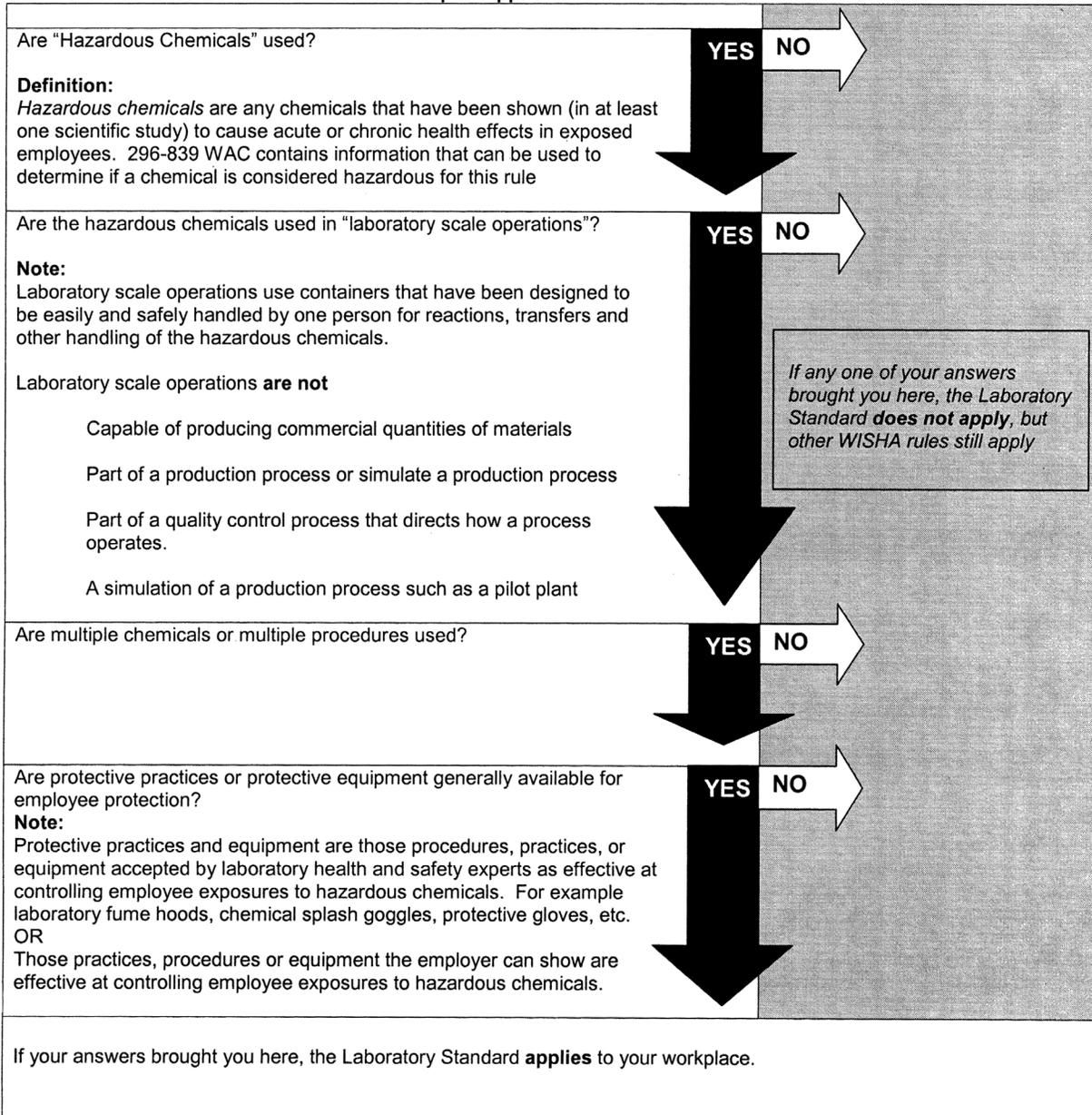
[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060 and chapter 49.17 RCW. 10-11-105, § 296-800-32005, filed 5/18/10, effective 7/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.-060. 08-05-012, § 296-800-32005, filed 2/8/08, effective 4/1/08. Statutory Authority: RCW 49.17.010, [49.17].040, and [49.17].050. 01-23-060, § 296-800-32005, filed 11/20/01, effective 12/1/01; 01-11-038, § 296-800-32005, filed 5/9/01, effective 9/1/01.]

