

WAC 296-17-885 Table III.

**Expected Loss Rates and Primary Ratios
by Risk Classification and Fiscal Year
Expected Loss Rates in Dollars Per Worker Hour
Effective January 1, 2022**

Class	2018	2019	2020	Primary Ratio
101	0.7342	0.6551	0.5303	0.415
103	0.9369	0.8429	0.6940	0.417
104	0.6350	0.5660	0.4572	0.412
105	0.7935	0.7098	0.5777	0.491
106	1.7238	1.5562	1.2904	0.452
107	0.6721	0.5994	0.4846	0.420
108	0.6350	0.5660	0.4572	0.412
112	0.5180	0.4658	0.3830	0.411
201	1.5008	1.3380	1.0811	0.372
202	1.3704	1.2204	0.9840	0.397
210	0.6178	0.5529	0.4504	0.396
212	0.6096	0.5454	0.4439	0.439
214	1.1725	1.0412	0.8341	0.418
217	0.8085	0.7216	0.5843	0.444
219	0.5662	0.5028	0.4029	0.464
301	0.7059	0.6338	0.5195	0.478
302	1.4900	1.3247	1.0645	0.402
303	1.3056	1.1681	0.9508	0.411
306	0.5356	0.4778	0.3866	0.441
307	0.6141	0.5479	0.4431	0.474
308	0.4604	0.4138	0.3399	0.513
403	1.2552	1.1165	0.8979	0.478
502	0.6672	0.5910	0.4711	0.475
504	1.4020	1.2601	1.0353	0.406
507	2.1128	1.9125	1.5942	0.389
508	0.9382	0.8346	0.6715	0.367
509	0.6220	0.5525	0.4430	0.357
510	1.6857	1.5183	1.2529	0.413
511	0.9550	0.8496	0.6832	0.470
512	0.8808	0.7898	0.6458	0.447
513	0.6414	0.5720	0.4626	0.452
514	0.8519	0.7641	0.6251	0.459
516	1.0671	0.9538	0.7749	0.443
517	1.2373	1.1119	0.9135	0.381
518	0.8355	0.7440	0.5995	0.427
519	1.0390	0.9261	0.7482	0.439
521	0.4779	0.4294	0.3525	0.450
601	0.3761	0.3349	0.2697	0.443
602	0.4930	0.4353	0.3447	0.408
603	0.5801	0.5152	0.4130	0.407
604	0.7987	0.7165	0.5865	0.444
606	0.4228	0.3754	0.3006	0.541

Class	2018	2019	2020	Primary Ratio
607	0.5720	0.5075	0.4063	0.495
608	0.3170	0.2804	0.2228	0.461
701	1.3057	1.1640	0.9405	0.372
803	0.4693	0.4166	0.3335	0.522
901	0.8355	0.7440	0.5995	0.427
1002	0.5999	0.5364	0.4359	0.430
1003	0.5061	0.4504	0.3627	0.485
1004	0.3205	0.2832	0.2246	0.468
1005	6.3853	5.6789	4.5694	0.418
1006	0.1721	0.1529	0.1228	0.531
1007	0.2395	0.2135	0.1726	0.457
1101	0.9395	0.8343	0.6688	0.497
1102	1.2456	1.1092	0.8943	0.398
1103	0.8256	0.7327	0.5865	0.479
1104	0.4933	0.4422	0.3612	0.489
1105	0.6563	0.5822	0.4654	0.502
1106	0.2968	0.2660	0.2171	0.538
1108	0.3555	0.3192	0.2618	0.503
1109	1.3799	1.2349	1.0059	0.429
1301	0.4819	0.4287	0.3445	0.470
1303	0.3049	0.2697	0.2142	0.528
1304	0.0152	0.0135	0.0109	0.505
1305	0.3958	0.3512	0.2811	0.478
1401	0.2477	0.2244	0.1874	0.495
1404	0.6067	0.5414	0.4384	0.518
1405	0.5591	0.4972	0.3997	0.523
1407	0.5350	0.4761	0.3832	0.522
1501	0.6846	0.6063	0.4832	0.497
1507	0.3850	0.3434	0.2777	0.523
1701	0.6107	0.5463	0.4446	0.425
1702	0.9116	0.8119	0.6549	0.318
1703	0.6565	0.5832	0.4677	0.410
1704	0.6107	0.5463	0.4446	0.425
1801	0.3489	0.3110	0.2512	0.416
1802	0.5583	0.4976	0.4019	0.416
2002	0.5917	0.5297	0.4319	0.470
2004	0.4557	0.4058	0.3267	0.560
2007	0.5430	0.4891	0.4035	0.443
2008	0.3050	0.2735	0.2238	0.519
2009	0.3033	0.2727	0.2242	0.519
2101	0.4918	0.4430	0.3654	0.487
2102	0.5322	0.4778	0.3914	0.472
2103	1.1392	1.0046	0.7931	0.580
2104	0.3381	0.3062	0.2553	0.552
2105	0.5348	0.4734	0.3769	0.533
2106	0.4704	0.4206	0.3418	0.508
2201	0.2956	0.2660	0.2188	0.526

Class	2018	2019	2020	Primary Ratio
2202	0.5297	0.4728	0.3829	0.499
2203	0.4639	0.4149	0.3375	0.550
2204	0.2956	0.2660	0.2188	0.526
2401	0.3679	0.3275	0.2638	0.459
2903	0.5488	0.4943	0.4079	0.507
2904	0.5550	0.4986	0.4090	0.410
2905	0.4326	0.3870	0.3150	0.533
2906	0.4342	0.3927	0.3265	0.472
2907	0.3781	0.3382	0.2749	0.544
2908	0.7723	0.6912	0.5628	0.530
2909	0.3413	0.3096	0.2592	0.461
3101	0.6281	0.5605	0.4537	0.489
3102	0.2215	0.1973	0.1591	0.467
3103	0.2876	0.2583	0.2119	0.433
3104	0.5421	0.4858	0.3965	0.526
3105	0.6890	0.6227	0.5174	0.481
3303	0.3122	0.2792	0.2268	0.522
3304	0.5898	0.5301	0.4354	0.507
3309	0.3425	0.3061	0.2484	0.507
3402	0.3721	0.3329	0.2709	0.507
3403	0.1081	0.0965	0.0781	0.487
3404	0.3765	0.3362	0.2722	0.517
3405	0.2346	0.2094	0.1696	0.492
3406	0.2418	0.2153	0.1737	0.557
3407	0.6066	0.5409	0.4373	0.468
3408	0.2258	0.1993	0.1576	0.546
3409	0.1610	0.1436	0.1162	0.560
3410	0.1610	0.1436	0.1162	0.560
3411	0.4146	0.3684	0.2957	0.479
3412	0.5234	0.4649	0.3729	0.425
3414	0.6803	0.6034	0.4822	0.500
3415	0.9122	0.8114	0.6527	0.509
3501	0.3583	0.3239	0.2691	0.481
3503	0.2639	0.2356	0.1908	0.522
3506	0.6322	0.5640	0.4564	0.441
3509	0.3773	0.3357	0.2701	0.548
3510	0.2981	0.2685	0.2214	0.502
3511	0.6492	0.5837	0.4798	0.470
3512	0.2975	0.2665	0.2172	0.555
3513	0.3638	0.3264	0.2672	0.508
3602	0.0844	0.0754	0.0612	0.526
3603	0.3859	0.3465	0.2841	0.477
3604	0.6209	0.5571	0.4560	0.479
3605	0.3721	0.3329	0.2709	0.507
3701	0.2215	0.1973	0.1591	0.467
3702	0.3118	0.2786	0.2261	0.520
3708	0.4981	0.4481	0.3688	0.458