Chapter 296-828 WAC
HAZARDOUS CHEMICALS IN LABORATORIES

WAC
296-828-100 Scope.

WAC 296-828-100 Scope. This chapter applies to the laboratory use of hazardous chemicals. To determine if this chapter applies to your workplace, use Table 1.

Table 1
Chapter Application



IMPORTANT:

- When your laboratory operation is covered by this chapter, and you use any of the substances in Table 2, the following applies with the exception of formaldehyde use in histology, pathology, and anatomy laboratories. In histology, pathology, and anatomy laboratories you must follow the requirements in chapter 296-856 WAC, Formaldehyde. This listed in Table 2, the exposure evaluation and medical sur-

chapter applies to all other formaldehyde laboratory uses as defined in Table 1:

- The exposure limits and any requirement protecting employees from skin and eye contact in the rules listed in Table 2 will still apply.
- Where the action level (or where no action level exists, the permissible exposure limit) is exceeded for a substance veillance requirements in the substance rule will still apply.

– You are not required to meet other requirements of the substance rule.

• To get the permissible exposure limits (PELs) for hazardous chemicals used in your laboratory, see chapter 296-841 WAC, Airborne contaminants.

Table 2
WISHA Regulated Hazardous Chemicals

Acrylonitrile
Arsenic (inorganic)
Asbestos
Benzene
Butadiene
Cadmium
Coke ovens
Cotton dust
1, 2-Dibromo-3-chloropropane
Ethylene oxide
Formaldehyde
Lead
Methylene chloride
Methylenedianiline
Vinyl chloride
Ionizing radiation
4-Nitrobiphenyl
Alpha-Naphthylamine
4,4' Methylene bis (2 - chloroaniline)
Methyl chloromethyl ether
3,3'-Dichlorobenzidine (and its salts)
Bis-Chloromethyl ether
Beta-Naphthylamine benzidine
4-Aminodiphenyl
Ethyleneimine
Beta-Propiolactone
2-Acetylaminofluorene
4-Dimethylaminoazobenzene
N-Nitrosodimethylamine

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, and chapter 49.17 RCW. 10-15-106, § 296-828-100, filed 7/20/10, effective 9/1/10. Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 07-05-062, § 296-828-100, filed 2/20/07, effective 4/1/07; 06-02-060, § 296-828-100, filed 1/3/06, effective 4/1/06.]

Chapter 296-878 WAC

SAFETY STANDARDS FOR WINDOW CLEANING

WAC

296-878-20010 Safely use rope descent systems.

WAC 296-878-20010 Safely use rope descent systems.

You must:

- (1) Make sure workers use extreme care when using rope descent equipment around electrical service, heat sources, and turbulent areas, such as air vents.
- (2) Connect the seatboard or boatswain's chair to the descent device with a manual or auto locking carabiner.
- (3) Make sure workers are positioned in the seatboard or boatswain's chair before being suspended.

(4) Make sure workers do not reach more than six feet in any direction as measured from a centerline straight down from where the suspension rope bears on the building.

(5) Make sure workers do not descend rapidly, swing excessively, or stop suddenly.

(6) Make sure that, in addition to the suspended worker, there is one other person at the jobsite who is skilled in using the rope descent system and rescue procedures.

(7) Make sure you do not exceed a three hundred-foot height of descent as measured from grade or building setback unless the windows cannot be safely and practicably accessed by other means.

(8) Make sure your site-specific service plan addresses the following hazards for descents over one hundred thirty feet as measured from grade or building setback:

- Sudden weather changes, such as wind gusts, micro bursts, or tunneling wind currents
- Inability of the rope descent system to function without using excessive force
- Workers suspended for long periods of time
- Rerigging and movement of main suspension and safety lines.

(9) Stabilize workers suspended from a rope descent system whenever the descent is higher than one hundred thirty feet, as measured from grade or building setback.

(10) Prohibit workers from working when wind speed makes any stabilization equipment ineffective.

Note: Provisions for stabilizing workers may include:

- Continuous stabilization, such as mullion tracks
- Intermittent stabilization, such as detent pins/buttons
- Work station stabilization, such as suction cups.

[Statutory Authority: RCW 49.17.010, 49.17.040, 49.17.050, 49.17.060, 10-08-069, § 296-878-20010, filed 4/6/10, effective 6/1/10; 02-22-027, § 296-878-20010, filed 10/28/02, effective 1/1/03.]