Class	2018	2019	2020	Primary Ratio
3802	0.1754	0.1576	0.1294	0.494
3808	0.3284	0.2942	0.2400	0.487
3901	0.1300	0.1164	0.0949	0.585
3902	0.3975	0.3563	0.2910	0.552
3903	0.4171	0.3739	0.3053	0.552
3905	0.1157	0.1042	0.0857	0.565
3906	0.4089	0.3678	0.3026	0.529
3909	0.2230	0.1998	0.1631	0.560
4101	0.2011	0.1797	0.1459	0.529
4103	0.4597	0.4134	0.3401	0.489
4107	0.1643	0.1463	0.1180	0.491
4108	0.1443	0.1290	0.1046	0.544
4109	0.1713	0.1547	0.1284	0.501
4201	0.6313	0.5576	0.4418	0.438
4301	0.7524	0.6777	0.5588	0.525
4302	0.6013	0.5383	0.4385	0.486
4304	0.8882	0.8058	0.6743	0.502
4305	0.8491	0.7527	0.6011	0.493
4401	0.3122	0.2792	0.2268	0.522
4402	0.5433	0.4824	0.3864	0.515
4404	0.3651	0.3272	0.2672	0.489
4501	0.1496	0.1329	0.1067	0.578
4502	0.0526	0.0471	0.0383	0.484
4504	0.0998	0.0890	0.0718	0.590
4802	0.3676	0.3309	0.2726	0.500
4803	0.3682	0.3319	0.2741	0.550
4804	0.5020	0.4527	0.3742	0.524
4805	0.3295	0.2972	0.2457	0.536
4806	0.1123	0.1008	0.0825	0.597
4808	0.4090	0.3675	0.3018	0.470
4809	0.2124	0.1913	0.1579	0.488
4810	0.2150	0.1937	0.1596	0.553
4811	0.4383	0.3966	0.3301	0.519
4812	0.3781	0.3396	0.2783	0.493
4813	0.2159	0.1950	0.1615	0.562
4814	0.1103	0.1004	0.0843	0.558
4815	0.2271	0.2070	0.1745	0.572
4816	0.3093	0.2823	0.2389	0.514
4900	0.0974	0.0867	0.0700	0.460
4901	0.0334	0.0297	0.0237	0.478
4902	0.0748	0.0669	0.0542	0.504
4903	0.1407	0.1248	0.0995	0.528
4904	0.0132	0.0118	0.0095	0.550
4905	0.3166	0.2848	0.2344	0.559
4906	0.0906	0.0803	0.0641	0.547
4907	0.0509	0.0459	0.0379	0.610
4908	0.0815	0.0733	0.0604	0.592

Class	2018	2019	2020	Primary Ratio
4909	0.0326	0.0294	0.0241	0.592
4910	0.3870	0.3451	0.2791	0.495
4911	0.0458	0.0409	0.0334	0.443
5001	6.1433	5.5201	4.5355	0.362
5002	0.4844	0.4301	0.3444	0.522
5003	1.8231	1.6282	1.3211	0.392
5004	0.8090	0.7364	0.6205	0.405
5005	0.7622	0.6794	0.5489	0.397
5006	0.9158	0.8174	0.6625	0.374
5101	0.7685	0.6813	0.5442	0.453
5103	0.7160	0.6418	0.5242	0.507
5106	0.7160	0.6418	0.5242	0.507
5108	0.7019	0.6218	0.4959	0.538
5109	0.4000	0.3551	0.2844	0.494
5201	0.2587	0.2303	0.1852	0.553
5204	0.7832	0.6948	0.5558	0.431
5206	0.3450	0.3101	0.2549	0.417
5207	0.1250	0.1123	0.0920	0.540
5208	0.5222	0.4679	0.3819	0.476
5209	0.5156	0.4598	0.3718	0.487
5300	0.0831	0.0738	0.0592	0.550
5301	0.0271	0.0242	0.0198	0.488
5302	0.0070	0.0062	0.0049	0.524
5305	0.0347	0.0310	0.0251	0.536
5306	0.0369	0.0329	0.0265	0.591
5307	0.5863	0.5186	0.4124	0.505
5308	0.0757	0.0679	0.0555	0.559
6103	0.0814	0.0731	0.0598	0.588
6104	0.3237	0.2890	0.2341	0.540
6105	0.4460	0.3956	0.3161	0.486
6107	0.1315	0.1182	0.0969	0.644
6108	0.2292	0.2056	0.1681	0.582
6109	0.0912	0.0809	0.0648	0.504
6110	0.3560	0.3155	0.2515	0.527
6120	0.2746	0.2436	0.1947	0.522
6121	0.3803	0.3353	0.2646	0.532
6201	0.4261	0.3785	0.3036	0.511
6202	0.6491	0.5795	0.4696	0.519
6203	0.0935	0.0845	0.0701	0.623
6204	0.1240	0.1110	0.0905	0.562
6205	0.1575	0.1408	0.1144	0.525
6206	0.1766	0.1576	0.1276	0.565
6207	0.8400	0.7537	0.6173	0.484
6208	0.2143	0.1927	0.1584	0.589
6209	0.2500	0.2256	0.1866	0.547
6301	0.1087	0.0970	0.0786	0.446
6303	0.0435	0.0387	0.0313	0.520

Class	2018	2019	2020	Primary Ratio
6305	0.0816	0.0729	0.0592	0.574
6306	0.2879	0.2561	0.2060	0.552
6308	0.0501	0.0448	0.0362	0.493
6309	0.1834	0.1640	0.1334	0.527
6402	0.2241	0.2009	0.1640	0.571
6403	0.1263	0.1127	0.0912	0.582
6404	0.2533	0.2282	0.1885	0.519
6405	0.5279	0.4695	0.3775	0.506
6406	0.1301	0.1160	0.0936	0.577
6407	0.2470	0.2205	0.1786	0.538
6408	0.5097	0.4565	0.3724	0.479
6409	0.5314	0.4737	0.3826	0.484
6410	0.2675	0.2378	0.1909	0.539
6411	0.0370	0.0334	0.0276	0.526
6501	0.0914	0.0809	0.0643	0.562
6502	0.0231	0.0206	0.0165	0.509
6503	0.0700	0.0616	0.0484	0.537
6504	0.2478	0.2236	0.1848	0.593
6505	0.1447	0.1294	0.1050	0.640
6506	0.1093	0.0975	0.0789	0.547
6509	0.2165	0.1943	0.1589	0.578
6510	0.3130	0.2784	0.2240	0.401
6511	0.2467	0.2210	0.1802	0.554
6512	0.0763	0.0682	0.0555	0.455
6601	0.1666	0.1495	0.1222	0.519
6602	0.4985	0.4487	0.3698	0.499
6603	0.2451	0.2193	0.1783	0.552
6604	0.0636	0.0569	0.0461	0.549
6605	0.2469	0.2193	0.1758	0.564
6607	0.0880	0.0791	0.0650	0.538
6608	0.3956	0.3501	0.2787	0.392
6620	2.8352	2.4937	1.9578	0.579
6704	0.1135	0.1010	0.0813	0.583
6705	0.6226	0.5623	0.4659	0.579
6706	0.2172	0.1961	0.1624	0.519
6707	11.2987	10.0420	8.0498	0.667
6708	8.0379	7.3520	6.2503	0.485
6709	0.2369	0.2114	0.1712	0.560
6801	0.5865	0.5102	0.3911	0.552
6802	0.6889	0.6097	0.4851	0.547
6803	0.4158	0.3678	0.2923	0.393
6804	0.2394	0.2132	0.1718	0.558
6809	3.2949	2.9642	2.4384	0.556
6901	0.0192	0.0185	0.0171	0.808
6902	0.6662	0.5977	0.4893	0.420
6903	3.6438	3.2724	2.6842	0.331
6904	0.8938	0.7881	0.6223	0.482

Class	2018	2019	2020	Primary Ratio
6905	0.6427	0.5683	0.4511	0.499
6906	0.2491	0.2355	0.2121	0.618
6907	0.7274	0.6488	0.5245	0.545
6908	0.2951	0.2638	0.2141	0.481
6909	0.0954	0.0853	0.0693	0.523
7100	0.0165	0.0145	0.0115	0.532
7101	0.0186	0.0165	0.0134	0.450
7103	0.8743	0.7711	0.6091	0.490
7104	0.0205	0.0183	0.0148	0.503
7105	0.0139	0.0124	0.0102	0.504
7106	0.2612	0.2324	0.1867	0.580
7107	0.3621	0.3218	0.2583	0.571
7108	0.2432	0.2163	0.1739	0.610
7109	0.0828	0.0740	0.0600	0.506
7110	0.3681	0.3304	0.2708	0.429
7111	0.2544	0.2244	0.1773	0.469
7112	0.5812	0.5225	0.4293	0.522
7113	0.3892	0.3469	0.2799	0.552
7114	0.7032	0.6273	0.5070	0.586
7115	0.5064	0.4550	0.3732	0.560
7116	0.4160	0.3712	0.3007	0.478
7117	0.9334	0.8380	0.6870	0.498
7118	1.4329	1.2780	1.0335	0.497
7119	1.4906	1.3254	1.0655	0.482
7120	4.2459	3.7638	3.0058	0.493
7121	6.1170	5.4953	4.5123	0.350
7122	0.3219	0.2907	0.2410	0.511
7200	1.7445	1.5337	1.2035	0.476
7201	1.3706	1.2088	0.9551	0.502
7202	0.0211	0.0188	0.0149	0.527
7203	0.0852	0.0771	0.0640	0.583
7204	0.0000	0.0000	0.0000	0.500
7205	0.0000	0.0000	0.0000	0.500
7301	0.5811	0.5280	0.4434	0.473
7302	0.6820	0.6189	0.5182	0.456
7307	0.4573	0.4084	0.3310	0.551
7308	0.2248	0.2023	0.1665	0.580
7309	0.2223	0.1997	0.1638	0.587
7400	2.0062	1.7638	1.3840	0.476

**Expected Loss Rates in Dollars Per Sq. Ft.
of Wallboard Installed**

Class	2018	2019	2020	Primary Ratio
540	0.0145	0.0130	0.0105	0.459
541	0.0069	0.0062	0.0050	0.428
550	0.0267	0.0240	0.0197	0.367

Class	2018	2019	2020	Primary Ratio
551	0.0097	0.0087	0.0072	0.407

[Statutory Authority: Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010 and 51.04.020(1); WSR 21-24-066, § 296-17-885, filed 11/30/21, effective 1/1/22; WSR 20-24-094, § 296-17-885, filed 11/30/20, effective 1/1/21; WSR 19-24-029, § 296-17-885, filed 11/25/19, effective 1/1/20; WSR 18-24-073, § 296-17-885, filed 11/30/18, effective 1/1/19; WSR 17-24-041, § 296-17-885, filed 11/30/17, effective 1/1/18; WSR 16-24-014, § 296-17-885, filed 11/29/16, effective 1/1/17; WSR 15-24-103, § 296-17-885, filed 12/1/15, effective 1/1/16; WSR 14-24-084, § 296-17-885, filed 12/1/14, effective 1/1/15; WSR 13-24-073, § 296-17-885, filed 11/30/13, effective 1/1/14. Statutory Authority: RCW 51.16.035, 51.32.073, 51.08.010, and 51.04.020(1). WSR 12-24-048, § 296-17-885, filed 11/30/12, effective 1/1/13; WSR 11-24-026, § 296-17-885, filed 12/1/11, effective 1/1/12. Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). WSR 11-04-069, § 296-17-885, filed 1/28/11, effective 2/28/11; WSR 09-24-086, § 296-17-885, filed 11/30/09, effective 1/1/10; WSR 08-24-074, § 296-17-885, filed 12/1/08, effective 1/1/09; WSR 07-24-046, § 296-17-885, filed 12/1/07, effective 1/1/08; WSR 06-24-054, § 296-17-885, filed 12/1/06, effective 1/1/07. Statutory Authority: RCW 51.04.020, 51.16.035, and 51.32.073. WSR 05-23-162, § 296-17-885, filed 11/22/05, effective 1/1/06; WSR 04-24-025, § 296-17-885, filed 11/23/04, effective 1/1/05. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. WSR 03-24-066, § 296-17-885, 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). WSR 02-24-029, § 296-17-885, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. WSR 01-23-061, § 296-17-885, filed 11/20/01, effective 1/1/02; WSR 00-23-101, § 296-17-885, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.16.035, 51.04.020. WSR 00-14-052, § 296-17-885, filed 7/1/00, effective 7/1/00. Statutory Authority: RCW 51.04.020, 51.16.035 and 51.32.073. WSR 99-24-055, § 296-17-885, filed 11/29/99, effective 12/31/99; WSR 98-24-094, § 296-17-885, filed 12/1/98, effective 1/1/99; WSR 97-24-062, § 296-17-885, filed 12/1/97, effective 1/1/98; WSR 96-24-063, § 296-17-885, filed 11/29/96, effective 1/1/97. Statutory Authority: RCW 51.16.035. WSR 96-12-039, § 296-17-885, filed 5/31/96, effective 7/1/96. Statutory Authority: RCW 51.04.020. WSR 95-23-080, § 296-17-885, filed 11/20/95, effective 1/1/96; WSR 94-24-007, § 296-17-885, filed 11/28/94, effective 1/1/95; WSR 93-24-114, § 296-17-885, filed 12/1/93, effective 1/1/94. Statutory Authority: RCW 51.04.020(1) and 51.16.035. WSR 92-24-063, § 296-17-885, filed 11/30/92, effective 1/1/93; WSR 91-24-053, § 296-17-885, filed 11/27/91, effective 1/1/92; WSR 91-12-014, § 296-17-885, filed 5/31/91, effective 7/1/91; WSR 90-24-042, § 296-17-885, filed 11/30/90, effective 1/1/91; WSR 90-13-018, § 296-17-885, filed 6/8/90, effective 7/9/90; WSR 89-24-051 (Order 89-22), § 296-17-885, filed 12/1/89, effective 1/1/90. Statutory Authority: RCW 51.04.020(1). WSR 89-16-001 (Order 89-07), § 296-17-885, filed 7/20/89, effective 8/20/89. Statutory Authority: RCW 51.16.035 and 51.04.020. WSR 88-24-012 (Order 88-30), § 296-17-885, filed 12/1/88, effective 1/1/89. Statutory Authority: RCW 51.16.035. WSR 88-12-065 (Order 88-05), § 296-17-885, filed 5/31/88; WSR 88-12-050

(Order 88-06), § 296-17-885, filed 5/31/88, effective 7/1/88; WSR 88-06-047 (Order 87-33), § 296-17-885, filed 3/1/88; WSR 87-24-060 (Order 87-26), § 296-17-885, filed 12/1/87, effective 1/1/88; WSR 87-12-032 (Order 87-12), § 296-17-885, filed 5/29/87, effective 7/1/87. Statutory Authority: RCW 51.04.020(1) and 51.16.035. WSR 86-24-042 (Order 86-41), § 296-17-885, filed 11/26/86. Statutory Authority: RCW 51.16.035. WSR 86-12-041 (Order 86-18), § 296-17-885, filed 5/30/86, effective 7/1/86; WSR 85-24-032 (Order 85-33), § 296-17-885, filed 11/27/85, effective 1/1/86; WSR 85-06-026 (Order 85-7), § 296-17-885, filed 2/28/85, effective 4/1/85; WSR 84-24-016 (Order 84-23), § 296-17-885, filed 11/28/84, effective 1/1/85; WSR 83-24-017 (Order 83-36), § 296-17-885, filed 11/30/83, effective 1/1/84; WSR 82-24-047 (Order 82-38), § 296-17-885, filed 11/29/82, effective 1/1/83; WSR 81-24-042 (Order 81-30), § 296-17-885, filed 11/30/81, effective 1/1/82; WSR 80-17-016 (Order 80-23), § 296-17-885, filed 11/13/80, effective 1/1/81. Statutory Authority: RCW 51.04.030 and 51.16.035. WSR 79-12-086 (Order 79-18), § 296-17-885, filed 11/30/79, effective 1/1/80. Statutory Authority: RCW 51.04.020(1) and 51.16.035. WSR 78-12-043 (Order 78-23), § 296-17-885, filed 11/27/78, effective 1/1/79, effective 1/1/80. Order 77-27, § 296-17-885, filed 11/30/77, effective 1/1/78; Emergency Order 77-25, § 296-17-885, filed 12/1/77; Order 77-10, § 296-17-885, filed 5/31/77; Order 76-36, § 296-17-885, filed 11/30/76; Order 76-18, § 296-17-885, filed 5/28/76, effective 7/1/76; Order 75-38, § 296-17-885, filed 11/24/75, effective 1/1/76; Order 74-40, § 296-17-885, filed 11/27/74, effective 1/1/75; Order 73-22, § 296-17-885, filed 11/9/73, effective 1/1/74.]